BENEDICTINE UNIVERSITY

DREAM DEFERRED? RE-STORYING THE EXPERIENCES OF FOR-PROFIT COLLEGE GRADUATES THROUGH COUNTER-NARRATIVE

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For Billy
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Hope deferred makes the heart sick, but a longing fulfilled is a tree of life.

—Proverbs 13:12 (NIV)

ABSTRACT

The American Dream is a powerful ideal. It is a Dream that has sailed countless ships, filled with dream chasers, to our shores; a Dream that has caused many to risk life and limb to cross our borders in pursuit of it; a Dream that has even shaped our outlook on life. Odds, risks, and sacrifices mean little in its presence—the return on an investment in this Dream is considered too great (Rank, Hirschl, & Foster, 2014). Increasingly, earning a college degree has become the credential necessary for realizing the American dream. For many students, a college degree opens the doors of opportunity and it is therefore considered to be worth the financial sacrifice (Mettler, 2014). But does the idea of an educational meritocracy, where those who invest heavily in technical skills and knowledge in order to achieve social mobility, hold true for all graduates of for-profit colleges and universities?

This qualitative counter narrative study explored the career pathways of for-profit graduates in the Midwest within approximately five years after graduation to understand the contexts that shape their decisions to pursue higher education and professional careers. Eight for-profit graduates, representing five separate institutions and degree fields participated in this study. The lived experiences of these graduates were examined through their narratives, which revealed insights concerning the issues of affordability, accountability, gainful employment, and the American Dream ideology. This study discovered that the participants crafted in their narratives a social fulcrum—built on the American Dream—where education and training are invested on one side and the individual rises on the other. However, the weight of their
investments in for-profit education did not elevate them on the socioeconomic ladder. To the contrary, the narrative data in this study ran counter to the American Dream and disclosed the frustrations of for-profit graduates who go deeply into debt with little to show for it monetarily. The lived experiences of for-profit graduates offer an understanding and awareness of students’ perceptions about higher education attainment and the challenges they face after graduation—opening the discussion for improvement. More importantly, the narratives explored in this study may inspire and comfort for-profit graduates who have endured similar struggles, chasing the American Dream, but have remained voiceless.
The essence of the American Dream is that anybody who's willing to work hard is able to get that good education and achieve their dreams.

—President Barrack Obama

Stories Engage, Stories Interrogate, Stories Empower, Stories Reveal Truths about Human Experience, Stories Do Political Work

There was a man lying at the bottom of a ravine on highway I-70. He was near death. Attempting to avoid a deer that had scurried into the road around 4:30 a.m., he overcorrected his steering, which caused the hulking semi he was driving to jackknife and overturn. The roof of the cab was completely shaved off by the guardrail as the truck screeched across I-70 with debris, clouds of smoke, and fire following close behind. When the mass of twisted metal and flames finally came to a stop, miraculously, the driver crawled out through the windshield and slid down an embankment. Later, I learned it was my older brother, William.

After the accident, William could not work for months due to his injuries. Lying in bed, day after day, he felt helpless. But that soon changed when he received a phone call from a man he had never met. William said the man had called him almost every day and encouraged him. As William healed, the man even offered to take him out to lunch and checked in on him weekly thereafter—sometimes daily. The man was very persistent; he seemed to have all of the answers. In fact, he presented William with a solution to his problem, something that would help him get past the pain of the accident and back on his feet: College. A college degree, the man told
William, would help him fulfill his dream of becoming a police officer. He said going to college would be easy; obtaining a school loan, even easier. Besides, William needed the encouragement and it always bothered him that he had dropped out of community college nearly twenty years ago. Before long, William was fully enrolled into a criminal justice program at a for-profit college, chasing his dream.

I was still a police officer at the time and could offer little insight into the college my brother chose to attend. I had no idea what the differences between non-profit and for-profit colleges were back then, nor was I aware of exactly how much William would be paying in tuition. I had never heard of this particular institution. All that I saw was my older brother going back to school and taking a new path in life after a near-death experience. It was inspiring that he was finally chasing his dream, so I thought.

The man who had set William on his new path was a recruiter at a for-profit college located in the Midwest. And, after two short years, William graduated. But the “dream job” he was placed in was a far cry from law enforcement, corrections, or crime scene investigation, all careers that he was “sold” on during the admissions process. William became a parking lot security guard following graduation, working for slightly above minimum wage. Although he was counted as “placed” by the institution, it was a job that he could have obtained without ever going to college since there was no degree required for the position. Unfortunately, for William, he learned this a bit too late. He graduated with over $30,000 in student loan debt for his associate’s degree. Even worse, none of his credits, he soon learned, transferred to any major university that was not for-profit. Unable to make due on the low wages, William had no choice but to return to truck driving. Now, well into his forties, he is the only truck driver at his company with a degree in criminal justice, a degree he has yet to find a use for.
My brother’s experience led me to make a phone call to NASA—yes, NASA. The commercial was to blame. I had caught a glimpse of it while channel surfing one afternoon and found it hard to believe. It started out with a young girl swimming, with the squawk of a radio in the background—hiss … crackle … “Roger that”—with gentle piano music playing. In the next scene, she is in school fidgeting with a replica of our solar system; her lunch box has astronaut food stuffed in it. Then, she is in gymnastics training, walking the school hallways wearing simulated astronaut boots she made, looking through a telescope. Then, she is in a college classroom, with cushy, red theater seating. And finally, she is in a rocket, bound for space with dreams fulfilled. Slowly, the camera pans back and she stands there, dressed in a space suit, confident—an astronaut. The raspy voice narrating says, “Imagine if everything you learned led to the one job you’ve always wanted. That would be nothing like today’s educational system and exactly like the University of—.”

It was a for-profit marketing ad. It seemed, at least from my perspective, to be the perfect example of the American Dream manifested: A young girl with dreams of becoming an astronaut fulfills them by working hard and attending college. I saw capitalism—captured via a one minute commercial shot with a high-definition camera. But the problem, as I soon learned, was that none of NASA’s current or former astronauts had ever attended a for-profit college. When I finally reached someone at NASA headquarters, there was a conspicuous pause on the other end of the line. “How many what?” he asked. I repeated my question, “How many of your astronauts attended for-profit colleges?” “None that I can think of, but you can find that information on our website,” he replied. I checked the website again. “None” was the right answer. I found Harvard, Stanford, and several other Ivy League schools, even the University of Texas—but no for-profits. Most had earned a Ph.D. in mathematics or science—degrees not offered by the majority of for-
profits (Johnson Space Center, 2014). However, as of my last viewing, the video had over 1 million hits on YouTube.

These personal experiences incited my curiosity to explore the nature of for-profit institutions and the experiences of their graduates. I was engaged by William’s story: I wanted to know if there were others who had similar experiences to what my brother encountered following graduation. More importantly, I became interested in what motivates one’s decision to pursue for-profit higher education and professional careers. My brother’s story made me wonder about what it takes for a for-profit graduate to attain gainful employment, to attain success in their eyes, to attain the American Dream—as they see it. His story urged me to interrogate the hidden enclaves of a graduate’s life course. The narrative he told me empowered my pursuit of this knowledge, and as I unfolded his narrative, I realized that it conveyed the ‘truth’ about human experience (Riessman, 2008), since it is generative of empowering messages to those who have mustered the courage to chase a dream only to fall short of its grasp.

Stories, I have found, also do political work (Riessman, 2008) because they explicate what and who we are within the contexts of our lives, causing us to examine our own positionality. I soon realized, through my brother’s narrative, that I was enmeshed into the web of complex and nuanced inquiry that I endeavored to explore. My positioning is “interactive, intertexual, and dialogic … a continuum of relations among tellers, listeners, and narratives” (Holstein & Gubrium, 2012, p. 135). His story—the pursuit of a dream through for-profit education—is essentially the micro story to the discussion and analysis of a macro story within the academic discourse: The career pathways of for-profit graduates.
Positioning the Study within the Counter-Narrative Inquiry

This study explored both “master” and “counter” narratives about for-profit higher education in the U.S. in the intersections of theoretical perspectives and personal narratives of the graduates from for-profit institutions. Delgado and Stefancic (2012) assert that “Powerfully written stories and narratives may begin a process of adjustment in our system of beliefs and categories by calling attention to neglected evidence and reminding readers of our common humanity” (pp. 49-50). Narratives argue, engage, inform and interact with the reader—while simultaneously revealing truths about human experience (Riessman, 2008). Narratives simmer thoughts to the surface, cause ideas to boil over. Stories like William’s—that is, stories that absorb the reader through one’s personal experience, “can help us understand what life is like for others and invite the reader into a new and unfamiliar world” (Delgado & Stefancic, 2012, p. 48). Stories forge together the narrator and listener, paving the way for deeper inquiry (Riessman, 2008).

Clandinin and Connelly (2000) define narrative inquiry as “a way of understanding experience. It is a collaboration between researcher and participants, over time, in a place or series of places, and in social interaction with milieus” (p. 20). Bamberg (2004) notes that narrative inquiry assists in “displaying a clear sense of one’s past and future orientation,” and can also “reveal discrepancies between the told and the lived, and to reveal the fragmentations and the unknown in the narrative charting of self and identity” (p. 354). Personal stories represent lived worlds, and narrative inquiry allows us to explore these worlds by capturing “an everyday, normal form of data that is familiar to individuals”—their stories (Creswell, 2012, p. 502). The narrative method, further defined, “is the description and restorying of the narrative structure of varieties of educational experience” (Clandinin & Connelly, 1989, p. 4).
In addition, narrative inquiry is not always written in the traditional academic style nor does it “fit neatly within the boundaries of any single scholarly field” (Riessman, 2002, p. 1; Velleman, 2003). Writers in various fields such as history, literature, sociology, education, etc., have “all [laid] claim to narrative” (Creswell, 2012, p. 502; Clandinin and Connelly, 2000).

Narrative research has “strong ties to literature,” allowing the researcher to “write in a persuasive, literary form” (Creswell, 2012, p. 502). “Narrative inquiry characteristically begins with the researcher’s autobiographically oriented narrative associated with the research puzzle” (Clandinin & Connelly, 2000, p. 41). Narrative inquiry possesses a “non-abstract quality” and, as Clandinin & Connelly (1989) also note, the narrative research method is “less a matter of the application of a scholarly technique to understanding phenomena, than it is a matter of ‘entering into’ the phenomena and partaking of them” (p. 3). The researcher shares in the storying and restorying of past experiences (Polkinghorne, 1983).

**Why Counter-Narrative?**

The counter-narrative approach was appropriate for this study because the drive behind counter-narrative storytelling “aims to cast doubt on the validity of accepted premises or myths, especially ones held by the majority” (Delgado and Stefancic, 2012, p. 159). A concept first introduced by Lyotard (1984) as a Grand Narrative, a Master Narrative is any story that dictates or guides how members of society act (Giroux, 2007; Bamberg, 2004). To be clear, counter-narratives take a critical view of master narratives, evaluating, critiquing, and analyzing them through different viewpoints (Bamberg, 2004; Talbot, Bibace, Bokhour, & Bamberg, 1996). According to DeCuir and Dixson (2004), “The use of counterstories allows for the challenging of privileged discourses, the discourses of the majority, therefore, serving as a means for giving voice to marginalized groups” (p. 27).
The American Dream, as outlined in more detail in chapter two, is integral to this study because it speaks directly to the dreams of contemporary college graduates from for-profit (and other) institutions of higher learning. The American Dream has been the dominant discourse in the United States since its inception and quickly grew throughout the emerging American republic (Beach, 2007). As Cullen (2003) notes:

The Pilgrims may not have actually talked about the American Dream, but they would have understood the idea: after all, they lived it as people who imagined a destiny for themselves. So did the Founding Fathers. So did illiterate immigrants who could not speak English but intuitively expressed rhythms of the Dream with their hands and their hearts. (p. 5)

Indeed, the American Dream has been ingrained in the minds and hearts of millions of immigrants, some 12 million who were processed at Ellis Island between 1892 and 1954, and countless others who have immigrated to America in the years following its closing (www.nyharborparks.org; www.nps.gov/elis; Cannato, 2009). The dreams of these immigrants, old and new, “legal” and “illegal,” represent the American experience tested throughout the centuries of United States history. And throughout the centuries, “of all the sustaining themes in our story as a nation,” notes McCullough (2003), “as clear as any has been the importance put on education, one generation after another…” (para. 46). The American dream continues to be the story of success and challenge, inclusion and exclusion—education, to be sure—and a contesting ground for its different versions (Cullen, 2003).

The American Dream as the “master” narrative has been abundantly explored as the academic and popular discourses in the United States (Adams, 1931; Rank, Hirschl & Foster, 2014; Mettler, 2014; Baum, 2013; Hauhart & Birkenstein, 2013; Hartmann, 2011; Hochschild, 1995; MetLife, 2009; New York Times, 2005; Thomas, 2011; Beach, 2007; Cullen, 2003; Saari, 1995; Barlett & Steele, 2012; Lazerson, 2010; Hurley, 2001; Calder, 1999; Geisst, 1990; Buford
Dating back to the Declaration of Independence, the Jeffersonian dream, and the observations made by the sociologist Alexis de Tocqueville who, in 1835, wrote the classic French text entitled *Democracy in America*, this master narrative is firmly rooted in American society and culture (Beach, 2007).

For instance, nearly 80% of Americans, according to a survey conducted by the New York Times (2005), still believed in the American Dream and the possibility of attaining it. MetLife’s (2009) comprehensive study of the American Dream found that 34% of Americans believed that they had already achieved the Dream, 72% believed they could “achieve the American dream in their lifetime,” and 92% of Generation Y “believe the dream is well within their reach” (MetLife, 2009, pp. 5-7). And, as Hartmann (2011) explains from a sociological standpoint, “politics, lives, and communities are shaped not only by how things are but how we want and expect them to be— and there is no greater cultural force in America than that crazy, inspiring dream so many of us share” (Hartmann, 2011, para. 3). Further, Elliot and Beverly (2011) point out that the “assumption of equality of opportunity is justified by the widespread belief that everyone has access to public education, and that education is an important path for achieving the Dream” (p. 165). “The belief that an ordinary citizen can turn the America Dream into reality is embedded in the history and culture of America” (p. 178).

Moreover, in a study by Immerwahr (2004) entitled “Public attitudes on higher education: A trend analysis, 1993 to 2003,” 35% of Americans said that a college education was the one thing that could help a person succeed in society, help them achieve the American Dream. Of this group, a greater percentage of minorities viewed higher education as being more
essential to success than whites did, which caused Immerwahr to discover an “increased perception of the necessity of a college education” among the African American and Hispanic population (Immerwahr, 2004, para. 2). This information informed this study due to the following: (1) for-profit education is the fastest growing sector of United States higher education (CAPSEE, 2013); (2) for-profits enroll a greater percentage of minorities than any other sector of United States higher education (National Center for Educational Statistics, 2014d; Garrity, Garrison, & Fiedler, 2010; Bennett, Lucchesi, & Vedder, 2010); and (3) scholars contend that the American Dream is closely tied to higher education (Rank, Hirschl & Foster, 2014; Mettler, 2014; Baum, 2013; Hauhart & Birkenstein, 2013; Hartmann, 2011; Hochschild, 1995; The Economist, 2005; Hochschild & Scovronick, 2003; Jillson, 2004; Patterson, 2001; McCullough, 2003; Cullen, 2003).

**Foregrounding Theoretical Perspectives**

Research methods “do not emerge out of thin air; they are informed by, and extend out of, particular theoretical sensibilities—more or less explicit idioms of how narrative operates in relation to experience and society” (Holstein & Gubrium, 2012, p. 5). Different theoretical perspectives can underpin narrative research. This study is positioned within the counter-narrative research paradigm with critical theory perspectives as part of its conceptual repertoire (Cohen, Manion, & Morrison, 2011; Creswell, 2013; Holstein & Gubrium, 2012; Flick, 2014; Lukenchuk, 2013; Steinberg & Cannella, 2012). Contemporary critical theories represent an array of perspectives stemming from the classical Neo-Marxist tradition (Steinberg & Cannella, 2012). While insisting on not being treated as uniform, unified, or universalist, critical theorists agree on the following basic assumptions:
• All thought is fundamentally mediated by power relations that are social and historically constituted;

• Facts can never be isolated from the domain of values or removed from some form of ideological inscription;

• The relationship between concept and object and between signifier and signified is never stable or fixed and is often mediated by the social relations of capitalist production and consumption;

• Language is central to the formation of subjectivity (conscious and unconscious awareness);

• Certain groups in any society and particular societies are privileged over others and, although the reasons for this privileging may vary widely, the oppression that characterizes contemporary societies is most forcefully reproduced when subordinates accept their social status as natural, necessary, or inevitable;

• Oppression has many faces, and focusing on only one at the expense of others (e.g., class oppression versus racism) often elides the interconnections among them; and finally

• Mainstream research practices are generally, although most often unwittingly, implicated in the reproduction of systems of class, race, and gender oppression (De Lissovoy & McLaren, 2003; Gresson, 2006; Kincheloe & Steinberg, 1997; Rodriguez & Villaverde, 2000; Steinberg, 2009; Villaverde, 2007; Watts, 2008, 2009a). (as cited in Kincheloe, McLaren, & Steinberg, 2012, pp. 15-16)

Chapter three addresses the aforementioned epistemological and methodological assumptions of this study in greater detail.
Given the premise that “stories are discursive ways of doing or accomplishing something,” the researcher (me), who is also the narrator or storyteller, “actively shapes or constructs narrative reality to achieve particular ends” (Holstein & Gubrium, 2012, p. 6). The following section addresses the ends that I aspired to attain through engaging in this inquiry.

**Purpose of the Study and Research Questions**

The purpose of this study was to explore the career pathways of graduates from for-profit colleges in the Midwest and the contexts that shape their decisions to pursue higher education and professional careers. I intended to restory, through interpretive and critical counter-narrative research traditions, these graduates’ life experiences that were responsive to what it meant to be “successful” in terms of achieving gainful employment after graduating from for-profit colleges. The following are the research questions that guided this study:

1. What are the career pathways of for-profit college graduates within approximately five years after graduation?
2. How do they position themselves as professionals within the contexts of their lives after graduation?
3. What meaning do they ascribe to success in life and to the fulfillment or non-fulfillment of their career aspirations?
4. How do the accounts of their lived experiences respond, if at all, to the dominant narrative of the American Dream with regard to for-profit higher education?
Significance of the Study

On August 23, 2013, President Obama addressed a large crowd during a town hall event at Binghamton University. He started by saying, “I think the essence of the American Dream is that anybody who’s willing to work hard is able to get that good education and achieve their dreams” (Obama, 2013). But he went on to clarify why, “over the past month,” he had been “visiting towns throughout America” and outlined what he proposed as “three basic reforms to try to shake the system up” (Obama, 2013). Pertaining to this study, President Obama remarked:

Number one, we want to start rating colleges based on how well they’re doing in providing good value and opportunity for students … And what we want to do is to start looking at factors like how much debt do students leave with, and do they actually graduate, and do they graduate in four years as opposed to six or eight or 10, and do they find a job after they graduate [emphasis added] giving some concrete measures that will allow students and families to gauge if I go to this school, am I going to get a good deal. (Obama, 2013)

The President, when asked by a student in the crowd about for-profit institutions, remarked:

…there have been some schools that are notorious for getting students in, getting a bunch of grant money, having those students take out a lot of loans, making big profits, but having really low graduation rates. Students aren’t getting what they need to be prepared for a particular field. They get out of these for-profit schools loaded down with enormous debt. They can’t find a job. They default. The taxpayer ends up holding the bag. Their credit is ruined, and the for-profit institution is making out like a bandit. That’s a problem. (Obama, 2013)

As stated earlier, the title of the fastest growing postsecondary schools in the nation is currently held by for-profit colleges and universities (CAPSEE, 2013). From the year 2000 to 2009, for-profit education skyrocketed by 311.5% in the United States (Klor de Alva, 2011, p. 7). Today, according to the most recent data available, for-profits provide “education and training to 2.47 million students annually” (Cellini & Goldin, 2012, p. 2). Despite the astronomical growth and the outpouring of training provided by for-profit colleges and universities, recent studies explicate that when compared to traditional public and private
institutions, a majority of graduates from for-profit colleges carry larger amounts of debt and are unemployed following graduation (Baum, 2011; Bennett, Lucchesi, & Vedder, 2010; Cellini & Chaudhary, 2011; Chloe, 2012; Cooley & Cooley, 2009; Chung, 2008; Deming, Goldin, & Katz, 2012; Halperin, 2014a; Lee, 2012; Mettler, 2014; Schade, 2014; Williams, 2006; Yuen Ting Liu & Belfield, 2014).

Surprisingly, what remains the most current study to date concerning the long-term effectiveness of for-profit education was conducted in 1993 by W. Norton Grubb in his article *The Long-Run Effects of Proprietary Schools on Wages and Earnings: Implications for Federal Policy*. In his analysis, Grubb found no significant long-run wage and earning patterns for those who earned a credential from a for-profit institution versus those who did not.1 Astonishingly, over twenty years after the study by Grubb in March of 2014, the U.S. Secretary of Education, Arne Duncan, made the following statement:

…today, too many programs, particularly those at for-profit colleges, will fail if they don’t improve. We are especially concerned about the students at these schools. Of the students who are in the lowest-performing programs under our new metric, 98 percent of them are programs at for-profit institutions. What’s more, students at for-profit colleges represent only about 13 percent of the total higher education population, but they make up 46 percent of all loan defaults. And of the for-profit gainful employment programs that our department could analyze, and which could be affected by our actions today, the majority, the significant majority, 72 percent, produce graduates who on average earned less than high school dropouts. (Carney & Duncan, 2014)

What are the career pathways of graduates from a for-profit college? As Chung (2012) said plainly, “Despite the continuing controversy over the efficacy of for-profit higher education, we know little about it” (p. 1084). We know even less about graduates’ career pathways (Cellini & Chaudhary, 2014). Studies indicate that “few students who have received their certificate or degree at a career college increase their earning potential beyond their first entry-level position”

1 Grubb based his findings on the National Longitudinal Study of the H.S. Class of 1972 (NLSY-72).
(Schilling, 2013, p. 157; Kinser, 2006d; Grubb, 1993). Are for-profit graduates unemployed or employed in minimum wage jobs? Or do they find themselves gainfully employed in professional careers? Very little research has been conducted on the career pathways of graduates who chose to attend a for-profit college, graduated from a for-profit college, and then sought after gainful employment. To inform policymakers, to inform current and future students, to inform higher education in general, this study attempted to add to the literature by exploring the career pathways and lived experiences of for-profit graduates, how they constructed their identities, and why they made the choice to pursue higher education and professional careers.

**Trends in For-Profit Higher Education**

Scholars in higher education contend that the paucity of research only opens an opportunity to explore possible research—meaning, scarcity alone is not a reason to conduct it. Yet, in this particular case, the topic has not only been under-researched, there were also significant reasons to conduct such a study, significant reasons for exploring these lived experiences, reasons that were significant to many—not just the researcher. Chung (2012) stated in her conclusion on for-profit education, “Undoubtedly, we are in desperate need of quality data” concerning for-profit students, their choice to attend a for-profit institution, and the impact of this decision on their lives (p. 1100). Deming, Goldin, and Katz (2013a) found that “Students who attended for-profit colleges are more likely to be unemployed and have lower earnings once they leave school than those in community colleges and other nonselective institutions” six years after their initial enrollment (p. 141). And when the researchers investigated the satisfaction of for-profit graduates, “Only 65 percent felt their ‘education was worth the cost’ compared with about 80 percent in nonselective publics and nonprofits” (p. 142).
From a factual standpoint, past enrollment trends conclude that students at for-profit colleges are largely non-traditional students from lower socioeconomic backgrounds (Bennett, Lucchesi, & Vedder, 2010; NCES, 2011b). Garrity, Garrison, and Fiedler (2010) found that previous studies on the rise of for-profit colleges and universities “have long observed that these institutions tend to cater to and are chosen by those euphemistically labeled ‘disadvantaged’ in that they tend to have or come from families with modest or low incomes, minimal education, and who tend to be categorized as minorities or otherwise remain underrepresented in higher education” (p. 219). Likewise, Hayes (2012) discovered that “over the past decade, proprietary institutions have notably increased their market share for all students, especially for underrepresented minorities: African-Americans, Hispanics and American Indians” (p. 11).

According to the most recent data made available by the National Center for Education Statistics in May of 2014, “Between 1990 and 2012, undergraduate enrollment at private for-profit institutions increased by 634 percent, from 0.2 million students in 1990 to 1.5 million in 2012” (NCES, 2014e; Strosnider, 1998). However, most of the growth in the for-profit sector occurred between 2000 and 2010 “when undergraduate enrollment at private for-profit institutions quadrupled (from 0.4 million to 1.7 million students)” (NCES, 2014e). Observing this growth, Deming, Goldin, and Katz (2013b) also found that for-profit colleges enroll “a disproportionately high share of disadvantaged and minority students and those ill-prepared for college” (p. 138). Their study discovered that 65 percent of students in for-profit colleges are twenty-five years of age or older, 22 percent are African-American, and 65 percent are female (p. 139). Adding to this data, the researchers discovered that for-profit institutions derive most of their revenue from taxpayer-funded student financial aid, some 90 percent, which means that “they are of interest to policy makers not only for the role they play in the higher education
spectrum but also for the value they provide their students” (p. 139). The data also show that for-profit graduates “have the highest federal student loan default rates among the sectors of higher education” and many of them leave college with higher levels of debt than graduates from other institutions (Bennett et al., 2010, p. 34; GAO, 2011). Schilling (2013) summarized the modern profile of for-profit college students saying, “In the current corporate-driven era students tend to (a) be from a minority background; (b) have a weak academic background; (c) have low income; (d) be older than 25; (e) be financially self-sufficient; (f) be first-generation college students; (g) demonstrate low civic engagement; and (h) be less likely to vote or participate in political or community activities (Schilling, 2013, p. 155; Persell & Wenglinksy, 2004).

Policymakers are questioning the plight of current for-profit students and graduates. There is evidence of this in the verbiage contained in the final gainful employment regulations—a voluminous, 900 page document—issued by the U.S. Department of Education on October 30, 2014, and set to be enacted on July 1, 2015:

Specifically, the Department is concerned that a number of GE programs: (1) Do not train students in the skills they need to obtain and maintain jobs in the occupation for which the program purports to provide training, (2) provide training for an occupation for which low wages do not justify program costs, and (3) are experiencing a high number of withdrawals or “churn” because relatively large numbers of students enroll but few, or none, complete the program, which can often lead to default. (Federal Register, 2014, para. 2)

On the same day the regulations were handed down, former U.S. Senator Tom Harkin (D-IA) offered his remarks concerning the Department of Education’s final gainful employment rule:

As Chairman of the HELP Committee, I led a two-year investigation to determine if students attending for-profit colleges were being offered a path to gainful employment as required by law …The investigation showed that high-cost, for-profit colleges are leaving millions of students with high debt but questionable earning power, and that more than half of those students were left with no degree or diploma and no improved prospect of gainful employment. (Harkin, 2014b)
According to the U.S. Department of Education, the new gainful employment law will provide transparency about student success so that future students can learn “what their former students are earning, their success at graduating, and the amount of debt they accumulated” (U.S. DOE, 2014c). Thus, this study is capable of benefiting prospective students because “as a result of these practices, prospective students and their families are potentially being pressured and misled into critical decisions regarding their educational investments that are against their interests” (Federal Register, 2014, para. 2). This study offers potential students and their families a view into the lived experiences of for-profit graduates, which could potentially help them with making a more informed decision when selecting an institution of higher learning.

Moreover, if unemployed and displaced workers, low-income and minority students—those who need opportunity the most—enroll in for-profit colleges only to find themselves without gainful employment after their investment, this should be of alarming concern to potential students and graduates of for-profits (Baum, 2011; Bennett, Lucchesi, & Vedder, 2010; Cellini & Chaudhary, 2011; Deming, Goldin, & Katz, 2012; Halperin, 2014a; Mettler, 2014; Schade, 2014). Therefore, this proposed study attempted to go beyond the quantitative data to provide a deeper understanding into how for-profit graduates are actually faring in the job market by exploring their lived experiences.

Furthermore, this study endeavors to bring awareness to career college administrators at for-profits regarding students’ perceptions about higher education attainment and the challenges they face after graduating from these programs—opening the discussion for improvement. The same is true of curriculum developers and career placement officers who are responsible and accountable for creating curriculum that prepares students for employment.\(^2\) The accredited

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\(^2\) Accreditation standards require for-profit institutions to produce job placement numbers.
career colleges are generally required to have a job placement rate of at least 70 percent of their graduates in a related field of their study otherwise they risk losing their accreditation and federal student aid eligibility (Burd, 2011).

The research contained in this study has made an effort to be significant to community colleges, too, because of the competition between many of the two-year programs offered by for-profits, the additional students (and overload; Cellini, 2009) if for-profits receive heavier regulations. For example, the New York Times (2009) reported that the economic recession of 2008 forced several community colleges to offer classes around the clock to deal with hikes in enrollment—leaving many overcrowded (Goodnough, 2009). Additionally, by revealing the challenges faced by graduates seeking gainful employment, this study sought to provide community colleges with an increased awareness on how to create a better approach with programs and services to meet students’ needs. High school guidance counselors are also encouraged to take an interest in this study because they are responsible for directing students into programs after high school that potentially offer a return on their investment.

Lastly, this study also intended to detail experiences of for-profit graduates that are of interest to the U.S. taxpayer. Margaret Spelling’s 2005 report A Test of Leadership described how far too many students today “take on worrisome debt burdens” in order to attend college (p. 2). And according to D. Bruce Johnstone (2011) in his narrative Financing Higher Education: Who Should Pay?, “The key to financial accessibility…lies less in the level of tuition, or even in the expected parental contribution, than in the students willingness to incur substantial indebtedness” (p. 329). There are adverse effects on both the students and the economy when loans are not repaid. These students will eventually have to pay back the loans, and if they are
not prepared to do so, the taxpayer gets the tab. This study attempted to reveal if taxpayers and borrowers are indeed paying for regulatory lapses in the for-profit industry.

The significance of this study is overwhelming if, as the U.S. Department of Education claims, 72% of for-profit graduates make less than high school drop outs;³ if tuition is higher at for-profits when compared to similar institutions; if default rates are significantly higher at for-profits; if for-profits enroll considerably more minority and disadvantage students; and if the majority of debt for-profit graduates amass to obtain their education cannot be remedied by the careers in which they are placed. This study has endeavored to cut across institutional barriers, cross political isles, and make heard the voices of those who have chased the American Dream in higher education.

³ It is important to note here that a 2014 feature in the Washington Post entitled the “Fact Checker” claimed that “In straining for a striking factoid, the Education Department went too far” and discounted its methodology, saying it “calculated a relatively high figure for the earnings of high school dropouts, compared to other available data. Then they compared it to average wages that likely were adversely affected by recent graduates unable to find employment.” See (Kessler, 2014) at http://www.washingtonpost.com/blogs/fact-checker/wp/2014/04/11/the-obama-administrations-claim-that-72-percent-of-for-profits-programs-have-graduates-making-less-than-high-school-dropouts/ for the Fact Checker report. However, the U.S. Department of Education defended their statistics in their own report and commented, “Too many for-profit programs have this combination of low earnings and high debt—far more than in non-profit career programs, public or private.” See (Home Room blog, 2014) at http://www.ed.gov/blog/2014/04/fact-too-many-career-training-programs-lead-to-low-wages-high-debt/
CHAPTER TWO: BIRTH OF A DREAM

The study upon which you are commencing, therefore, is the necessary first step out of the ranks of the manual workers into those of the skilled and professional class with their superior pay, better social position and more desirable conditions generally (Chicago Technical College Manual, 1933).

(L-R) The first page of a Chicago Technical College manual for a practical drafting course offered in Chicago, Illinois, in 1933. A certificate was issued to the student, Joseph Marshall, for completing his drafting course with a 94.4%. These were common courses during the Great Depression when students enrolled in technical colleges to learn skills and trades that would help them find employment.
Introduction

In 1867, Horatio Alger introduced the world to a homeless boy, all of fourteen years old, who slept in a wooden box on the New York City streets. The boy shined shoes in order to make a living, and making a living as a bootblack was anything but prosperous. Though destitute, the boy had a sharp wit, an innate virtue, and a strong work ethic. Reading the novel, you feel sorry for the boy, but you realize, shortly before the end, that there is one continuing hope that will aid him in his plight: The American Dream. Before long, because of his hard work, honesty, and a kind act by one of his customers, the boy receives a new suit and some advice that will change his life: “...in order to succeed well, you must manage to get as good an education as you can. Until you do, you cannot get a position in an office or counting-room, even to run errands” (Alger, p. 55). The boy holds onto the belief that he can pull himself up from the dregs of society if he only obtains an education, and by the end of the story, stirred by the American Dream, the boy works his way up the ladder of success to become a wealthy man.

Horatio Alger’s *Ragged Dick or, Street Life in New York with the Boot-Blacks* (1887) is a story that epitomizes the American Dream. It is important to this study because of its timeless themes that have persisted in American society—namely, anyone, from anywhere, can become anything they want to be so long as they are determined, possess a hard work ethic, and receive an education. As the following history of the for-profit higher education industry in America will demonstrate, this belief has been a major catalyst in its escalation. But unlike *Horatio’s Boys*, the detailed narratives directly from for-profit graduates—about what happens *after* their education is completed—remain sparse in the literature. Many scholars contend that for-profits market the majority of their programs to vulnerable students, often with low self-esteem, and many of whom, like the characters in Horatio’s novels, have no support structures in place (Baum, 2011;
Braucher, 2012; Cellini, 2010; Chloe, 2012; Chung, 2008; Deming, Goldin, & Katz, 2012; Halperin, 2014a). Numbers alone do not tell the stories of these graduates; only in-depth, qualitative research can accomplish this, and yet, aside from an occasional blurb on the evening news, scarcely any research has been conducted in this vein.

What we do know is that during the past 35 years in America, the cost of obtaining a college degree has increased by 1,120% (Jamrisko & Kolet, 2012). This has outpaced food, fuel, housing, and even medical care (Consumer Price Index, 2012). Despite the increase in tuition and the increase in student debt, for-profit education has risen by 311.5% from 2000-2009 (Klor de Alva, 2011, p. 7). As O’Malley (2012) explains, “Since the spectacular increase in the number of students in for-profit colleges over the last ten years, student debt has skyrocketed (student loan debt exceeded $1 trillion in 2011)” and “the dropout rate at for-profits has increased—the 6–year completion rate for B.A. students at Phoenix University is 9%” (O’Malley 2012, p. 22). With the rise of for-profits, and the investment that more students are making in their education, the American Dream and its proximity to for-profit graduates is of great interest.

To be sure, this brief history of for-profit institutions is not all encompassing of the many factors that were influential to their growth. There were other factors that led to their rise; however, it is necessary to understand some of the major pieces of legislation that are outlined in this chapter in order to make sense of the for-profit phenomenon. Although limited, certain themes have emerged in the literature concerning students’ experiences and their decisions to attend for-profit colleges, which include: Keeping up with employer demand, better guidance and student services at for-profits, overcrowding at community colleges, marketing and recruitment activities of for-profits, and career orientation of for-profits (Deming, Goldin, & Katz, 2013; Lee, 2012; Lyke, Gabe, & Aleman, 1991; MacQueen, 2012; McClanahan, 2011;
O’Malley, 2012; Weinstein, & Lang, 2013; Williams, 2006; Yuen Ting Liu, & Belfield, 2014). Existing literature on this topic also contains themes of gainful employment, the worth of a degree from a for-profit college, the human capital theory, the effect of student loan debt on consumer debt, and students’ perceptions regarding debt (Altbach, Berdahl, & Gumport, 2011; Baum, 2011; Belfield, 2013; Bennett, Lucchesi, & Vedder, 2010; Bentley, 2013; Braucher, 2012; Callender & Jackson, 2008; Cellini & Chaudhary, 2011; Cellini, 2010; Chen & DesJardins, 2010; Chung, 2008; Deming, Goldin, & Katz, 2012; Halperin, 2014a; Miller, 2010; Perna, 2008; Ryan, 2012; Sweetland, 2001). Still, the literature on the lived experiences of for-profit graduates is sparse—very few are qualitative in nature and even fewer explore the lives of for-profit graduates. This chapter considers the antecedents to the modern-day system of for-profit education, as well as the theoretical perspectives concerning this sector, in order to encapsulate the American Dream in the context of a market driven society.

**Historical Background of the Study**

In America, the history of proprietary education is far-reaching—dating back to Dutch settlers in the 1660s who established private, evening schools “for the teaching of mathematics, reading and writing” in the mid seventeenth century (Ruch, 2001, p. 52). With the expansion of the American colonies and commerce, so too came the need for vocation specific instruction which, at the time, included accounting, land surveying, and navigation, and none of which were offered by the traditional colleges of the day (Bennett et al., 2010; Seybolt, 1925). The curriculum from the traditional colonial colleges—William and Mary, Harvard, Yale—were “rigid and focused primarily on theology, ancient languages, and philosophy” (Bennett et al., 2010, p. 9). There was an obvious void; the demand for technical education (largely in
engineering and farming) existed but traditional colleges remained inflexible in their curriculum. It was not until 1855, nearly 80 years after a ragtag army of mostly farmers and tradesmen declared their independence from Great Britain, that Michigan State University established the first agricultural college (Ruch, 2001, p. 57).

American for-profit schools “started as private residential schools devoted to business programs and trades” but many lay dormant until the late nineteenth century (Chung, 2012, p. 1085; Ruch, 2001; Morey, 2004). Only twenty existed in 1850, but growing quickly, 250 were operational by 1890 with a “total enrollment of 81,000 students” (Bennett et al., 2010, p. 9). Spurred on by the Industrial Revolution and the desire for skilled workers, demand for these schools increased as American industry boomed in the 1900s. Their growth, as a result, was not from endowments or charitable alumni; rather, the demand for skilled laborers and several important pieces of federal legislation drastically increased for-profit education in the twentieth century (Ruch, 2001; Bennett et al., 2010; Alfred, 2006).

The Smith-Hughes Act

On the eve of U.S. involvement in World War I, vocational education would receive an even larger boost from a new piece of legislation aimed at trade schools. President Woodrow Wilson, who would run his presidential campaign in 1916 on the phrase “He kept us out of war,” was also contemplating America’s involvement in the war as tensions increased in Europe (Cooper, 2011, p. 322). On January 27, 1916, before the Railway Business Association in New York City, Wilson stated:

There are two sides to the question of preparation. There is not merely the military side; there is the industrial side. An ideal I have in mind is this: We ought to have in this great country a system of industrial and vocational education under federal guidance and federal aid. (p. 156)

Before the George-Barden Act of 1946, before the George Deen Act of 1936, and before the
George-Reed Act of 1929 (all of which helped to expand vocational education), the first federal legislation supporting career education was enacted just four months prior to the U.S. entering World War I—the Vocational Act of 1917 or as it is commonly referred to, the Smith-Hughes Act. Also known as the “Magna Carta” of vocational education, the Smith-Hughes Act authorized and increased federal involvement, oversight, and regulation in education; it mandated matching funds from the states; and it created the Federal Board for Vocational Education (1917-1933)—the first and only of its kind in America (Carleton, 2002, p. 63; USDOE, 1998d). The Smith-Hughes Act had two main purposes: to provide Americans with “meaningful employment opportunities” and the “possibility of economic mobility”; but the Act also helped to ensure that “a ready supply of trained labor” would be on hand when the country needed it (Carleton, 2002, p. 64). Although its initial aim was to help schools below the college level and provide training in “agriculture, trade, industry, and home economics,” the Act also added $7 million of permanent appropriations each year to the states in support of secondary-level vocational education—a structure of federal support that would remain in place until the 1960s (Carleton, 2002, p. 64; USDOE, 1998d).

The GI Bill

On July 30, 2014, a headline in CBS News read: “Billions of GI Bill funds go to for-profit schools” (CBS News, 2014). The article was based upon a report by the Senate Education Committee which found that “for-profit colleges received $1.7 billion in Post-9/11 GI Bill benefits in the 2012-2013 school term” (CBS News, 2014). Understanding the connection between the GI Bill and for-profit colleges aids this study in explaining the rise of proprietary education in the United States. Bennett, Lucchesi, and Vedder (2010) state, “The growth in the for-profit higher education industry sped up in the mid twentieth century following World War
II, when federal financial assistance for students increased. Under the GI Bill, for-profit institutions became qualified to accept students taking advantage of the legislation’s benefits” (p. 8). Likewise, Chung (2012) notes, “Following the passage of the GI Bill after World War II, rapid proprietary sector growth paralleled that in the public colleges” (p. 1085). Over five thousand for-profit schools were organized “in the first five years after the war” (Cohen & Kisker, 2010, p. 207).

The GI Bill was signed into law by President Franklin D. Roosevelt on June 22, 1944 (Kennedy, 1999). It was given the title of the Servicemen’s Readjustment Act of 1944, but it would become more commonly known as the GI Bill of Rights. The first of its kind, the GI Bill was meant to prepare World War II veterans for their readjustment into civilian life by providing them with federal aid. The bill declared:

[A]ny person who served in the active military or naval service on or after September 16, 1940, and prior to the termination of the present war...shall be eligible for and entitled to such course of education or training as he may elect, and at any approved educational or training institution at which he chooses to enroll. (Servicemen’s Readjustment Act, 1944, Part VIII, para. 1)

It was a miracle for veterans. They would now have assistance in finding employment because of the many benefits of the Bill, which included: low-interest housing loans, medical treatment, vocational training and higher education (Kennedy, 1999, p. 787). According to David M. Kennedy, the author of Freedom from Fear: The American People in Depression and War, 1929-1945, the GI Bill “stood out as the most emblematic of all World War II-era political accomplishments. It aimed not at restricting the economy but at empowering individuals” (p. 787). Indeed, the GI Bill did just that.

Millions of veterans were thrust into college in the years following 1944, most exceeding the educational level and achievements of their previous generation (Servicemen’s Readjustment
Act, 1944). The GI Bill was a much needed breath of fresh air given the hardships facing the American people at the time. Americans were still recovering from the worst economic disaster in the nation’s history, the Great Depression; the terrible Dust Bowl, so vividly portrayed in John Steinbeck’s famous novel *The Grapes of Wrath*, had wreaked havoc on millions of acres of farmland across the country; and there was no guarantee of a victory in World War II, which had certainly placed a great strain on the American economy and labor force (Ferguson & Hall, 1998).

A better educated, well trained American worker would help to increase productivity and provide opportunities to the many veterans who had sacrificed so much for their country. For most, the GI Bill made perfect sense and its importance and effectiveness in benefiting so many American veterans quickly gained appeal following its passage (Kennedy, 1999). It was a highlight of President Roosevelt’s political acumen and it was a historical marker for the beginning of federal involvement in financing higher education. In his message to Congress on the education of war veterans on October 27, 1943, President Roosevelt declared, “Lack of money should not prevent any veteran of this war from equipping himself for the most useful employment for which his aptitudes and willingness qualify him” (Roosevelt, 1943). He went on to add, “The money invested in this training and schooling program will reap rich dividends in higher productivity, more intelligent leadership, and greater human happiness” (Roosevelt, 1943).

There was, however, a limited amount of opposition to the GI Bill, especially concerning its ability to positively affect unemployment. Robert Maynard Hutchins, the educational philosopher and University of Chicago president at the time, was one of the few who opposed the GI Bill. A staunch critic, Hutchins stated, “Education is not a device for coping with mass
unemployment…colleges and universities will find themselves converted into educational hobo jungles. And veterans…will find themselves educational hobos” (Olson, 1974, p. 25).

Despite of Hutchins’s doubts concerning the GI Bill and the radical changes that would soon occur after its passage, the GI Bill provided a free education to veterans. This meant that colleges soon after would compete for federal funding. Colleges and universities were no longer only for those of privileged backgrounds. GI Bill beneficiaries could now attend any higher education institution of their choice and the government would foot the bill—the GI Bill (Kennedy, 1999). Moreover, the GI Bill furthered the concept of free-market education; there was now an unrestricted market in higher education with free access by veterans and competition between colleges (Ruch, 2001; Bound & Turner, 1999).

Where privilege and fortune once dictated who could afford access into higher education, the GI Bill opened the door to a previously restricted class. It was not as though this free-market system was non-existent in America; rather, it placed a greater demand on higher education because there were now millions of eager veterans ready to attend college (Bound & Turner, 1999; Kennedy, 1999). In turn, this new supply of fresh students taking advantage of the GI Bill allowed for-profit colleges to increase across America—fed by federal funding. As the vice president for military and veterans affairs with the Association of Private Sector Colleges, Michael Dakduk, stated regarding the connection between the GI Bill and for-profit students: “It is no surprise that members of the military choose our institutions because we provide them with career-focused programs, important support services and flexibility they need to complete their education” (CBS News, 2014). However, some scholars have suggested that the GI Bill created the conditions that allowed for-profit colleges to become “major beneficiaries of the GI bill funding” which was “to some degree an unintended outcome” (Pusser, 2000, p. 29).
The Higher Education Act of 1965

While giving a commencement speech entitled the Great Society, on May 22, 1964, at the University of Michigan, President Lyndon B. Johnson declared that “Poverty must not be a bar to learning, and learning must offer an escape from poverty... [w]e must seek an educational system which grows in excellence as it grows in size” (Johnson, 1964). Indeed, in his quest to help develop the Great Society, Johnson would sign into law one of the most important pieces of legislation in America: the Higher Education Act of 1965 (HEA). Title IV of HEA (named the Student Assistance Act) authorized federal aid to students in higher education. Unlike the GI Bill which targeted specific students and programs (mostly veterans and technical training), Title IV opened the door for a broader class of students to attend college and receive federal aid (TG Research, 2005). This was made possible mostly through grants and federal loans to help low income students—which eventually became the life-blood of for-profit colleges. Thus, the Higher Education Act of 1965 was a catalyst in the future rise and exponential growth of for-profit colleges (Breneman, Pusser & Turner, 2006).

Another impactful provision of HEA was the Guaranteed Student Loan Program (GSL), now called the Federal Family Education Loan program (FFEL). This provided low interest loans to help students and their parents pay for an education beyond high school (Naegele, 1983). As its name suggests, the GSL program guaranteed loans (known as the Federal Stafford, PLUS, and Consolidation Loans today) to students that involved a unique relationship between the federal government and private lenders (such as credit unions and local banks). The federal government subsidized and reinsured the loans, and the borrowers (the students) repaid the loans—or at least that was the idea. HEA would be reauthorized in 1968 under Johnson to include an expansion of the lenders in the GSL program and an increase in the interest rate for
students (TG Research, 2005, p. 24; Naegele, 1983). Although Johnson had intended to place most of the burden of student loans on the private sector, the federal government eventually provided the majority of the loans to students after his successors departed from this model (TG Research, 2005, p. 24; Naegele, 1983).

**Reauthorization of the Higher Education Act in 1972**

Wittnebel (2012) explains that “part of the swift rise of for-profit institutions can be attributed to the reauthorization of the Higher Education Act in 1972, which allowed for-profit institutions equal footing in regard to the availability of student aid funding from the federal government, including Stafford student loans and Pell grants” (pp. 58-59). HEA was amended again in 1972 by President Richard Nixon who oversaw the creation of the Basic Educational Opportunity Grant (BEOG) later known as the Pell Grant, named after U.S. Senator Claiborne Pell [D-RI, 1961-1996] (TG Research, 2005, pp. 33-34; Naegele, 1983, p. 16). According to Bennett, et.al., (2010), “Further accelerating the growth of the [for-profit] sector was the reauthorization of the Higher Education Act in 1972 which permitted tuition subsidies, like the Pell Grant, to be used by students at for-profit institutions” (p. 8). This legislation, once more, expanded the GSL program and increased the level of grant-based assistance for low-income students (Pusser and Harlow, 2002). And by 1976, the GSL program received yet another makeover which included raising the amount students could borrow and the creation of new grants (TG Research, 2005).

What started out as legislation to help poor students in 1965 had changed; the student loan program grew tremendously under President Jimmy Carter’s administration and was extended further to include middle-income students and eventually upper-income students. Guaranteed student loans skyrocketed from 1 million in 1978 to 3.1 million by 1982, which
directly impacted the growth of for-profit education (TG Research, 2005, p. 36). “Without the reauthorization of the Higher Education Act in 1972 that allowed the students at for-profits to qualify for federal student aid, it is unlikely that the for-profit industry would have been able to achieve the growth and profitability it has displayed” (Bennett, et.al., 2010, p. 23).

Differentiating Between “Non-Profit” and “For-Profit”

Another possible explanation for the tremendous growth spurt by for-profit colleges, aside from federal legislation, involves the slight ambiguity that exists surrounding the title “for-profit” college. Arguably, there are many students, even today, who do not really understand the difference between a for-profit college and a traditional non-profit college because, after all, they both receive and are partly funded by tuition payments. Scholars contend that this opaqueness in funding and terminology only blurs the demarcation line between the two (Deming, Goldin, & Katz, 2012; Public Agenda, 2014).

Traditionally, non-profit colleges are not profit driven, at least not to the same degree as for-profits institutions. Non-profit colleges rely upon donors, stakeholders, alumni, and their endowments to support their establishments (Ruch, 2001). Conversely, one of the largest distinctions between non-profits and for-profit institutions is that for-profits exist to maximize the profits for its shareholders; whereas the traditional non-profit colleges, in most cases, possess substantial endowments that allow them to subsidize tuition fees. For-profit colleges, per their definition, are privately owned businesses that seek profit (Tierney & Hentschke, 2007; Ruch, 2001). And, being structured as “profit-maximizing firms,” if they do not produce profits, then they are not fulfilling their obligations to their shareholders (Ruch, 2001, p.10). There are three types of for-profit colleges that operate in the United States today: post-secondary institutions, educational management organizations (EMOs), and some K-12 schools that function much like
a business (Ruch, 2001). Some of the biggest differences between the two institutions revolve around the motives and methods they utilize to obtain students and profits (Ruch, 2001, p.10).

### Major Differences between Non-Profit and For-Profit Institutions

<table>
<thead>
<tr>
<th>Non-Profit</th>
<th>For-Profit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tax-exempt</td>
<td>Tax-paying</td>
</tr>
<tr>
<td>Donors</td>
<td>Investors</td>
</tr>
<tr>
<td>Endowment</td>
<td>Private investment capital</td>
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<tr>
<td>Stakeholders</td>
<td>Stockholders</td>
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<tr>
<td>Shared governance</td>
<td>Traditional management</td>
</tr>
<tr>
<td>Prestige motive</td>
<td>Profit motive</td>
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<tr>
<td>Cultivation of knowledge</td>
<td>Application of learning</td>
</tr>
<tr>
<td>Discipline-driven</td>
<td>Market-driven</td>
</tr>
<tr>
<td>Quality of inputs</td>
<td>Quality of outcomes</td>
</tr>
<tr>
<td>Faculty power</td>
<td>Customer power</td>
</tr>
</tbody>
</table>

(Kinser, 2006e; Bennett, et al., 2010; Tierney & Hentschke, 2007; Ruch, 2001)

Kinser (2006e) warns that “generalizations about for-profit higher education should be made with caution” (p. 29). For-profits are heterogeneous in their makeup: They vary in size, in the markets they serve, in the types of degrees they offer, and in their pedagogical approaches (Kinser, 2006d; Floyd, 2007). The for-profit industry has a consortium of large institutions, 15 altogether, that account for nearly 60 percent of all students enrolled in for-profits and 10 percent of all students enrolled in postsecondary education—nearly 2 million students (Bennett, et al., 2010; Ruch, 2001). In addition to the larger, regionally accredited institutions that offer a more traditional collegiate experience for students, for-profits exist primarily in the form of several
vocational and technical schools, spread out across the country, which offer hands-on training certificates. On average, for-profits enroll approximately 600 students at each campus. This is a small number when compared to the several thousand that public and private non-profit institutions enroll (Bennett, et. al., p.15). The majority of for-profit students are enrolled in a degree or certificate-granting program, but only 38 percent of for-profit institutions grant traditional undergraduate or graduate degrees (U.S. Department of Education, NCES, IPEDS, Fall Enrollment, 1986-2008). The current major for-profit institutions in America include: The University of Phoenix, DeVry, Inc., Argosy Education Group, Education Management Corporation, Strayer University, Walden University, and Grand Canyon University.

**Largest For-Profits in the U.S. (2008-2009)**

<table>
<thead>
<tr>
<th>Institution</th>
<th>Enroll. (2008-09)</th>
<th>% of Total For-Profit Enrollment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apollo Group</td>
<td>395,361</td>
<td>21.2</td>
</tr>
<tr>
<td>Education Management Corporation</td>
<td>104,547</td>
<td>5.6</td>
</tr>
<tr>
<td>Career Education Corporation</td>
<td>97,645</td>
<td>5.3</td>
</tr>
<tr>
<td>Corinthian Colleges</td>
<td>85,029</td>
<td>4.6</td>
</tr>
<tr>
<td>DeVry</td>
<td>78,544</td>
<td>4.2</td>
</tr>
<tr>
<td>Kaplan Education</td>
<td>67,897</td>
<td>3.7</td>
</tr>
<tr>
<td>ITT Educational Services</td>
<td>60,890</td>
<td>3.3</td>
</tr>
<tr>
<td>Strayer</td>
<td>45,491</td>
<td>2.4</td>
</tr>
<tr>
<td>Education</td>
<td>Total of Largest Institutions</td>
<td></td>
</tr>
<tr>
<td>-----------------------------------</td>
<td>-------------------------------</td>
<td></td>
</tr>
<tr>
<td>Laureate</td>
<td>37,201</td>
<td></td>
</tr>
<tr>
<td>Bridgepoint</td>
<td>25,746</td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Capella</td>
<td>25,245</td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
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<tr>
<td>Lincoln</td>
<td>23,403</td>
<td></td>
</tr>
<tr>
<td>Educational Services</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grand Canyon</td>
<td>22,025</td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
</tr>
<tr>
<td>American Public</td>
<td>21,729</td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Universal</td>
<td>15,735</td>
<td></td>
</tr>
<tr>
<td>Technical Institute</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total of Largest</td>
<td>1,106,488</td>
<td></td>
</tr>
<tr>
<td>Institutions</td>
<td>59.5</td>
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</tr>
</tbody>
</table>

(Bennett et. al., 2010; U.S. Department of Education, IPEDS; Authors Calculations)

**Merits of For-Profit Education**

There is an abundance of criticism concerning for-profit education and it is, therefore, necessary to consider the antithesis in a market-driven society. Bennett, Lucchesi, and Vedder (2010) contend that having a profit motive is “not an evil of society, but rather the engine that ultimately provides consumers with the things they want and need” (p. 53). To be sure, a basic, foundational law in economics is that of supply and demand (Groenewegen, 1973). Bennett, Lucchesi, and Vedder advise that this same logic can be applied to for-profit education—
meaning, “Profits will only be generated in markets in which the product is in high demand. Profit creates the incentive for firms to provide more of the product, thus automatically drawing resources into productive activities that satisfy consumers’ wants and needs” (p. 53). Some scholars advocate that for-profit colleges and universities are providing educational services that are in high demand and, to some degree, offer a service unmet by traditional academia (Floyd, 2007; Sperling, 2000).

For instance, according to Floyd (2007), the appeal of for-profits is surmised by what they offer: “degrees in curricula that are in high demand from employers and students” and how they operate: “promote hands-on learning, have a customer service orientation, offer courses at convenient times, operate year round, and emphasize career placement” (p. 122). In an article entitled “What’s money got to do with it? The appeal of the for-profit education model,” Schilling (2013) explains that for-profits are unquestionably student-centered, offering “expanded students services support system, cohort curriculum model, focused training, and job placement assistance” (p. 155). Schilling goes on to note that for-profit colleges “have done their homework regarding what their student needs to be successful” (p. 155). As Berg (2005) suggests, for-profits have “a general focus on serving students, very much in line with a customer-based business philosophy” that “permeates the for-profit universities” (pp. 32-33).

Furthermore, Steve Gunderson, the president of the Association of Private Sector Colleges and Universities, asserts that for-profit colleges “provide higher education with a focus on career skills to millions of students, many of whom are overlooked and underserved by traditional higher education” (Gunderson, 2014, para. 6; Guida & Figuli, 2012; Nocera, 2011). Much of the criticism focused on for-profits involves the profit motive; however, Berg (2005)

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4 Steve Gunderson replaced the previous president, Harris Miller, in 2012 and currently serves in this office (Fain, 2012).
states that “for-profits aren’t just about making money” (p. 31)—many are especially good at emphasizing student learning and “generally organize students into learning teams, incorporate work experience into their classes, and put heavy emphasis on learning objectives and the assessment of student learning” (p. 30).

Indeed, student services are viewed as a core institutional function at for-profits (Bentley, 2013). Student affairs professionals at for-profits have a smaller range of student services and programs, but they must commit a large amount of time to customer service and quick resolution of customer service issues (Offerman, 2007). These professionals serve working adults, minority students, at risk students, and often must develop approaches to better meet the needs of these student populations in order to keep the “customer” satisfied (Bentley, 2013). Additionally, career services, job placement, and extra-curricular career-focused clubs are all commonplace at for-profits (Kinser, 2006; Berg, 2005). In conjunction with these services, advising and counseling students is a shared responsibility and a part of the customer service model that for-profits employ—an item that proponents of for-profit education cite is frequently lacking in traditional academia (Bentley, 2013).

In the historical context, “For-profits are part of the historical development of postsecondary education” (Offerman, 2007, slide 12). Recent updates in the Carnegie Classification provide evidence for the rise of for-profit colleges, as well as the new system of documenting community involvement: 77 percent of the majority of new institutions are from the private, for-profit sector, which suggests that higher education is again adapting and evolving to the demand placed upon it by students (Carnegie Foundation, 2011). As the Carnegie website states, the rise in for-profit institutions indicates “the higher education landscape is shifting further away from the traditional model of the liberal arts college” (Carnegie Foundation, 2011).
What can be deduced from the for-profit sector’s ability to rapidly evolve and execute change and innovation rather quickly is a skilled adaptation to meet the customer’s need. Wittnebel (2012) found that the “appeal of these institutions [for-profits] is largely grounded in their flexibility, sheer number of course offerings, job placement opportunities, and shorter general education requirements in comparison to traditional higher education options” (p. 59). Morey (2004) claims that the “Supporters of for-profit education point to the benefits that accrue from the free market scenario, most importantly educational improvements and potential reductions in cost” (p. 132). Following this course of thought, Bennett, Lucchesi, and Vedder (2010) provide an explanation for both the rise in for-profit education and the continual enrollment by students throughout the nation according to supply and demand:

Those educational services would not likely be in high demand for long if they were of dubious quality or did little to increase a student's employability. The track record of for-profit education is long enough at this point that if the industry were providing a product of little value, the customers would be aware of this and simply go away. They have not. Demand at for-profits is as strong as ever. If demand for a product is strong, the product must be providing something of value for the customer. (p. 54)

Scholars have considered the value offered by for-profits. Deming, Goldin, and Katz (2012) asked if for-profits are “nimble critters or agile predators” in the title of their recent article. Their findings, although not comprehensive to the entire for-profit industry, seemingly contradict the explanation given by Bennett, Lucchesi, and Vedder (2010).

According to the researchers:

We find that relative to community colleges and other public and private non-profits, for-profits educate a larger fraction of minority, disadvantaged, and older students, and they have greater success at retaining students in their first year and getting them to complete shorter degree and non-degree programs at the certificate and AA levels … But we also find that for-profits leave students with far larger student loan debt burdens. For-profit students end up with higher unemployment and ‘idleness’ rates and lower earnings from employment six years after
entering programs than do comparable students from other schools … For-profit students have trouble paying off their student loans and have far greater default rates. And for-profit students self-report lower satisfaction with their courses of study and are less likely to consider their education and loans worth the price-tag relative to similarly-situated students who went to public and private non-profit institutions. (pp. 3-4)

Notwithstanding the juxtaposition of sources regarding the value—or lack of value—surrounding for-profit education, the literature indicates that for-profits have successfully catered to non-traditional students, offered convenience of learning, and quickly adapted curriculum and teaching practices to meet students’ needs in the market economy (Kinser, 2006; Berg, 2005; Offerman, 2007; Floyd, 2007; Deming, Goldin, & Katz, 2012; Hentschke, 2010; Wittnebel, 2012).

John Sperling

A majority of the larger for-profit colleges and universities did not start out as the giants they are today (Breneman, Pusser, & Turner, 2006; Kinser, 2006b). They had a smaller, more simplistic beginning—a beginning that can be attributed to a well-known history professor who, in his own words, was fed up with “traditional” academia. John Sperling (2000) claimed that there was, in the 1970s, “an untapped market in providing higher education for working adults” (p. 79). Born in the Ozark Mountains town of Willow Springs, Missouri, on January 9, 1921—he was the last of five children of Leon and Lena Sperling. John Sperling, who once thought of himself as trying to “democratize elitism,” was the architect behind the lucrative for-profit business model in operation today (Hauser, 1995, para. 23; Bartlett, 2009). Sperling passed away in August of 2014, but the last statistic in 2012, according to Forbes Magazine, placed Sperling’s net worth at 1.2 billion, a fortune he amassed from the for-profit model he developed in the early 1970s (Forbes, 2012). Sperling’s protégé, Michael K. Clifford (who never attended college himself and is a multi-millionaire from for-profit education), stated that growing a small, for-
profit institution into a major corporation takes three things: money, management and a heavy amount of marketing (Fanning, 2010). And that is exactly what Sperling, and those who followed in his footsteps, have managed to do over the past three decades with this successful for-profit model (Bartlett, 2009).

John Sperling did not attend a for-profit college; he was the product of a highly prestigious education at the University of California, Berkley and Cambridge University where he received his PhD in Economics (Sperling, 2000; Bartlett, 2009; Breneman, Pusser, & Turner, 2006, pp.74-75). Sperling left his humanities professorship at San Jose State University in 1976 after he became frustrated with traditional academia. He had decided to start his own school in Phoenix, Arizona, and felt he could do so under a better model. “To me,” Sperling wrote in his memoir, Rebel With a Cause (2000), “the defenders of academic traditions were protecting undeserved middle-class entitlements, and, although I was part of the academy, I was not of it, had few emotional attachments to it and was indifferent to its disapproval” (p. 79). The spark of genius that made Sperling a very wealthy man was the idea that he could run his school much like a corporation instead of the traditional university model (Sperling & Tucker, 1997). It worked. In a 2003 article for Fast Company entitled, “The Hard Life and Restless Mind of America’s Education Billionaire,” Bill Breen described the influential moment that Sperling had back at San Jose State that would so greatly impact his model of higher education:

In 1972, he was chosen to run a series of workshops at San Jose State that would prepare police officers and teachers to work with juvenile delinquents. He built the program around some of the same pedagogical tools that he would later employ at the University of Phoenix: He brought in teachers who were experts in their fields, divided the class into small groups, and challenged each group to complete a project. He was surprised when the enthusiastic students lobbied him to create degree programs. Which is exactly what he did. (para. 16)

Sperling believed that education was just one more product and he would market it as such.
Moving on the advice of Stanford University’s vice president of development, Frank Newman, Sperling looked for a school that was in trouble financially, which would allow him to convince their leadership that he could turn a profit out of their failing institution. Sperling found “the University of San Francisco, a cash-strapped, Jesuit-run institution” as his first project (Breen, 2003, para. 18). After struggling to attain accreditation for his school in California, Sperling moved to Phoenix, Arizona, and continued his efforts until he finally broke through and obtained accreditation for his school in 1979: The University of Phoenix. From there, Sperling and his new university expanded rapidly. “What I did,” said Sperling, “was look at education as a production function in which you say, what are the outcomes we want to achieve? And then try to calculate the most efficient and the least costly way to achieve those outcomes” (Hauser, 1995, para. 21).

**Theoretical Perspectives on For-Profit Education in the Context of a Market Economy**

Long before John Sperling and the University of Phoenix made their mark on higher education, the United States came under attack on December 7, 1941. The following day, President Franklin D. Roosevelt, seeking a Declaration of War against Japan for the bombing of Pearl Harbor, stood before Congress and labeled December 7 as “a date which will live in infamy” (Roosevelt, 1941). And the nation, forever changed after the declaration was granted, marked December 7 as a pivotal turning point in its history (Kennedy, 1999).

Seventy years later, on December 7, 2011, U. S. Senator Dick Durbin (D-IL) stood on the floor of the U.S. Senate and warned the President of a new danger—a proverbial wolf at the door—that threatened the demise of the U.S. market economy. Unlike the war between the nations that epitomized WWII, this new threat was a war between ideologies. On one side of the conflict was the idea of capitalism—once championed by titans like Andrew Carnegie, John
Rockefeller, and Cornelius Vanderbilt, hard driving entrepreneurs who had grown rich through laissez-faire industrial capitalism (Brands, 2010). On the other side, with Senators Dick Durbin and Tom Harkin (D-IA), was the idea of the haves and the have nots, inequality, and the need for increased regulation of a system that had grown too powerful and too negligent of those it was supposed to serve.

There, on the senate floor, was the debate between a free and competitive market motivated by profit versus a market with more regulation, equal distribution, and exchange. The for-profit higher education industry, an industry that grew by 311.5% from 2000-2009, had finally met its challenger (Klor de Alva, 2011, p.7). And again, it seemed, the nation would soon be changed after December 7—or at least the senators speaking hoped that it would.

The call to action on December 7, 2011, stemmed from a letter that was sent by Senator Durbin, along with Senator Tom Harkin of Iowa, to the U.S. Government Accountability Office in June of 2010 addressing their concerns about the for-profit higher education industry. The U.S. Government Accountability Office is an independent, nonpartisan agency that works for Congress. Often called the “congressional watchdog,” the GAO investigates how the federal government spends taxpayer dollars (GAO.gov, 2014). As Durbin explained in his address to Congress, the U.S. government had issued 132 billion dollars in federal aid to students in 2009-2010 and this number was up from 49 billion in federal aid granted in 2001(Durbin, 2011). The reason for this 83 billion dollar increase, Durbin claimed, was the enrollment of students at for-profit colleges. For-profit colleges and universities make up 10 percent of the student body yet receive 25 percent of all federal aid to education—they also “account for 44 percent of student loan defaults in America,” he explained (Durbin, 2011).

The purpose of Durbin’s address on the senate floor was to announce a new GAO report,
a report that claimed—even when controlling for certain characteristics—for-profit college students had lower success rates after comparing them to both nonprofit and public colleges (GAO, 2010). Durbin was calling out the “big players,” as he called them, the ten major companies in the for-profit industry. “The Apollo Group, the University of Phoenix, receives more money than any other college in America…none are even close,” he said (Durbin, 2011). Durbin found that there had been scarcely any accountability at for-profit schools and that “almost no information has been available about whether or not the students are actually learning and finding work in their respective fields after graduation” (Durbin, 2011). In closing, Durbin echoed a statement that has become of increasing concern in for-profit higher education today: “their debt is very real; their diploma is a phony” (Durbin, 2011).

**Functionalist Perspective**

Several theoretical perspectives on for-profit higher education in the context of a market driven society—and pertaining to the claims made by Senators Harkin and Durbin on December 7, 2011—were worthwhile to consider for the purposes of this study. The functionalist perspective, for instance, encapsulates the idea that individuals can become better, productive, and more successful members of society by going through the ranks of higher education (Welch, 1985). Society, viewed by functionalists as containing a series of interrelated parts that cannot be understood in isolation, is changed for the better as a result (Theodorson & Theodorson, 1969). Functional theorist Talcott Parsons (1959) claimed that “one’s status level in society and one’s level of educational attainment” were highly connected (p. 298). The “completion of high school,” said Parsons, was “increasingly coming to be the norm for minimum satisfactory educational attainment, and the most significant line for future occupational status has come to

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5 The GAO reissued its original August 2010 testimony on November 30, 2010 to clarify and add more precise wording but did not change its conclusions (U.S. Government Accountability Office, 2010).
be drawn between members of an age-cohort who do and do not go to college” (p. 298). True to functionalism, Parsons described the growing trend of upgrading one’s educational status in American society and the pressure on subsequent generations to rise from the lower levels of society by climbing the ladder to educational attainment.

Parsons also scoffed at the “legend of the ‘self-made man’” calling it “nostalgic romanticism” and “increasingly mythical,” especially without “the aid of formal education” (Parsons, 1959, p. 318). Higher education is, from the functionalist perspective, essential to upward mobility and social equilibrium (Brym & Lie, 2009). It is appropriate, therefore, when analyzing for-profit education to also include the functionalist perspective. As history has demonstrated, for-profit education in the U.S. flourished, at least in part, because of the growing demand to pull one’s self “out of the ranks of the manual workers into those of the skilled and professional class with their superior pay, better social position and more desirable conditions generally” through higher education (Chicago Technical College Manual, 1933). Thus, functionalism and for-profit education are closely connected both in theory and in practice (Mettler, 2014).

Furthermore, Emile Durkheim, whose work is considered “the starting point for twentieth century functionalism,” concentrated a substantial part of his research on how traditional and modern societies evolved and functioned (Welch, 1985, p. 5). Durkheim once claimed that “society can survive only if there exists among its members a sufficient degree of homogeneity” (Durkheim, 1911, p. 53a; Pickering, 2001). In order to achieve homogeneity, society needed education, which, Durkheim believed, provided a degree of uniformity and the “essential similarities that collective life demands” (Durkheim, 1911, p. 53a). At the core of the

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6 Parsons could not have predicted the success of exceptional men like Bill Gates, Steve Jobs, Mark Zuckerberg, and others—all dropouts and all billionaires—who would thrive in the knowledge economy despite not having the formal credential.
functionalist research tradition, education serves to meet “the intrinsic needs of the social system mechanically, most particularly with respect to the function of providing skilled manpower in the requisite quantity” (Welch, 1985, p. 13). Durkheim viewed education as a way to improve social solidarity and order through the inculcation of shared beliefs and values; Parsons saw it more in the context of a meritocracy, where moving up and down the societal pecking order was based upon one’s intrinsic ability. For-profit education—and education in general—can be viewed as more of the latter, especially since education has traditionally been regarded as a way to improve one’s societal ranking (Rank, Hirschl, & Foster, 2014).

Along with Durkheim and Parsons, the work of Daniel Bell (1973) also provides a backdrop for the functionalist argument as it pertains to for-profit education. Bell’s 1973 book, *The Coming of Post-Industrial Society* states the following:

> Schooling is an instrument that enables a person to accumulate a ‘knowledge stock,’ just as business once allowed individuals to accumulate a ‘capital stock’… since schooling has become completely instrumental, and a barrier to education, one must eliminate schools and create a process whereby each person can pursue the education he wants and needs. (p. 420)

Although they are not eliminating school from the equation, as Bell recommends, advocates of the for-profit education industry argue that they do remove the barriers for marginalized populations to pursue their education (Berg, 2005; Gunderson, 2014). Many supporters of for-profit institutions claim they “provide valuable training” and offer “students paths to better careers and higher earnings” by “training underserved people” (Bienen, 2010, para. 12; Gunderson, 2014). From the functionalist perspective, for-profits are elevating one’s status level in society by allowing them access to higher education. For instance, in the year 2000, shortly before a drastic upsurge in for-profit education, 87% of Americans believed that a college education was “as important as a high school diploma used to be” (Public Agenda, 2000). It was
“key” to achieving the American Dream, they said (Public Agenda, 2000). Enrollment rates at for-profits over three decades adds credibility to this statement: there were fewer than 100,000 students attending for-profits institutions at the onset of the 1980s; this number tripled to over 300,000 students by 1986 and ballooned to over 1.8 million by 2008 (Bennett et al., 2010; Strosnider, 1998). According to Ross (2012), for-profits “have grown by tapping into a large pool of excess demand for education among non-traditional students that was replenished each year with a new supply of high school graduates. Within the low-income 18-45 year-old demographic that makes up 90%+ of private sector enrollment, rapid growth over the last five years has flipped this dynamic: private sector schools are now starting many more students each year than population growth can replace” (Ross, 2012, p. 3).

Even the White House, when describing President Obama’s push for more college graduates by 2020 and the government’s role in the process, expressed sentiments of functionalism: “Earning a post-secondary degree or credential is no longer just a pathway to opportunity for a talented few; rather, it is a prerequisite for the growing jobs of the new economy” (whitehouse.gov, 2014). Perhaps Bell’s critique of The Cultural Contradictions of Capitalism (1976) are being manifested in for-profit education: “Who shall be educated and how far; how much should be spent…is no longer, in its magnitudes, a matter of individual choice but of government policy” (p. 225).

The Theory of the Credentialed Class

The functionalist perspective is in marked contrast with another theoretical perspective that essentially argues against the credentialing system of higher education. In his book The Credential Society: An historical sociology of education and stratification (1979), Randall Collins championed the credentialist theory, a theory housed within the conflict perspective
which views education as an instrument of elite domination (Brown, 2001). This theory
describes the circumstances that exist where employers require certain credentials—diplomas,
degrees, and licenses—for jobs that can be accomplished without them but cannot be obtained
without them. Although Bell (1976) had argued that in the post-industrial society “technical skill
becomes a condition of operative power, and higher education the means of obtaining technical
skill,” credential theorists maintain that college degrees have monopolized and excluded those
who do not possess the credentials needed for gainful employment (Bell, 1976, p. 426; Collins,
1979).

For-profit education in the “credential society” has been defended as an alternative to the
academy, filling in the skills gap by providing said credentials to perspective students (Kinser,
2006a; Wilson, 2010). Indeed, even Bell spoke of education as “the means of acquiring
competences necessary for higher positions” but he also warned that because of capitalism—the
very system that has allowed for-profit education to boom in the U.S.—“manifest destiny is
shattered, the Americanism has worn thin, and only the hedonism remains” (Bell, 1976, pp. 263;
281).

But for all of its critiques of the certificates, diplomas, and credence afforded by higher
education, the credentialing theory is essentially the argument that degrees or diplomas offered
by institutions may be irrelevant to the work performed; however, they are still required to
demonstrate one’s ability in a credential society (Collins, 1979; Brown, 2001). In other words,
the college degree, due to its meritocratic power to “free” one from the lower ranks, will help the
job seeker get the job—whether or not it has to do with the actual work requirements. “Get your
degree, set yourself free!” are the familiar lines of a National American University commercial,
one of the larger for-profit institutions in the U.S. (NAU, 2012). And, as Van de Werfhorst and
Andersen (2005) explained, even in “an over-qualified labour market, employers will fill the ‘highest’ jobs with those who have the ‘highest’ qualifications” (Van de Werfhorst & Andersen, 2005, p. 322). This possibly helps to explain the marketing of for-profits emphasizing job placement rates following degree attainment (Ruch, 2001, p. 105).

Moreover, the discussion of credentialism and the increase in the lowest level of education needed to enter a particular field are supported by Max Weber’s (1922) thoughts on credential stratification. According to Weber:

The elaboration of the diplomas from universities, business and engineering colleges, and the universal clamor for the creation of further educational certificates in all fields serve the formation of a privileged stratum in bureaus and in offices … If we hear from all sides demands for the introduction of a regulated curricula culminating in specialized examinations, the reason behind this is, of course, not a suddenly awakened ‘thirst for education’, but rather a desire to limit the supply of candidates for these positions and to monopolize them for the holders of educational patents … (p. 1000)

Where the functionalist perspective argues that higher education provides essential skills and knowledge that ultimately improves society; the credentialist perspective views this “thirst for education” as a way to monopolize power and exclude those lacking the credential (Brown, 1995; Collins, 1979; Parsons 1959; Weber, 1922).

But if for-profit higher education actually improves the earning potential of students, to what extent is the improvement? The U.S Department of Education (DOE) was highly critical of for-profits in this regard. In 2014, the DOE analyzed data for over 5,000 career programs and found that 72 percent of the for-profits’ graduates earned, on average, “less than high school dropouts” whereas, at public institutions, the comparable figure is 32 percent (USDOE, 2014c). Thus, if a credential is required to access higher tiers of employment, the credential from for-profit institutions, based upon this data, would not appear to benefit students.

From a historical perspective, though, vocational education has largely trained members
of the lower class for positions requiring manual, skilled labor—agricultural, drafting, and welding—and not top tier positions as many for-profits market today (Ruch, 2001). In fact, one criticism from the GAO (2010) investigation was the exaggeration by for-profit college representatives to undercover agents (posed as applicants) about their potential salaries after graduation: “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,” the GAO report documented (GAO, 2010, p. 10).

Senators Durbin and Harkin, U.S. Secretary of Education Arne Duncan, and several other policy makers have been clear in their belief that the for-profit education industry is taking advantage of the Federal Student Aid program in America instead of providing students with higher levels of skills necessary in today’s job market (Harkin, 2010a; GAO, 2011). Adding to this scrutiny, the head of the House Oversight Committee, Elijah Cummings, criticized for-profit education on December 12, 2011, when he launched an investigation into the compensation packages of top executives at the largest for-profit colleges in the U.S. Cummings discovered, as he said, “little evidence that lavish executive pay is linked to the well-being of the students they are supposed to educate” (Cummings, 2011, para. 3). One of the for-profit executives cited by the investigation was Robert Silberman, the chairman and chief executive officer at the for-profit Strayer Education Inc. Silberman received $41.9 million in compensation in 2010. By comparison, Drew Faust, the president of Harvard University received $800,000 (Hechinger & Lauerman, 2010, p. 1).

Even when compared to the highest paid presidents at traditional universities in America, Silberman’s salary was still 26 times higher (Hechinger & Lauerman, 2010, p. 1). The students at
for-profits, Cummings argued, were not benefiting from the credentials earned—rather, it was the for-profit executives that were being handsomely rewarded by the profits earned from student enrollment. Henry Levin, the director of Columbia University’s National Center for the Study of Privatization in Education, argued that for-profit colleges “are reaching into the public trough to finance luxurious lifestyles at the expense of people who are going to have to pay back loans” (Hechinger & Lauerman, 2010, p. 1). Conversely, Harris Miller, the president of the Association of Private Sector Colleges and Universities at the time said, “If a company has done well, and the market has rewarded executives, that’s totally appropriate” (Hechinger & Lauerman, 2010, p. 1). The opposing views concerning executive compensation speaks strongly to the need for more research to find out if the customers (the students) at for-profits are also rewarded by their investment in the institution.

HOW FOR-PROFIT COLLEGES DETERMINE CEO PAY: Corporate Profitability Outweighs Student Achievement

<table>
<thead>
<tr>
<th>Company</th>
<th>Corporate Profits Primary Factor in CEO Pay</th>
<th>No Demonstrated Links To Student Achievement</th>
<th>Vague References to Student Achievement</th>
<th>Specific References to Student Achievement</th>
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<td>Apollo Group</td>
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<td>Strayer Education Inc.</td>
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<td>Universal Technical Institute</td>
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(Cummings, 2010)
Human Capital Theory

In 2014, citing a lack of oversight and the need for coordination between the federal agencies that oversee the for-profit college education industry, Senators Durbin and Harkin introduced legislation to help coordinate federal oversight of proprietary institutions of higher education (H.R.4391, Proprietary Education Oversight Coordination Improvement Act, 113th Congress, Introduced 04/03/2014). If passed, it would not only increase coordination between the federal agencies and regulators of for-profit college education, it would also help eliminate what Senator Durbin called the “fraudulent and abusive practices of this industry” (Cummings, 2014, para. 2). Encouraging its quick approval, Senator Harkin gave his reasoning for supporting the newly proposed oversight measures: “Far too many students seeking the American dream [emphasis added] are instead enrolling in schools that leave them with worthless degrees and burdensome debt” (Cummings, 2014, para. 1).

One theory that could potentially examine Harkin’s claim, or at least provide perspective on the for-profit phenomenon, is the human capital theory (HCT). This theory is especially relevant to this study since it explores the value—perceived or actual—of for-profit higher education within the lives of for-profit graduates. It is, therefore, important to elaborate on HCT in greater detail to discover its merit to this study.

Origins of Human Capital Theory

In his influential book on economics, The Wealth of Nations (1776) Adam Smith said, “That part which, he [the workmen] expects, is to afford him this revenue, is called his capital” (p. 149). He went on to loosely define human capital, saying, “The improved dexterity of a workman may be considered in the same light as a machine or instrument of trade which facilitates and abridges labor, and which, though it costs a certain expense, repays that expense
with a profit” (Smith, 1776, p. 377). Oxford Dictionary defines *human capital* as “the skills, knowledge, and experience possessed by an individual or population, viewed in terms of their value or cost to an organization or country” (Oxford University Online Dictionary, 2014). And although the term is very broad, human capital is essentially “any stock of knowledge or characteristics the worker has (either innate or acquired) that contributes to his or her ‘productivity’” (Garibaldi, 2006, p. 152). HCT is the quintessential marketing pitch of for-profit higher education—that is, if you invest in education, then your skills and earnings will be increased as a result of the investment (Sperling, 2000; Breen, 2003; Fanning, 2010).

Acquiring greater levels of education and training is certainly one way to accumulate more human capital. But the choice by students to acquire more human capital (education) is actually a cost-benefit analysis, much like acquiring physical capital (Garibaldi, 2006). The underlying assumptions of HCT are that the student’s skills are developed through education which, in turn, helps to increase their productivity. In addition, the boost in skills and productivity are reflected in the higher earned income of the graduate (Benson, 1978; Berg, 2003). So for the student, HCT, boiled down, is essentially an argument between skilled wages versus unskilled wages. Despite the cost of tuition, despite the time needed to earn the degree, and despite individual experiences, backgrounds and environments, the assumption is that it is still better to invest in education because it outweighs the cost of unskilled wages.

But this investment, in pure economic terms, is only worthwhile if the rate of return exceeds the initial investment of time and money (Paulsen, 2001, p. 73). Many argue that for-profit higher education does not meet this standard when applied to HCT (Asimov & Lee, 2014; Baum, 2014, Public Agenda, 2014; GAO, 2011; Chen, 2010; Maynard & Damon, 2010). And yet, regardless of its critics, for-profit education has increased by 329% from 1998 to 2008—a
clear indication that more students are indeed trying to increase their human capital (Ross, 2011).

From a historical standpoint, the English economist Sir William Petty (1691) was one of the first to estimate the monetary value of a human being. According to Kiker (1966), Petty considered labor to be “the father of wealth” and he “estimated the value of the stock of human capital by capitalizing the wage bill to perpetuity” by deducting property income from national income (Kiker, 1966, p. 482; Hull, 1899, I, 108). The difference with HCT, Tan (2014) notes, is that HCT “views human beings as active economic subjects as opposed to the traditional view [held by Petty and others] that saw human beings as objects” (Tan, 2014, p. 432). In the late 1700s, Adam Smith became one of the first to argue that workers should receive wages that adequately compensated them for the work they completed. But there were other economists, too, in the years that followed who gave credence to this contemporary view of human capital: Jean Baptiste Say (1821), Theodor Wittstein (1867), William Roscher (1878), John Stuart Mill (1909), Friedrich List (1929), and even Karl Marx (Smith, 1776; Kiker, p. 486; Walsh, 1935; Shechtman, 2006).

The concept of human capital slowly diminished in economic thinking following the influential economist Alfred Marshall’s (1959) notion that “human beings are not marketable,” but it would soon appear again, revived by economists who utilized human capital as an analytical framework (Kiker, p. 481). Prior to “Marshall’s ruling,” one study of interest, at least as it pertains to education, was that of J. R. Walsh (1935) who examined the earnings of men through various grades of education. Surprisingly, Walsh found, “in every case the value of the abilities trained in college exceeds the cost of their acquisition” (Walsh, 1935, p. 275). Kiker (1966) remarks, however, that Walsh arrived at his conclusions by “questionable ad hoc arguments” and “in actual fact, he found that value of education differed from cost of training in
every professional-training case he studied” (Kiker, 1966, p. 496). Kiker’s estimation is similar to the contemporary work by Liu and Belfield (2014) who studied the labor market returns to for-profit higher education. Liu and Belfield found that “students in for-profit colleges have lower opportunity costs in terms of foregone earnings while enrolled in college, but these do not sufficiently compensate for lower earnings growth post-college” (Liu & Belfield, 2014, p. 2).

As history demonstrates, using human capital as an analytical framework is nothing new. But Theodore Schultz and Gary Becker were the first to help formalize HCT as an analytical framework from their work in the 1950s at the Chicago School of Economics (Tan, 2014). Schultz and Becker analyzed HCT as it related to the economic importance of higher education. In the following decade, Theodore Schultz (1961) wrote a comprehensive analysis of the theoretical and empirical foundations of human capital—an analysis that still holds merit to the idea of for-profit education in a market-driven society. For instance, the theoretical argument Schultz presented was supported by evidence such as the increasing number of college graduates at the time which, Schultz argued, “has not become trivial” because “even the lower limits of the estimates show that the return to such education has been in the neighborhood of the return to nonhuman capital” (Schultz, 1961, p. 12). Schultz examined the stock of educational and physical capital in the U.S. during the first half of this century, noting that educational stock increased twice as much as non-human capital stock. Schultz said his preliminary estimates suggested that “the stock of education in the labor force rose about eight and a half times between 1900 and 1956, whereas the stock of reproducible capital rose four and a half times, both in 1956 prices” (Schultz, 1961, p. 11).

Having examined the increase in education stock, Schultz concluded, “These estimates also imply that between 36 and 70 per cent of the hitherto unexplained rise in the earnings of
labor is explained by returns to the additional education of workers” (Schultz, 1961, p. 13) In other words, the investment in education by these workers produced higher earnings—which is, of course, a commonly held view by the for-profit industry (Bennett et al., 2010). Schultz found, too, that “human capital deteriorates when it is idle because unemployment impairs the skills that workers have acquired” (Schultz, 1961, p. 13). Unemployed workers, therefore, are not exercising HCT—yet another factor to consider when examining the lives of for-profit graduates. While the beginning of Schultz’s article demonstrated evidence for the role of human and knowledge capital in economic growth and development, he ended by including nine policy implications of HCT that closely mirrored arguments still heard in higher education today: the need to increase graduate employment, lower taxes, and allow for a greater “free choice of professions” (Schultz, 1961, pp. 13-14).

Gary Becker also introduced his own influential writings on the subject of HCT in the 1960s. In May of 1960, Becker wrote an article entitled “Underinvestment in College Education?” where he studied the rate of return college graduates earned on their educations by comparing their personal incomes with those of high school graduates (p. 347). Based upon the income differences between the two groups, and a close examination of the national expenditure on higher education, Becker hypothesized, “If this rate of return was significantly higher than the rate earned on tangible capital, there would be evidence of underinvestment in college education” (p. 347). In other words, was there an underinvestment in higher education or—if the rate of return for college graduates was lower than the rate of return on investments in tangible capital—was there an overinvestment in college education?

The rate of return on college education, Becker found, was in between 7 and 9 percent; the average rate of return on business capital was approximately 8 percent, causing him to
discover that “the average rates of return to business and to college education” after adjusting for various factors, “do not seem very far apart” (p. 349). Becker concluded, however, that there were other external or indirect returns of a college education that could justify a greater investment in higher education, but stated: “the extent of underinvestment in college education is not possible” and were beyond the scope of the study (p. 354). Sweetland (1996) notes that although Becker could not directly support his hypothesis about there being an underinvestment in college education, his study provides “an important methodology for analyzing human capital investments” (p. 347).

Following this article, Becker wrote *Human Capital: A Theoretical and Empirical Analysis, with Special Reference to Education* (1964). The book was essentially a theoretical analysis of the investment in human capital, which ultimately won the Nobel Prize in Economics. Becker was a strong proponent of Rational Choice Theory (RCT) and its undertones were very clear in the book. RCT suggests that “individuals seek to maximize their own interests by making optimal decisions in the domains of their lives” (Tan, 2014, p. 415). Hence, “Education and training,” Becker found, “are the most important investments in human capital” (Becker, 1964/1993, p. 17). In his analysis to support his theory on investments in education, Becker noted: “more highly educated and skilled persons almost always tend to earn more than others. This is true of developed countries as different as the United States and the Soviet Union, of under developed countries as different as India and Cuba, and of the United States one hundred years ago as well as today” (Becker, 1964/1993, p. 12). However, more research into the career pathways of for-profit graduates is needed to determine if Becker’s conclusions are indeed commensurate with the lives of for-profit graduates today.
For-Profit Education: Response to Human Capital Theories

Five Nobel prizes have been awarded to scholars who have studied or been closely connected to the field of HCT since 1971 (Sweetland, 1996; Becker, 1993; Wright, 1992). Still, the root work of HCT extends far beyond contemporary economists—it stems from the neoclassical school of thought in economics where the assumption was, in the neoclassical economic model, that individuals will look to improve their own economic interests (Tan, 2014). HCT helps to explain, by investing in an education or additional training, how one can earn higher wages. Emrullah Tan (2014) sums up the line of reasoning associated with HCT and higher education:

...the individual acquires knowledge and skills through education and training, that is, human capital. These knowledge and skills will increase his or her productivity in the workplace. This increased productivity will bring a higher salary to the individual since the wage of a person, in the ideal labor market, is determined by the person’s productivity. Therefore, people would invest in education up to the point where the private benefits from education are equal to the private costs. (p. 413)

Tan (2014) contends that education, taken as a whole, can be viewed as a way to increase human capital. Recent literature cites for-profit education as being worth the higher cost because of the increased value the student gains in job-related skills (Sperling & Tucker, 1997; Sperling, 2000). As Bennett et al. (2010) explain: “An analysis of the disciplines in which for-profits offer the most degrees reveals that the majority of for-profit students are focused primarily on acquiring skills that will directly increase their value in labor markets” (p. 15). The choice to attend a for-profit institution it is not necessarily an investment of time; degree and certificate programs at for-profits are typically shorter. Rather, it is an investment financially – an investment to increase human capital.

A recent study by David Deming, Claudia Goldin, and Lawrence Katz (2013) examined
students who made such an investment by choosing to attend a for-profit college, the reasons they chose to attend them, and student outcomes following graduation. When considering students’ choice to enroll in for-profit colleges, they found that many for-profits have well-defined programs of “short duration that prepare students for a specific occupation” (p. 158). Employer demand, in their study, was a factor that helped to explain the growth of for-profits. According to the authors, for-profits “do a better job than other institutions in expanding capacity in highly demanded occupations where jobs are plentiful” and are generally more responsive in adjusting their enrollment capacities (p. 144).

But the evidence in the Deming, Goldin, and Katz study also suggests that public community colleges possibly offer an “equal or better education at lower cost than for-profits” (p. 157). The evidence for this claim is cited by the authors using a comparison of for-profit completion rates, default rates, the cost of tuition, and labor market outcomes to public institutions. For-profit students that were seeking associate’s or higher degrees in this study compared “unfavorably with those of public postsecondary institutions” (p. 137). Six years after initial enrollment, the authors found that “23 percent of students who had graduated or otherwise left for-profit colleges were unemployed and seeking work compared with about 15 percent in the other institutions” (p. 141). Their findings revealed that only 65 percent of for-profit graduates felt their “education was worth the cost” when compared to community colleges and other nonprofits where that number was around 80 percent (p. 142).

The problem, the authors discovered, is that community colleges and public institutions can’t always meet the demand for higher education due to constant budget pressures and size constraints. Thus, students are left with two alternatives: “attendance at a for-profit or no postsecondary education at all” (p. 137). Their study also found that it is possible some students
who decided to attend for-profit institutions “may not arrive at that decision through a
dispassionate and deliberate process of weighing costs and benefits” (p. 151). This suggests that
not all students understand their investment in higher education or possibly circumvent the time
needed to determine if a for-profit education is actually worth the costs.

The strength of the study by Deming, Goldin, and Katz was its substantive research on
the differences in economic return by type of institution across all programs. The authors
concluded that the “combination of equal or lower benefits and a higher cost of attendance
suggests that for-profit institutions are not offering students as good a return on their investment
as do other types of colleges” (p. 143). They went on to add, “little solid evidence exists on the
economic returns to a for-profit education” and “more research and more data are needed” (p.
143).  

Still, if the human capital theory “postulates that individuals invest in education and
training in the hope of getting a higher income in the future,” then the lived experiences of for-
profit graduates are highly critical to examining this basic tenet (Tan, 2014, p. 412). The study by
Deming, Goldin, and Katz, although timely, was inconclusive and lacked any significant data on
the students’ lived experiences. More importantly, the insight into students’ perception on higher
education attainment was limited and requires further research to discover any hidden themes or
patterns.

Cellini and Chaudhary (2011) conducted one of the first studies that examined the quality
of a private (mostly for-profit) two-year college education. Possibly influenced by the topic of
student loan debt and gainful employment, their study compared the earnings gains of students

7 Deming, Goldin, and Katz utilized the Beginning Postsecondary Students Longitudinal Survey (BPS), which tracks
students who enroll for the first time in postsecondary education. The limitation with the BPS is that it does not
include students who previously attended college, dropped out or reenrolled. For-profits enroll many students in the
latter categories and thus the BPS is not representative of all students at for-profits (APSCU, 2014).
attending private postsecondary institutions to students attending public community colleges. In the end, their study did not provide any conclusive evidence that would suggest a significant difference. But, taking HCT into consideration, the researchers did find that “returns...are somewhat lower than the most recent estimates of the returns to education for other types and levels of schooling” (Cellini & Chaudhary, 2011, p. 28). Therefore, the authors concluded by saying “our results beg the question as to whether the higher price of for-profit colleges can be justified” (p. 28). Kevin Lang and Russell Weinstein (2013), on the other hand, noted “post-college income is significantly lower for students starting at for-profit institutions” and the researchers learned that those students who earned associate degrees from for-profit colleges, in their study, “experienced no wage gains” (p. 26).

The evidence of this growing problem, and the need for future research about the lived experiences of for-profit graduates, is clear in various literature on the topic—namely, Jean Braucher’s (2012) article entitled “Mortgaging Human Capital: Federally Funded Subprime Higher Education.” Braucher provides an excellent overview of for-profit education in America while also focusing on the Gainful Employment Rule from the U.S. DOE, which proposed that certain restrictions be applied to for-profit colleges. Braucher claims that “we have been here before in witnessing the burgeoning of a for-profit higher education sector that focused more on harvesting federal student aid dollars than on delivering results to students” (p. 463).

Braucher’s article, in similar fashion to the others, gives insight into the business model of for-profit colleges, the weak regulatory framework, the lack of relief for debtors, and an assessment of the government’s role of policy making regarding gainful employment (p. 463). Braucher even compares the recent bubble in for-profit education to the 2008 mortgage debacle and recession, saying:
Even though much of the credit is in the form of federal student loans with reasonable interest rates, the label ‘subprime higher education’ accurately captures the nature of the risk to individual students. Some students in addition take out private loans to go to for-profit colleges, further upping the risk of default. (p. 441)

The crux of Braucher’s article, as it relates to this study and HCT, is the idea that students invest in for-profit education to improve their lives, and yet, “many former [for-profit] students still have to cope with the consequences of unmanageable debt. They gambled on the dream of a better life by getting a college education and ended up worse off, too often with huge non-dischargeable debts and no improvement in job prospects” (p. 448). Of course, this is an area that requires more study, as Braucher plainly admits, and very few qualitative research studies have looked into the effects of students taking on such debt burdens or the lived experiences of for-profit graduates.

Current research on for-profit higher education provides a snapshot of the challenges to attain universal higher education in America. Many scholars believe that the initial assumption of the federal government (that for-profits were the ideal model to reach the status of universal education) is simply not beneficial for the country or the students given the debt, default, and completion rates of students in the for-profit sector (Bennett et al., 2010; Braucher, 2012; Floyd, 2007; Kelly, 2012; U.S. Government Accountability Office, 2011). However, research on the lived experiences of students who chose to attend a for-profit college, graduated from a for-profit college, and then sought after gainful employment is extremely sparse. Thus, this study has attempted to fully expound upon the lived experiences of for-profit graduates and discover how they construct their identities or if HCT is evident in their lives after their investment in for-profit higher education.
The Phoenix Model

Kinser (2006e) notes that “Phoenix is a key participant in this sector-wide transformation and in some ways can be seen as typifying the trend: Much of the growth over the past decade has been in branch campuses established by existing degree-granting institutions like Phoenix” (p. 28). To be sure, Sperling capitalized upon the demand for adult learning by focusing on career training (Hauser, 1995; Sperling, 2000; Breen, 2003; Fanning, 2010). He did away with lectures and created standardized courses that reflected a more peer-based learning instead of the emphasis on the professor’s knowledge; he built campuses by freeways that were 20 minutes apart in order to reduce driving time by students; he got rid of tenure and hired teachers on short term contracts; he had his faculty create their own curriculum to avoid time restraints and extra costs (“Anyone caught lecturing,” Sperling jokingly said in a 1995 article, “will be shot”); and eventually, with the arrival of the Internet, he put the University of Phoenix’s curriculum online to reach thousands of students beyond the classroom (Hauser, 1995; Sperling, 2000; Breen, 2003; Sperling & Tucker, 1997; Fanning, 2010). The business model that Sperling created was a huge success financially and the well-spring of working adult learners kept him supplied with fresh students, proving that 1976 was just the beginning of an even larger wave of campuses.

Sperling’s Apollo Group, which owns the University of Phoenix, went public in 1994 and has only continued to grow since then. From 1994-1999 the Apollo Group’s stock grew an astounding 1,538 percent, attracting major investors and getting the uninterrupted attention of Wall Street as well (Ruch, 2012). Today, the University of Phoenix has close to 400,000 students and rakes in hundreds of millions of dollars in profits (National Center for Education Statistics, 2013). As the numbers indicate, Sperling hit upon a profitable idea when he applied his business model to education.
But in spite of the University of Phoenix’s success, there are numerous educational professionals who are opposed to Sperling’s for-profit business model. Most see it as a “fast-foodization” of education or the “McUniversity model”—a play on the low value high return concept that for-profits are often criticized for (Maynard & Damon, 2010). According to Scott Rice, a San Jose State University English professor and outspoken opponent of for-profit education, “when education becomes one more product, we obey the unspoken rule of business: to give consumers as little as they will accept in exchange for as much as they will pay. Sperling is a terrible influence on American education” (cited in Breen, 2003, para. 5). Some, like Rice, claim that Sperling had reduced the value of academic labor and gave students less value at higher costs. And yet, it was this influence that Rice spoke of that has caused so many for-profits to model Sperling’s idea and create their own schools—the foundation of which was strongly built on the human capital theory (Kinser, 2006e). Wittnebel (2012) states that the critics “fail to recognize the significant investment by the for-profits in other aspects of human capital—namely the support staff needed to maintain the technological resources and provide facilitation and support of its use in the classroom setting, something often too far removed within the brick and mortar of a fixed traditional institution” (p. 60). Wittnebel goes on to note that “Lacking a ‘home base,’ so to speak, allows Phoenix and other for-profits to lease or purchase classroom space in strip malls, business complexes, and other conveniently located metropolitan areas (sometimes even on the campus of their nonprofit competitors), which further emphasizes the great convenience of attending their institution(s)” (p. 60).

Possibly, as Berg (2005) notes, Sperling has “out-witted traditional higher education by using a capitalist model to accomplish essentially progressive aims” (p. 31). Berg called Sperling’s success “both a personal and an ideological victory” despite the criticisms that persist
against the Phoenix model (p. 31). More importantly, as Kinser (2006e) explains, and although it is not a model for all for-profit institutions, the Phoenix model created by Sperling “has played a significant role in the recognition and accreditation of institutions with campuses in many states, and its accelerated, career oriented programs represent a real innovation in teaching working adults” (p. 29).

**For-Profit Education and Restrictive Legislation**

In the years that followed the 1980s, expansions, cuts, reauthorizations, and new programs to increase or modify student loans would occur under Presidents Ronald Reagan, George H.W. Bush, Bill Clinton, and George W. Bush (TG Research, 2005). Most notably, Congress enacted the 85/15 rule in 1992 that contained a provision prohibiting for-profit schools from participating in Title IV programs if they received more than 85 percent of their revenue from Title IV programs. This was later adapted in 1998 to the 90/10 rule, which said that 90 percent of the for-profit’s funds could come from student loans but the remaining 10 percent had to come from sources other than federal aid (GAO, 2010). Wittnebel (2012) claimed that for-profit schools that took “federal funding only to be misappropriated by failing to place their students in a position to repay it” led to Congress enacting several laws, “the most recent being the 90% rule, which allows for-profits to receive at a maximum 90% of their revenue from federal sources” (p. 60).

Having become accustomed to the steady supply of federal aid, some for-profits institutions quickly utilized the loophole in the 90/10 rule just as they had done with the previous 85/15 rule in 1992: veterans’ benefits and military tuition assistance provided by the Defense Department are excluded from the 90 percent (Stratford, 2014). The GI Bill and other military tuition funds are treated as part of the nonfederal, 10-percent side of the 90/10 rule. Because of
this, several for-profits institutions began to aggressively recruit active duty military students and veterans so they could retain more federal funding (Guida & Figuli, 2012).  

And while restrictive legislation on higher education had occurred in the 1980s and 90s, many for-profit colleges and universities still increased their enrollments and expanded at an astronomical rate (Guida & Figuli, 2012). Backed by Wall Street investors, politicians, and wealthy shareholders, and having an abundance of federal aid and military benefits to consume, for-profit education increased drastically in the 1990s. For instance, DeVry Inc. was the only postsecondary accredited for-profit institution that was listed on the stock exchanges in 1991. Within eight years, however, there were 40—most of which were multi-million dollar institutions (Ruch, 2001, p. 63). While analyzing the growth of for-profits, Richard S. Ruch (2001), the author of *Higher Ed, Inc.: The Rise of the For-profit University* found the following data:

> In the five years between 1994 and 1999 more than $4.8 billion in private investment capital was raised, through more than 30 initial public offerings and 30 follow-on offerings, to support new entries into the for-profit education market. An estimated $500 million was raised in 1999 alone. (p. 63)

Furthermore, the Government Accountability Office (GAO) reported a 210% increase of growth in federal student aid by the for-profits in the 2002-2003 and 2008-2009 school years (GAO, 2010). Based upon the numbers, it was reasonable to assume that the for-profit sector would continue to grow as they steadily acquired more investors and more students.

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8 It is important to note here that President Obama’s 2016 budget plan seeks to remove this loophole by changing the parameters of the 90/10 Rule to include veterans’ benefits on the 90-percent side (Wong, 2015; whitehouse.gov, 2015).
Gainful Employment Regulation

In 2010, the U.S. DOE issued a controversial ruling on gainful employment. The basic premise behind the DOE ruling was nothing new. The National Vocational Student Loan Insurance Act of 1965, which provided federal loans for students in vocational programs, also required that programs prepare students for gainful employment in recognized occupations (Bennett et al., 2010). The increased scrutiny which led to the new gainful employment regulations arose, in part, because of the unprecedented growth of for-profits. For example, in the U.S., for-profit colleges and universities accounted for approximately four percent of all student enrollments in 1999. But by 2009, they accounted for 11 percent—going from 629,000 students to 2.2 million students in one decade (National Center for Education Statistics, 2002; Knapp, Kelly-Reid, & Ginder, 2011).

The rapid growth of for-profits certainly drew attention; the high rate of defaults on
student loans by students at for-profit colleges and universities drew controversy. As Heller (2011) noted, “the increase in the default rate in this sector between FY 2007 and FY 2009 was at least three times greater than in the other two sectors” (p. 60). In 2010, a study was conducted by a non-partisan group in Washington, D.C., the Education Trust, which examined for profit college programs and their quality. The Education Trust concluded: “Even when controlling for student demographics and completion rates, default rates are still much higher at for-profit institutions than at other colleges” (Lynch, Engle, & Cruz, 2010, p. 7). This information drew serious concern within the U.S. DOE (Heller, 2011).

The other issue of concern, which led to the gainful employment ruling, was the amount of federal Title IV funds the for-profits received in the form of Pell grants and federal student loans. The 90/10 rule was not exceeded by any for-profit institution in FY 2008, but by FY 2009, “eight exceeded the cap, and 30 percent—over 500 institutions—exceeded 80 percent” (Heller, 2011, p. 60). However, an institution has to exceed the 90 percent cap for two consecutive years before it can lose its eligibility for participating in Title IV. Thus, the regulations at the time had little teeth and did not address the issues of program quality, institutional accountability, the high costs paid by students, or loan indebtedness.

The gainful employment regulations that came out of this were aimed at vocationally-oriented postsecondary programs—programs that were supposed to guide students into gainful employment in the occupations they studied (Heller, 2011). The first set of new regulations proposed using a two-part test to determine eligibility for federal Title IV aid. The first part would examine current students and graduates’ repayment rates. In other words, were these students repaying their loans? The second part proposed a ratio of student loans to average earnings or discretionary income of a typical student (U.S. DOE, 2010). Three benchmarks were
set in the original 2011 rule and programs had to meet one of these three criteria or else they would lose their eligibility for federal aid:

1. A student loan repayment rate of at least 35 percent.
2. The student’s debt burden needed to be less than 12 percent of their annual income.
3. The student needed to have a debt burden that was less than 30 percent of their discretionary income. (U.S. DOE, 2011)

The proposed regulations were highly criticized by for-profit sector as being arbitrary. In addition to a lawsuit that was later filed by the Association of Private Sector Colleges and Universities, the DOE received “over 90,000 comments on the regulations” from a letter writing campaign organized by one of the largest for-profit corporations, the Education Management Corporation (EMC) (Heller, 2011, p. 62). As a result, the 2011 version of the gainful employment ruling had several revisions: the removal of the restricted category (programs would be labeled either eligible or ineligible), and instead of being ineligible for aid after failing to meet standards for two consecutive years, “programs would now lose eligibility only if they failed to meet the benchmarks three out of four years in a row” (Heller, 2011, p. 62).

The data collection for the regulations were scheduled to begin in 2012, with the first year that an institution could lose eligibility being 2015, but even more revisions were made to the gainful employment regulations in 2012. Judge Rudolph Contreras of the U.S. District Court for the District of Columbia struck down several provisions: He called the debt-repayment measure of 35 percent originally proposed by the DOE “arbitrary and capricious”; he vacated the provision requiring institutions to get prior approval from the DOE to offer new vocational programs; and he vacated the provision requiring institutions to furnish the DOE with data for calculating debt measures (Huckabee, 2012; Blumenstyk, 2014). Much like the first revisions, the thresholds were lowered and programs received more chances to improve and less punitive
action (Nelson, 2011). With all of the changes to the Gainful Employment Rule since 2011, some experts claimed the regulations were “likely to generate more smoke than real fire” (Heller, 2011, p. 64).

**Corinthian Colleges**

But a “real fire” did occur at Corinthian Colleges in January of 2014. Citing a failure to comply with federal regulations, the U.S. DOE asked Corinthian Colleges, one of the largest for-profits in the U.S., to release data of job placement results, attendance rates, and grade changes of its students (DOE, 2014a). Corinthian failed to comply. In June of 2014, financial aid payments to Corinthian were placed on hold by the DOE and by July, facing charges that Corinthian “had lied to students and investors about job placement rates for its graduates and about its financial condition,” they had reached an agreement with the DOE to close 100 schools and close down several others (Pérez-Peña, 2014, para. 2). Coming under the pressure of lawsuits and falling stock prices, the downfall of Corinthian was fully underway. After reaching an agreement with Corinthian, the Under Secretary of Education, Ted Mitchell, quickly announced the DOE would “continue to closely monitor the teach-out or sale of Corinthian’s campuses to ensure that students are able to finish their education without interruption and that employees experience minimal disruption to their lives” (U.S. DOE, 2014a). He went on to add, “The Department is committed to ensuring all students receive a quality education that leads to a well-paying job and a strong future” (U.S. DOE, 2014a).

To be sure, the closure of Corinthian Colleges brought into question whether or not many of the students could have been better protected under a stronger gainful employment rule (Blumenstyk, 2014). The stiffer rule, which the Obama Administration proposed to enact on July 1, 2015, would cut off federal aid to underperforming programs and “protect students at for-
profit colleges from amassing huge debt they can’t pay off‖ (U.S. Department of Education, 2014). On March 14, 2014, the U.S. Secretary of Education, Arne Duncan, said the following in a press release concerning these new gainful employment regulations that would primarily affect for-profit colleges: “Higher education should open up doors of opportunity, but students in these low-performing programs often end up worse off than before they enrolled: saddled by debt and with few—if any—options for a career…” (Carney & Duncan, 2014).

The closure of Corinthian Colleges furthered the debate involving gainful employment regulation. More importantly, this event highlighted the need to better understand and document the lived experiences of students who graduate from these programs—for the taxpayers, for the graduates, and for the policy makers in higher education.

**Student Debt in the Market Economy**

In 2012, student loan debt surpassed credit card debt as the second highest amount of consumer debt in our nation at nearly a trillion dollars—second only to home mortgages (Yi, 2014; Wenisch, 2012). Student loan debt has grown at an astonishing rate of 275% in the last decade alone and in 2012, “71% of all students graduating from four-year colleges had student loan debt,” but at for-profit colleges, “88% of graduates” had student loans with an average debt of $39,950—the highest among all institutions (Federal Reserve Bank of New York, 2012; The Institute for College Access & Success, 2014). That same year, the data also revealed that for-profit institutions provided the bulk of non-federal student loans (College Board, 2012). As Yi (2014) notes, “of the $8.1 billion in non-federal student loans for the 2011–12 academic year, $6.4 billion were from the private sector while the other $1.7 billion came from states and nonprofit institutions” (p. 520).

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9 According to the Institute for College Access & Success (2014), the average student loan debt at private nonprofit colleges in 2012 was $32,300 and $25,550 at public colleges.
Belfield (2013) concluded that students at for-profit colleges “have higher balances and slower repayment rates than students from other types of colleges” (p. 26). Yeoman (2011) described the cycle that persists among some for-profit graduates: “Having racked up enormous debts, they can’t return to school for useful training. Thus, they are caught in a spiral, owing more than they can afford to repay, unable to change that equation, and at risk of garnished wages, ruined credit, and seizure of their income-tax refunds” (para. 11). Other scholars, too, have raised concerns over for-profit students’ subsequent debt load—making their career pathways and, especially their repayment abilities, all the more important to consider for this study (Baum, 2012; Belfield, 2013; Cunningham & Keinzel, 2011; Deming et al., 2011; Greiner, 2007; Hillman, 2014; Kutz, 2010; Yeoman, 2011).

Moreover, student loan debt is pertinent to this study because recent estimates indicate that the entire for-profit sector educates and trains “2.47 million students annually” (Cellini & Goldin, 2012, p. 2). And yet, according to the U.S. DOE’s latest statistics, students at for-profit colleges “represent only about 13 percent of the total higher education population, but about 31 percent of all student loans and nearly half of all loan defaults” (USDOE, 2014c). Student loans do not go away if the borrower files for bankruptcy (Grant, 2011). Student loan debt is a non-dischargeable debt. Once a student takes on a college loan, there’s no escaping it—that is, of course, unless the student possesses the means to pay it back. But as Quinton (2014) states, “So far ... we don’t know much about the earnings payoff associated with for-profits. Most independent research on the sector has relied on survey data, and comparing for-profits to other sectors is tricky because for-profits often offer degrees that aren’t available elsewhere.” (para. 11).

The newly proposed regulations by the U.S. DOE, set to become effective on July 1,
2015, will require new tests of the gainful employment rule and federal aid will potentially be
denied to programs that have students with high debt-to-income ratios (Blumenstyk, 2014;
Federal Register, 2014). This has led some analysts to predict “that the Title IV status of some,
and possibly many, institutions will be revoked or suspended” if they are failing to provide
graduates with employment that is gainful (Cellini & Goldin, 2012, p. 3). Under these proposed
rules, and in order to maintain Title IV eligibility, gainful employment programs will be required
to meet minimum standards for the debt versus earnings of their graduates. The graduates of
these programs must have less than a 12 percent debt-to-income ratio or a debt-to-discretionary-
income ratio of less than 30 percent (USDOE, 2014; Federal Register, 2014). These new
regulations could drastically affect the for-profit industry and policy makers will have to
consider if these institutions are meeting the standards as it pertains to student debt loads. As of
the latest statistic in May of 2014, student loan debt in America now sits at 1.2 trillion dollars
(Friedan, 2014).

![Student Loan Debt Explodes](image)

Student loan debt has increased 275% in the past decade
(Federal Reserve Bank of New York, 2012)
Student Debt in the Context of For-Profit Education

Given these newly proposed regulations for gainful employment, and the topic of student debt in the context of for-profit education, it is important to highlight a statement made by Susan O’Malley (2012). In her article, O’Malley detailed the revenue collected by the largest for-profits in America and discovered that:

Eighty-seven percent of revenue for the 14 largest for-profit colleges is from the GI Bill, Pell Grants, Tuition Assistance Program, and other government-backed loans paid for by taxpayers. One-third of the GI Bill goes to for-profits. This is a disproportionate share of federal student aid, given that for-profits enroll only 12% of college students. (p. 22)

A former University of Phoenix executive and co-founder, John Murphy, released a book in 2013 that coincides with O’Malley’s findings: “Pell Grant revenue in 2001 was $24 million; by 2011, it had grown to $1.2 billion” and 90 percent of the revenue generated by the University of Phoenix came from federal taxpayer sources in 2009 (Murphy, 2013, p. xii). O’Malley’s article and Murphy’s book are useful in explaining which institutions account for the largest amounts of student debt—but they also highlight the connection between debt and the promise of a better job. Where the literature is lacking, however, aside from analyzing sustainable employment options available to for-profit graduates, is investigating the motivation of students to enroll in such programs and what experiences they have after graduating from for-profit institutions. This study has aimed to contribute to the scarcity of literature in this area.

In contrast to O’Malley, Brenna Ryan (2012) studied for-profit students in her article “Learners and a Teacher, For Profit” and provided some insight into students’ decision making process, saying, “Learners say they understand they have to pay back their student loans. But, if they are anything like I was when I signed to receive my federal loan money, the ‘someday’ when loans come due was inconceivable” (p. 33). Ryan implies that most students are simply
living in the moment and do not factor in the looming debt that they will eventually have to pay back once they finish their education. Ryan offers substantive information on the need for learners to pay back their student loans by finding gainful employment after graduation. Ryan also advocates for policy makers to become more aware of the factors which determine why students borrow loans to afford higher education and where this leads once they graduate.

Although it was not a study of for-profit graduates, Laura Perna (2008) did provide some insight into students’ perceptions of attainment, the college decision making process, and students’ willingness to borrow money in order to attend college. Her study entitled “Understanding High School Students’ Willingness to Borrow to Pay College Prices” is most helpful to understand the college decision process of for-profit graduates. Perna utilized descriptive case studies of fifteen high schools, and selected three from each of the five states chosen for the study. The four questions that directed her study were focused on students’ perceptions of loans. Perna justified her methodology of using these case studies based upon the tuition prices, financial aid, political, demographic, economic, and educational characteristics in the five states chosen. Perna found that “for many of the participating students, willingness to borrow is based on a comparison of the expected benefits and costs”—the American Dream being all too evident in the students’ willingness to borrow (p. 596). Perna was able to provide, in her conclusion, several implications for policy and practice based on the perceptions that she identified in her research, but again, understanding what happens to students once they have made the choice to borrow large amounts in order to attend college is non-existent—nor was it the focus of Perna’s study.

One of the most recent and comprehensive studies to better understand the firsthand experience of for-profit students was completed by a nonpartisan, nonprofit organization named
Public Agenda with support from the Kresge Foundation in 2014. The researchers sent out surveys to 197 undergraduate students who were currently enrolled in certificate or degree programs at for-profit colleges; 249 alumni of for-profit colleges who had completed certificate and undergraduate degree programs since 2006; 803 adults without degrees who were considering enrolling in college within 24 months to earn postsecondary credentials; and 656 human resources professionals from four major U.S. metropolitan areas.

What the researchers established, in large part, was that students are not comparative shoppers when it comes to higher education. According to the study, “Just about 4 in 10 undergraduate students at for-profit colleges say they seriously considered other schools before enrolling at their current institutions” (Public Agenda, 2014, p. 9). They went on to note that even the concept of a for-profit college was “largely unknown” among the students surveyed and most were “unsure whether their schools are for-profit or not” (Public Agenda, 2014, p. 9).

A common assumption supported by Public Agenda’s research is the success of for-profits in attracting and recruiting students. The survey found that 64 percent of adult prospective students said they learned about colleges through “TV commercials, billboards and other advertisements” and 75 percent who considered for-profits learned of the school through advertisements (Public Agenda, 2014, p. 11). Moreover, the researchers also discovered that both current students and graduates of for-profits were concerned about the amount of student debt they had incurred to finance their education. As the Public Agenda study notes, “only a minority of for-profit alumni are certain their credentials were worth their cost” (Public Agenda, 2014, p. 17).

The majority of for-profit alumni surveyed, 77 percent, agreed their schools were costly and 83 percent had taken out student loans to finance their education. Despite the costs, 80
percent of the for-profit graduates felt that their chances of finding suitable employment and a good income was high which, as the researchers explained, 80 percent said was “their main reason for pursuing a postsecondary credential in the first place” (Public Agenda, 2014, p. 20). The Public Agenda study was careful to note how many of the employers surveyed (76 percent) did not recognize the names of the for-profits and said they had too little information to judge the quality of for-profit institutions (Public Agenda, 2014, p. 28).

Most telling in the Public Agenda study was the question posed by the researchers concerning the worth of getting a degree from a for-profit institution: “Even among alumni who graduated before 2012 and who have had more time to test the value of their credentials in the labor market, most (70 percent) do not say that getting their certificates or degrees was ‘well worth it’” (Public Agenda, 2014, p. 20). As existing literature on for-profits indicates (Cellini, 2010; Chen & DesJardins, 2010; Chung, 2008; Deming, Goldin, & Katz, 2012; Halperin, 2014a), community college students appear to have fewer financial concerns versus for-profit undergraduates. Additionally, almost half of the for-profit students surveyed said they worried about debt in comparison to only 34 percent of community college students (Public Agenda, 2014).

It would appear that the human capital theory is not at work in the lives of the for-profit graduates studied by Public Agenda researchers, which brings into view why this study offers a contribution to the literature by exploring the lived experiences of for-profit graduates to reveal why this is occurring. The Public Agenda researchers stated—as is argued in this dissertation—“much more research is needed” to better understand the experiences of for-profit graduates both short-term and long-term, especially when compared to other institutions (p. 31). Chapter four of this study endeavored to accomplish this by restorying these experiences in greater detail.
Summary

The analysis of the literature presented in this chapter has resulted in identification of several important issues pertaining to the purposes of this study. The rise of for-profit education was not by accident; a combination of entrepreneurship in a market economy, a demand for technical skills, a nudge from federal legislation, and many institutions becoming a publicly traded and owned entity (via an initial public offering on Wall Street) has shifted for-profit higher education from a small enterprise to several giant corporations—seemingly overnight.

Still, for-profit higher education’s original core mission was to raise individuals from the lower ranks and provide them with technical skills (Ruch, 2001; Murphy, 2013). Various elements of the American Dream are closely connected with for-profit education in the U.S., however, the literature suggests that for-profit graduates are struggling to find jobs that utilize their education. Even worse, the percentage who are unemployed or who are working in jobs that typically do not require a degree at all is rising. Many students attending for-profit institutions end up with earnings “that are not significantly different from the average earnings of a high school graduate” (Denice, 2012, p. 46; U.S. DOE, 2014). In addition, 96 percent of for-profit students take out student loans compared to 57 percent of students at private non-profit schools; 48 percent of students at four-year public universities; and 13 percent of students at community colleges (GAO, 2012). This begs the question of whether or not the investment in for-profit education is worth it for students who, on average, invest more financially only to end up accepting low-wage jobs.

Existing research is also suggestive of for-profit graduates earning approximately 34 percent less per week than graduates from traditional colleges and universities (Denice, 2012).
And if, as some studies put forward, graduates from for-profit colleges are more likely to carry debt and be unemployed following graduation, it is imperative to explore this phenomenon from the graduates’ experiences in order to identify whether earning a degree from a for-profit college does in fact lead to their gainful employment.

The literature analyzed in this chapter indicates that more research is needed to inform gainful employment policy and improve the success of graduates from for-profit colleges. The studies identified in this literature review assert that the investment in human capital by for-profit graduates does not provide significant returns, even though the high rate of enrollment in for-profit institutions over the past decade would suggest otherwise. Again, as the findings of Liu and Belfield’s 2012 study specified, there is a “lower effectiveness of the for-profit sector in generating human capital that is valuable in the labor market” (Liu & Belfield, 2012, p. 14). Why is this the case in for-profit higher education? Additionally, what happens to the investors—the graduates—when their investment fails? There has not been an abundance of qualitative research based solely on the lived experiences of for-profit graduates or their decision-making process before, during, and after the college experience regarding gainful employment. This study, taking a closer look at for-profit graduates, attempted to be unique in this regard.

The literature analyzed in this chapter demonstrates that students have a strong desire to achieve their education in pursuit of their dreams—no matter the costs (Deming, Goldin, & Katz, 2013; Braucher, 2012; Johnstone, 2011; Lee, 2012). Nowhere is this more evident than in the rise of for-profit institutions in the U.S. market economy where the investment in education for profit has been extremely lucrative—albeit for a choice few (Bennett et al., 2010; Kinser, 2005a, 2006b, 2008; Ruch, 2001; Wilson, 2010). Sadly, some studies point to for-profit graduates who have taken on higher amounts of debt with lower probabilities of achieving the dream that lured
them in (Bennett et al., 2010; Braucher, 2012; Floyd, 2007; Kelly, 2012; Lederman, 2010; U.S. Government Accountability Office, 2011).

A number of studies underscore how students’ increased reliance on loans for financial aid may actually widen the income and racial/ethnic gaps in degree completion, despite the fact that a primary goal of financial aid, enacted by federal legislation, is to narrow these gaps (Bennett et al., 2010; Chen & DesJardins, 2010; Kim, 2007; U.S. Government Accountability Office, 2011). Many for-profit graduates, according to the literature, often experience great turmoil with gainful employment following graduation that is not discovered until later—which only adds to their frustrations (College Board, 2014; Kinser, 2006b; U.S. Department of Education, 2014; U.S. Government Accountability Office, 2011).

And while there are plenty of studies focusing on quantitative data and labor market returns there is, at the same time, an obvious lack of research that deals with individual lived experiences of for-profit graduates. This study, therefore, attempted to fill in important gaps, where the numbers could not, by analyzing the narratives of for-profit college graduates with pertinent and timely questions. Understanding the future of for-profit education in the U.S. and the graduates who invest in it requires exploring whether or not the idea of opportunity and freedom associated with the American Dream still holds true for these graduates, and if it does hold true, who does it benefit the most—the graduates or the for-profit institutions that perpetuate the American Dream?

Furthermore, there is a certain amount of ambiguity involving the actual cost of attending a for-profit college in pursuit of the American Dream (Cellini & Chaudhary, 2011; College Board, 2014; GAO, 2011). Studies indicate that despite the financial aid counseling that some institutions offer, glossing over the actual size of a loan is relatively easy to do, especially if you
are a first time borrower (O’Malley 2012; Sweetland, 2001). This is dangerous because if the for-profit student is not adequately prepared when they enter the repayment period, he or she suffers as a result and the debt only persists. As the Spellings Report (2006) noted, too many students “take on worrisome debt burdens” in order to attend college (p. 2). Not to mention, the average cost of a two-year associate’s degree at a for-profit college is $35,000; the average cost of an associate’s degree at a comparable community college is $8,300 (Lee, 2012).

Adding to this disparity in price, for-profit graduates with associate degrees earn, on average, “$425 per week, which was statistically indistinguishable from the $388 earned weekly by those who held only high-school diplomas” (Luzer, 2013, para. 4; Denice, 2012). Hence, pursuing an education after high school, if we follow the premise of the human capital theory, equates to a higher earned income (Becker, 1975; Shockey, 1989). But existing studies suggest otherwise. As Denice (2012) said plainly: “The traditional signals offered by a college degree—having the motivation and elite values to be accepted into and successful at a college (Collins, 1971; Weber, 1978; Bourdieu, 1996)—appear to be failing individuals who attend for-profit colleges” (p. 37). By taking a closer examination of the lived experiences of for-profit graduates, this study made an effort to reveal significant insights about why this failure is happening.

In summary, this study attempted to inquire deeper into the how of the possibility of the American Dream and of the why of its impossibility for for-profit graduates. As with any student who goes to great lengths to finance their education, they will eventually have to pay back the loans (Cellini, 2010). The only way to pay them back, though, is through gainful employment which, as the Department of Education (2014) and various literature on the topic put forward—for-profit institutions are failing to provide. John Murphy (2013), a former University of Phoenix executive, noted that, “Between 1999 and 2013, Apollo Group and its subsidiaries paid some
$242 million in fines and judgments”— but the voices of those impacted by for-profit education have hardly surfaced in scholarly studies (Murphy, 2013, p. xiii). This study pursued these dream chasers who invested in human capital via for-profit education. Chapters four and five, therefore, offer additional insights into the issues of affordability, accountability, and gainful employment, among other relevant issues, by exploring the lived experiences of for-profit graduates.
CHAPTER THREE: METHODOLOGY

WHAT DREAMS MAY COME

The two most important days in your life are the day you are born and the day you find out why.

—Mark Twain

***

I am hardly one to argue against the American Dream. My father taught me it was possible. He was illiterate, as was my mother, and anything requiring a signature from my father was given an X—the letter he used as his formal signature. I quickly learned not to expect any help with homework; bedtime reading was definitely out of the question. But what my father lacked in education he made up for with hard work. His wallet, usually thick with currency, was the result of his endless grind of hauling trash throughout the city of Elizabethtown, Kentucky, where I grew up. He furnished his own garbage truck, a used Chevy 1500 pickup. When I was eight years old, I remember helping him build two-by-four racks onto the bed to keep the trash in, which often overflowed. Occasionally, a strong gust of Kentucky wind would send debris flying all over the road from the rear of the pickup, making a nasty mess to clean up.

Although his hands stayed dirty and his clothes soiled from working with trash, he was never ashamed of the job. I was. I would sometimes lie and make up excuses as to why I wanted to take the bus home from school instead of having him pick me up. I knew the cruelty of constant teasing from my school peers all too well and wanted to avoid it any chance I got. The
embarrassment of him driving up to my school with a bed full of trash emitting rotten odor still lingers in my thoughts when I think of dad’s truck. If I complained, he reminded me, “Boy, don’t be afraid to get your hands dirty.”

With no formal education, my father managed to procure two homes, two cars, and somehow keep five children fed—before the cancer. Every Thursday—like clockwork—in a feat of grueling labor, he would hoist barrels of garbage into the back of that old Chevy and take them to the Hardin County Landfill to be dumped. Even with the smell, the maggots, the intense summer heat, those long rides with my father were some of the best learning experiences I ever received. It was never in what he said; he was short spoken. Rather, it was what he did that taught me hard work, taught me it was possible to succeed, to dream—despite the odds.

We were poor, we just didn’t know it. I can remember stormy nights in that old house, with rain drops coming straight through the ceiling, echoing into buckets we sat out to catch the drips. The floors were tattered and creaky; the walls an off white color due to cigarette smoke and poor cleaning habits. We had no dishwasher, no microwave, and certainly no air conditioner. Fine dining, at least to us kids, was McDonalds. Eating out, new clothes and new shoes, were experiences I would not have until my teenage years. But for a man with an extremely limited education, it was more than we could ask for. He gave us the ability to dream.

One of the many lessons in my father’s story is most certainly the depravity of not having an education. I often think of the world that was closed off to him, the love of learning he never knew. Without question, his skillset and overall lifetime earnings would have benefited greatly from schooling. Still, if my father had earned a grade school education and went on to graduate from college, only to find himself deeply in student loan debt and working in the same career he had before college, we would hardly call that the American Dream.
I have witnessed the American Dream. I am a part of it. I am also an advocate for President Obama’s efforts to increase the number of college graduates in our country by 2020. When the President stated, “America cannot lead in the 21st century unless we have the best educated, most competitive workforce in the world,” I was in full agreement (Obama, 2009). But we must ask ourselves if all graduates who earn a for-profit education are achieving the American Dream and fulfilling the President’s commission. Does the idea of opportunity and freedom associated with the American Dream still hold true for all for-profit graduates? This study attempted to find the answer by restorying the personal narratives of those who have pursued an education through a for-profit college—which required a full immersion into their lived experiences.

The latter chapters of this study offer unique perspectives on the students’ decision to attend a for-profit college, their beliefs and quest to find gainful employment following graduation. The purpose of this study was to explore the career pathways of graduates from for-profit colleges in the Midwest and the changing contexts that shape their decisions to pursue higher education and professional careers. I intended to restory, through interpretive and critical counter-narrative research traditions, these graduates’ life experiences while considering what success meant to them after graduating from for-profit colleges. The following are the research questions that guided this study:

1. What are the career pathways of for-profit college graduates within approximately five years after graduation?
2. How do they position themselves as professionals within the contexts of their lives after graduation?
3. What meaning do they ascribe to success in life and to the fulfillment or non-fulfillment
of their career aspirations?

4. How do the accounts of their lived experiences respond, if at all, to the dominant narrative of the American Dream with regard to for-profit higher education?

This study is the epitome of a critical moment that occurs in Harper Lee’s epic novel, *To Kill a Mockingbird* (1960). The main character, Atticus Finch, tells his daughter, Scout, “You never really understand a person until you consider things from his point of view … until you climb into his skin and walk around in it” (p. 48). By examining the lived experiences of for-profit graduates, my aim was to “walk around” in their lives—through their narratives—and potentially reveal additional insights concerning the issues of affordability, accountability, and gainful employment in for-profit education. The lived experiences of for-profit graduates offer a better understanding of their higher education attainment and the challenges they face after graduation—opening the discussion for improvement. Most notably, their narratives have the potential to inspire and comfort for-profit graduates who have faced similar struggles, chasing the American Dream, but have remained voiceless.

Framing Theoretical Discourse for the Study

Interpretive Paradigm

There are a multitude of reasons to conduct interpretive or qualitative (used interchangeably) research. Hesse-Biber and Leavy (2011) note that qualitative research purposes can be described as exploratory or descriptive. A potential strength of qualitative research is that it allows researchers to go deeper with their subjects. The subject becomes more than just a dot or number on a graph; qualitative research can explore a phenomenon in greater detail using the life narratives of participants.
This study is positioned within the interpretive paradigm of research that focuses on “how humans make meaning out of their interactions, producing practical knowledge” (Willis, 2007, p. 117). A main tenet of the interpretive paradigm is to know the subjective world of human experience (Lukenchuk, 2013) and interpretive researchers, said Cohen (2008), “begin with individuals and set out to understand their interpretations of the world around them” (p. 22). The interpretive approach “seeks to understand shared (though often implicit) assumptions about why events happen as they do and how people are to act in different situations” (Jun, 1997, p. 149). The interpretive paradigm is closely associated with the hermeneutic tradition, a tradition that is about “seeking deep understanding by interpreting the meaning that interactions, actions, and objects have for people” (Hesse-Biber & Leavy, 2011, p. 17). Philosophical hermeneutics has long since been a way to bridge the gap between what we are striving to understand—and the world that we already understand—by interpreting texts and other forms of communication (Hans-Georg Gadamer, 1976). The interpretive paradigm hinges on observation and interpretation—specifically, where the researcher gathers information from the subjective experiences of individuals and then attempts to interpret its meaning (Denzin & Lincoln, 2005; Howe, 2004; Atkinson, 1998; Bochner, 2000; McLaughlin, & Tierney, 1993; Riessman, 1993).

The interpretive approach in this study pursued an understanding of for-profit graduates’ lived experiences from their own perspectives. This inquiry attempted to provide insights into the unique viewpoints of for-profit graduates in order to shed light on the proposed research questions. Additionally, as Creswell (2007) notes, taking an interpretive approach can lead to “the call for action and transformation—the aims of social justice—in which the qualitative project ends with distinct steps of reform and an incitement to action” (p. 24). Based upon the findings in chapter six, this study, too, may lead to policy implications in for-profit higher
education as the literature review revealed an interest from policy makers, higher educational officials, and job seekers concerning gainful employment, affordability, and accountability in higher education.

**Narrative Inquiry**

Narrative inquiry is particularly aligned with the interpretive paradigm and one of the characteristics of the interpretive paradigm in educational research is a concern for the individual (Cohen, 2008). The participants in narrative projects “represent underrepresented or marginalized groups” and the problems and research questions in interpretive research seek to understand “the conditions that serve to disadvantage and exclude individuals” (Creswell, 2007, p. 24). Our understanding of the world and those around us has been evolving for centuries. Long before stoic Greek philosophers were beckoning students to “know thyself,” humans have been seeking ways to understand their experiences (Gill, 1973). And in truth, everybody loves to hear a good story. But having the ability to tell a good story—or, better stated, having the ability to capture a good story—is a unique skillset best suited for narrative researchers. Narrative inquiry is the study of experience. More specifically, narrative inquiry is the study of “the ways humans experience the world” (Clandinin & Connelly, 1990, p. 2). Life is a narrative, and those within the narrative—both the storytellers and the characters—become participants.

Narrative inquiry, in addition to being a method of qualitative research, is a unique process of collaboration that involves “mutual storytelling and restorying as the research proceeds” (Clandinin & Connelly, 1990, p. 4). Goodall (2008) asked his readers, “When was the last time you read a study that truly moved you?” (p. 13). The power of story—that is, in narrative form—can move us. For example, in his influential book *Aspects of the Novel* (1927) E.M. Forester said that for a storyteller to write that “The king died and then the queen died” is a
story; but to write that “The queen died and no one knew why until they discovered it was of
grief” brings into view a story that moves you and is capable of “high development” (p. 86). A
good story is self-evident, at times, and the power of story in qualitative research lies within its
ability to capture the reader and allow the experience to pour through the narrative.

A good story arrests you. It forces you to read on. It makes you want to hear more—and,
as Goodall (2008) puts it, the power of story allows for useful information to flow, it gives us
something “that we can draw on for our own work” (p. 13). Who hasn’t cried during a sad
movie? Or been inspired by a great one? Similarly, the narrative ways of knowing allow us to
connect to knowledge on a deeper level by altering “the way we think about what we know and
how we know it” (p. 14). Telling a story “as a story” does much more than just provide an outlet
for the analysis and interpretation to flow, it helps to quench that thirsty desire every researcher
has: to learn for one’s self (p. 14).

Indeed, stories help us learn, and sometimes they help us learn about ourselves in the
process. Taken collectively, narratives provide a way of knowing and moving the reader in a way
that few research traditions are capable of (Goodall, 2008). Narrative research examines
experiences and begins with “the researcher’s autobiographically oriented narrative associated
with the research puzzle” (Clandinin & Connelly, 2000, p. 41). Said further, narrative research is
highly appropriate for analyzing the individual, not groups; it relies heavily on “self-reported
information from participants” and is used when “you have individuals willing to tell their stories
and you want to report their stories” (Creswell, 2012, p.502, 512). The aim in this study, then,
was to use narrative inquiry to capture for-profit graduates’ stories and provide a moving account
of their personal narratives.
Narrative Inquiry and Lived Experiences

The noted 20th century educational theorist, John Dewey (1938) said, “An experience is always what it is because of a transaction taking place between an individual and what, at the time, constitutes his environment…” (p. 41). Clandinin and Connelly (2000) remind their readers that “people are individuals and need to be understood as such” and “narrative inquiry is a way of understanding experience” (p. 2). Narrative research, boiled down, provides an avenue to capture individual’s stories and offer real, “practical” and “specific insights” for your audience (Creswell, 2012, p. 502). Chase (2005) asserts that narrative inquiry empowers the researcher to give voice “to marginalized people” and to help name “silenced lives”—which has been the “primary goals of narrative research for several decades” (p. 668). Certainly, if life is a compilation of experiences, then experiences are best conveyed using the narrative form—especially when arguing opposing viewpoints, or so goes the anonymous quote, “A man with an experience is never at the mercy of an argument” (Shepard, 2006, para. 1).

Scholars disagree on a single definition for narrative inquiry. The tradition of narrative inquiry is wide-ranging; it carries hints of post-modern, constructionist, realist, and modernist strands; and there are several approaches that have emanated from various disciplines—philosophy, literature, sociology, medicine, cultural studies and psychology—with little unity in between (Riessman, 1993; Mishler, 1995; Schegloff, 1997; Manning et al., 1998; Reissman & Speedy, 2006). Although the concept of narrative inquiry as research methodology is new to the social sciences, it has carried the broad heading of narratology for years in these various fields of the humanities (Connelly & Clandinin 1990). Reissman and Speedy (2006) describe the broad nature of narrative inquiry, saying, since the 1960s, “the idea of narrative has penetrated almost every discipline and profession. No longer the sole province of literary scholarship, narrative
study is now cross-disciplinary, not fitting within the boundaries of any single scholarly field” (pp. 426-427).

In this study, narrative research has allowed me to better understand the graduates’ experiences and how these experiences have directly impacted their lives. This study takes the standpoint of necessitating the individual stories of for-profit graduates to be heard beyond a mere blurb in an article or the news. In fact, part of the reason that many of their stories have not been truly heard is due to a binding arbitration clause that many for-profits have as a portion of their standard enrollment agreements. Burd (2013) states that, “For-profit colleges have achieved this by including a clause in students’ enrollment agreements that requires them to settle any disputes with the schools through binding arbitration. By signing these documents, students, often unwittingly, sign away their right to bring their cases to court and in front of a jury” (para. 4). This helps to explain why a lot of the studies on gainful employment and student loans have been quantitative—relying heavily on public data and not individuals’ experiences.

Instead of relying on stories that have either come from—or been closely guided by—the colleges, and not from the individual graduates, narrative inquiry has permitted me to locate new voices as my goal was to understand the types of experiences graduates have with finding employment after graduating from a for-profit college through their personal narratives. The qualitative method, with its narrative style, compelling storytelling, and thick descriptions from the experiences of selected individuals, I feel, is a unique (and telling) take on this phenomenon.

Narrative research provides researchers with a means of “recollecting the meanings of past experiences, turning life into language, and disclosing to us the truth in our experiences” (Bochner, 2007, p. 154). The preference of using the narrative design in this study stems from the connection that narrative inquiry creates between the researcher and the subject in order to
uncover these experiences. In qualitative research (specifically narrative inquiry) the participants are not represented by numbers or mere spikes on a graph—they are human. Narrative research best displays humanity and the personal side of life. And a good story, as we all know, can have an impact and convey meaning.

In general terms, narrative research carries the premise that stories help to shape people’s daily lives and assist them with interpreting their past. “What is learned from reading and writing stories produces a distinctive form of knowledge that is rooted in empathy for other human beings and an enhanced capacity for both imagination and moral reasoning” (Goodall, 2008, p. 14). Story, especially, allows for a “portal through which a person enters the world and by which their experience of the world is interpreted and made personally meaningful” (Connelly & Clandinin, 2006, p. 375). A constant in narrative inquiry is that narrative researchers study experience (Connelly & Clandinin, 1990, 2006). And because narrative inquiry is utilized to study experience as a story, to better understand a phenomenon, and to “adopt a particular view of experience as phenomenon under study” it has offered great utility for this study (p. 375).

**Counter-Narrative Inquiry**

This study explored both “master” and “counter” narratives about for-profit higher education in the U.S. in the intersections of theoretical perspectives and personal narratives of the graduates from for-profit institutions. The personal experiences of these graduates represent a “valuable resource” and the opportunity to “relate their own narratives, social relations, and histories to what is being taught for how capitalist attitudes are shaped” (Giroux, 2010). The French philosopher and sociologist, Jean-Francois Lyotard, first developed the concept of a master narrative, which he defined as a Grand Narrative—that is, a story that tells a member of a society how to act (Lyotard, 1979). Defined further, a master narrative is “a script that specifies
and controls how some social processes are carried out” (Stanley, 2007, p. 14). Lyotard (1979) stated that these narratives “allow the society in which they are told, on the one hand, to define its criteria of competence and, on the other, to evaluate according to those criteria what is formed or can be performed within it” (p. 20).

Master narratives help to lay the foundation for what we believe as individuals—as a part of society at large, and as a part of local communities—by defining what we will accept as normal behavior. Bamberg (2004) described the restrictions of master narratives in saying that they “constrain and delineate the agency of subjects, seemingly reducing the range of their actions” (p. 360). Master narratives allow for the dominant culture to hold onto and maintain control in society. Some scholars contend that this grip of control can only be broken by challenging these master narratives with critical analysis (Giroux, 2007; Bamberg, 2004).

An example of an ongoing master narrative in U.S. history is the relationship between three factors that have affected women’s participation in the military: culture, social structure, and the organization of the military in general. The cultural dimension involves the social construction of gender and family roles; the dimension of social structure speaks more to the civilian role often played by women in our society; and the military dimension consists of the organization of the military and the overall role that women serve in times of national security (Segal, 1995). For example, despite the obvious utility of women in the military, their role in domestic life, historically, has been one of subordination and inequality in a male-dominated society due to a longstanding master narrative: men serve in combat, women serve in the home (Fenner, 2001; Skaine, 1999; Turner, 1998). In the nineteenth and twentieth centuries, these master narratives perpetuated the belief that women were “delicate creatures” on pedestals—which ultimately restricted women from activities involving politics or basic affairs in the public
domain because the master narrative labeled these as masculine (Lynn, 2008).

But there are also master narratives concerning race, power, privilege, education, and access to improvement—all of which have created great turmoil in the U.S. and all of which have influenced societal norms. For this study, the master narrative could be defined much like railroad tracks: trains can move freely on them in one direction or the other, but there are restrictions in place that are mostly invisible to the passengers.

This study endeavored to understand if there was a supposed master narrative operating in the U.S.—the American Dream—that defined and encouraged the choices that students make to pursue their education. Rank, Hirschl, and Foster (2014) claim that the American Dream “is largely about pursuing one’s passions, attaining economic security, and having hope and optimism about the future” (p. 84). Hauhart and Birkenstein (2013) conducted an in-class student survey to better understand the nature of the American Dream with their students over the course of two semesters. What they found is that the American Dream “remains alive and well among our American students. It appears that little can truly shake their faith and hope in it” (p. 369).

Braucher (2012), on the other hand, states that many for-profit graduates have “gambled on the dream [emphasis added] of a better life by getting a college education and ended up worse off, too often with huge non-dischargeable debts and no improvement in job prospects” (p. 448). Mettler (2014) notes that for-profit colleges use the American Dream in advertisements and various recruitment campaigns to solicit a large number of minority and socially economically disadvantaged students. If this is true, then it is possible that these marginalized groups both shape and participate in this so-called master narrative—both knowingly and unknowingly. Whether or not the master narrative of the American Dream holds true for these for-profit graduates, however, was of great interest to this study.
Counter-Narrative Proper

While underscoring the concept of a master narrative, Lawless (2003) notes that “until we recognize that there is a master narrative in place and that we have all been participants in the structuring and application of that master narrative” then we cannot “call it into question, examine it, and ask ourselves whether or not we want to change it” (p. 61). Hence, this study first attempted to identify the master narrative of the American Dream within the lives of for-profit graduates and then examine it based upon their lived experiences—their own narratives. As a result, this study revealed experiences that counter the master narrative of the American Dream, while also providing an insight into the seemingly dismal success rates of many for-profit graduates (Halperin, 2014a; U.S. DOE, 2014c). As Baum (2013) asserts, students “should know in advance how the institutions and programs they are considering have worked out for others like them” (p. 2). Examining the stories of for-profit graduates is a major step toward educating future students by revealing how for-profit graduates have fared in their pursuit of gainful employment.

An example of counter-storytelling would be Mettler’s (2014) analysis of the American Dream and the need for higher education reform: “Many needy students are sequestered into separate and inferior institutions, including the for-profits, from which they are likely to emerge without degrees and too often with crushing levels of debt” instead of “ladders of opportunities” (p. 8). Mettler’s description is certainly counter to the master narrative of the American Dream and the post-graduation success reported by for-profit colleges. So, too, is the study by Schade (2014) in which the central argument states: “for-profit colleges … target vulnerable populations for pure financial gain” and are “poorly educating students by producing low graduation rates and failing to open doors for future employment opportunities, egregiously directing funding to
marketing and CEO salaries, and leaving students with large, nondischargeable student loan
debt” (p. 340). Exploring the lived experiences of for-profit graduates in this study, therefore, has
provided an avenue to reveal any counter narratives to the American Dream within the context of
for-profit higher education.

In its most basic form, a counter-narrative takes the opposite point of view from a master
counter narratives critique and deconstruct master narratives, allow for new alternatives to the
dominant discourse, and provide “multiple and conflicting models of understanding social and
cultural identities” (p. 14). Counter narratives also provide a way for the researcher to present
experiences that are contradictory to commonly accepted viewpoints (Goodall, 2010). Peters and
Lankshear (1996) note that counter narratives are useful when “splintering and disturbing grand
stories which gain their legitimacy from foundational myths” (p. 2). Through the in-depth
interviews with the participants in this study, the emerging stories potentially offer an alternative
point of view to the American Dream ideology.

**Critical Theory**

Critical theory provided a theoretical basis for a counter-narrative positioning of this
study as interpretive and critical research. The critical approach asserts that “we live in a power
laden context” and happenstance is taken out of the picture (Hesse-Biber & Leavy, 2011, p. 20).
Put differently, the critical strand presupposes that our environments have been constructed and
reconstructed by people. The critical approach beckons the researcher to question, transform, and
empower rather than merely observe and seek to understand (Cohen, 2008). Critical research
involves action, which is beneficial to educational research in areas where improvement is
needed or the researcher is seeking to create change. After the observations are made
(interpretive research), then action (critical research), can take place. Critical and interpretive research can mesh together when the researcher is seeking to create action beyond observation. Jun (1997) stated that critical research “recognizes the strengths and limitations of multiple explanatory perspectives and critically integrates them into a broader and more inclusive interpretive framework” (p. 150). Critical theory offered an interpretive quality for this study by posing a critical analysis of for-profit higher education within the context of a market driven society. As Dawson (2005) asserted regarding the preparation of students for jobs via career training:

If adult education is to contribute to the process of understanding the nature and significance of work in contemporary society, rather than simply serving the function of preparing workers within the present system, further analysis of the moral growth embedded in the contemporary work paradigm is a necessary critical undertaking. (p. 228)

Moreover, when viewing the non-Marxist social theory, championed by Durkheim, Weber, and Parsons—and viewing the Hobbesian problem of order as labeled by Parsons (1937)—a question arises as to why the people in industrialized societies obey order and capitalism (Agger, 1991; Habermas, 1972). Critical theory, as it pertained to this study, helped to deliver an answer. Taken collectively, Agger (1991) suggests that “people obey because they share certain common values and beliefs” and “people believe that they can achieve modest personal betterment by complying with social norms” (p. 108). Indeed, higher education is a social norm, and critical theory provided me with the tools to observe and critique such observations due to its nature of examining “contradictions between ideology and reality” (Antonio, 1983, p. 331). Antonio (1983) notes that, “Ideology portrays a false unity of the ideal and real, but the greater this distortion, the deeper its contradictions, and the more vulnerable the system is to criticism” (p. 331). Critical theory informed this study as questions began to arise concerning the American
Dream and the need for a credentialed degree—both strong ideologies in American society (Rank, Hirschl & Foster, 2014; Mettler, 2014; Baum, 2013; Hauhart & Birkenstein, 2013).

**Critical Theory Origins**

Critical theory dates back to the Frankfurt School (1923) in Germany where many of the founders resided during Nazi occupation (Antonio, 1983). The critical approach did not become popular in the U.S. until the 1970s, but the ideas nonetheless have permeated various schools of thought through the work of its founders: Marcuse, Adorno, Horkheimer, Benjamin, and Fromm (Antonio, 1983; Jay, 1996; Morrison, 1995; Fay, 1987; Cohen, et. al., 2008). Fuhrman (1978) asserts that critical theory, in its most basic form, is a “pursuit of emancipation from the irrational ties of modern societies” (p. 14). One of the most comprehensive definitions of critical theory, however, came from Horkheimer’s (1972) analysis:

> Critical thinking is the function neither of the isolated individual nor of a sum-total of individuals. Its subject is rather a definite individual in his real relation to other individuals and groups, in his conflict with a particular class, and finally, in the resultant web of relationships with the social totality and nature. (as cited in Calhoun, 2012, p. 432)

Critical thinking involves “raising epistemological questions that encourage greater reflection on the limits of empirical methodology” (Antonio, 1983, p. 343). As previously stated, it is based upon a pledge to emancipation, which contributed to this study by systematically looking at the role of for-profit education in the lives of participants—specifically the assumptions, implications, and experiences revealed during the interviews (p. 345). The intention of critical theory, then, “is not merely to give an account of society and behavior but to realize a society that is based on equality and democracy for all its members” (Cohen, et. al., 2008, p. 26). Critical theory is transformative in its nature—that is, it seeks to “uncover the interests at work in particular situations and to interrogate the legitimacy of those interests” (p. 26). This study relied
on critical theory to identify and define any knowledge that demonstrated a power-laden context that was reproduced through for-profit higher education and manifested in the graduates’ narratives.

For this study, Paulo Freire’s *Pedagogy of the Oppressed* (1972) was of interest because it applied critical theory to education. Critical pedagogy encompasses Freire’s devout belief that “education and hope are the conditions of social action and political change” (Giroux, 2010, para. 15). In his book, Freire analyzed the socio-political and economic forces that created a psychology of oppression and led to domination of the lower classes in the third world. The division that Freire’s work underscores is one between education and propaganda. Hederman (1982) explained that “education means teaching people to see the reality around them, to understand it for themselves. Propaganda is the opposite. It tells people what they should see and compels them to see it” (p. 59).

Freire believed that if you could engage students in a dialogue and cause them to think critically about their own historical backdrop and political forces, it would help them to develop a broader worldview (Hederman, 1982). Thus, as Giroux (2010) wisely said, “Any pedagogy that calls itself Freirean has to acknowledge the key principle that our current knowledge is contingent on particular historical times and political forces” (Giroux, 2010, para. 17). Accordingly, Freire’s work represents a paradigm shift from viewing students as “empty accounts” that were awaiting knowledge to be stored—to viewing students as participants in the learning process (Giroux, 2010, para. 6). This approach, known as critical pedagogy, is a way to question the conditions of daily life around us, especially in a power-laden context, and use critical pedagogy as a “mode of intervention” (Giroux, 2010, para. 6).

Critical theorists look to access “subjugated knowleges” that Hesse-Biber & Leavy
(2011) define as “the unique viewpoints of oppressed groups” which examine how “power operates on a day-to-day basis in people’s lives” (p. 21). Critical theory also provides space to study the market of for-profit higher education within society from multiple perspectives. The literature review revealed that some graduates from for-profit colleges struggle with finding gainful employment (GAO, 2011; Baum, 2012; U.S. DOE, 2014). Informed by the critical inquiry tradition, this study strived to unravel controversial viewpoints of the participants regarding their different experiences with for-profit education.

**Human Capital Theory**

The human capital theory (HCT) informed the politically laden discourse of this study as a space to explore the value—perceived or actual—of for-profit higher education within the lives of for-profit graduates. The literature review revealed that HCT was useful to this study because its basic premise is that graduates, through an investment in education and training, will enhance their skillset thereby increasing their potential income (Stuart, Rios-Aguilar, & Deil-Amen, 2014; Becker, 1976). As Dobbs, Sun, and Roberts (2008) noted in an article on human resource development, the “key elements of human capital theory are the presumed relationships among training, skills/knowledge, productivity, and the competitive labor market” (p. 791). This potential boost in skills and productivity, by way of education, should reflect in the higher earned income of the graduates (Benson, 1978; Berg, 2003).

Existing studies suggest that HCT is in operation if the rate of return (the earned income, potential or actual) exceeds the initial investment of time and money (Paulsen, 2001; Tan, 2014). HCT fit into this study as I explored not only how the investment in for-profit education made by these graduates aligned with its tenets, but also—while examining the beliefs and experiences of the graduates—why they made their investment in education.
The “formation of human capital,” maintains Psacharopoulos (2006), “entails the sacrifice of resources today for the sake of a stream of benefits in the future” (p. 114). It’s no mystery, then, why education has long been viewed as a way to increase human capital. But for-profit education (some scholars argue, more than traditional colleges and universities) has been marketed present day as being worth the higher cost because of the increased value the student gains in job-related skills (Sperling, 2000; Ruch, 2001; Bennett et al., 2010). Accordingly, HCT allowed for a critical examination of this by illuminating how students’ attitudes are shaped by their desire for these skills, whether or not they attended a for-profit college under the assumption that their lifetime earnings would be increased, and if their income earning potential did in fact increase following the investment. Stuart, Rios-Aguilar, and Deil-Amen (2014) state plainly that HCT suggests “students constantly evaluate the benefits (and costs) of further education in terms of the income increase that would result from their gains in investing in more education” (p. 330). HCT assisted with ascertaining whether or not this was true for the participants in this study and if there was a connection between for-profit education and higher earnings.

HCT, as with all theories, is not without its critiques—namely, the sociological theory of participation (Fevre, Rees, & Gorard, 1999; Cunningham, 2004; Tan, 2014). In essence, as Tan (2014) notes, this theory “points out the social construction of these motivations and contends that individuals are not driven by utility-maximization when they invest in education” (p. 437). Said differently, people shape and construct social structures, and individuals must be understood within this context because their behaviors are influenced by them, i.e., the decision to pursue an education. HCT does not provide a space to study these social factors that influence students’ decision making. Along these lines, one of the other major criticisms was addressed by Tan
(2014), who explained a few of the flawed assumptions within HCT:

HCT assumes that individuals are rational and they will invest in education so long as the marginal benefits exceed or equal the marginal costs … However, it has been illustrated that human decisions and preferences are affected and limited by many other factors such as individuals’ cognitive abilities, perceptions, and habits. Consequently, individuals’ decisions about their education careers are also affected and limited by social, cultural, and other factors whereas homo economicus in the neoclassical approach seems to be immune from these limitations. (p. 420)

Indeed, empirical studies have shown that the choice to pursue an education often includes a variety of factors beyond material self-interest: Students may feel pressure from their parents or friends to attend college; they may want to embark on a particular program of study just to get away from home; they might even be affected by their social class (Jenkins, Jones, & Ward, 2001; Bowles & Gintis, 2002; Tan, 2014). Whatever their reasoning, HCT does not fully explain each individuals’ choice or rationale for their educational pursuits. To simply look at the choice to attend a for-profit college under the HCT model as a cost-benefit analysis would be flawed. Other options are needed to fully explain why the graduates in this study chose to attend a for-profit college.

It should be noted that HCT is not a one-size-fits-all model for determining why students choose to go to college, as Sweetland (1996) states, “it does not provide bottom line answers or solutions” (p. 355). Most problematic, HCT assumes that all education is good, and so it fails to provide a measuring rod for how much education is too much or if there are limits on the returns from the investment (Tan, 2014). Walters (2004) asserts that HCT “does not devote enough attention to the fact that some people are socially and culturally better prepared to gain access and succeed within the education system than others” (p. 102). To place such generalities on education and earnings, as HCT does, would be to avoid the myriad of factors that can impact success following college.
Additionally, multiple studies have shown evidence of other variables that impact earnings after completing one’s education: “academic achievement, major selection, age, gender, race, occupation, and innate abilities” (Cornacchione & Daugherty, 2013, p. 64; Brown, 1995). While much data exist to demonstrate the economic benefits of higher education, HCT cannot provide an explanation for all educational investments and the reasons for their success or lack thereof. Nonetheless, HCT, as it relates to this study, did help to examine “the relationship between education and earnings” (Cornacchione & Daugherty, 2013, p. 65).

**Credentialist Theory**

If a graduate excluded their educational credentials on a resume for employment, would it help them or harm them? Lovitts (2001) said that, “Educational credentials have become the currency for employment” (p. 222). Boylan (1993) asserts, “Credentialists hold that education operates by conferring status rather than skills, which groups and individuals use in competing for income and other rewards” (p. 206). Brown (1995) firmly contends that several occupations in the U.S. job market are “accessible only to persons who hold college degrees” (p. xvii). And Mettler (2014) claimed, “Today, it matters increasingly not only whether you go to college, but also what type of college you attend” (p. 8). The credentialist theory, as these authors suggest, demonstrates that students will face a barrier to employment if they do not go to college and earn a credential.

The credentialist theory was worth exploring for the purposes of this study because it allowed for the careful inspection of two basic questions: Is there evidence that not having a credential blocked the participants from gainful employment before they attended a for-profit college? Is there evidence that having a credential helped them with attaining employment following graduation? In the traditional view of credentialist theory, degree stratification occurs
which limits “the supply of candidates” for certain jobs and ultimately creates a monopoly “for the holders of educational patents” (Weber, 1922, p. 1000). Said differently, those with the credential gain access to the more privileged positions and those without them do not (Collins, 1979). If occupational monopolies did exist, as the credentialist theory suggests, I decided that this theory would prove useful in helping to explain any struggles or setbacks faced by for-profit graduates in their quest for gainful employment.

Credentialist theory also informed this study by helping to determine if the credential the participants earned gave them confidence to apply for specific jobs; if they faced competition with other graduates possessing similar credentials; if they felt employers deemed their credentials valuable or if it even mattered that they attended a for-profit college; and if their beliefs concerning for-profit colleges held any semblance of credentialist theory. Most notably, the credentialist theory provided space for understanding if for-profit graduates considered themselves stratified within the technical-vocational educational field. The credentialist theory was indispensable in informing this study’s agenda to examine these areas—as well as the possibility of educational credentials monopolizing access to specific career fields sought after by for-profit graduates.

**Narrative Research Design**

This study is positioned within the boundaries of narrative inquiry. Two of the most prominent narrative researchers, Clandinin and Connelly (2000) were influenced by John Dewey’s pragmatic philosophy—specifically his thoughts on experience as a central lens that could be used to understand an individual. Narrative researchers, said the authors, “make themselves as aware as possible of the many, layered narratives at work in their inquiry space”
In narrative inquiry, the experiences are “both personal, what the individual experiences, and social, the individual interacting with others” (Creswell, 2012, p. 507). Clandinin and Connelly (2000) argue that narrative inquiry is most suitable to both understand and represent experience based upon Dewey’s notions of continuity, interaction, and situation.

These experiences, in story form, were described by Clandinin and Huber (2010) as “a portal through which a person enters the world and by which their experience of the world is interpreted and made personally meaningful” (pp. 2-3). Thus, the narrative research design was best suited for this study to narrate the stories of for-profit graduates and offer a nuanced illustration of their first-hand experiences of for-profit higher education. And although recording the lived experiences of for-profit graduates did not necessarily prove or disprove any theoretical suppositions, the life stories captured through this qualitative research can be later utilized to “falsify theories that do not jibe with it” (Weinberg, 2002, p. 75). The narrative research design, therefore, was most appropriate for analyzing the American Dream through the lived experiences of for-profit graduates.

In narrative inquiry, Clandinin and Huber (2010) describe three commonplaces—“temporality, sociality, and place,”—which help to “specify dimensions of an inquiry and serve as a conceptual framework” (p. 3). Through narrative inquiry, this study utilized these commonplaces as a way to study the lived experiences for-profit graduates and “imagine the future possibilities of these lives” (p. 3).

This study attended to the temporality of the participants’ lives by drawing on philosophers like Carr (1986) who noted that “events are experienced as the phases and elements of other, larger-scale events and processes” (p. 24). In addition, this study used temporal transitions to guide the readers through the participants’ personal narratives. But narrative
researchers also address the personal and social conditions of their participants and this study intended to do so as well. Said differently, Connelly and Clandinin (2006) define personal conditions as “the feelings, hopes, desires, aesthetic reactions and moral dispositions” (p. 480); whereas social conditions are “the milieu, the conditions under which people’s experiences and events are unfolding” (Clandinin & Huber, 2010, p. 4). In this study, narrative inquiry—through restorying, that is, gathering stories and analyzing them for key elements—was employed to explore both the personal and social conditions of for-profit graduates (Creswell, 2012). This research also considered the context of the participants’ experiences (chronologically and diachronically) while seeking gainful employment to better understand their dispositions about success after graduation. Possibly, these dispositions were also shaped directly and indirectly by various forces outside of the college—namely, the broader economic, social, and policy context explored in chapter six.

Furthermore, this study also considered place, which is the last of narrative inquiry’s three commonplaces. Connelly and Clandinin (1990) said that place is “where the action occurs, where characters are formed and live out their stories and where cultural and social context play constraining and enabling roles” (p. 8). They further defined place in a later article as “the specific concrete, physical and topological boundaries of place or sequences of places where the inquiry and events take place” (Connelly and Clandinin, 2006, p. 480). By understanding that “all events take place some place” narrative inquirers are able to connect experiences with place when retelling the stories of their participants (p. 481). In this study, including the specific places following the participants’ graduation from a for-profit college—places of employment, places of living, places of job seeking—added depth to the study to reveal new insights.

Most appropriately, narrative research begins with a story. As Bell (2002) states,
“Narrative inquiry involves working with people’s consciously told stories, recognizing that these rest on deeper stories of which people are often unaware” (p. 209). Narrative researchers are best at capturing “an everyday, normal form of data” that we are all familiar with: a story often told with a chronology of events (Creswell, 2012, p. 502). Narrative research focuses on a “microanalytic picture—individual stories—rather than the broader picture of cultural norms” which gives the researcher a solid structure in which to analyze and interpret the meanings behind these experiences (p. 502).

The analysis of the for-profit graduates’ narratives in this study included a chronology of life events, a collection of meaningful experiences, and a shift from rhetorical structure to an analytic examination in order to uncover insights and assumptions within these stories. This study employed narrative as a descriptive mode of writing to report and interpret existing for-profit graduate narratives. Polkinghorne (1988) states that the purpose of descriptive narrative research is to “produce an accurate description of the interpretive narrative accounts” used by individuals to “make sequences of events in their lives or organizations meaningful” (pp. 161-162). As a narrative researcher, my purpose was to accurately describe and interpret these narrative accounts in order to better understand and illuminate the lived experiences of the for-profit graduates in this study.

**The Participants**

Qualitative inquiry requires the researcher to go deeper with their subjects. In fact, one thing that narrative researchers have in common “is the study of stories or narratives or descriptions of a series of events” (Pinnegar & Daynes, 2007, p. 4). Connelly and Clandinin (2006) stated: “To use narrative inquiry methodology is to adopt a particular view of experience as phenomenon under study” (p. 375). Of course, this is impossible to do without participants—
those who have had the experiences and are willing to tell their stories. Creswell (2012) tells us that in qualitative research “data collection consists of lengthy periods of gathering information directly involving people and recording detailed personal views from individuals” (p. 210). Qualitative researchers often deliberately select “individuals and sites to learn or understand the central phenomenon” through purposeful sampling (p. 206).

Selection criteria for prospective participants of this study included participants who: (a) graduated from a for-profit college or university within approximately the last five years; (b) represented diverse fields of study and professions (e.g. Allied Health, Information Technology, Criminal Justice, HVAC, Health and Wellness) that often require certifications with expiration dates; (c) were unemployed or working for minimum wage (or slightly above); and (d) were currently residing in the Midwest. Those meeting these criteria were purposefully chosen to conduct in-depth interviews for narrative analysis.

The rationale behind this selection criterion was to obtain a homogenous sample of participants who had graduated from a certificate, associate, or bachelor degree program from a for-profit college or university in the Midwest. The approximate five year timeframe was due to the varying renewal cycle of many certificates in the diverse fields typically presented by for-profit institutions offering career, technical or vocational training programs (Hentschke & Lechuga, 2010; Shatkin, 2013). It was anticipated that most, if not all, of the participants would have earned a credential in a field requiring a certification and this was verified as they were selected for this study (Shatkin, 2013). Bennett et al. (2010) clarifies that for-profit institutions “range from small vocational and technical schools that offer hands-on career training to large fully-accredited colleges and universities that offer a traditional classroom experience … Many for-profits offer non-degree programs and technical certificates” (p. 5). Thus, the selection
criterion for this study was best suited to gather a diversified sample of graduates’ specialties. The participants were identified and purposefully selected out of a pool of graduates from for-profit institutions in the Midwest. This included both two-year and four-year colleges and universities as defined by the Carnegie Classification as private, for-profit institutions in the U.S. (http://classifications.carnegiefoundation.org/).

However, given the scarcity of for-profit colleges in my immediate area (there are only two), it was anticipated that locating graduates would prove difficult. In order to locate participants, I utilized a snowball sampling technique, a technique that Dattalo (2008) defined as “sampling from a known network” to identify participants “when appropriate candidates for a study are difficult to locate” (p. 6). Snowball sampling occurs when “known members of a population help identify other members of their population” (p. 6). In this study, for example, I asked the participants that I identified through known networks for their help in selecting others to include in the sample because “one research contact leads to another, and so on” (Hesse-Biber & Leavy, 2011, p. 47; Beardsworth & Keil, 1992). I expected to reach, and did reach, a variety of participants through recruiters, administrators, and professionals working in higher education who had knowledge of potential participants. I also utilized social media, local workforce centers, and requested career placement data records from the for-profit colleges in my immediate area to locate participants for this study.

For-profit graduates are typically very diverse – many students at for-profit colleges and universities are in undergraduate programs, they attend full time, and a majority are non-traditional students (Kinser, 2006b). According to Bennett et al. (2010), “In 2007, students who are black, Hispanic, Asian, or American Indian accounted for nearly 40% of total enrollment in for-profit schools” (p. 12). My aim was to gather a purposeful sample of these graduates who
were willing to participate in the study. Eleven individuals were initially recruited for interviews and a total of eight agreed to participate in interviews at mutually convenient dates, times, and locations. All interviews were audio-recorded for further analysis.

**Data Sources and Collection Strategies**

In his book *The Horse, the Wheel, and Language* (2010) David W. Anthony makes a distinct point in the first few pages of chapter one. He wisely states, “There are limits to what we can know about people who have left no written accounts of their opinions, their conversations, or their names” (p. 4). Without any written record, researchers have scarcely any evidence to illuminate the dark corners of the past. Fortunately, narrative inquiry places an indelible mark on the historical record through first-person accounts—the data source of narrative research. Much of this is accomplished through in-depth and semi-structured interviews, the assumption being that “individuals have unique and important knowledge about the social world that is ascertainable and that can be shared through verbal communication” (Hesse-Biber & Leavy, 2011, p. 95). The purposes of this study were met by conducting these semi-structured individual interviews in order to gather “rich qualitative data” from the participants (p. 95). The lived experiences of for-profit graduates, revealed during these interviews, allowed for a greater interpretation of what they had experienced since graduating from a for-profit college and how these experiences have shaped their perspectives of the American Dream.

**Interviews**

To begin the process of narrative inquiry, I started by asking the participants to tell their stories. “Personal narratives,” said Riessman (2008), “are produced in conversation” with the researcher (p. 31). That is to say that narrative researchers first ask the participants to “tell a story
(or stories) about his or her experiences” in order to embark upon the data collection process (Creswell, 2012, p. 508; Clandinin & Connelly, 2000). Part of this process involved the in-depth qualitative interview, which goes beyond the standardized, closed-ended questions to drill for deeper information, “thick descriptions” and data (Hesse-Biber & Leavy, 2011, p. 95).

Martin (1998) described the symbiotic process that occurs when interviewing participants for narrative inquiry:

The request for a narrative … mutually empowers both the participant and the researcher by recognizing that stories are jointly constructed by the speaker and the listener within a shared context. To speak is one thing, to be heard another, to be confirmed as being heard yet another. I believe the narrative interview operates at the third level. (p. 9)

The qualitative interview, as it should be, is much more than checking a box or filling in a bubble to obtain answers and gather data; it is a “special kind of knowledge-producing conversation” that takes place between the researcher and the participant (Hesse-Biber & Leavy, 2011, p. 104).

The purpose and appropriate use of the interview is to gain “rich qualitative data on a particular subject from the perspective of selected individuals” on a focused topic (p. 95). The methodology of narrative inquiry is considered “overly personal and interpersonal” due in part to the nature of interviewing participants about their lived experiences (Clandinin & Connelly, 2000, p. 181).

These face-to-face, one-on-one interviews conducted for this study were semi-structured, beginning with an established set of questions to allow for flexibility in the participants’ response (Clandinin & Connelly, 2000). Brinkmann & Kvale (2014) assert that the research interview is “literally an inter-view, an inter-change of views between two persons conversing about a theme of mutual interest” (p. 4). I engaged in this inter-change by having each of the participants share their narratives concerning their search for gainful employment following graduation from a for-
profit college. In addition to allowing the participants to share their stories, these interviews represented an integral part of the narrative process because it permitted me to dig “nuggets of knowledge out of a subject’s experiences” as they retold their stories (Brinkmann & Kvale, 2014, p. 57).

An interview guide—which is a “set of topical areas and questions”—was created (Appendix A) to assist me with the interviewing process so that I could properly identify “important questions and ideas” that I wished to address with the participants (Hesse-Biber & Leavy, 2011, p. 103-104). It was constructed by developing a substantive frame of specific topics to explore during these interviews. This frame included “broader, more abstract areas of inquiry” in order to allow for open-ended inquiry and flexibility during the interviews (p. 103). Qualitative interview guides should be clear, readable, and include the pertinent topical areas (Hesse-Biber & Leavy, 2011). The interview guide I developed contained questions that were constructed to obtain the narrative data from the interview and assist me with addressing the research questions. The interview questions were interconnected with the research purposes and questions and logically structured to extract substantive, detailed, and redolent narratives from the participants. Utilizing the interview guide and a purposeful sample, I examined the responses of participants for patterns, which created large amounts of data to be subsequently analyzed and interpreted (Flick, 2009).

Creswell (2012) notes that the one-on-one interview is “the most time-consuming and costly approach” in education research (p. 218). Each interview lasted approximately one to two hours and, after the participants consented, the interviews were audio-recorded and transcribed for further analysis. I also requested follow-up interviews and other correspondences to further explore and gather the participants’ thoughts concerning their lived experiences. Several of the
participants sent me personal biographies and shared additional thoughts via email.

**Other Data Sources**

In narrative studies the researcher “uses multiple forms of data” in order to construct the “storied experiences” (Creswell, 2013, p. 176). Narrative inquiry data primarily come in the form of storied narratives, which served as the main data for this narrative study. However, as the participants retold their stories, two other types of data emerged: *diachronic* and *synchronic data*. *Diachronic data* are described as containing “temporal information about the sequential relationship of events” (Polkinghorne, 1995, p. 12). For example, these data are used in this study to describe when certain events occurred—leading up to and following graduation—in the participants’ lives and any subsequent effects these events had on the participants. These data include, but are not limited to, “autobiographical accounts of personal episodes” and references “as to when and why actions were taken and the intended results of the actions” (p. 12).

Conversely, *synchronic data* consist of information about the present situation of the participants and their beliefs. These included the participants’ beliefs about for-profit education, their current work environment and the meaning of their experiences while attending a for-profit college.

It was also anticipated that documents and artifacts—journals, letters, diaries, mailings from the for-profit schools or correspondences—could be helpful to this study. Such documents and artifacts are able to dredge up memories and can help with collecting personal stories (Creswell, 2012). These documents indicated significant moments in the participants’ lives when they felt proud of their achievements in higher education. Although only a few of the participants in this study provided such documents, they were useful to this study because they aided both the researcher and the participant in the storytelling process.
Field Texts

In a locked, military green artillery box in my garage, there are several 3x5 inch memo pads. The tiny, faded white sheets within them are packed with miscellaneous notes and scribbles that I jotted down while serving in the field as a police officer. These notes are subject to subpoena—meaning, I can be called to court to testify and my notes are admissible as evidence, which explains why I still keep them under lock and key even though I have been out of police work for several years. Field texts, in similar fashion, are vital for the narrative researcher because they are “the data that you gather to make sense of your research setting, and they serve as an aid in writing your research results” (Hesse-Biber & Leavy, 2011, p. 216). It would be very difficult for me to recall key facts from cases that I had years ago; however, my memo pads—my field texts—allow me to have “total recall” so that I can bring to mind the details of the investigation.

Names, dates, details, and descriptions come alive again to the researcher when reviewing their field texts; however, “there is no perfect formula for writing fieldnotes” (Hesse-Biber & Leavy, 2011, p. 217). Researchers vary in their approaches. Where researchers do agree is that field texts are “an amalgam reflective of all matters within the life space” and they “reflect the complexity of the life space” (Xu & Connelly, 2010, p. 363). Keeping detailed field texts during my interviews with the participants allowed me to go beyond being a careful, involved observer. I became a reflexive, distant observer, noting my perspective and positionality, my feelings and concerns, while simultaneously collecting data from different sources (Clandinin & Connelly, 2000). I took down notes about the various sensory observations I encountered; about words and phrases that stood out during the interviews; about the setting; and about various details—seemingly unimportant or important—that allowed me to put together my “thick
Moving from field texts to research texts to compose the narrative accounts of the graduates’ experiences was not easy. I had to continuously revisit my field texts to identify patterns, themes, ideas, details, and even my own biases and assumptions. In order to put the puzzle together and construct the lived experiences of these graduates, I utilized Creswell’s six step process of data analysis and interpretation that took me from “the particular or the detailed data … to the general codes and themes … to generate a larger, consolidated picture” (Creswell, 2012, p. 238). Field texts, in addition to illuminating the experiences revealed during these observations, ultimately allowed for the graduates’ narratives to materialize in accurate detail.

**Data Analysis**

Qualitative research is not a rudimentary search for the facts. It starts with words like “how, why, or what” and looks beyond the data to grasp a deeper meaning and understanding (Hesse-Biber & Leavy, 2011, p. 3). By making use of words and texts, qualitative researchers extrapolate meaning from their data. Qualitative researchers explore human phenomena and describe how phenomena appear to them as they seek “to unearth and understand meaning” (p. 12). This is accomplished, in part, by engaging in the dynamic process of analysis and interpretation. Analysis and interpretation “are not necessarily two distinct phrases in the qualitative research process” (Hesse-Biber & Leavy, 2011, p. 315). The researcher may move back and forth between them during the dynamic process to present findings that are accurate, ethical, and internally consistent. The analysis portion of qualitative research pulls out the meaning from the data while interpretation helps to answer “what theoretical understanding did I generate from my research?” and how exactly does this support my research findings and
conclusions (p. 346-47).

The structure for data analysis in this study is based on Clandinin and Connelly’s (2000) three-dimensional space approach—interaction, continuity, and situation. Further defined, the three-dimensional space includes: “personal and social (interaction); past, present, and future (continuity); combined with the notion of place (situation)” (Clandinin & Connelly, 2000, p. 50). The three-dimensional space approach allowed me to analyze the participants “personal experiences as well as their interactions with other people”; examine continuity by “learning about these experiences, and how experiences grow out of other experiences and lead to new experiences”; and study how these interactions occurred “in a place or context” (Ollerenshaw & Creswell, 2002, p. 339; Clandinin & Connelly, 2000, p. 63).

Data collection typically begins with close reading of the interview transcripts accompanied by initial coding, which also entails assigning, sorting, condensing, and generating segments of data (Hesse-Biber & Leavy, 2011). While coding the data, Bryman (2011) suggests that researchers closely look for where things occur again and again in order to locate the patterns—some of which might be hidden—within the text. Finally, Creswell (2012) notes, “you cycle back and forth between data collection and analysis” because “you might collect stories from individuals and return for more information to fill in gaps in their stories as your analysis of their stories proceed” (p. 238). Therefore, I continued to work through this iterative process until I fully extracted the for-profit graduates’ narratives, all while keeping in mind that my overall aim was to interpret and understand the “subjective experience, small-scale interactions” and “meaning” of the graduates’ experiences (Hesse-Biber & Leavy, 2011, p. 15).
Validation Criteria

All data contained in this research study were gathered with the explicit permission of the participants. The Benedictine University Institutional Review Board (IRB) guidelines were followed in order to comply with the legal and procedural ethics within the IRB requirements. The purpose of this study was fully explained to the participants, as was the summary of the research focus and the data collection and analysis methods intended. Researchers have a duty to protect their subjects and not to harm them. Hesse-Biber and Leavy (2011) note that as researchers, we all bring our own “likes, dislikes, emotions, values, and motivations to our research projects” and we must be aware of them as we engage in the research process (p. 61). Contemplating ethical issues requires that the researcher keep his/her “own ‘humanness’ in mind” and “be realistic and fair to all involved” (p. 77).

Therefore, ethical principles guided the research in this study, and I reflected on my own ethical standpoint and obligations as I progressed forward in the research process. “Researchers,” said Cohen (2008), “should never lose sight of the obligations they owe to those who are helping” (p. 59). Ethical behavior is not a quick glance in the mirror, it requires a constant reflection, and this statement was kept at the forefront of my research (Kirsch, 1999).

As a qualitative narrative researcher, I pondered how the data would be interpreted, how the findings would be reached (integrity), any contradictions, and, ultimately, how the findings would impact the participants. Clandinin and Connelly (2000) remind narrative researchers of the importance of paying attention to privacy issues such as anonymity, confidentiality, informed consent, etc., while maintaining proper ethics to protect both the researcher as well as the participant. There is no room for “thoughtlessness, oversight or taking matters for granted” in
Moreover, this study, as previously stated, only moved forward with the proper consent of the graduates. Cohen et al (2008) describe how consent “protects and respects the right of self-determination and places some of the responsibility on the participant should anything go wrong in the research” (p. 52). In similar fashion, maintaining good ethical standards essentially does the same thing and one must not neglect the importance of competence, voluntarism, full information, and comprehension when qualitative research involves participants.

Important, too, in this study was the concept of validity, which consists of developing “sound evidence to demonstrate that the test interpretation matches its proposed use” (Creswell, 2012, p. 159). Validity represents a crucial step for the researcher to gain the reader’s trust and confidence before, during, and after the research. According to Creswell (2013) the researcher should clarify any researcher bias from the outset so that “the reader understands the researcher’s position and any biases or assumptions that impact the inquiry” (p. 251). In order to identify researcher bias, I commented on any “past experiences, biases, prejudices, and orientations that would likely shaped the interpretation and approach to the study” (p. 251). I kept journal notes and explained my connection to the for-profit higher education industry, and my experiences while working at a for-profit college, to clarify my researcher bias.

Furthermore, I utilized triangulation as a validity tool in order to validate the accuracy of the narratives obtained from each participant. Triangulation is a tool that allows the researcher to “make use of multiple and different sources, methods, investigators, and theories to provide corroborating evidence” for the study (Creswell, 2013, p. 251). A researcher might apply this tool when they are looking for “a convergence of research findings to enhance credibility” and to clarify the interpretation of the findings (Hesse-Biber & Leavy, 2011, p. 280).
In this study, I relied on multiple paradigms of research (interpretive and critical) and data sources (interviews, field notes, documents, and artifacts) to ensure the credibility of this study. Member checks (where the researcher “asks one or more participants in the study to check the accuracy of the account”) were employed with my dissertation director to add to the validation of data analysis (Creswell, 2012, p. 259).

**Researcher’s Critical Self**

I travel to a small Kansas town on Monday evenings. There is one stoplight at the center of town, a church, and a few novelty shops. I stand out in my suit and tie; there is no blending in. The looks I receive from locals remind me of a scene from the film *My Cousin Vinny*, where the main character, Vinny (played by Joe Pesci) feels out of his element as a native New Yorker entering a country town in the Deep South. I walk into a historic building with a giant purple sign out front and makeshift walls. Usually, I am greeted by at least two women holding infants that they are trying to rock asleep. (It matters little, since I always wake them up with my voice.) Across the room, there are individuals of all ages—dream chasers—waiting for me to begin. I stand before them, look them straight in the eyes, and deliver a dream. On this night, I am not just a community college instructor; the dream I deliver is the power of education.

Sometimes I feel like one of *Horatio’s Boys*, which is only to say that I understand and believe in the power of education. It has certainly been evident in my life; my students recognize this, and I now see it in their lives as well. They have a thirst to improve, a desire to learn. They want to increase their skills and knowledge, and they realize that a college education is one way to do so. My students bring their children to class when they have no babysitter; they go to work
early so they can get off early in time for the lesson. They make sacrifices, of all kinds, just to earn a seat in the classroom.

A key difference between these students and the previous students I had while working in the for-profit industry is the investment. My students at the community college pay $95 a credit hour for their education. My students at the for-profit college paid nearly $500 per credit hour. The degrees are similar, the financial investments are not. The latter students spend a comparably larger amount to attend; a bulk of their outlay comes from student loans. But are the jobs they find after graduation gainful or not, I still wonder?

Far from perfect or without flaw, I readily admit to having my own biases and experiences. My connection to the students, the bond we share of impoverished backgrounds and a yearning desire to climb the ladder of success, shapes my perspective. As I reflect, what concerns me, especially with community colleges and state universities bursting at the seams—and the for-profits with IPOs, shareholders and Wall Street executives to answer to—is whether or not graduates are experiencing the American Dream. What does the American Dream mean to them? I have worked for private institutions, for-profit institutions, and not-for-profit institutions. Despite the differences, I have heard a similar story at every institution: Higher education is a requirement for Americans graduating high school today. The result of this belief is that the unemployed and underemployed are often led to think that a quick degree or certificate is the answer to a better life. However, the financial amount students are required to pay to attend for-profit colleges, especially when compared to a much cheaper community college option, is hard to justify unless the gainful employment is worth the investment.

By obtaining the narratives of for-profit college graduates, I hoped to determine if they were indeed realizing their dreams following graduation. I wanted to reveal if there was a
mismatch of student expectations and eventual graduation results from for-profit schools. Most importantly, this study—unlike previous research studies—finally allowed these graduates to “become the narrators with stories to tell and voices of their own” because silence, let us agree, is a poor remedy for change or adoration (Chase, 2005, p. 660). In the following chapters, their voices are made clear for the first time.
CHAPTER FOUR: EXPLORING THE PARTICIPANTS’ CAREER PATHWAYS

What happens to a dream deferred?
Does it dry up
Like a raisin in the sun?
Or fester like a sore –
And then run?
Does it stink like rotten meat?
Or crust and sugar over –
Like a syrupy sweet?
Maybe it just sags
Like a heavy load
Or does it explode?

—Langston Hughes

***

On a foggy street corner, mid-morning, the February wind is merciless. I watch in angst as a group is gathered into a semi-circle by the city bus stop—packed in like penguins, seeking warmth from the chill. There I stand: huddled next to my car in a McDonald’s parking lot, pad and pen in hand, an interviewer seeking a story. I am nervous and mostly cold, but I am confident—prepared, so I think. The unknown story waiting inside has its own intrigue, a powerful magnetism that squelches out the frigid air. I snake past cigarette butts and broken patches of ice to make my way through thick glass doors where I am greeted by an aroma of coffee and light chatter. My eyes mosey the dining area and there, tucked away in a corner, I see my first participant. She waves me over. We are ready to begin.

This chapter explores the lived experiences of graduates from for-profit institutions of higher learning. The voices of those who have chased the American Dream in higher education—their career paths, their reflections, their own American Dreams—are analyzed and interpreted in this chapter for the first time. This chapter focuses on the analysis and
interpretation of the participants’ career pathways within the past five years and begins with a chronological exploration of the participants’ narratives based on Clandinin and Connelly’s (2000) three-dimensional space approach of interaction, continuity, and situation. Chapter five will then present a thematic analysis of the findings while interlocking the literature and supporting documentation to present the final conclusions. This chapter concludes with a synthesis of the for-profit graduates’ narratives, career pathways, and the contexts that shaped their decisions to pursue higher education and professional careers.

Table 1 below identifies the eight for-profit graduates by their pseudonyms, degree types, and other information related to their most recent employment wage.

Table 1: Participant Descriptors

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>Gender</th>
<th>Race</th>
<th>Marital Status</th>
<th>Children</th>
<th>First Generation College Student</th>
<th>Degree Field</th>
<th>Student Loan Debt</th>
<th>Wage After Graduation (Per hour)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grace</td>
<td>38</td>
<td>Female</td>
<td>Caucasian</td>
<td>Married</td>
<td>2</td>
<td>No</td>
<td>Business</td>
<td>$85,000</td>
<td>Unemployed</td>
</tr>
<tr>
<td>Beth</td>
<td>45</td>
<td>Female</td>
<td>Caucasian</td>
<td>Divorced</td>
<td>3</td>
<td>Yes</td>
<td>Criminal Justice</td>
<td>$60,000</td>
<td>$8.00</td>
</tr>
<tr>
<td>Kim</td>
<td>27</td>
<td>Female</td>
<td>African-American</td>
<td>Single</td>
<td>0</td>
<td>No</td>
<td>Allied Health</td>
<td>$50,000</td>
<td>$10.00</td>
</tr>
<tr>
<td>John</td>
<td>43</td>
<td>Male</td>
<td>African-American</td>
<td>Divorced</td>
<td>0</td>
<td>Yes</td>
<td>Criminal Justice</td>
<td>$56,000</td>
<td>$18.00</td>
</tr>
<tr>
<td>Melanie</td>
<td>42</td>
<td>Female</td>
<td>Caucasian</td>
<td>Divorced</td>
<td>3</td>
<td>No</td>
<td>Medical Assisting</td>
<td>$60,000</td>
<td>$20.00</td>
</tr>
<tr>
<td>Anita</td>
<td>38</td>
<td>Female</td>
<td>Caucasian</td>
<td>Divorced</td>
<td>2</td>
<td>Yes</td>
<td>Medical Assisting</td>
<td>$23,000</td>
<td>$16.00</td>
</tr>
<tr>
<td>Tammy</td>
<td>57</td>
<td>Female</td>
<td>African-American</td>
<td>Divorced</td>
<td>3</td>
<td>No</td>
<td>Computer Programming</td>
<td>$30,000</td>
<td>$13.00</td>
</tr>
<tr>
<td>Edith</td>
<td>38</td>
<td>Female</td>
<td>Caucasian</td>
<td>Married</td>
<td>2</td>
<td>No</td>
<td>Medical Specialist</td>
<td>$21,000</td>
<td>$12.00</td>
</tr>
</tbody>
</table>
For organizational purposes, I placed my participants within one of the six-class depictions of the American class system as outlined by Dennis Gilbert’s *The American Class Structure* (2003); however, Gilbert’s typology was utilized in this study only to provide a general overview of the participants’ current economic situation and I acknowledge that my participants may not see themselves via Gilbert’s positioning of the classes. The Gilbert-Kahl model is largely based upon economic distinctions associated with individual sources of income. The six divisions consist of the capitalist class, upper-middle class, middle class, working class, working-poor class, and the underclass. Gilbert defined the capitalist class as those “whose income derives largely from return on assets” (p. 13). The upper-middle class are “well-paid, university educated managers and professionals” (p. 14). The middle class are “lower-level managers” who possess various skills, often work autonomously, and earn a modest income (p. 14). The working-class consists of unskilled workers who possess little specialized training and little independence or authority associated with their occupations. And the working-poor and underclass are often employed in “very low-skill, low-wage, often insecure jobs” which includes members (in the underclass) who rely upon government programs and other forms of public assistance (p. 14).

As I interviewed my participants, I inquired about their hourly wages and how they visualized their most recent earnings in relation to their educational pursuits and achievements. In response, the participants reported what they currently earned, whether or not they were working full-time, and if their earnings matched their initial expectations prior to enrolling at a for-profit institution. Based on their current level of income, my participants are located within the working class, the working poor class, and the underclass divisions. Additionally, the participants’ narratives, as this chapter will detail, seemed to hold dear to American Dream
underpinnings—specifically, their aggregate economic location on the Gilbert-Kahl scale and a strong desire for upward socioeconomic mobility. More to the point, the data suggest that—despite their class position within the Gilbert-Kahl model—my participants still hold the belief in their ability to earn higher incomes based upon their perspectives about the American Dream ideology.

Figure 1: Gilbert-Kahl Model of Class Structure

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**Capatalist Class:** Investors, Heirs, Executives

1%

Typical Income: $2.0 Million

**Underclass:** Employed or Part-time Menial Jobs, Public Assistance

12%

Typical Income: $15,000

**Working Poor:** Lowest-paid Manual, Retail, and Service Workers

13%

Typical Income: $25,000

**Upper-Middle Class:** Upper Managers, Professionals, Medium-sized Business Owners

14%

Typical Income: $150,000

**Middle Class:** Lower Managers, Semiprofessionals, Craftsmen, Foremen, Non-retail Sales

30%

Typical Income: $70,000

**Working Class:** Low Skill Manual, Clerical, Retail sales

30%

Typical Income: $40,000

**Working Poor:** Lowest-paid Manual, Retail, and Service Workers

13%

Typical Income: $25,000

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10 The percentages in the Gilbert-Kahl Model represent the American class structure. The participants’ average salary ranges fell within these categories. However, some made more due to overtime and odd jobs; some made less than the average typical income cited under the Gilbert-Kahl Model.
Narrative Data Analysis Process

The narrative data analysis process prepared a path for me to interrogate the hidden enclaves of my participants’ courses in life. The interview process took me from espresso bars to fast-food restaurants, to factories and transit stations, to local eateries and local book stores, all in search of these graduates’ stories. And as I restored their experiences, while reflecting on my own experiences, I began to “walk around” in their shoes. Who were these people before me? What were their unique experiences of the American Dream? Utilizing the four primary research questions that guide this study, I employed the following steps of narrative data analysis based on Clandinin and Connelly’s (2000) three-dimensional space approach—interaction, continuity, and situation.
While analyzing the data, I considered the participants’ stories within their personal and social interactions; their past, present, and future situations; and the places and contexts of their stories in order to interpret their personal experiences. The three-dimensional space approach allowed me to examine how my participants interacted with others along their journeys, what they learned about these experiences, and how their experiences took on new shapes and formed into new experiences within various places.

The data collection first began with semi-structured interviews that I recorded, transcribed, and then listened to over and over to re-story their narratives. I played back these initial recordings in my car during my daily commute; on my iPod during exercise; and even over dinner, as I wanted to gain a deeper insight into what my participants had experienced and what I had experienced while recording their stories. I kept a 3/5 memo pad with me over the course of a month while I jotted down my personal thoughts, assigning codes and notes to each
of the participant’s narratives. The data analysis process, therefore, included a close reading of the interview transcripts accompanied by initial coding that consisted of assigning, sorting, condensing, and generating the segments of data for review. As I coded the data, I looked closely for key words that occurred again and again in order to locate the patterns within the text. I located 115 initial codes that I consolidated into 20 themes and then later distilled into seven final themes.

During the data analysis process, I cycled back and forth between data collection and analysis. As I moved forward, I found the need to collect additional information to help further explain the participants’ stories. This included follow-up interviews and phone calls to verify the accuracy of their interview transcripts. Additionally, a few of my participants also submitted personal essays to further elaborate upon their experiences as they searched for gainful employment. I worked through this iterative process as I interpreted and tried to better understand their interactions and the meaning of their subjective experiences.

Figure 4: The Data Coding Process
At each location, as the coffee flowed and the participants began to open up, their storied past unfolded right before me. I heard—and visualized—their challenges, while scribbling down notes and looking them in the eyes as they paused to take a sip or gather their thoughts. In each of their narratives, there existed a winding path that revealed not only their upbringing, but also their perspectives on life: why some were guarded and others were not, why some felt successful and others did not, why nearly all were optimistic, and why nearly all possessed drive. Importantly, their stories helped me to better understand where they came from and the many challenges that had beset them on their career paths.

Although I consciously entered the semi-structured interview process as an outsider, I left an insider—feeling closer to the participants. What I was not prepared for, however, was the rush of emotions that cascaded as they shared their experiences. I saw tears. I saw heartache. I saw smiles that overlapped a dogged perseverance. Their past experiences were deeply personal and describing them certainly resurrected memories of pain and anguish, of happiness and
fulfillment. I could offer little condolence or praise other than dutifully recording those winding paths that had brought my participants to this point in life.

Melanie

Of all the places that we could have met for the interview, Melanie chose the restaurant that she managed a kitchen in for over a decade. I am not sure if it was on purpose or coincidental, but it was ironic. We sat at a corner table near the window while Elton John’s “Bennie and the Jets” serenaded our ears from the overhead speakers. Melanie is a 42-year-old mother of three who carries as much determination and straightforwardness as I have ever encountered. Melanie holds an associate’s degree in health care administration and medical records from a two-year for-profit college and a bachelor’s degree in health care administration management from a four-year for-profit university. She was the highest paid participant that I interviewed, earning just over $40,000 a year, but she has never worked in her degree field. Melanie is a recruiter at a private, not-for-profit university, a job she just recently found after leaving the restaurant industry. When asked about her pursuit of a position in her degree field, she replied, “When I went for the medical assistant [job] it was probably about $10 an hour and I was used to making $40,000 [as a kitchen manager]. So being a single parent myself, I just couldn’t afford to take that kind of pay cut.”

Flexibility in scheduling an interview time was not an issue with Melanie, “Just meet me here at this time,” she exclaimed to me over the phone (she even beat me to the restaurant, arriving 15 minutes early). What I gathered from my initial contact with Melanie was that she had come from a life where she had to be tough. Her hair was pulled back tightly; dark suit, no jewelry, and her voice fluctuated down when describing the negative and up when speaking positively. We eased into the questions and she took brief pauses to think them over, glancing
down at my tape-recorder and then back up at me. The interview felt like sitting in rush hour traffic—inching forward slowly, and left at the mercy of those ahead of you. Melanie’s foot was on the brake. It was not until later in our interview, after rapport was built, that she began to open up and offer more substantive answers. I took it as a sign that our connection was growing and so, too, was her comfort level with the stranger in front of her. Midway through the interview, I finally entered her world, a world of bills and setbacks, disappointments and unsettled longings, a desire for more.

**The Knock She Remembers**

There was a slight knock on the car window that evening. It was not the knock of a police officer—firm and deliberate. It was not the knock of a pauper asking alms—light, hesitant. The knock was steady—a medium peck, and as she glanced up, she saw a warm face staring down at her. Her sister and mother, both asleep in the car, were also startled by the knock as they arose to see a man standing outside their window. “I am the hotel manager,” he explained. “Would you like to come inside?” Melanie, along with her sister, brother, and mother, were sleeping inside of their tiny Chevy Cavalier in the parking lot of a hotel. They had no other place to go. Their mother had been evicted, again, and she drove to the parking lot where they slept for the evening. Fortunately, the hotel manager provided them with a free room for the night, a luxury that they would not be afforded again. “I think he felt sorry for us,” Melanie remembered. “We would park in the back of the hotels and just recline the seats or lay down in the back seats and sleep.”

For Melanie, her path toward employment and an education—or, rather, her drive to excel—really began inside of that Chevy on that dark evening, she would say. Of all the experiences that she could have shared with me, she chose this one. And as I watched Melanie look down at the table and then back up at me, arms folded, eyes a bit glossy, I understood the
hurt she was inflicted with at ten years old laying in the back of that car. It was from this moment that Melanie had decided this was no place for a young girl to live; and as she recalled, moments like this one created within her “a desire for more.” Melanie described the trials that she had witnessed in her mother’s life while growing up in the Midwest:

When she was not off pursuing her dreams or the man that she was involved with, when she found those things, then we would be at my grandparents and we had this stability. But then when she would come back and get us; it’s kind of like upheaval, because now you are uprooted from what you have as stability to going to where … you know, we must have moved … I hate to move as an adult, I mean I hate to move now because we must have moved … there were times when we lived somewhere six months and then maybe be evicted and move somewhere else.

When I inquired why her childhood was so turbulent while living with her mother, Melanie responded by saying, “Well, you know, being in a single parent household, my mom wasn’t ready to be a parent. Basically, we were raised by my grandmother, which gave us kind of the stability.” Throughout her teenage years, Melanie bounced from foster home to foster home and spent a majority of her time living with her grandparents.11 During that time, Melanie stated, “We didn’t think about the future” and “we didn’t talk about college.” Instead, Melanie thought about surviving. Recalling another incident that occurred when her mother returned to retrieve her and her sister, she specified:

We lived at the lake in a tent at the lake. It was presented like we were going camping … And we lived in a foster home before. We were taken from the state, we were taken out of the home and it was just, there was no time to, I guess, digest what you wanted to be. It was just kind of like a fight or flight survival kind of deal some of the time.

I then asked Melanie if she had any dreams of the future during this tumultuous period:

Like I said, we didn’t think about the future: what I wanted to do; do I want to go to college. Because when we did live with our grandmother she was stability,

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11 I noted here in my journal that I was also placed into a foster home at an early age and could sympathize with Melanie’s upbringing and desire for a better life. Like Melanie, my grandmother also played a major role in providing my stability. I felt a closer bond with Melanie as she shared this.
which she worked two jobs because my grandfather was an alcoholic. So she was kind of like being a single parent. So the things that I learned, like the independence and drive and things, that’s from her. Because I learned that you have to work hard, you have to do those things to get ahead so I just kind of adapted… College wasn’t in the forefront at that time.

Hard work was at the forefront of Melanie’s life at sixteen years old. She began working at a fast food restaurant. “I worked my way up,” she told me, “from crew to shift leader to assistant manager.” Melanie labored in fast food until she graduated from high school and was eventually convinced by a mentor and former supervisor to transition to a formal dining restaurant for greater pay and increased responsibilities. Melanie spent the next decade, in her twenties and part of her early thirties, working as a kitchen manager at the restaurant, arriving at 5:00 a.m. and leaving at 4:00 p.m. each day.

At this point in her life, Melanie found inspiration from one of the most unlikely sources—her mother. She elaborates:

My mother did not go to school right after high school but later on she decided to go back when she was getting her life together. By that time … she was trying to get her life together and then she came back and entered our lives and then that’s where we kind of saw that OK she’s going to school so maybe that’s something we need to do.

Melanie expressed to me how she “wanted to go to a program where I could get done quick, get out in my new field and maybe have a quality life.” However, her mother warned her that, “You can’t raise kids and not have a Monday through Friday job.” Melanie had her first child at seventeen years old and after a painful divorce a few years later, she thought to herself, “Well, if I don’t go back to school, I don’t have the skills … I’ll be working restaurants the rest of my life.” Tired of laboring in the kitchens and desiring to pursue a new career path in life, Melanie stated, “It’s when I was going through my divorce that it was a midlife crisis that I said I need to do this.”
At thirty-six years old, Melanie enrolled into a two-year for-profit college. Her main reasoning, she explained, was that she “didn’t have any skills that would make [her] marketable.” She went on to describe her thought process behind enrolling at a for-profit school and how it appealed to her: “I don’t have any computer skills or anything like that because it’s not rocket science to punch in a cheeseburger or a grilled chicken for these people. So I didn’t have any skills, so I went to school.” For Melanie, like many of the other participants, she visualized a for-profit education as having an impact on her life in general and her income specifically. According to Melanie, “it was the impact that if I get in here and go through this specialized training that it will help me be more marketable. That was kind of my business vision and possibly help me increase my income.”

Over the next 14 months of working and going to school, Melanie, a single parent, graduated with a 4.0 grade point average and her certificate in medical assisting. She narrated her initial shock with trying to find employment with only a certificate:

Most [jobs] when I went for the medical assistant it was probably about $10 an hour and I was used to making $40,000. So being a single parent, myself I just couldn’t afford to take that kind of pay cut. So that’s where I added on my education with the associates and bachelors.

Melanie thought that she needed more education in order to find a better job and especially to find a job in the medical field. In the years that followed her first graduation in 2008, Melanie completed her associate’s degree in healthcare administration and medical records at a two-year for-profit college in 2009 and her bachelor’s degree in healthcare administration and management at a four-year for-profit university in 2012. To this date, however, Melanie has never worked in the healthcare field. She explains why:

The associates and the bachelors, it was just a degree. But really, even though I have those degrees, I don’t have the … it all comes back to the experience, I don’t have any. It’s kind of like some of the fields you choose, you have to be working
in that field as well have getting a degree before they will even look at you. I got a
4.0 in all my degrees and couldn’t even get a job rooming patients. Which is not
rocket science; it’s placing somebody in an exam room and taking notes of what
their symptoms are.

After failing to obtain employment in her degree field, I asked Melanie what it was like to return
to restaurants although she had earned certifications and degrees at two separate for-profit
institutions:

   It was kind of degrading. It was like you went backwards. It was not in my plan in
life. It was kind of a little hiccup … I tried to get jobs in healthcare and they were
like, “You’re overqualified” and “you don’t have any experience.” They didn’t
take into account that I’ve only had three jobs in my life. It didn’t really matter; it
was what the employers were looking for. And so I had to go back to restaurants
… So I think it was like you kind of feel disappointed because it feels like you are
taking a step back to where you initially started.

I wondered if Melanie felt that employers viewed her differently as a for-profit graduate or if she
thought it hindered her search for gainful employment. She told me, “I think some employers do.
There have been a few jobs that even though I’ve gone to a regionally accredited college they
don’t recognize that. They would like you to go to … a not-for-profit.” Despite her hardships and
tribulations along the way, Melanie’s path continues to unfold. And despite having over $60,000
in student loan debt, she told me that she still would like to have a job in the medical field. But
when asked if she would choose the same path if she had to do it over again, she noted, “I think I
would probably choose a little bit wiser … as far as probably a non-profit because of the cost.”
Melanie further explained, “I could have probably got my associate’s [degree] a lot cheaper at a
community college and then transferred everything into a four year school and paid a lot less and
had less debt. I’m going to be paying for the rest of my life.”

Grace

I was immediately struck by her upbeat personality as Grace waved me over to her booth.
Her energy had been evident through our phone conversation and all the more obvious as she
propelled her hand into the air to signal that I had found her. Grace is a 38-year-old mother of two who holds a certificate in Business, an associate’s degree in Business Administration, and a bachelor’s degree in Business Administration Management—all of which are from a for-profit university and none of which, according to Grace, were “even worth my time.” Grace quickly communicated how she felt her education was “a waste of money” because, as she said in a deliberate tone, “I can’t use it.” Grace is unemployed. Grace has $85,000 in student loan debt. Grace feels “stuck,” as she puts it. I would have described Grace as unvarnished, but she labeled herself as “real” and “bold”—a person who has confidence. Lowering her glasses to the brim of her nose as if to emphasize the point, she told me, “I don’t do well with faking stuff … When I was in the supervisor position they said I wasn’t ‘flowery’ enough.” I was completely unaware of the powerful and heartfelt story that Grace would soon convey to me through our interview, a story that took me by surprise given my first impression of her stern and bold demeanor.

Grace’s story made me cringe several times during the interview. I found myself looking around the restaurant, scanning cautiously back and forth to see if anyone else had overheard the intimate details. There were hardly any pauses during the interview—Grace had no problem conveying her thoughts, one right after the other. And her story, throughout our interview, made me feel deep sorrow while simultaneously feeling inspired by her courage. As we sat hidden away in a corner while morning workers paraded in and out in droves searching for breakfast, Grace shared her lived experience—a story that was not easy to hear. She expressed openly what she had learned over the years on her journey toward gainful employment while also finishing her business degrees at a for-profit university. It appeared that Grace had set out on a hard journey, made even harder by the years of unemployment, mounting debt, and personal tragedies that have befallen her.
Growing Up Too Fast

Grace, waving me over to her booth in the small restaurant, placed me into her narrative early during the interview. I began by asking if she had grown up wealthy, middle class, or poor and she responded, “I would say wealthy. I lived on a farm, so we owned 10,000 acres. We had a big horse ranch. We had beef stock and dairy stock.” While describing her upbringing, however, Grace detailed a significant shift that occurred in her life at sixteen years old, “So my mom left my dad and he ended up meeting this other lady. He married her and they were married for probably maybe 5 years and then she killed my dad, she murdered my dad.”

I was immediately taken aback by this last statement. To be honest, I was unprepared. It was not the act she described that surprised me; my past experience as a police officer had brought me face-to-face with such tragedies on a regular basis. It was how she said it—so matter of fact, just right to the point and then on to the next. I wanted to say something, but I felt speechless. I wanted to stop her, but she continued to talk. It was as if a callous now covered the wound of losing her father so early in life. Grace freely spoke about it and slid on to the next topic, like a pebble skipping off a pond’s surface. I wondered how this tragedy had changed her life and, importantly, if it had any impact on her path to higher education. She elaborated on her experience:

So once that happened my life changed completely and then I ended up raising my brother. So I wanted for nothing and then when I hit probably 16, I had to raise my brother and I stayed, we stayed, because we had a nanny and a maid and everything. So we had money; I would say we were wealthy. They stayed there with us kids at dad’s house and I raised my brother. We were getting money from the farm and stuff and I helped dad with the business part of it, liked helped him do that kind of stuff, you know? I was always intrigued with that. So I helped him with the books. And when he had died I kind of took that over but I had to get an accountant because I’m 16, so what the hell do I know, you know?12

12 I paused briefly at this point in our interview and wrote in capital letters “TRAGEDY” in the column of my notepad. It was hard for me to imagine how Grace, at sixteen years old, could have possibly taken on such
Grace further expounded upon her experience immediately following her father’s untimely death:

So I got an accountant and I was able to keep XXXX, which was our maid, and XXXX, she was our nanny type person. And I was able to keep them but I wasn’t able to afford the accountant and all the other people that we had to get to help out with everything. So they had to be there during the day, like they had set hours and they had their own quarters. So we couldn’t do that anymore. And I felt really sorry, like I don’t know what to do. I felt horrible, like, “oh my God.” So that was like a turning point in my life, a huge turning point.

After Grace lost her father she was immediately thrust into the role of taking care of her younger brother and fending for herself—all at the age of 16. Her brother was five years younger than her and Grace outlined this time in her life as “rough.” She felt anger at her father for marrying this woman and simultaneously felt anger for having to grow up so soon. As Grace remembered, “So I graduated high school, was working, I had to work two jobs in this bar in the evening, washing dishes.” In order to make ends meet, she also worked at a nursing home during this time: “[T]he gas card I used to have that I would just go click and fill up my tank, I didn’t have that anymore. So that kind of all went away.” At the same time, Grace’s younger brother began to rebel in school and experiment with drugs. And then, things got worse, as they “lost everything,” Grace told me. “We had to get out of the house,” she said. “We lost everything.” Grace’s path from this point encompassed a struggle to survive, as she expressed:

So I had to deal with that and we had to get out and I’m like where in the hell are we going to go? So I decided I’ll get married. I’ll just marry my boyfriend and he’s got money, he was an engineer for XXXX, he’s older than me, he’ll fall for it. We’ll move in with him. Who cares? At that point in time in my mind that was the best thing to do because I have not only me, but my brother, and I had to take care of him. So we move in, we get married…

For the next few years, Grace helped to support her younger brother while he fell into a life of responsibilities while dealing with such a tragic situation. I reflected upon my own father’s passing when I was nine years old and later wrote in my journal the feelings rekindled by Grace’s retelling of her past.
perpetual drug use and eventually fathered children of his own at sixteen. As Grace explained, “I ended up taking his baby. So now I am raising his baby. By this time though I already have two kids of my own, because you know I am trying to get like that family.” She described her brother’s situation as a “Jerry Springer life” and by the time she was nineteen he had fathered another child, which caused Grace to reflect on how she had “4 babies all in diapers that [she would] have to pay for.”

This snapshot provided by Grace helped me to understand why she later characterized herself to me as a “young matriarch.” I felt this was a most fitting description given her background and the support she has shown her brother’s children. In Grace’s story, I saw divorce, the loss of a parent at a young age, heartbreak, and a forced maturity of having to look after herself and her brother. Where the story went deeper for Grace is when I asked about her past educational experiences. Grace had first enrolled into a community college because, as she put it, “I knew I wanted to do something, I couldn’t do what I had been doing.” Grace further explained her thought process:

…I mean, I am young with all of this is going on, so I am trying to figure out my way but I didn’t have anybody to like say, ‘Hey mom, hey dad, I’m not for sure what to do or how do I get help. What’s my first steps?’ So I went to community college and I went there and almost graduated but then I found out I was pregnant with my second one, which I was destroyed. I’m like I’m not helping the situation either. So anyway I quit that because I am just like I can’t take care of four babies; I just couldn’t do it. It was too much and then working and going to school.

After dropping out of community college, Grace spent the next few years working odd jobs in customer service, correctional facilities and hospitals, before deciding that she needed a break. “I couldn’t breathe,” she told me. Grace also ended up falling into substance abuse before eventually stumbling upon the path of for-profit education, a path that was made interesting to her while working in the correctional facility. She expounds:
I was like, I don’t know if I want criminal justice … because I worked in corrections and I was like I really don’t want the negativity around me as much anymore and I need positive things going on because I had a lot of negative and I feel like negative is kind of like a cancer it eats you up. So I needed to be around more positive people, like successful people. Most people in criminal justice that I think of are like cops that don’t make very much money; officers don’t make very much money; police officers don’t make very much money and they have to deal with a whole lot of crap. So I am like I need something different. So that’s when I decided business…

I was curious as to why Grace had decided to attend a for-profit college, and especially why she chose this particular business program over the many others in her area. She divulged what the process was like for her and her thought process in selecting this particular college:

I determined XXXX by just figuring out that I really needed to go back to school. I need to complete something. That is what I wanted to do. I needed to complete something. So I just kind of drove by and talked to them. They were really super nice. And they were able to get me right in. I didn’t have to have a lot of … there wasn’t so many steps … You just go in and you just sign a piece of paper saying you are going to pay for it. And they ran the financial aid for me; I didn’t have to do that. I didn’t have to fill out the FASFA [Free Application for Federal Student Aid], they would do it for me. So there was a lot of steps that they helped me with as far as I didn’t have to do it. They kind of took it by the horns and did it themselves and all I had to do was agree to what they were doing. And it’s a shorter program, it’s like 10 weeks instead of 16 weeks and that was really important to me to be able to get done quickly because I had already spent enough time, I felt, on my education, and it hadn’t took me anywhere.

For Grace, she envisioned that earning a college degree would help her get “a career and not just a job. That’s kind of what I thought it would do for me,” she said. Grace also thought that this particular educational path would help her focus and offer “more support” as far as her career pathway. Grace was of the impression that a for-profit education “would help [her] find something if [she] was looking for something.” But, as she declared, “that is not how it works.” Although Grace told me that she thought earning a for-profit education would give her a career, job, focus and put her on the path where she wanted to go, when I asked Grace what impact has earning a degree had on her life so far and what her experiences have been on her path to gainful
employment, a different story emerged:

Well, like I said, I have a bachelors but that is about it. I feel like I have always been a confident person. I feel like I am someone that … I’m a survivor, you know? I am going to figure it out one way or the other. I’m kind of disappointed that they didn’t give me what I was looking for … like I thought I was going to get. I feel like I was, I don’t want to say, bamboozled, but like you didn’t tell me the truth about really … what it was … like what I was going to get, you know? …I thought that I was going to get this degree that I was going to use as far as what jobs … like their accreditation wasn’t good. Places like university accreditations and they won’t take it … a tech college degree unless it’s like a specific job that works with that school, does that make sense?

As our interview progressed, Grace voiced several complaints about employers not recognizing her degree due in part to a lack of accreditation. “Unfortunately, they are looking for someone that has a degree with an accredited university or college,” she told me. Despite having earned her certificate, associates, and bachelors in business from a for-profit university, today she labels herself as “stuck.” Grace has over $85,000 in student loan debt, she is unemployed, and, as she told me directly, “I ended up graduating with my bachelor’s [degree] and it’s pretty much nothing.”

Beth

When I called Beth to ask for her participation in my study, my impression was that she seemed guarded and reserved. There was a long pause followed by several lucid questions regarding my rational. “You want to do what?” she asked. “Ok … I guess … I hope I can be helpful,” she said, her tone spiraling down as if to say I am a locked vault and I will provide you with standardized answers. I pictured in my mind this stoic figure who was suspicious of the “study” I had proposed and all the more suspicious of why she had been selected. When I learned that Beth was a criminal justice major, the thought bubbles immediately swirled together in my mind: a certain hardness, rough, firm, to the point. But when I met Beth and saw the bright pink sweater she was wearing and the Starbucks drink she clutched in her left hand—an iced mocha
Beth is a 45-year-old mother of three who has worked in a variety of career fields throughout her life: police dispatcher, health care worker, and retail clerk. She holds an associate’s degree in criminal justice from a two-year for-profit college and is currently finishing a bachelor’s degree in criminal justice from a four year for-profit university. Her hourly wage is $8.90 an hour, a wage she earns as a loss prevention clerk at a retail store. Her student loan debt amount is over $60,000, which she referred to as “scary.”

Beth was open and candid during our interview. She grew up with a father who served nearly 40 years as a police officer, which explained away her initial hesitancy and suspiciousness of the stranger who had solicited her for a study. When we sat down, however, the breach between us disappeared and conversation flowed back and forth—a tennis match with words. Most prominent was Beth’s sense of humor; most notably, her laugh. Beth laughed as though she did not have a care in the world; taking it all in, drawing you in with her. She told several jokes before and after our interview that seemed to redefine what I had pictured a criminal justice major to be. But what I could not ignore was the pain that sat just behind Beth’s eyes as this recently divorced mother conveyed her own hardships, struggles, and hurdles while pursuing her American Dream. Only hours before our interview, Beth had received a phone call from her university telling her she may not have enough student aid to finish the program. According to Beth, she has “topped out” on student loans.

**Criminal Justice in the Blood**

Beth’s upbringing was completely opposite of Grace. She began our interview by explaining what it was like to grow up with a father who was a police officer and how that led her down a different path, a path that eventually steered her to pursue degrees in
criminal justice at two different for-profit colleges:

When I was 18 I totaled my car and I had my friend with me and two cans of beer in the car. My dad’s best friend was the officer that was first on the scene. He called my parents to come to the scene and my dad told him to ‘throw the book at me’ and that scared me to death. I got a ticket for no seat belt and for open container. I was on diversion for one year and never did that again. It taught me a lesson.

Through a series of odd jobs, Beth eventually found work at a convenience store while in her early twenties. By this time she had married her high school sweetheart and while working at the convenience store her path toward a for-profit education and gainful employment was slowly revealed. Beth said she “didn’t like the job but it was money” and “finally got what [she] considered a ‘good job’” when she began working as a police dispatcher. However, it was during this time that Beth became pregnant with her first-born and decided “I couldn’t do the rotating shifts and forced overtime anymore with a newborn.”

At that point in her life, Beth eventually became an office assistant for the next seven years, had her second born, and went on to work as a hospital receptionist because “there were really no advancement opportunities for me there,” she explained. Unfortunately, the clinic that Beth worked for eventually closed and moved to another state, leaving her unemployed for half a year before she found work as an office manager, a position she remained at for the next five years. At 34 years old, Beth had her third child, faced unemployment again after layoffs, and in 2010, “This is when I decided to go to school,” she explained.

Beth earned her associate’s degree in criminal justice and found a job as a juvenile corrections officer within a few months after graduation. At the same time, the hours, rotating shifts and forced overtime took its toll. Within two years of being on her job, Beth had broken
two ribs, was divorced, and found herself unemployed again. “I think I was too old for that job,” she said. According to Beth, even though she had earned her associate’s degree and a job in her field, “We always had financial problems and that was a huge stress trigger for us.” (The juvenile corrections position paid $13 an hour and did not require a degree.) Looking to advance her career and earn more money, Beth enrolled into another for-profit university in 2013 because, as she told me, it was “the only college I could find that would take any credits” from her previous for-profit school. Badly in need of work to support her three children, the only work that Beth could find suitable to her degree field was as a loss prevention officer. Beth looked directly at me and stated, “I love my job, but I only make $8.90 an hour and that is nothing for a single mother of three.” Beth recently discovered in February of 2015 “that I was running out of student loans and Pell grants … I will have to pay out of pocket, but to afford the payments on my salary now I won’t graduate until June of 2016.” When I inquired as to what Beth would now do on her journey, she elaborated:

I haven’t decided if I am going to continue to go to school or not. I am very torn on what to do. I do know that I can’t live on what I make, and I am having a hard time finding another job without more college. The only place for me to advance at XXXX is for me to relocate to another state as a loss prevention manager and they still wouldn’t pay much more. I can’t really move out of state with the boys, and my parents are not in the best of health so I also take care of them. I really thought if I had an associate’s degree it would help me get a better job, but it hasn’t. I really think if I could get my bachelor’s degree it would make a difference. I just don’t know if I want to continue to drag my college out that long. I’m not 100% sure that it will make that big of a difference. I will be 46 years old if I stay in school and finish the program.13

Before me, I saw a mother of three who had bounced from job to job before deciding that higher education was her ticket to a better career and better pay. And yet, Beth entered a career after graduation that left her physically injured and with low pay and, eventually, back on the

13 As I reflected on Beth’s story, the elements of credentialism (the need for a credential to open doors) and the human capital theory (the desire to increase one’s skillset and pay) flooded my mind. I took several notes about the hints of credentialism and human capital theory I perceived in Beth’s narrative.
unemployment line. Today, without any more student aid to finish her bachelor’s degree, Beth faces a difficult equation to figure out: $60,000 in student loan debt, three children, and $8.90 an hour.

**Edith**

*Edith*, a 38-year-old mother of two, had forgotten about her tax appointment and had scheduled our interview at the same time that day. We juggled scenarios back and forth before finally settling on a time that worked for the both of us. Edith sat patiently in the coffee shop and stood up as I approached her table. Her handshake was firm, as was her smile, and I could tell that she was no stranger to working in a professional environment—her words were cultured, a steady string of sentences followed by hand gestures. Edith holds a certificate in medical assisting from a two-year for-profit college and an associate’s degree in medical administrative specialist from the same college. Today, she works as a medical office assistant making $12.50 an hour and has $21,000 in student loan debt that she describes as “outrageous.” As she explained to me, “I think the money that we pay to go to school … I just feel that it’s excessive.” And yet, despite her outrage, Edith’s success, her sense of pride, her happiness, seemed directly tied to her college degree; inseparable.

Edith’s openness and willingness to help were evident from the beginning. She began by saying “I hope I can be of help” and ended our interview saying “I hope that this was helpful.” The composed and firm posture that Edith presented, however, quickly melted away as we began our discussion. She eventually slouched forward on her elbows, looked me straight in the eyes, and answered unequivocally. At certain moments during the interview, I noticed Edith would look away and stare at other families entering the coffee shop. I wondered what she was thinking during those brief pauses. Self-described as “shy” and introverted, Edith brought to mind
someone who grew up sheltered, but it was difficult to tell based upon how quickly we built rapport and flowed into our interview. Although we had just met, I felt like I knew Edith, and I was taken aback by her unwavering and upbeat attitude. She struck me as someone who did not simply choose to remain positive, but was, by her very nature—positive. I often lack this trait of positivity and it comes out most when I mention my own humble beginnings—not Edith. Even when she described herself as growing up poor, she did so with a bit of humor and cheerfulness, commenting:

We couldn’t do what the average family did. There were no family vacations, you know. A lot of times, even at Christmas, there was no Christmas because there was no money because all the money went to provide what we needed on a daily basis versus something that we wanted.

In spite of her initial upbringing, her mom had attended college, inspiring Edith to as well. “My mom has always pretty much been involved as far as furthering her education so I think with her doing that that kind of encouraged us to go to school and get our degrees,” she told me. Twice during our interview, Edith’s six-year-old daughter ran up to us, toys in hand, asking if she could have them. “Put them back,” Edith told her, sending her daughter off to her father who waited patiently in the distance while we continued our interview. I thought about how stressful Edith’s life must be, but I also picked up the intense love that she had for her daughter. Her perceived impact of earning a college degree was “for my kids,” she explained, “setting a role model for them and setting goals and going out and reaching them.” Her mother had set a positive example for her by going to college and she was now setting that same example as a college graduate. When our interview ended, I looked back to find Edith playing with her daughter near the gift section. I thought about Edith’s definition of the American Dream: “Living your life happy, free.” It seemed as though she had found it.
The Fork in the Road

Edith wondered upon a fork in the road after working in the retail industry for 10 years. She had grown up poor and in a single parent home but had decided that she was “ready for a change and ready to further [her] education and find a stable job and also options with the degree.” Edith explained to me what it was like to grow up in a single parent home:

My mom and dad were divorced … Being with my dad I think he had the more firm, stable background. He pushed us to, you know, do things better, you know, just teaching us life skills. With my mom she was a single parent so she, you know, had to work multiple jobs in order to take care of us so, therefore, she wasn’t there as much as my dad was. So I find it that, you know, she had to, how do I say this, she had to do what she had to do in order to make ends meet, in order to provide for us.

Much like Grace and Beth, Edith also worked in various jobs and had children before deciding that she needed to advance her career and earn an education. She told me bluntly, “I wouldn’t say that I dug too deep into it, honestly … the programs just sounded good to me and it fit my lifestyle because I worked full time and my hours differed, so it enabled me to be able to go to school and still work.” Edith said that earning a college degree, she felt, would make her feel better about herself and lead to “a better job.” In addition, she elaborated that, “For my kids too, I would say. Setting a role model for them and setting goals and going out and reaching them,” but also noted, “I did think that it would put me in a better financial status than I was.”

After earning her certificate in medical assisting from a two-year for-profit college and an associate’s degree in medical administrative specialist from the same college, Edith found a job as a medical office assistant where she earns $12.50 an hour after three years of employment in her field. I asked Edith about the impact that this
chosen path has had on her life:

Well, it’s made me feel better about myself. It’s made me be able to go out and find a job using the skills that I learned in school. I can’t really say that it has done much as far as my finances ... I hope that I move up in the company and find something to where I manage my own office at some point.

I asked Edith if her wages had gone up or stayed the same since graduation and she replied, “I would say they have gone down a little bit actually.” Edith elaborated, “Well, I make $12.50 now to where I was making $14.50” before her degree. She then told me what it was like for her when she tried to obtain gainful employment:

I think it was very hard just finding somebody to put that trust into you because you didn’t have any background in that field. It was just somebody just giving you that chance … A lot of times it was just no response. I had one offer at one time, which I never even got to the point of interviewing; they just automatically called me back and said they went with somebody else. So I don’t know if this person went in for the interview and they were really impressed. So I didn’t even get to the point of the interview. So then I basically searched out through a staffing agency and they were the ones that helped me get my placement in my current position. So it kind of started out temporary and then the company hired me on after my trial period through the temp agency.

For Edith, she thought that she would make more money by earning a degree from a for-profit college but that has yet to manifest. When I asked why she thought that earning a degree from a for-profit college would place her on a better path financially, she told me:

I thought I would make more money. I really did. I thought I would be in a better financial situation … Because of all of the talk. Basically when they present the program to you they present it a certain way and they tell you what they could be making out there and what people are making out there and you kind of go off of that. At one point in time you might make that, but that is not what you are going to go out in the field and start making. And I think that my expectations were thinking I was going to go out there and start making that type of money instead of building up to that.  

Much like Beth and unlike Grace, Edith found a job in her degree field following graduation but

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14 At 38 years old and with two children to support, I could see that Edith pondered her future, her $21,000 debt load, and her low wages. She flushed red when speaking about it and the long pauses during our interview now made sense to me as I reflected on her story. She was still thinking, still optimistic that there was more.
was disappointed with the wages. Even worse, Edith’s financial situation remains precarious and her employment ladder looks to have plateaued—although this did not appear to bother her. Edith offered an occasional smile and chuckled lightly when describing her future. But the path she chose—primarily based upon the abundance of job opportunities in the medical field she was told about by her college—appeared to be a difficult one from my viewpoint. Today, I gathered that Edith works, searches for new employment, and juggles her entry-level job with trying to support her family. Unlike Grace and Beth, Edith did not continue on after earning her associates degree. I wondered why. As we closed the interview, Edith expressed to me how student loan debt still worried her:

The question about the student loans, that is also another concern why I haven’t really pursued because I don’t want to continue adding to my student loans and not being able to afford to where I have to go to school the rest of my life just to defer my loans. With how hard it was for me to find a job after finishing school, and the economy, that is why I haven’t really pursued anything further.

Edith’s path appears uncertain from my perspective. Having come this far, she looked to have set foot at another fork in the road. There were difficult decisions ahead for Edith, I thought, decisions that only she can make.

**John**

*John* has worked in fast-food kitchens and sweaty dry cleaners, in factories and in oil fields with the sun beating down on his back, in a cramped half-way house, and, more recently, on a school bus, packed with fussy adolescents—his iPhone playing rhythm and blues softly into his left earbud to “calm his nerves.” There was no hesitation when I called John and asked him to participate in my study. He seemed eager to participate, ready to tell his story, as if something had been bothering him for some time. John’s apartment building had recently caught on fire and his new apartment, where the meeting was conducted, lay bare with nothing on the walls and
boxes strewn about the living room.

John, a 43-year-old school bus driver who earns $18 an hour, gave me an immediate smile as we greeted one another and I outlined the interview process. John holds an associate’s degree in criminal justice from a two-year for-profit college and is pursuing his bachelor’s degree in criminal justice and public safety at a four-year for-profit university. He has over $56,000 in student loan debt and is unable to finish his bachelor’s degree because he has depleted his student aid. Leaning in close to express his point, John quickly wanted me to understand his predicament, stating, “I’ve ran out of money to even borrow. So that puts a bad taste in my mouth to know that I can be $56,000 in debt and still need an additional $8,000 to finish. It just shouldn’t cost that much to be honest. Why did I tap out? Well, I tapped out because the school, for-profit, is getting the most money they can get is the answer.”

From his candid and frank answers, I could tell that John was not on guard. I felt an openness with him, a freedom to ask on my part and a freedom to tell on his part. Throughout the interview, my right hand smeared wet ink from my pen across the notepad, as I struggled to keep pace with John explaining his experiences, his difficulties, and his dreams. My knuckles, blackened with ink, appeared bruised following my interview, but my notebook was full.

From first appearances, John gave me the impression of someone who had overcome a lot in life and my perception did not change when the interview was completed. I could tell from his blunt answers that he was not the type to pull punches—full force or nothing. John would expound upon answers without me prompting him; there was hardly any silence between us, and his interview revealed some of the most intriguing statements pertaining to my study. Despite all that John had shared with me, all that he knew and conveyed about his past and present, I never detected a sense of closure regarding his story. John’s life appeared, to me, an open wound—
Surviving Many Different Jobs

John’s path toward gainful employment following graduation still perplexed him. He took a while to explain it to me, pausing to think, looking off in the distance, moving his eyes back and forth staring at the floor. As John described it, he had grown up in a relatively low-income household where education was not valued by his parents. John’s father worked odd jobs throughout his life and his mother was a homemaker. However, John perceived the value of education through his interaction with other, more well-to-do families throughout high school. After graduating from high school, he had attempted to earn a degree at a community college, but decided, “I couldn’t go and make a living also. That’s pretty much that,” he quipped. In his twenties, John worked for various dry cleaning companies in their supply departments, he worked for manufacturing plants that created hazardous chemicals, he even delivered pizzas and worked on fast-food lines. In his thirties, John worked in the oil fields where he scouted new oil wells, acted as a supply clerk for his company, and switched back and forth between companies as he sought out higher wages. But at 38 years old, John decided that he wanted a change in his life. I asked him to explain his thought process behind earning a degree at a for-profit college and some of the challenges that arose:

Well, me personally, my greatest challenge was being young and not having a mentor to kind of mold me and start getting me interested on what type of path I needed to take. So I kind of just figured it out by myself, taking many different jobs. And like I say, I am the untraditional type student for the fact that I didn’t start on my degree until I was already 36 years old. That’s late to start going to school, but it’s never too late to earn an education. But it is what it is.

After graduating from a for-profit college and taking a job as a school bus driver, I wondered if John had greatly considered his employment prospects with the degree, and
especially why he chose criminal justice. He told me, “Well, once again, for me I really didn’t go into receiving the degree thinking, well my first degree I’ll say, I didn’t go into it thinking I’m going to work in a particular field. I was kind of just getting that under my belt.” I then asked him if earning his associate’s degree in criminal justice had an impact on his career and he replied, “I’m going to say it has not. But on the same token, employers are impressed to see that on my resume at best.” John never mentioned which employers were impressed, but he did note that he is one of the few individuals at his job with a degree since it is not a requirement.  

Taking a moment to drink from his ginger ale, John further revealed his process with gainful employment before and after graduation:

I have been through processes where it seems like there’s just no work out here that’s paying well enough. But other times, I’ve known that you’ve had to apply yourself. And that’s another reason for going back and really giving school a thought. Because when I was growing up I never really thought I would go to college. But I wasn’t thinking at a higher level. So sometimes you have to do some soul searching and see why you need an education. I’m not going to say everybody has to go college, because not everybody is college material, but for me personally I look at things that I want under my belt. I may never use them, but who knows? If I need to refer back to that then I want it there. Kind of like a safety net. I just wish it didn’t cost so much to have that safety net.

John began to express to me how his path of “many jobs” to a single job after graduation has impacted his thinking. According to John, he now feels more “confident,” more “successful.” But as he described his path in greater detail, he lowered his head and muttered, “The position I’m in has nothing to do with my education. I’m not going to say that’s anybody’s fault but mine, because I could go in a different direction.” I interpreted this as shame, but I also sensed that John took pride in knowing that he had worked in so

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15 At this point in the interview, I wanted to know more about the path that shifted John from so many jobs onto the doorstep of for-profit education. I felt like he had more to share but I sensed a reluctance to explain his past. He rubbed his hands nervously at first and had trouble making eye contact. Fortunately, this soon gave way to a deeper understanding of his experiences as a whole.
many areas. “At the end of the day,” John said, “you do the work you earn the degree and you knock on some doors, they could open for you.” He went on to explain, “I’m not going to say that couldn’t happen for you. But I’m not going to say the university goes above and beyond to make that happen for you with the type of money you pay out. I’ll say that. They could do better.”

At 43 years old, John earns $18 an hour as a school bus driver. He has his associate’s degree in criminal justice, but he also has over $56,000 in student loan debt. His bachelor’s degree in criminal justice and public safety from a four-year for-profit university remains unfinished. And like Beth, John owes another $8,000 to the school before he can complete his degree. John has run out of financial aid. As we closed our interview, he complained of the recent calls he had received from the loan companies, threatening to garnish his wages if he did not begin repayment of his loans. “You know hindsight is 20/20,” John murmured, “but you don’t know until you are already in the system.”

Anita

I left three voicemails with Anita before we ever sat down to interview. She finally called me back—four days later—to apologize and then, the evening before our scheduled interview, she rescheduled. Two hours before our final scheduled interview time, she called to see if I could meet in 20 minutes because her son had a doctor’s appointment that would conflict with our interview. I raced across the city and into the bookstore where I encountered a very busy woman. Anita is a 38-year-old mother of two who works part-time during the day as a receptionist, goes to community college at night, and describes her schedule as “hectic.” She earns $16 an hour, part-time, and holds an associate’s degree in medical assisting from a two-year for-profit college.
Her current student loan debt is approximately $23,000 which, as she told me briefly, “I really don’t have money to afford to pay that. I think I am going to be paying on it for the rest of my life, you know what I mean?”

I felt bad for taking Anita away from her busy life, but she reassured me that it was fine and commented, “I completely understand you need to get this done,” which revealed hints of the empathy Anita carries for others. As we sat down, I perceived that Anita was highly energetic and plain spoken, placing one hand on top of the other, sitting straight up in her chair, firing back quickly as soon as I asked my first interview question. Anita looked polished, refined even. I could feel the energy emanate from her as she responded to questions; her unsettledness bothered me and yet, at the same time, I felt she understood my own worrisome energy as I explained the reasoning for my study. It was as if she had also learned things on her journey that had caused her to question the path she chose in for-profit higher education. Anita spoke with confidence, but also reluctance with a few of the questions—specifically, a reluctance not to shame those in her past and a reluctance to speak negatively because she felt so “lucky,” as she confided to me.

**Driving Onto the Path**

Like so many of the other participants, Anita was the product of a single parent home due to divorce. Although Anita’s mother faced the challenges associated with single parenting, she was a college graduate, which left Anita with a positive role model growing up and something to aspire to. For years, her mother worked as a medical assistant providing mental health care. In fact, Anita said that her mother taught her “how to be a caring person and move forward and live my dream as she lived her dream.” Growing up in a middle class household, Anita’s mother conveyed the value of education and hard work, while also providing “clothing and food and roof over my head,” Anita
made sure to emphasize. Following high school, Anita’s dream was to become a nurse and she worked various jobs as a receptionist throughout her twenties to support her and her children. Anita’s path to a for-profit education and gainful employment, however, began while driving by the college one day. As she explained, “I drove by the college and I saw it and I was reading the signs and then I just stopped in one day and got interviewed and went from there. That’s how it happened.”

Anita went on to expound upon the roadblocks that stood on her path both before pursuing her associate’s degree in medical assistant and after finishing college. According to Anita, she had to “juggle with [her] family” and “having children as well.” She notes that it was “hard to find time to do my work, working full time or part time and having children and making time to make sure everything they need everything is done. Having a family is very hard to manage all the things in general.” Anita then explained what her path was like when she sought after gainful employment following graduation:

The first job was when I got out of college I worked there for a year and half. And since the practice had closed down I had to look for a different job. And the challenging part of looking for another job from that spot … I don’t know I filled out a lot of applications and a lot of interviews … I don’t know what to say or how to say it, how I got interviewed but I was lucky to get an interview with my next step of the job. And I worked there for two years.

Fortunately, Anita’s internship at the for-profit college led to her employment. She completed her internship at the hospital where she was born and told me, “It was really weird because I got the experience of where I was born and that made it even cooler.” Following her internship, Anita applied for numerous jobs in the medical field and, as she said excitingly, “I got a job with no experience. And that surprises me because nowadays they look for experiences more than they used to.” The job Anita found involved pain management, helping with injections and epidurals. Despite the low pay ($12 an hour)
Anita said that she “really enjoyed it,” but the clinic soon closed because the doctor’s mother became ill. Still, Anita also expressed, with an optimistic smile covering her face, that her first experience and path toward gainful employment “was great.” I asked why: “I think it taught me well, you know? And it was a small practice too, only maybe six people working there.”

Now 38 years old, Anita works part-time as a medical receptionist making $16 an hour. Her student loan debt from earning her associate’s degree at a for-profit college is $21,000. When asked about her thoughts on paying back her loans and working toward her future, she stated:

I really don’t have money to afford to pay that. I think I am going to be paying on it for the rest of my life, you know what I mean? I just have to be done, I am a very persistent person and I get to my goal to where I need to be and do but then again I have this loan out there that I owe and its credits don’t transfer over and I have to repeat classes and pay more money.

Anita attends night classes at a local community college where she is pursuing her goal to become a registered nurse. I asked Anita about her choice to attend a community college after having earned her associate’s degree at a for-profit and she responded by saying, “I found out that getting the goal, where I wanted to go, I couldn’t because the credits didn’t transfer … I don’t know how to explain it.” Anita wanted to go on and get her bachelor’s degree, but none of the credits that she earned from the for-profit college transferred to larger institutions because it was not accredited. She went on to note, “And they didn’t mention it. I mean, as me just going out and first going to college and not knowing that and then finding out at the end trying to transfer over credits, and not transferring, puts a bind in my goal.” Despite these setbacks, Anita remains optimistic and regularly completes “searches and applications on the Internet.” Although she has not received a
call back from any of her employment searches and applications, Anita ended our interview by telling me that she was “still doing some research on how to get there.” It appeared as though Anita’s path was yet unfolding.

**Tammy**

The temperature outside was 15 degrees and it was hard for me to take my eyes off the man sitting to my immediate left as I waited for Tammy. He wore a tan fedora hat, white t-shirt and duck boots. Three yard sticks were sprawled across his lap and he tapped rhythmically and gently on the table to a song, a song that only he could hear. Tammy had asked me to meet her at a fast-food restaurant that also serves as a popular hangout for many of the homeless in the city. I felt nervous and, to be sure, I had reason to. I was sitting in a Burger King located next to a transit station wearing a suit and tie and jotting down notes. The servers looked puzzled because I had not ordered anything; I could feel the patrons’ eyes meticulously examining me, looking away as I looked up. Ironically, after I began to sing along in my head to the Jackson 5’s “I’ll be there” playing across the loudspeakers, Tammy walked in.

Tammy is 57 years old and has worked in the healthcare industry for most of her life. She holds a diploma and certificate in computer programing from a two-year for-profit college. Her current student debt load is approximately $30,000 and she earns $13 an hour working weekends as a health care assistant. After we began the interview, I immediately felt Tammy shrink from our conversation and become preoccupied with her own thoughts. She appeared to be an introvert and hardly made eye-contact beyond a quick glance followed by a glare off in the distance. I sensed melancholy while speaking with Tammy, as if she had been waiting for a change that had yet to manifest, as if she knew there was more to her career pathway but had no

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16 Throughout our interview, Anita appeared absorbed with goal setting. I noted in my memo pad that she raised both hands with clenched fists when saying she wanted to “get there to get to my goal.” I felt inspired by Anita’s courage and steadfast determination.
idea how to get there. “I’m sorry, my mind is scattered,” she told me after a long pause in answering one of my questions.

Despite my initial misgivings and out of place feeling in the setting, Tammy provided me with some of the richest answers during the entire interview process. She spoke from the heart and without hesitancy concerning the things that mattered most to her. She told me how she could not type despite having a certificate in computer programming. She told me how she doubted that she even possessed the prerequisite skills required for a job in information technology. She told me how she felt abandoned. She wanted me to care. And when I asked about student loan debt, she replied, “Oh my God! They called me last night.”

After the interview, I had a hard time putting Tammy out of my mind. I wondered how her future would turn out, where she would go, and I felt disappointed in not having the resources she badly needed.

**The Silent Road**

Tammy was a locked vault. I pried and prodded for information during the interview, but I only saw glimpses of light. I never felt fully “let in” to what lay beyond the surface; she guarded her path, the reasons for which I did not fully understand. Tammy had grown up poor in a family of 14—8 boys and 6 girls—to a father who was a maintenance worker and a mother who stayed at home to take care of her siblings. Both of her parents only possessed a grade school education and education was “not really” valued, Tammy explained, but remarked, “I wish it had been.” Tammy did note that her mother and father taught her values, hard work. Growing up poor was described by Tammy as “rough,” but she eventually graduated high school and went on to work in the medical career field as a residential living assistant, a career she remained in for decades
before discovering the path to a for-profit education. When I asked Tammy what led her to a for-profit college, particularly since she was 53 years old when she began, Tammy replied, “I think I heard about it on television, I think. I am not sure.” However, she went on to highlight a moment in her life that caused her to develop a deeper interest in what the college had to offer:

I was going to this library over here and I was taking the classes in computers because I was interested in computers, so I started going there. Then I decided that I think I should at least try college to get more input on it so I can learn. So that’s when I decided to go ahead and sign up … I thought that it would at least get me a better job, you know? Something better.

As our interview moved forward, I caught another glimpse of Tammy’s path as she considered her educational and career goals. “Well, what I do right now I am in the health field, and I just wanted to do something different. Get out of that,” she further explained to me. “I am doing ok, but I would rather do something different.” At 53, Tammy enrolled into a computer programming certificate program at a for-profit college and was quickly overwhelmed by the pace. “I did enjoy the classes,” she told me, “but to me when you first get there it goes fast.” Tammy elaborated on this experience:

I was interested in learning how to type and keep up with typing. They try to teach you the typing but then you are going on to the next thing real fast so you have to keep up. So I was disappointed that I am not a good typist and I think that if I was to catch on I could probably get a job somewhere.

For Tammy, there was no career path after she graduated, at least not in the sense that her college guided her toward gainful employment. Tammy went back to her job as a residential living assistant because she could not find employment in the information technology career field.

When I asked what impact the diploma and certification has had on her life, she stated, “There is none because I am not even doing anything with it. And I am sure I would need to get a refresher course if I was to try it. It’s been 2011 since I graduated.” Tammy expressed to me how she has
filled out multiple job applications online for computer programs, asked for help from job placement centers and the for-profit college, but has yet to find employment. “Well, I never really got to go face-to-face with anybody,” she explained. “They just call me over the phone or send me something and let me know.” It was clear, as well, that Tammy did not view herself as a qualified computer programmer. She offered her thoughts about what would happen if she did get hired in the field that she earned her credentials in:

I really don’t know what … if I was to get a job and I put on my application I am a computer programmer, what do you think? What do I put? Because the job is going to ask me to show them what I can do or … I just don’t understand it because like I said I never got hired to do anything so I don’t know what is out there. It might sound crazy but I don’t really know what they expect of me.

For Tammy, having received her diploma and certificate in computer programming from a two-year for-profit college has yet to offset her $30,000 in student loan debt or improve her $13 an hour wage.

Kim

On the surface, as I entered the coffee shop for my interview with Kim, I saw a petite, soft spoken 27-year-old wearing medical scrubs. This was deceptive. There was much more below the surface, I soon learned. Kim was a unique participant not only because of her bubbly personality, but also because of the amazing challenges that she has overcome. Kim possesses natural warmth, an unmanufactured pleasantness. She holds an associate’s degree in medical administration from a two-year for-profit college and is completing her bachelor’s degree in allied health management at a four-year for-profit university. She currently works as a receptionist at a medical office and earns $10 an hour. And when I asked about her student loan debt, she replied, “It’s awful … it is. When you think about how many hours you have to put in in order to pay back the minimum payments, especially in a for-profit school. It seems like they are
getting all the money.” Kim’s associate’s degree cost just over $30,000.

From our phone conversation, I never would have derived that Kim had struggled with health issues her entire life, recently lost 200 pounds, and possessed an unfailing optimism despite her trials. She quickly consented to our interview and apologized three times for not getting back to me immediately when I left a voice mail explaining my study. Most surprising, when I interviewed Kim I noticed that she had difficulty frowning, even when describing things that she was upset about—a testament to her optimism and jovial spirit. While the barista ground espresso beans just behind our heads as we sipped lattes, Kim shared with me what it was like to face a debilitating disability and yet pursue her version of the American Dream though higher education. I gathered that her participation in my study was a direct result of her willingness to help, a willingness to assist those in need, a trait that has served her well in the medical field though, as she wanted me to know, “I don’t like blood.” Kim had told me over the phone that she understood “what it is like to go to school,” which possibly explains why she felt so compelled to take part in my study. What I was not prepared for was the inspiring story that would soon unfold, a story that made me pause at several moments during our interview, a story that I still think about when assessing my own woes and tristful complaints. I do not see the world, or at least my world, as “so bad” after interviewing Kim. She inspired me, to say the least.

**A Winding Street**

Kim apologized to me several times for selecting what appeared to be the loudest coffee shop in the United States to meet for our interview. The piercing grind and crunch of coffee beans and whistle of espresso spouts caused us to lean in closer, to speak more deliberately. At first appearance, I found Kim to be unique in the sense that she seemed quiet and meek, but at the same time, I could tell she possessed a certain optimism, a well-spring of energy. I learned
that Kim had grown up in a blended family with two older sisters that are thirteen years older than her and a sister that is seven years younger from her father’s new marriage. Kim’s parents divorced when she was eight years old and “I did not take it very well,” she told me. Kim was a good student in school, “always had high expectations” for herself, and found it to be “an escape … from a very young age” as she reconciled her parent’s divorce. But at fifteen years of age, Kim went through a life altering event that placed her on a path of tribulation and triumph:

When I was 15 years old, I was hospitalized and no one could figure out what was wrong with me. By the grace of God a pulmonologist was on call and ordered a test that saved my life. I was diagnosed with a blood clot in both lungs. I was placed on oxygen and blood thinners. Being a teenager is hard enough but when you are in high school trying to fit in with an oxygen tank is not an easy thing to do. I dropped out of school when I was 17 and earned my GED.

Kim then shared with me what took place in her life after earning her GED:

Over the next few years I would go on to have three open heart surgeries to remove the clots. They kept coming back and finally my family was told that if I have another massive blood clot in the lungs they would refuse to take me as a surgery candidate. I was also forced to have my tubes tied as having a child would most like end up in tragedy. During all of this something happened that changed my life forever. The doctor who diagnosed me told me that I would be lucky to live up until the age of 30. I think at that moment everything just stopped. I got my life back on track and was determined to do everything that I wanted to accomplish before I died.

Following this traumatic set of events, Kim began taking classes at a local community college but “never really had the support [she] needed,” she noted. Kim’s father was serving in the military overseas at this time, so Kim decided to move to the Midwest with her mother. Kim regarded this as “another life changing moment” because she started on her journey at a for-profit college. According to Kim, she finally chose a for-profit college “because it was convenient and they had both online and in class discussions, so that kind of made me want to go.” Kim also said that she “needed to have a job and had to go to school at the same time, so they made it easier to work with my schedule.” When I further inquired about the impact that
Kim envisioned earning a college degree would have on her life, she indicated a financial and intrinsic value associated with education:

Well, financially I thought it would be better. And then just because I am really passionate about the medical field, specifically the mental health area. So I thought it would just open way more doors for me job-wise and then to help impact the mental health community in a positive way.

Kim graduated in 2013 with a 3.9 GPA and her associate’s degree as medical administrative specialist. After several interviews, she landed a job as a receptionist in a medical office for $10 an hour. Not satisfied with her wages, Kim continued her education at the for-profit college and is expected to graduate in May of 2015 with her bachelor’s degree in allied health management.

Kim said she felt “very proud” after receiving her degree and also felt like the for-profit education gave her the support she desired to be successful as a student. Of all the participants, Kim appeared to have enjoyed her experience the most at a for-profit college, and she praised the instructors and support staff throughout our interview. When asked about the impact that earning a degree has had on her life, she stated, “It did open a lot more doors. I got chosen first for interviews and I think it helped the whole process go so I could achieve what my ultimate goal was.”

But Kim also declared that when she tried to obtain gainful employment, “It wasn’t easy.” I asked what she meant by that and she advised that she has been on eight interviews in the past year and discovered that her lack of experience has been a barrier. “The school experience is fine,” she remembered, “but [employers] want to make sure that I actually have practiced what I did in school.” Kim does consider her job as a receptionist in a medical office “gainful” although she is only making $10 an hour. On her path, Kim notes, “It’s been rough. But I think overall, if you stay committed to whatever you are going to do you are going to succeed.” When reflecting on her parents’ divorce, her own health issues and 200 pound weight
loss, Kim asserted, “I think it has shaped who I am.” Kim seemed determined to continue on her path.

**My Conscience Mind**

After completing my interviews, I felt ambiguity and uncertainty about my participants’ experiences. On the one side, I was sympathetic to their struggles, but on the other, I was in utter disbelief that some had nonchalantly—at least from my initial opinion—made what appeared to me as a hefty investment financially with so little to show for it. It was not that I opposed or disliked the idea of my participants attending college; rather, I felt that a few of their present circumstances were dismal, especially when I thought about their debt-to-income ratios they shared with me. From my viewpoint, it was as if the poor judgment made by a small number of my participants was capitalized upon by the very institutions that they had entrusted to serve them. None of the participants’ current positions required a college degree, only a high school diploma, which caused me to further question their investment again and again in my conscience mind. But was I wrong? Possibly, this was just an example of researcher’s bias, and I recorded this internal struggle on my 3/5 memo pad and journal. My own upbringing and past experiences with the for-profit industry were stirred as I recorded these stories. Thus, careful reflection allowed me to remain clear and dutiful when analyzing the data.

I thought heavily about the participants as I read and reviewed their interview transcripts, linking them together, thinking about their responsibilities, their prospects for future employment and how only one, Beth, said she knew the difference between a for-profit and not-for-profit college prior to enrolling. And yet, possibly because of their own initial ignorance of this process, possibly because they had done so little research prior to enrollment, possibly because they remained so optimistic, I wondered if they were simply naïve? Could I blame them? Should
I blame them? They seemed to accept the natural order of things and I wondered how they could just figuratively keep their heads down, keep their hands to the plow, and do the best they could—make the best of the situation, especially when I felt the complete opposite from my perspective. What, in my conscience mind, I viewed as completely unacceptable, the majority of the participants had accepted optimistically. Glancing in my rearview mirror while leaving my last interview, I asked myself, whether optimism has limits? Why did they all still believe in the American Dream? Did I still believe in it?
We are creatures of the moment;  
We live from one little space to another;  
And only one interest at a time fills these.  
—William Dean Howells

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The interviews with my participants went beyond the standard portrayals of hardship and the humdrum of ordinary life. Their stories etched out images of hope, even success, both of which appeared to act as umbrellas—sheltering them from the rain of joblessness or low wages. To be sure, the experiences of my participants varied. No two were exactly alike; they varied in time and space, in size and makeup, in detail and scarcity. However, much like no two snowflakes are identical, their similarities are noticeable when flakes gather gently on windowsills. Singled out, the minutiae and variations—produced by different conditions through which the participants have gone through—were made visible. Collectively, as I analyzed the data and moved back and forth through their transcripts, I also saw the cohesion, the commonalities, and the consecutiveness of their experiences.

Figure 5: Themes and Codes
A Depreciation of Education

An investment in knowledge pays the best interest.

-Benjamin Franklin

The participants were split when asked to describe whether or not education was valued in their families. Half of them saw it as being valued in their family background and half of them did not. Grace was very clear on this point early in the interview, saying, “In my background, no, education was not valued. They thought that it was a waste of time and I didn’t need to go.” When asked to further explain why, Grace responded:

We had money. We didn’t want for anything so dad felt like we didn’t need to go to school; we needed to stay with him. Basically, I think that is kind of what he thought.

Grace’s experience was unique to the group. She was the only participant that labeled her family background as wealthy. (Following our interview, Grace made sure to emphasize that she is not wealthy today.) Conversely, Beth, who described her upbringing as “middle class,” told me that she was not the first in her family to go to college because her father “went to college for one year and that was it. And he ended up being a police officer for about 36 years.” When asked if education was valued in her family, she replied, “They didn’t really push college a lot” and Beth felt, “That’s probably why I just went to college one year and stopped going … they just didn’t push it because nobody else has a degree in our family.”

Having also grown up in a farming community, John held a similar experience to Grace concerning the value of education in his family. John said that his father did not value education in part because of his upbringing:

[He] grew up poor on the farm. And back then at the time you either had to make a decision to go to school or help make a living. But he met my mother and she probably went to, she says, the tenth grade but the equivalence of the tenth grade
then and tenth grade now is a big difference.

Melanie said her upbringing consisted of a single parent household where she was mostly raised by her grandmother. She told me that her family did not discuss furthering their education after high school in part because her mother did not think that it was an immediate concern. “Not that it wasn’t important,” Melanie said, “we just never discussed it or sat down and said ‘hey it’s important for you to think about college after high school.’ It just wasn’t discussed.” Anita’s experience with education growing up mirrored those of Kim and Edith. Anita shared the influence her mother had on her as a young child, especially her perceived value of education:

My mom had graduated and went to college and me, being a child, I had watched. She is in the medical field, so as I grew up, I watched her care for people, you know? And my dream when I finished school to go to college was to be a nurse. So she taught me how to be a caring person and move forward and live my dream as she lived her dream.

When asked if education was valued in her family, Anita said “it was” because her mother had gone through “all the processes of her dream.” According to Anita, her mother going to college “taught us in observing her and watching her do all of that, to go for it and kind of have a dream our self.” But Tammy shared no such dream. She put it more bluntly when asked if education was valued in her family growing up: “Not really. I wish it had been.”

Despite the value or lack thereof, my participants all seemed to agree that they had once valued education—that is to say, there was a value attached to education whether consciously or subconsciously when they enrolled at a for-profit institution. In fact, most of the participants are still pursuing education in some capacity; others said that, if given the opportunity to do it over again, they would—but not at a for-profit institution.
A Longing to Prosper

*I’ve been rich and I’ve been poor. Rich is better.*

-Sophie Tucker

The participants in this study can be described as largely non-traditional. All were over the age of 24 and are considered, at least by the standard definition provided by the National Center for Education Statistics, to be non-traditional (NCES, 2011b). In other words, the participants were all adult students who have had circumstances in life that have interfered with an early completion of their educational goals. From these early experiences, I learned that all of the participants perceived education as a way to increase their economic prosperity. Despite the cost of attending a for-profit institution, their various backgrounds and experiences, the participants all appeared to have made the assumption that their investment in a for-profit education would increase both their skillset and wages. For instance, Edith stated, “I thought I would make more money. I really did. I thought I would be in a better financial situation.” I asked Edith why she thought that:

Because of all of the talk. Basically when they present the program to you they present it a certain way and they tell you what you could be making out there and what people are making out there and you kind of go off of that. At one point in time you might make that, but that is not what you are going to go out in the field and start making. And I think that my expectations were thinking I was going to go out there and start making that type of money instead of building up to that.

John said that he has “always approached life as obtaining skills that I think will help me later on in life.” When asked to clarify, he advised:

I can always use that even if I don’t use it. I looked at the college the same way. I may not use the degree in a field that I will be in, but if I ever choose that route it’s good to have and not have … I see things shifting from becoming less of a laborer and more of a skill-based type of world. It was turning, you know, which it still is. More and more, labor is being replaced with machines and we need more programmers than we do actual hands.
Grace also expressed the need to achieve prosperity through education:

I thought that I would get a career and not just a job. That’s kind of what I thought it would do for me. I thought it would give me a little bit of focus, maybe. A little bit of leeway of where is it that I want to go. And I thought that it would give me more support as far as what I wanted to do. I thought that career services would help me find something if I was looking for something and that is not how it works.

Through Grace’s story, an image emerges of someone who envisioned education as a stepping stone to both a career and a higher income. Grace earned $48,000 a year prior to enrolling at a for-profit college, but soon left her position on the advice of the career services advisor who told her she would make higher wages with a business degree. She went on to describe her disappointment when her degree did not manifest into higher wages:

I would say that I made some poor decisions as far as like job changes and I need to think things through for myself because I was trying to listen to people and get their advice from school. I have an example: I was working at XXXX and making 47-48K a year on salary. Not bad money. I am pretty cool with that. That was before I got a degree. So, I was like, when I get a degree I am going to make more money. So I went to school and I told XXXX I really want to do something different and I want to use my degree. So they [the for-profit college] tell me to go to this other company. I quit a 48K a year job to go to this other company because it is going to be better, right? No. I lasted eight months and then they didn’t have enough work so they let me go. So right now I am basically unemployed because I listened to one of my career services advisors.

Kim, too, said that she had decided to earn her degree because “financially I thought it would be better” but the wages have yet to manifest. Beth advised that her reasoning for enrolling at a for-profit college was that she wanted “a better job” but has yet to find one after four years. “In this day and age,” Anita explained, “it always takes money to get where you need to go.” Anita saw education as a way to increase her earning power; however, Anita’s first job after graduation was short-lived after the practice went
bankrupt and she has only found part-time work as an office assistant in the past three years. Melanie, in turn, offered a more strategic explanation when describing her reasoning for seeking out education:

The main focus was, I didn’t have any skills that would make me marketable. So it was the impact that if I get in here and go through this specialized training that it will help me be more marketable. That was kind of my vision … possibly help me increase my income.

Indeed, of all the commonalities identified in the participants’ narratives, the investment in education and training with hopes of higher future wages was revealed time and again throughout the interviews. Although Tammy did not specifically mention wages, her answer for why she chose a for-profit education did reveal hints of a desire for new skills: “I am in the health field and I just wanted to do something different. Get out of that. I am doing ok, but I would rather do something different.”

Credentials Carry Weight

_We’re moving away from a credentialed society to a merit society._

-Nolan Bushnell

Aside from the desire for higher wages and greater skillsets, earning a degree also presented the participants with the possibility of respect, self-fulfillment, and pride in their actions. For many of the participants, especially those who had grown up in the lower socioeconomic tiers, a college degree offered a sense of accomplishment, an unfulfilled achievement that could be met by earning credentials. The participants perceived their credentials as something official, something that carried weight—a tangible marquee that announced their arrival into the professional environment. Beth
said she thought that a college degree would “make me feel better about myself and show my kids that college is important.” When asked about the overall impact that earning a degree has had on her life, Kim replied:

It’s a sense of accomplishment. I’m very proud of myself that I made it through and I actually went back to pursue my bachelor’s [degree] and that kind of helped. And it did open a lot more doors. I got chosen first for interviews and I think it helped the whole process go so I could achieve what my ultimate goal was … I think just people in general take you more seriously because you went to school and how people look at you in general.

This sense of accomplishment and fulfillment felt by the participants coincides with their view of credentials—namely, what a credential means to them. As Melanie explained, “A credential means that certain companies look at those as you’ve gone that extra mile or taken that step.” Beth said that a credential was not something to brag about, but rather, “It’s something that a person has obtained. I’m not sure how to say it. Maybe a positive, something they have overcome. Something that makes them more qualified than others.” John defined a credential as “having a set of skills” whereas Grace said, “A credential to me means something that you have that you have earned, you have worked for, that should be able to help you in whatever it is that you are going for.” Edith, sitting erect in her chair with her arms folded, gave me her definition of what a credential means: “I would say more power, really. With that credentialing behind your name you have the power to do more. Just more options in life; less boundaries to overcome.” But it was Kim who offered a more holistic view of how for-profit graduates—or at least my participants, in general—seemed to view credentials as something that established a sense of accomplishment and pride:

It makes it legit. You know, it’s real; it’s something you can hold onto. … I think it does show that you are actually putting effort into what you are doing. So, that is a lot of more studying. It actually cost to get your certification so that is more
money and it proves that you really take pride in what you do.

In these brief definitions of a credential, I interpreted the attachment of self-worth and accomplishment that are coupled with earning degrees and certifications. Only one participant, Tammy, said that she could not define what a credential was and yet, in the same breath, she exclaimed, “Some people have good credentials.” Perhaps the allusive definition of a credential has allowed the participants to develop their own meaning which, as I interpreted, offered them a sense of self-worth and success.

Figure 6: Self-descriptors of Participants
The Mark of a Professional

*Being a professional is doing the things you love to do on days you don’t feel like doing them.*

-Julius Erving

Some participants envisioned themselves as having credentials; some measured their credentials as being subpar, worthless; and others considered their credentials as yet evolving, something they may use later in life. However, the large majority of the participants—regardless of how they felt about their credentials—spoke of themselves as professionals, and all of them seemed to possess a preconceived idea of what it meant to be a professional. For John, there was a bit of humor reflected in his narrative:

A professional is only when you get paid to do something, when you have an acquired skill. That’s a professional. But really, to me, a professional extends out to a state of mind, too. I found out that all professionals are not professionals, if you know what I mean. Perfect example: I had a guy come and install my internet and he was far from professional. So professional goes along with having a standard and having a professional attitude and the way you carry yourself. That’s how you will be viewed as a professional. Some people use that term very lightly.

When John was asked if he saw himself as a professional, he replied:

Yes. In what I do I am definitely a professional. And being a professional you’ve got to have some sort of experience, long term experience, whether you call yourself a professional or not.

Beth’s response embraced other features of professionalism. I was intrigued with how she attached specific images within her definition to better conceptualize its meaning:

Well, I believe in terms of appearance. For example, you don’t go to an interview wearing jeans and a t-shirt, which I see people do all the time at XXXX. The way you interact with people, the way you talk to people. You can’t use curse words, you can’t use slang words. At the prison that was different because that is how they are. But in a normal position you have to act like you are a professional.

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17 Tammy and Grace conveyed to me that they did *not* see themselves as professionals.
Tammy offered an explanation as to why some for-profit graduates may not view themselves as professionals: “I don’t really have the job title to say I am a professional … I just help the residents. Now if I was a nurse, you see I am just a CNA [certified nurse’s aid]; if I was a nurse I would call myself a professional.” Kim, who possesses a similar position as Tammy in the health care field, said, “I think I’m a bit professional. I take things seriously when necessary. I try to remain polite and professional at my job and I take pride in what I do.” When asked what a professional meant to her, she noted, “Mastering your craft. Taking what you do seriously and doing the best that you can at all times.” Grace, who did not think of herself as a professional, said being a professional meant “[C]ommunication. It means being able to sit down and talk to multiple kinds of people, different areas of whatever you are talking about.” While interviewing Grace, I wondered if she would provide an archetype or prototypical answer when asked what exactly a professional looked like. Peering over at the restaurant counter, she responded, “A CEO of a company. They own the company. I don’t think it’s professional, like a McDonald’s worker, I think of them as a laborer. I feel like there are different levels of people.”

Grace’s statement illuminates the idea of a separation between manual laborers and those who are in a skilled and professional class, an idea that some of the participants reflected in their responses as to why they enrolled at a for-profit institution—to achieve socioeconomic mobility. For example, Melanie saw being professional as “holding a high standard for yourself and others.” She said that as a professional, “You always have to be in a mentoring type of position because not everybody’s at the same level.”

Despite being unemployed or working in low wage jobs, the participants seemed to still hold an image of professionalism. Most pictured themselves as professionals and attached meaning to their credentials. But in reviewing the transcripts, I noticed there was a struggle to
define professionalism. For Melanie, it meant continual learning and holding a high standard; John thought that you had to receive monetary compensation in order to be a professional; Kim saw it more as an acquired skill and taking things seriously when appropriate; Anita visualized professionalism in terms of experience, “guidelines and ethics”; Tammy felt that professionals held specific job titles, prestige; Edith defined it as “doing your job to your upmost ability”; Beth depicted professionalism as appearance and personal behavior; and Grace’s definition of a professional encompassed interaction with other people and economic status.

The more holistic view of how these participants imagined themselves as professionals perhaps demonstrates that for-profit graduates do understand the outward and inward qualities of professionalism—specifically, how professionalism can be a state of mind, an attitude, a certain demeanor, as well as appearance, dress, and personal image. More importantly, the participants were able to position themselves within the context of professionalism and draw on their own meaning of “professional”—which may or may not have been influenced by their for-profit education, their degrees or their credentials.

**Success is Relative**

*Success consists of going from failure to failure without loss of enthusiasm.*

-Winston Churchill

For all the laborious work they had done—their pleasures and displeasures with school, their struggles to find employment following graduation—the participants’ narratives still churned with unbridled optimism concerning the topic of success. Although success presented a
challenge to the participants, as they considered their own lives and whether not they had reached their career goals, their motivation seemed to dissolve any doubts about what success actually meant. For example, Grace told me that success is “what you make it,” and went on to say, “I feel like I’m successful. Maybe not career-wise.” When I asked Grace why she thought of herself as a successful person despite being unemployed, she explained:

Because I feel that I will make it no matter what happens. I kind of feel like whatever cards I am dealt I am going to play them and I have to play them right because there are no options. I have kids and I have to continue to do what I have to do.

Success, for a few of the participants, also comprised a love of learning, the continual pursuit of knowledge. Melanie shared that success, in her eyes, is to always be motivated, always learning. In fact, Melanie felt that “life is learning” and clarified that she wanted to “learn as much as I can because I think it’s going to help me be more marketable in the end.” But a clearer picture unfolded as Melanie placed herself into the context of what it meant to be successful:

An individual that is … has worked, we all have come from different walks of life. They worked to get themselves to whatever level they want to have. Because again, people have different expectations they want. So whatever you set forth for yourself, you know, how are you going to get there? So somebody’s got to have drive, motivation, the want and the knowhow, the resources. There’s a lot of different things to success. It’s many things to many people.

Melanie goes on to recount why she considers herself successful despite not having worked in her degree field:

I would have to say that I consider myself pretty successful from where I came to where I am now. I wouldn’t have had some of the experiences. They’d have never considered me to do my job if I didn’t have some kind of degree and some kind of work ethic. And I think it’s helped me to, you know … you can learn stuff every day. I’m still learning stuff but I think it’s helped me get where I am.

In almost the exact same phrase, John, too, thought of himself as being successful because, as he said, “where I come from to where I am now.” But he went on to note, “I’m not going to rest on
my laurels because I always know there is room for improvement and you can never feel too
secure about what the future is.” For many of the participants, success was visualized as having
come from humble origins and no longer being in the same environment or socioeconomic tier.
But John made a specific clarification about the definition of success by juxtaposing the
viewpoint of two individuals:

Success to me is, well … there are two different types of success. There is
financial and then there is life success. You know if you’re happy and you’re in
an environment and a lifestyle that makes you happy, like some guys are happy
with a family and kids; other guys are happy working 60-70 hours a week single.
Success is being happy at what you do and being confident about your future.
Accomplishing your self-goals and where you think you should be in life.

Interestingly, John also displayed the struggle to assess one’s own life in the context of success,
saying, “So do I feel successful? That’s a hard question to answer. Some days I feel really good
and other days I feel like, ‘You could have done more and should be doing more.’” I interpreted
that success, in this regard, coincides with action and the fulfillment or non-fulfillment of not
necessarily career aspirations, but life goals in general. Success is relative, in other words, as a
few of the participants’ narratives reflected.

Overall, my participants ascribed various meanings to what they perceived as success, but
in most of the interviews, I detected there was an underlying premise that education not only
offered success, but presented its own value—a measuring rod of sorts—when ascertaining
whether or not success had transpired. Edith noted that success is “going out and reaching your
goals. Setting goals and accomplishing them.” That sentence told me very little about specific
goals, but goals in general. Therefore, I asked Edith to elaborate on what success meant for her
own life:

Just for instance, going to college and not stopping with your associate’s, keep on
going to the full. That is what I believe. I mean I may not live that American
Dream, but I also, you know … and the question about the student loans, that is
also another concern why I haven’t really pursued because I don’t want to continue adding to my student loans and not being able to afford [it] to where I have to go to school the rest of my life just to defer my loans. With how hard it was for me to find a job after finishing school, and the economy, that is why I haven’t really pursued anything further.

Surprisingly, Edith first told me that she thought of herself as successful but later recanted: “I don’t feel that I am, I guess I know I have more goals that I have to reach and set, but I would still believe that I am successful.” The root of her success, in Edith’s eyes, included: her job, the goals that she has set out for in life, and “just finishing school,” she noted. Indeed, for my participants, the path of personal and professional success appeared related. Anita’s concept of success, however, seemed to contradict what other participants stated as their reasoning for choosing a for-profit education (such as time to degree completion and shorter programs). Anita remarked that, “It’s a long road to get there [to success]. Time consuming. In this day and age it always takes money to get where you need to get and go.” She envisioned success as not only a long and arduous road, replete with winding paths toward a career, but also one that required finances to get there. When I asked Anita how she personally would define success, she deduced, “Very dedicated. Persistent.” I gathered that she was describing her own life, placing herself in the shoes of success instead of defining it objectively. A successful person, from Anita’s viewpoint, was someone who took the time to reach a goal and remained persistent. Tammy visualized success in a different light:

Success is being able to get out there in the world and make it on your own and get a good job in life. No worries. I know there are going to be little bumps along the way. My success is what makes me happy. I can go out and help other people. That is my success in life because I do that anyway. A lot of my family comes to me for help. My older brother is coming up today. He has dialysis today and he should be getting out at 11:00 a.m. so he should call me. If I have success, I want to make sure I give back. That’s it with me ... A successful person is someone who has themselves together. They know what they want in life. They don’t have to look to others for a handout but earn.
When I asked Tammy if she thought of herself as a successful person, though, she stated, “At the moment, no. And that is sad because I am not where I want to be.” I gave Tammy a moment to tell me where she wanted to be: “I want to be at a job … the job I do now I just work the weekends. I do doubles and it is so tiresome. It is so tiresome.” Tammy longed to make use of her computer programming certificate, to break free of the position that she has held for the majority of her life. But in reality, Tammy has yet to have an interview despite graduating in 2011 with her certificate. “Well, I never really got to go face-to-face with anybody,” Tammy told me. “They just call me over the phone or send me something and let me know.” Success, in Tammy’s eyes, has still eluded her despite having the certificate.

Kim, much like the others, defined success as “achieving what you set out to do.” In Kim’s estimate, success was “measured as a whole” and not in individual parts. She went on to say, “I’m successful because I completed something that I put my mind to. Success in work and school is more of a personal thing for me.” Kim’s statement adds to the premise that for-profit graduates possibly connect their ability to earn their degree or certificate with—and not apart from—success. Beth, too, assimilated earning her bachelor’s degree into the definition of success, but she also defined it as earning a “position that I want to retire from. For example, maybe a parole officer for the state of XXXX. They have good benefits and I could just stay there until retirement.” Prior to my interview with Beth, she had received a phone call from the for-profit university she attends for her bachelor’s degree. As she informed me, she may not have enough financial aid to finish her last course. Therefore, when I asked Beth if she thought of herself as a successful person, she responded, “Well I did. Today, I am not real sure after talking with my school, but yea, usually.” Beth elaborates;

I think it’s just because I’ve been through a lot, I think. My children are not in trouble so I know I’ve done a good job with them. Failed marriage, but that
wasn’t one person that was two. And like I said, I am the only one that has been to college in the family.

My quest to better understand how these participants viewed success was twofold. I was looking at how the concept of success entered the narratives of their own life experiences, and in particular, I was separately examining what the participants overwhelmingly considered signposts of success—degree completion and gainful employment. All participants had at least one component: degree completion, but not all of them had both, and even those who did struggled with identifying themselves as successful. For my participants, success was not a period; it was a comma which signaled there was more to follow, more to be done, more to yet strive for.

American Dreamers

If America has stood for anything unique in the history of the world, it has been for the American dream, the belief in the common man and the insistence upon his having, as far as possible, equal opportunity in every way with the rich one.

-James Truslow Adams

I saw lips curl and purse together when I asked this question. I saw noses and foreheads scrunch up. Eyebrows raised—one higher than the other; eyes widened and mouths gaped open. I saw heads tilt slightly to one side, tilt up and tilt down. I saw arms fold, shoulders slouch, and hands fidget. I saw crescent-shaped eyes and smiles—looks of disgust, looks of shame, looks of unrestrained optimism. And I heard the response, more often than not, “That is a really hard
question” roll off of my participants’ lips.

The question, which created emotions and gestures of all kinds, was the American Dream, specifically what the American Dream meant to my participants. Some participants were more expressive than others when defining what the American Dream meant to them; some were fairly brief and undecided, but nearly all had a general idea, a way to define it in their own terms. What I looked for when asking this question was not solely the verbal response; I wanted to see if the American Dream prompted a physical response as well. It did. Most surprisingly, despite the setbacks, rough journeys, bad experiences, debt and unemployment, all of my participants felt the American Dream was still possible for their own lives. All of my participants were yet hopeful, still pressing for the American Dream in their own way. Therefore, the following section explores the themes that I interpreted from the participants when inquiring about the American Dream and their perception thereof.

Skills and Bills

Two of the most common responses I received from the participants regarding the American Dream included obtaining more skills throughout their lifetime and having the ability to pay their bills. For instance, when I asked Grace what the American Dream meant to her, she leaned back in her chair, folded her arms and stated, “Well, my American Dream for me is to be able to pay all my bills and not to live pay check to pay check. That is my American Dream.” Grace’s response was short but poignant. She took little time to think about it before responding. Having enough money to pay her bills fully encapsulated her American Dream—financial security. But I wanted a deeper response, and when prompted again, Grace went on to note, “I just want to be able to have some money and pay my bills and maybe do what I want.” In the latter response, which was more forceful than the first, I detected freedom, “do what I want.”
Grace’s current debt load, she confided to me, did not allow her to fully do what she wanted to, i.e., pay her bills. However, Grace also told me that she fully believed the American Dream was still possible, nodding quickly and saying, “Oh yea. Definitely” when I asked about its possibility and probability. For Grace, when it came to her own American Dream, she replied with a brief chuckle, “I am still working towards my American Dream. Still working towards it.”

How Grace could reach her American Dream that included gainful employment was perplexing. How did she envision “paying her bills” while unemployed and deeply in debt? Arching forward in her seat, Grace placed both hands on the table and outlined a “little box” that she wanted me to understand. Her explanation offered a deeper insight into how she would eventually reach her American Dream:

I would say finding what I want to do with I have to work with. My biggest, and this goes for any job in my life in general, I have to learn how to use the processes. I have to figure out the process within the processes that I have. Does that make sense? I have this little box that I am in and I have to figure out what I can do while I am in there until I can figure out how to get out and make it a little bigger.

Grace’s description of the little box stood out to me. I perceived this as someone describing a jail sentence, being trapped, so to speak, and looking for an escape. Grace clearly felt that she was in a maze of sorts and to reach her American Dream meant learning the processes to do so. But in reality, Grace had already earned two degrees from a for-profit college, so I asked her specifically about her plans to reach the American Dream with her education: “Basically I need to start over if that is what I choose to do … which sucks.” I asked her why she felt the need to start over, “I would have to start over because the degree that I have now won’t transfer. It’s no good. If I wanted to do a business degree at XXXX I have to start out at beginner level because the classes from there won’t transfer over.” Grace explained how the credits she earned for her associate’s and bachelor’s degrees at a for-profit college would not transfer to a larger four-year,
non-profit university. She had been turned down by multiple employers who did not recognize her degree. According to Grace, “I don’t have the money to go to an accredited college or university where I want to go; I’m stuck here, so in my opinion, I need to make the best of it.” Grace felt that she would have to have to start completely over and earn another degree. “I have to weigh my options,” Grace commented:

Is it really going to be worth … like now, I don’t know … I would never tell my kids not to go, but I don’t know that college is worth going. Except you have to have that paper. I know that is important, but you need to get the paper where it is good at.

In Grace’s thoughts on the American Dream, I interpreted that financial security was directly tied to having a reputable degree. At this point in her life, Grace is deciding whether or not to start over in order to pursue her education at a non-for-profit university. What I did not fully understand, however, or what possibly revealed the power of the American Dream ideology, was that despite her $85,000 student loan debt and unemployment, Grace was still highly optimistic about reaching her American Dream. She seemed undeterred by her experiences. Staring out the window near our booth, Grace murmured in a light tone, “Right now, I fill out applications and I just kind of have to go with whatever happens.”

Goals and Perseverance

For Melanie, the American Dream encapsulated reaching one’s goals in life and persevering despite hardships and setbacks. Melanie stared blankly at me before lifting her right hand—as if to point toward a goal—and sharing what the American Dream meant to her:

I think it means being … setting goals, being successful at it, so, um, God, that’s a hard question. We all have expectations, but what are you going to do to be the best? You are going to determine how successful you are going to be. You can sit and be average and just put in the minimum or what are you going to do to get to the next level I guess. Because it’s a competitive world.
Clearly, Melanie saw her American Dream as continually reaching her goals, which were largely educational. Melanie expressed to me that she was not determined to be average and the competitive job market she faced after graduation had shaped her view of the American Dream. I asked Melanie if her perception of the American Dream had changed since she graduated:

Kind of. I mean, the only component that’s really different is I didn’t go to college until later. Maybe doing it earlier and determining what I wanted to be when I grew up a lot earlier. Because I didn’t start my education until I was in my 30s. So that would be an aspect that I would probably change. Maybe a different degree choice since it’s been so hard for me to get into the healthcare field. Maybe thinking a little bit better what the job markets demanding and pick my degree from there and get those skills.

Melanie was a self-described “go-getter,” a relentless pursuer of the American Dream. As she explained to me, “I don’t think I would ever be totally content because like I said it’s … life is about learning, not just school, always the thirst for wanting to know. There’s always something you don’t know.” And it was this thirst for knowledge and “trying to achieve” her goals and dreams that drove Melanie. “What is there out there that I don’t know,” she asked rhetorically while tapping gently on her coffee cup. I gained a deeper insight of Melanie’s American Dream when I asked what she associated it with while growing up in and out of foster homes and occasionally living with her grandparents:

I don’t think I associated [it] really with school. I kind of associated it with life in general. You know, being successful, being able to obtain what you want, work, things like that. I think I would have probably associated it more with that. The school piece, I would probably say, if I did incorporate it with that, is being successful and learning and earning your degree. I mean that would be something that I would consider a part of the American Dream because not everybody does it.

In many ways, Melanie had a lot in common with Grace when describing her own version of the American Dream. They both directly connected skills, a career, and having the ability to pay their bills together. Melanie took little time to detail how her version of the American Dream
would unfold:

Being able to have the skills to obtain a good career that would be able to help assist me with … I mean, I don’t want to be rich by any means, but to be able to live and not have to struggle, if that makes sense? So the reason why I went back to school was for better opportunities, better pay, and actually do a job that I liked to get up and go to work every day, not that ‘I have to get up and go because I got bills to pay and children to feed.’ So that is kind of my main reasons for going to school and that all wraps into it. Because life is about getting the skills to get your career to live your life however which way you want to live it.

Melanie’s comment that “life is about getting the skills to get your career” appeared to summarize the amalgamation of the American Dream, mixed with credentialism and the human capital theory. Elements of this response were evident throughout the participants’ reflections on the American Dream and especially in how they envisioned accomplishing it. Melanie even noted that “despite the price of education,” she still felt her American Dream was possible because her education had helped her advance in life. According to Melanie, if she did not earn her education, “I would probably still be flipping burgers for minimum wage or whatever … it depends on how ambitious I wanted to be but it’s hard to pay the bills when you don’t have good pay that matches what you are worth.” But a key element in Melanie’s description of the American Dream tied back to her emphasis on goal setting and perseverance, “You can be mediocre and do nothing in life and get by,” she told me, “but how much do you want it?”

“I’m living it now”

In John’s eyes, he was already living the American Dream. Unlike Grace and Melanie, the American Dream to John did not just mean reaching goals and sustaining perseverance; it meant something in a larger context:

The American Dream to me is that we all can start from any location, any demographic in the U.S. and abroad, and fulfill any dream that we want to using, you know, resources that have been laid out for use. So if you dare to dream, and you are willing to work hard, you can achieve it and that’s the American Dream.
Despite the job he found as a bus driver after earning his degree in criminal justice, despite his $56,000 debt load, John’s view of the American Dream did not change after he graduated. John felt his American Dream was still possible and told me that his viewpoint really had not changed because “I still have hope, you know.” According to John, to take a negative viewpoint of the American Dream was not logical in the sense that he sincerely believed it was still possible despite the odds. John stated, “I don’t like to be cynical about things that are happening in the government or even in the school systems, academic or anything like that. So I get cynical sometimes, but it hasn’t tarnished my vision of the American Dream.” But I wondered how John had kept such optimism even with falling on hard times and having, in his words, a “bad experience” following graduation. Looking boldly up at me as I presented this question, John replied, “I still believe that you can fight through it. But some days you just want to scream, but you can fight through it, you can achieve it. Perseverance.”

Indeed, for many of the participants the key ingredient to achieving their American Dream was perseverance despite their circumstances. John was forthright in his responses and hesitated very little when answering. At one point during the interview, when I asked him if he believed the American Dream was still possible and how he would fulfill it, he replied quickly:

Definitely. Yes, I do. To be honest, I’m living it now because no one holds me back but me. At the end of the day, I come from nothing, didn’t have a whole lot of expectations, and I still haven’t done my best work. And even in today’s economy and government situation I think I’ll be OK. Unless some tragedy happens, I will still be OK. And if that happens, hey, I’ve lived a wonderful life already. Yea, for these young people they just have to want it. You have to want that American Dream, whatever that may be to you. But it’s doable. It’s definitely doable, especially here in America.

The hope and optimism I saw in John’s eyes mirrored that of Edith’s. Edith told me that her American Dream meant “just living your life to the fullest and accomplishing all that you have
set for yourself to accomplish. Living your life happy, free.” Much like the other participants, Edith attributed a sense of freedom and accomplishment with the American Dream, not just to do what she wanted to, but to have the ability to pursue her goals. Edith did not mention education or associate it with the American Dream; however, when I interrogated Edith regarding why her American Dream had not changed since graduation, she froze: “I have always had a way of thinking and … I don’t really know. I don’t know how to answer that.” Edith was adamant that her American Dream had not changed but she could not tell me why exactly. I suspected it had a lot to do with her mindset, especially as I analyzed her follow up comments such as, “I still have a lot of life to live” and “to fulfill it [the American Dream] just working towards goals and stuff and being the best that I can be.”

Anita was extremely blunt when responding to what the American Dream meant to her. Pulling her hair back over her ears and looking plainly at me as if it were obvious, she blurted, “To reach my goal.” I quickly muttered, “Which is?” and she responded, “Being an RN. I am a caring person and it fits. I am not out there to make the money; I am out there to care for the people to be healthy.” As Anita explained, her dream was—and is—to “be a nurse.” And unlike the other participants, Anita was unabashed when answering if her American Dream had changed since she graduated, “Yea, there are some walls up that I am trying to break down,” she noted, “like repeating the classes.” After earning her associate’s degree in medical assisting at a for-profit college, Anita found out that her credits did not transfer and described how this has impacted her goal of the American Dream for her life: “Me just going out and first going to college and not knowing that, and then finding out at the end trying to transfer over credits, and not transferring, puts a bind in my goal.” I then asked Anita about her current struggles while in pursuit of her own American Dream:
I juggle with my family, having children as well. It’s hard to find time to do my work, working full-time or part-time and having children and making time to make sure everything they need everything is done. Having a family is very hard to manage all the things in general.

As I sat there watching Anita fidget with her car keys, awaiting my next question, I inquired as to whether she thought the American Dream was still possible for her own life. She told me, “Yes. I think so. Because I am going to do whatever it takes to get to my dream.” Her plan to fulfill it involved earning her associate’s degree from a community college and, she noted, “[H]opefully pay off that big loan” from her previous degree at a for-profit college.

For my remaining participants—Tammy, Kim, and Beth—the American Dream presented a difficult question. Tammy, who seemed callous, misanthropic, and withdrawn for most of our interview, described how her American Dream included the basic necessities of life. For example, Tammy stated, “My dream is to take care of myself and live a good life.” And when I inquired deeper, longing for her to expound upon this dream of a “good life,” she said firmly, “I don’t know really what the American Dream would be, but my goal is to not worry about the next day, which I don’t. I don’t try to. I try to live for today and not worry about tomorrow.”

It seemed as though Tammy’s day-to-day struggles since graduation had eclipsed her view of the American Dream. She had earned her credential in computer programing four years earlier from a for-profit college, but nothing had manifested job-wise, her career path seemed adrift. But in an unexpected bright spot of optimism, Tammy’s response to whether or not her American Dream had changed surprised me: “No, it hasn’t changed because I haven’t given up because there might be something someday if I am not too late.” Tammy still thought that the American Dream was possible. “I think so,” she told me, “It could be.” Her student loan debt and low wages seemed to matter little, as if it were just another obstacle to face. For Tammy,
achieving her American Dream largely involved “looking in other places” for employment opportunities. “Just looking every day I guess,” she said.

Kim also struggled with the American Dream. Her early comments made me realize that not all of the participants would have their own version of the American Dream—at least not to the extent that I anticipated. With her eyes looking down and then off to the left, as if she was searching for a definition that had eluded her, Kim muttered, “I don’t really know how to define that.” She then expounded briefly:

To me, it used to be just having a good job and a family. But I think it’s changed as the economy changes and everything. I just think opportunity, when I hear about the American Dream; just having the opportunity and the freedoms to make your own decisions and do what you feel makes you happy.

The idea of opportunity and freedom were evident in Kim’s response and also woven into the other participants’ narratives as well. But for Kim, her American Dream—or rather, her education—had changed how she viewed her self-worth. According to Kim, “I’ve known my worth now since I have that extra little ‘oomph’ with my degree.” Kim said she felt not only more valuable with her degree, but more “confident.” Student loan debt, though, was not far behind when describing how she would achieve this American Dream: “For me, it’s not to be in anymore debt, but I think it is possible … To not to be in debt and stay away from a recession and have a job. So yea, I think it is.”

What Kim also revealed to me during our discussion of the American Dream was that some graduates view it as getting out of it what you put into it. For Kim, she wanted to continue on to her bachelor’s degree and seek out new opportunities. She noted, “[K]eep pushing, you can still do it.” Still, Kim’s later comments about the American Dream also revealed her previous struggles with health. As she reflected on her own American Dream, I felt her past hurts as well as her buoyant nature to press forward despite these challenges. Kim summed up what her
American Dream boiled down to in the end, saying, “As far as my American dream goes, I dream to one day have a family of my own and to own a home.” But this final answer seemed inadequate to Kim; she went on to provide a more heartfelt response: “I really don’t have a good answer to this question because I think I stopped dreaming a long time ago and just started doing because I thought … I didn’t think I would live that long.”

The “Dream” Ticket

The increasing comments about opportunity and freedom, the stick-to-ittiveness of the participants, the emphasis on financial security they spoke of during our interviews, were all evidences of the American Dream being stitched into their psyche. Beth was no different. When I inquired about Beth’s viewpoint of the American Dream, she responded by saying, “Well I believe education is a big part of that, having a degree, as far as you want to go. I want a bachelor’s degree. So it would be the degree, the perfect job, being able to support your family on your own.” Beth envisioned education as the ticket to her American Dream, but she stated that after graduating with her associate’s degree, her view of the American Dream had changed for the better. “It did,” Beth noted, “I was more positive as far as finding a better job after that.” Beth was “hoping so” and trying to “stay positive” about her American Dream, but her plan to fulfill it seemed relatively simple: “To finish my degree and then, hopefully, I can get a better paying job than I have now.” However, Beth soon revealed to me a barrier to her American Dream that she had discovered from her current for-profit college, news that has since drastically affected whether or not she will continue to pursue her dreams. Although she had begun her bachelor’s degree in cybercrime, she found the program too overwhelming and switched to criminal justice. Just a few hours prior to our interview, she received a phone call from her university and explained the following to me:
My grades have always been good and I have always been on the dean’s list. I decided in December that I couldn’t do the cybercrime program and switched to the criminal justice bachelor degree program. I had to talk to a lot of people because I didn’t want my graduation date to change and I was told I could take four classes every quarter and still graduate the same time. I found out in February of 2015 that I was running out of student loans and Pell grants and also that my graduation date was changing to March of 2016. I will have to pay out of pocket, but to afford the payments on my salary now I won’t graduate until June of 2016.

Given these recent setbacks, I wondered if Beth would still continue at her for-profit university and attempt to earn her bachelor’s degree despite not having the financial aid.

I haven’t decided if I am going to continue to go to school or not. I am very torn on what to do. I do know that I can’t live on what I make, and I am having a hard time finding another job without more college. The only place for me to advance at XXXX is for me to relocate to another state as a loss prevention manager and they still wouldn’t pay much more. I can’t really move out of state with the boys, and my parents are not in the best of health so I also take care of them. I really thought if I had an associate’s degree it would help me get a better job, but it hasn’t. I really think if I could get my bachelor’s degree it would make a difference. I just don’t know if I want to continue to drag my college out that long. I’m not 100% sure that it will make that big of a difference.

Beth’s final comments on the American Dream are very telling. Like the other participants, her American Dream was directly connected to a better job and finding that job meant obtaining her bachelor’s degree—despite having been letdown after she earned her associate’s degree. As Beth said so passionately, “I really think if I could get my bachelor’s degree it would make a difference.” I found the same passion and belief within the other participants’ responses as well. There existed a sincere belief that the higher they climbed on the education ladder, the greater their success would be. In fact, this belief seemed fastened to those participants that already held a bachelor’s degree (Melanie and Grace). The consistency in my participants’ responses, when asked about how they would achieve their American Dream, was extraordinary. Education came up time and again and was viewed as connected with and not apart from the American Dream. Thus, the responses suggest that the participants had originally envisioned an education as the
indispensable _sine qua non_—a prerequisite to obtaining their American Dream. And such beliefs, whether valid or not, demonstrate the alluring optimism of the American Dream—its adventures, its setbacks, its fulfillment—and how they were deeply imbedded within their perceptions.

**American Debtors**

*Debt, n. An ingenious substitute for the chain and whip of the slavedriver.*

-Ambrose Bierce

As previously discussed, I found elements of the master narrative known as the American Dream while restorying the participants’ experiences. All of the participants in this study not only believed in the American Dream and its possibility for their lives, they had pursued higher education at a for-profit college or university in hopes of achieving certain elements of that dream—namely, a better career, an increased skillset and higher wages. However, while exploring their thoughts and beliefs about the American Dream, the reality of student loan debt also found its way into our discussion. In many cases, it snuck in unprompted, as they spontaneously mentioned their current debt loads and grievances with the institutions they had attended. As the quotes from my participants below reveal, some of their thoughts about student loan debt ran counter to their initial hopes of achieving the American Dream. Said differently, many of the participants felt that student loan debt was a barrier to their goals and their investment at a for-profit college was not worth it. Instead of their education acting as a ladder to success, a few of the participants produced narratives indicating the cost to attain a for-profit credential hindered their goals.
“Colleges should be affordable but unfortunately it’s not.” –Melanie
“I can’t afford it. So I am stuck unless I want to sign another tuition option.” –Grace
“It’s outrageous. I think the money that we pay to go to school … and I feel like I kind of self-taught myself a lot going through school. I just feel that it’s excessive. It’s the price you pay, but I just feel that the cost of going to school to get a degree is just outrageous.” –Edith
“I didn’t fully understand. And I’m not going to say that I wasn’t explained to in depth, but I was looking through a rose-colored-glasses-effect on paying back my students loans.” –John
“I really don’t have money to afford to pay that. I think I am going to be paying on it for the rest of my life, you know what I mean?” –Anita
“First of all, it is too high to try and get out there and learn … all I am doing is just paying them back. So, I went to college for that, just to pay [them] back.” –Tammy
“It’s awful … it is. When you think about how many hours you have to put in in order to pay back the minimum payments, especially in a for-profit school. It seems like they are getting all the money and stuff.” –Kim
“It’s scary because it’s a lot of money. And frustrating when it runs out. I didn’t realize you topped out like that on student loans.” –Beth

Uncertainty

Grace was very astute on the topic of student loan debt. Rocking back and forth in her chair as if to indicate she was unsettled, she explained to me the difference between subsidized, unsubsidized and private loans in detail. And when I asked her if she had considered her ability to pay for college prior to enrolling, she responded:

Well yea, I mean if … yes and no. I mean, I knew that I would have debt. I understood that. I knew I would have student loans, but I also viewed it as you get a student loan and then you have so long before you graduate to try to get up on your feet and get a job and all that. So, I was figuring that I had a little bit of time to get things together. And I assumed that once I had my degree maybe I just thought things were going to fall in my lap. I don’t know. Honestly, I don’t know. But Grace never did “get things together.” According to Grace, none of her credits would transfer to another university and she has been unable to obtain a job in her career field of
business despite having graduated in 2012. Grace told me that her American Dream was “to be able to pay all [her] bills and not to live pay check to pay check.” With the amount of student loan debt Grace has incurred ($85,000) and unemployment, it appears unlikely that Grace’s narrative is reflective of the American Dream ideology. I asked Grace if she would have still attended a for-profit college if she could do it over again. Grace appeared upset when I asked her this question and stared intently at me, placing both palms on the table and shaking her head before responding:

No, I would not. Because it is not worth the money and it is not worth the time. There are people there that are everyday people reading a book and teaching you out of a book. I could be a professor there. And your degree will not help you get a job because it doesn’t; it is not even in the category, like XXXX, I looked at other technical colleges to see and they are not even on the list. So what do you put in there? It’s crazy.

After this statement, I probed deeper to better understand what Grace had experienced with student loans and, specifically, how this has impacted her life today. As our conversation moved forward, Grace revealed to me the process she endured while trying to pay for her education.

At XXXX they have tuition options. And basically, what that is you are getting a personal loan. Because now, well ok, you are out of your money here, so and now we are going to … we can do this though, don’t even worry, we can get you a loan. And you sign these papers and then you get a bill in the mail. And I did not realize until I got my first one. It was like three months after I graduated, which they said it was six, but it was three months after I graduated. I got a letter saying that I was delinquent on my loan and I am like [Grace curled up her lip and shrugged her shoulders at this point] … so I called them up. I was like I don’t understand how I could be delinquent; I just graduated not that long ago. Well what it is they took it from the day you finished your class not the day you graduated, which you may have two graduation classes in the year. So if I am done in my class in February, but I missed the first graduation so I don’t graduate until July, those months count because you finished. But it’s graduation, I didn’t graduate I didn’t get my diploma, so in my mind I was like that is wrong they didn’t explain that to me because I didn’t know that. So then you get delinquent and that affects your credit.

Grace then described to me a disturbing experience that occurred when she drove to the main
campus of her university to inquire about additional student loans that were taken out without her
permission:

I actually went above and beyond on this one because I called the director of
XXXX and setup a meeting, which he is in XXXX …And it’s just jankity, I
guess, it’s just jankity because I have like $14,000 I have to pay and I don’t
understand. Do you know with a push of a button he deleted that? Now how can
you do that? That is not a student loan. You don’t just, ‘Ok ma’am, I got it taken
care of.’ And I haven’t heard from him since.

Finally, I asked Grace what the additional $14,000 was actually for and what the total cost of her
associate’s degree was in the end. She replied, “For my school that is what I owed for my piece
that student loans did not cover … my whole program probably cost me $35-40,000. Ridiculous
amount.”

**Disenchantment**

John was also clearly upset when describing how student loan debt has impacted his life
since graduation. When we began our interview, John was upbeat and optimistic. But as the
conversation shifted to student loan debt and repayment, I could tell this bothered him.\(^{18}\) Possibly
this was due to the fact that although John completed his associate’s degree and graduated in
2012, he was unable to finish his bachelor’s degree because he ran out of student aid. I asked
John about paying back his loans on his salary as a bus driver and what his perception was as he
pursued a for-profit education:

They give the assumption that everybody has to take out a loan, which isn’t true,
you know? They give the vision that, ‘Yea you’re going to be paying on this loan
after school but it doesn’t start until a year after you are out and you are in your
field.’ And they give the illusion that you are going to be in the position you
always dreamed about and making the big salary you always dreamed about so
paying back your student loan won’t be a problem. I would put that in maybe the
seven percent of all students going to school because the real fact is that most
people going to school who graduate and get their degrees are not even in the
field they were studying, so there you have it.

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\(^{18}\) As I inquired about student loan debt, John no longer looked me in the eyes, he flared his nostrils, and at one point
during the interview he even shook his head in disgust.
John is still not making that “big salary” he dreamed about and included in his American Dream. He earns $18 an hour and has over $56,000 in student loan debt, both of which he pointed out to me on several occasions during our interview. As we sat there, me jotting down notes and John peering off into the distance, I asked him if he thought his investment in higher education was worth it given the debt load that followed.

Well, no, I don’t. I think my education was a good thing, but what I was charged is way too much. And the bad thing about it is not finishing because I’ve ran out of money to even borrow. So that puts me … it puts a bad taste in my mouth to know that I can be $56,000 in debt and still need an additional $8,000 to finish. It just shouldn’t cost that much to be honest. Why did I tap out? Well, I tapped out because the school, for-profit, is getting the most money they can get is the answer. There are a lot of hidden costs that you don’t need, one of them being books. Books should not cost that much, but it’s another way to earn profit. And if you don’t know, guess what, you are going to foot that bill.

From Grace and John’s comments—and their body language, as they revealed to me their thoughts on student loan debt—I interpreted a disdain for the amounts they were charged by the institution. On one side, both had previously expressed strong beliefs in individual meritocracy and their own willingness to pursue the American Dream. But on the other side, they felt “stuck,” as Grace expressed, and seemingly unable to fully reach their dreams due to the chains of debt. Of critical importance in both accounts are their desires for achievement and the cost of attainment. It appears that both Grace and John had a strong desire to achieve more in life via their educational pursuits. Conversely, the cost of attaining that education has, to quote John, left a “bad taste” in their mouths as they are now entering repayment without higher salaries.

**Roadblock**

Edith’s perspective added an additional component to our discussion as she pondered her own American Dream and her student loans. Edith owes $21,000 in student loan debt and stated:

I mean, I may not live that American Dream, but I also, you know … the question
about the student loans, that is also another concern why I haven’t really pursued because I don’t want to continue adding to my student loans and not being able to afford to where I have to go to school the rest of my life just to defer my loans. With how hard it was for me to find a job after finishing school, and the economy, that is why I haven’t really pursued anything further.

Surprisingly, I perceived that Edith attributed her not living the American Dream due in part to her student loan debt. She went on to tell me that she was a “very persistent person” and could always “get to my goal to where I need to be.” However, she made sure to expound on this statement: “[B]ut then again … I have this loan out there that I owe and its credits don’t transfer over and I have to repeat classes and pay more money.” Edith’s remarks about paying more money illustrate the disdain among my participants with financing their education.

Notwithstanding, Edith said her American Dream was possible because she was going to “do whatever it takes to get to my dream,” but the caveat to reaching her dream was to “hopefully pay off that big loan.” The grievance with student loan debt appeared in all of my interviews with the participants. Each of them recalled some past experience that had either challenged the notion of the American Dream or caused them to think critically about their future.

Apprehension

For Tammy, student loan debt and the anxiety it presented were clearly present in her narrative. For example, when I asked about student loan debt, she replied, “Oh my God! They called me last night.” Tammy owes $30,000 in student loans for her associate’s degree and expressed worry over paying it back with her $13 an hour wage. “Well, I just figured that once I got out I would find me a job that I could pay it back,” Tammy lamented. “I am still paying it back little by little.” Kim, too, noted that “either way I knew I was going to end up in debt. I wanted to like where I was going before I ended up in debt.” When asked if she would have attended a for-profit college if she could do it over again, Kim commented, “Probably not. Just
because of the cost . . .” Beth said that she did consider her ability to pay back student loans prior to enrolling at a for-profit college, but emphasized she was thinking that she would have “a better position . . . with a degree.” That position has not manifested and Beth now expressed apprehension during our interview concerning her original choice to attend a for-profit: “I am questioning that now that I am running out of money. But I did think it would be worth it, yea.”

From my perception, these accounts illustrate that the participants are now questioning their investment in higher education as they have entered career fields that did not match their initial expectation of higher wages and the ability to pay back their loans. Notwithstanding, the participants did not necessarily show anger over having pursued their American Dreams or their initial enrollment at for-profit institutions; instead, they conveyed dissatisfaction with the consequences of these pursuits—specifically the amount debt they incurred and the absence of a better career. Taken together, I interpreted their responses to mean that because they did not find themselves in the kind of work they visualized after graduation, having the ability to repay their debts has produced anxiety and worry. Even Melanie, who earned the highest income of all the participants, shared a sobering thought concerning student loan debt.

My thought on student loan debt is I think that they could be more affordable. When I was first starting out, there was a need to gain the skills, so I don’t think as a young person that you think that much about it. It’s ok. I need to do this not thinking about what you’re going to end up with later. It’s just you’re looking at whatever your vision is. For me, it was I wanted to get out of the restaurants; I wanted to make more money. I didn’t have any skills. I had to start somewhere. Whether I went to a non-profit or for-profit, I had to get education.

When I inquired as to whether or not Melanie was thinking about student loan debt prior to enrolling, she commented, “No. Now I think about it because I have kids.” Melanie summed up a common response from most of the participants in the area of student loan debt, saying, “Colleges should be affordable but unfortunately it’s not.” Melanie, too, was highly critical in
this regard:

I think I would probably choose a little bit wiser, um, as far as probably a non-profit because of the cost. I could have probably got my associate’s a lot cheaper at a community college and then transferred everything into a four year school and paid a lot less and had less debt. I’m going to be paying for the rest of my life, as far as paying my loans back.

I interpreted these responses to mean that my participants viewed debt much like a marriage: they were connected to it for life. Their comments and worries on student loan debt seemed to hang from them like a heavy winter coat—bulky, awkward, and hard to move around. Downcast emotions flashed from them as they spoke and their responses appeared to indicate that they had not asked the pertinent questions before enrolling in college, questions that would have led to answers, answers that might have revealed the net cost of attending a for-profit college and what the debt load would actually amount to. It also seemed as if they did not understand what the return on their investment would be, although they clearly felt they were not receiving an adequate return based upon their criticisms. Debt was now a part of their lives and, if given the opportunity to choose differently in the beginning, the participants’ stories gave the impression that they would have. As John articulated about his experience and subsequent debt load, “hindsight is 20/20, but you don’t know until you are already in the system.”

**Dreams of the Past**

*Honesty is for the most part less profitable than dishonesty.*

-Plato

**The Accreditation Letdown**

The experiences of my participants as they earned their credentials at a for-profit

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19 As they spoke about their debts, the words of the former U.S. Secretary of Education, Margaret Spellings, flashed through my subconscious “worrisome debt burdens;” time and again as I sat there listening, “worrisome debt burdens” rang out in the back of my mind (Spellings, 2006, p. 2).
institution stood out to me as I interviewed them. Some of the participants very much enjoyed their experiences while others did not. The deciding factor, at least from what I was able to deduce, was that the instructors at some of the for-profit institutions had caused the participants to delight in their experiences. While on the other side, a lack of concern, feelings of betrayal, and the bad accreditations associated with many of the participants’ institutions caused them to dislike their experiences. Grace was upfront and extremely forth telling when describing her experience:

The worst experience would probably be my degree not meaning anything and so that’s what’s holding me back and I worked really hard for it. So, it is truly upsetting to think about … I put that much time to go every time in class, to study, at the end I was like tutoring people. Like, I really got into school. Like, they don’t even have an alumni association, right?

I saw Grace’s eyes begin to water as she told me this. It clearly upset her. What I interpreted was that she had given a substantial effort to her education only to discover that her credits did not transfer and employers would not accept her credentials. Importantly, Grace did not find any additional support from career services or an alumni association that could have assisted her with job placement. Her college was lacking in these services and Grace went on to describe how this made her feel:

I feel like it was about getting all your student aid money and once you are done then, ‘sorry, we are done with you. We can’t help you.’ They say they are accredited and everything, and, no, their accreditation don’t mean anything when it comes to the job, workforce … please. But as a student you don’t know. I mean, I didn’t know that. Like, I was dumb to that. I was like, ‘OK they are accredited.’ I knew that some jobs want accredited colleges and I’m like, ‘OK, I’m good. I’m good.’ No. So, that was really rough. I didn’t like that.

Grace explained that she sought her degree in order to obtain a better job, but later found that some employers “like university accreditations and they won’t take it,” she told me. According to Grace, the employers she encountered did not accept “a tech college degree unless it’s like a
specific job that works with that school.” I asked Grace how she discovered this and if it had occurred while she searched for employment and went on job interviews.

Well, they say it in the interviews, they say it on the … like, if you go to apply for a job and you give your accreditations they say it has to be accredited by … so I am like, ‘I got my degree, I’m good.’ And they will tell me, they are nice about it, but they say, ‘Unfortunately, they are looking for someone that has a degree with an accredited university or college.’ … [S]o I got my associate’s with them, I got my certificate. I made it through that.

For Grace, she expressed to me that her dream was deferred in the sense that her experience did not lead to better employment. She understood that with a degree in business graduates could become more successful and more valuable to potential employers. But Grace’s institution only offered degrees and certificates that were nationally accredited—not regionally, meaning, if students decided to drop out and enroll at another college they would have to start from the beginning, and my participants expressed this dilemma throughout their narratives. In addition, this also meant that potential employers may have viewed their credentials differently. Like Grace, Anita also expressed disdain over the lack of accreditation at her institution and described what she would tell potential students, “I should have done some more research before I did it. But I had a great experience there. Not knowing it was a college that was not accredited. I didn’t know that.” Anita went on to note, “and they didn’t mention it. I mean as me just going out and first going to college and not knowing that and then finding out at the end trying to transfer over credits, and not transferring, puts a bind in my goal.” I posed the same question to Grace about how she would summarize her experience at a for-profit institution:

So what they did was they scammed me. That is how I feel. They scammed me to get me to stay there and I completed my bachelor’s. I was like valedictorian and student of the year and I’m like confident. I feel good about myself, you know?

Grace’s experience highlights how some of the participants felt after graduating and then reflecting on what they had learned—particularly the ambiguity in deciding if they had truly
learned something valuable or not;

I can’t even be looked at because they don’t even have it on the codes. Like, when you fill out a job application sometimes, like, you can’t even put in ‘Other’ when you fill out the college for accredited universities. Like you go and you fill out, it would say, ‘Do you have your associate’s, your bachelor’s and your master’s?’ So, you put ‘Yes,’ you mark ‘Yes.’ This is most applications that I have done; say you put ‘Yes’ and then you have to put the school name because they want to verify it, right? So they have that little drop down box and I hit X … There’s XXXX University, it’s not even there. And I have no other way. There is not an ‘Other’ where you can type it in. So, it’s like it’s not even on here. What do you do?

Grace’s description of searching for her university in the dropdown box on a job application was most telling. She motioned with her hands as she explained this to me, laughing briefly and even smiling about being unable to locate the institution within the form. However, the disappointment and perceived frustration with Grace’s job application process was not unique to her experience. Many of my participants’ narratives conveyed such frustrations as they sought employment and included these issues as a part of their for-profit institution experience. What some of them had attended college for, they did not receive, which equated to frustration and bottling the experience as a whole. As Grace leaned in to tell me, “So, I wanted to learn something, I didn’t want to just get a diploma.” I nodded in response before she went on to say, “I wanted to learn so that when I go into the job force I don’t just have a piece of paper, I have the knowledge to be able to do things. So, I actually read my books and stuff. So, I ended up graduating with my bachelor’s and it’s pretty much nothing.”

Melanie, too, expressed concerns similar to Grace in that employers may have viewed her credentials differently due in part to the curriculum. As she stated, “I think some of the employers think it might not be as good.” In Melanie’s experience, she did not have quizzes, tests, or final exams. Her curriculum was based largely on essays and PowerPoints that each student developed. Wiping his eyes as if to demonstrate his point more clearly, John told me of
his experience:

You know before I went in I had a cloudy vision of what these colleges were there for. And I found out they are not all created equal. I had no idea between the for-profit and non-profit, you know. I saw that a college is just here to get your education. We’re just here to help you. But once I got involved and actually became a student I saw that this is a full business, make no mistake about it.

I did not fully understand what John meant by “full business” and I asked him to expound upon this:

Well, for me I like to observe, you know. And like I said, before I was going in I had no idea, I was kind of green about the whole situation. Oh, earning a college degree that would be great. But the notion that we’re here to help you and we’re going to stand next to you, that becomes, ‘Ok, we have you now. There’s no need to put that special attention to you anymore.’ It used to be that I could reach my financial advisor or academic advisor real easy before. After I got in there, I had to schedule appointments to see him.

As John talked, it seemed that his experience was a weary process and the disappointment had taken its toll in the form of stress and personal conviction. Having earned his associate’s degree, he was proud of his accomplishment, but appeared resentful due to the lack of support from his academic advisor. To me, it appeared as if John was on both sides of a veil. He had experienced the positives of the front side—enrolling at a for-profit college, excited to learn—however, he had also experienced the back side—poor instructors, a lack of student support, debt and unemployment. This led me to ask John if he had truly enjoyed his experience at a for-profit college;

That’s a bittersweet type of deal with me. I had certain instructors that I thought they were knowledgeable in their field. I think they were inspiring. And then I had others I thought were pretty much there taking up space. Some of them I doubt that they were even qualified to teach some of the classes. I don’t know who regulates that, but it was obvious to me.

John explained how he would have rated his experience as a whole:

I’m going to say that I have an associate’s degree and I was working on [a] bachelor’s. I got the associate’s degree from one university and that was not a good experience. My next university was a pleasant and, I think, more
professional environment: knowledgeable instructors, instructors who actually just didn’t teach class but actually worked in the field for many years and knew what they were talking about. That’s a whole lot different from some guy reading from a book on how it should be done. So, bittersweet. One was a bad experience, the other was a good experience. However, the other one is still a for-profit university and with that comes that “machine.”

I interpreted the experiences of many of my participants to be “bittersweet” much like John’s. They enjoyed some of their instructors and did experience key moments that influenced them in a positive way. But talks of job placement and debt created a cold sensation during our interviews—a mechanistic form of processing students through the system began to emerge, a process that denied the personal connection to the institution and left them perceiving a bad experience had occurred.

Good Teachers, Bad Teachers

Edith’s good experience is an example of two preliminary codes that occurred often when the participants were asked about their for-profit institutions: small class sizes and good instructors. For example, Anita commented, “I think the teachers there had taught me well. And every time I needed help with homework or clinical I was struggling with, they were there to help me. They would make sure that I understood.” And again, John reiterated how he enjoyed the “knowledgeable instructors” he encountered, “instructors who actually just didn’t teach class but actually worked in the field for many years and knew what they were talking about.” As mentioned above, John felt that a “good” instructor was “a whole lot different from some guy reading from a book on how it should be done.” Pushing her hair back over her shoulders, Beth remarked, “I think it was my teacher. Not classmates. Teacher.”

20 “[T]hat machine” spoken of by John caused me to think of a corporation. Flashes of gears and wheels ran through my mind. I wondered, why did John continually describe for-profit education in that way? Possibly he felt his experience was a mechanized process, a push through the system, or perhaps he did not feel the personal connection to the instructors and the campus.
Furthermore, the participants enjoyed their smaller groups and the connection they felt to their instructors. Their narratives revealed this discovery to be a positive highlight of their overall experiences. Without hesitation, Melanie told me that she had “two different kinds of experiences.” For her, the certificate she earned was from an in-class setting and she claimed to have “enjoyed the interaction.” I asked her why and she responded, “It was kind of getting in—you have classmates, you have discussion, you have that interaction. And that was, you know, enjoyable, especially if you have a bad day.” Melanie found comfort in the small groups and class sizes at her first for-profit college. But when Melanie transitioned to another institution after graduation, it was a larger for-profit university that was completely online. “I enjoyed learning the material,” she told me, “but I would rather … my learning style is an in-class. So, I think that’s kind of the difference in the learning style. It’s not that the education was not good; it’s just that I prefer to be in class.” Edith’s response provides an indication of how the participants seemed ambivalent when reexamining their training and degree processes:

“Somewhat. I can say yes and no.” Edith elaborated:

I enjoyed it because it was a smaller college. It had the smaller classes, so I thought that maybe it would be a lot easier to learn for me there, being more focused and I am not a person who likes big crowds or likes talking in front of people or anything like that. So having a smaller group is a lot more of my comfort zone. I liked the college. I didn’t always like what was going on there. I do think there were good teachers.

When asked what she meant by her latter comment about “what was going on there,” Edith responded:

We had some of the issues with some of the teachers … not having the teachers. We had a teacher who, how do I put this, she was basically let go because she had an issue and she brought that issue to work and we experienced it and it was very uncomfortable. She basically passed out on her desk and one time she left us there and didn’t even tell us she was leaving so we had no teacher or anything. So I think the issue … some of the teachers they did have … everybody has their own way of learning and sometimes you have to adjust your way of teaching in order for somebody to be able to learn.
Grace also noted that in her experience, “[S]ome of my professors that I had … there is one I can think of right now, I don’t even know how she got the job, like can you teach me anything?” Grace went on to comment that many of her professors at this particular college did not seem qualified and, in her words, were “not professional whatsoever.” According to Tammy, “When you ask for help, it was like they didn’t want to help you, so I kept to myself.” Tammy further expounded upon what she meant by that statement, “What I am really trying to say is the way they treat a person. I am not trying to put them down, but they should try to help students when they come for help.” Kim adds to this discussion of positive and negative teacher experiences; “Overall, it was a very good experience. I think the faculty is what made it worth it all.” And when I inquired if, aside from the faculty, there were things that made her experience more enjoyable, Kim responded, “Not really. I think if it was not for the faculty I would not have finished. Just because of the cost and everything.”

**Fast-Paced**

Aside from the teachers, Edith clarified how the workload and pace of the courses were both positive and negative;

I think sometimes our workload was a little excessive and the teacher didn’t realize that what she was putting on us was … we weren’t able to accomplish because you are given 25 sheets and you are told you are supposed to learn 106 bones and you got to read this and you got to do this all in that same week. It’s overload. Did we do it? Yes, we did because we had no other options to do it. But I just think that some of the stuff that went on there wasn’t professional. The one main reason why I chose to go back, because I originally went when they did just the diploma program (they didn’t have the associate’s degree at that time) and I went back to get my associate’s. One reason why I did that, for one I didn’t have that much time to go back. So, I was like this amount of time I can’t justify not going back and I had already started with them so that is why I went back and finished with them.

When describing her experience, Tammy also mentioned the pace of the institution:
I did enjoy the classes but to me, when you first get there, it goes fast. And I was interested in learning how to type and keep up with typing. They try to teach you the typing but then you are going on to the next thing real fast so you have to keep up. So, I was disappointed that I am not a good typist and I think that if I was to catch on I could probably get a job somewhere.

Kim, too, reflected on the speed of her current program;

… now that we are doing five weeks instead of 10 weeks you are kind of cramming every single thing in five weeks and it’s really difficult. So, now it’s not that one-on-one time, you are having deadlines and you are having to meet them.

In these statements, it appears that three of my participants struggled with the pace of their programs, but were forced to go on to accomplish their goals.

**Lack of Perceived Value**

Several of my participants expressed a lack of perceived value as I spoke with them about their memories and how they now felt about their for-profit college experiences. Frustration soon appeared in the form of crinkled brows, sighs, and averted gazes. It seemed uncomfortable for them to talk about, as if discussing a traumatic event. Perhaps they had enjoyed various portions of their collegiate experience, but how did they reflect on their time overall?

I just don’t feel that the college experience was all that it was held up to be. I felt like because of the lack of teachers and things going on in the college that we weren’t given a hundred percent chance because we had to face those difficulties and overcome them. And like I said, I feel like I self-taught myself a lot with the issues. And I think if we had the teachers there and not so much self-teaching that we might have learned more from them and their experiences. Because a lot of them were experienced in the medical field and have been out there and I think that if we got that it might have gave us more insight and prepared us more for the work field. (Edith)

[T]hey didn’t teach me a whole lot, but then on the other hand, I did learn a lot. It’s just my diploma; my certificate means nothing because of what they are. It doesn’t really have anything to do with me and the abilities that I have. …So, it makes you feel like don’t even bother with that one and click off of it. It makes you feel like you didn’t achieve anything, not an ounce, it was not even worth my time; it was a waste of money because I can’t use it. (Grace)
[Y]ou know hindsight is 20/20, but you don’t know until you are already in the system. I would definitely do my research. The key to everything is doing your research. I didn’t do it; I’ve seen a lot of students going to school who didn’t do it. You can go to school for a fraction of what I went to school for. (John)

This perceived lack of value was tough for some of my participants to consider. Their investments were genuine; their credentials and time spent obtaining them seemed disingenuous—not worth the effort. Their narratives appeared to demonstrate this time and again as my participants told of how they set out on their journeys toward gainful employment only to find barriers related to their past experiences. And when describing these past experiences, many did so with teary eyes and descriptors that indicated they were unsure of their actions, still self-conscious, still on edge. It appeared that my participants wrestled with this realization, they looked unsettled. Only now—having stepped outside of the institution—could they locate themselves in this quandary. Most telling, Grace reflected back on how she positioned herself within the for-profit institution: “I was like, ‘this is where all the leftovers come’ … that’s how I felt, like that’s where the scraps go … that’s horrible to say, but that’s where the scraps go.”

The Experience Barrier

Do you know the difference between education and experience?

Education is when you read the fine print;
experience is what you get when you don’t.

-Pete Seeger

“Oh, I don’t see that you have any experience.” As my participants went forth to find their new career paths following graduation, they were met with another barrier, a large obstacle that was frequently spoken of as I listened to their stories. They described it as if it were a terrible secret—once revealed, it created heartache and letdown. Grace painted a dreamlike
image of herself sitting in the interview room for a position in human resources. Her narrative transported me back there as she illustrated going into the interview confident and polished, with her degree in hand, almost certain of her employability. But while edging closer to my tape recorder and tearing her McDonald’s napkin into small pieces, she recalled to me how the interviewer skimed over her resume and remarked, “Oh, I don’t see that you have any experience in HR.” Grace was not hired, according to her, based upon that criterion. Nonetheless, this incident—she told me quite bluntly—has reoccurred time and again.21

Several of my participants described how this new found barrier contradicted their initial expectations, how what they discovered in those interview rooms ran counter to what they envisioned as they began their job searches, how it also ran counter to what they believed should happen. Even with “being unemployed,” Grace remarked despondently, “they want you to have experience.”

My participants said they had received correspondence from employment websites and many federal, state, and local employers. Some of these emails include inquiries related to job searches, job offers, and questions about the job. The majority of the participants, however, never received a one-on-one interview. They usually started with a phone interview and then, if all went well, a select few told me about an invite for a face-to-face meeting. The experience barrier, from what I interpreted from their stories, seemed very opaque. Aside from the initial misgivings, the participants reported that employers never went into detail about how they could have work-related experience as a first time graduate. As they conveyed their stories to me, I thought that this barrier appeared counterintuitive—even disingenuous. Additionally, my participants seemed to learn very little about this particular barrier in the time since their

21 I noticed that Grace dropped her head in disgust when explaining this particular story and so, too, did many of my participants as they recalled their own struggles.
interviews. According to them, when the interviews occurred—if they occurred—the lack of experience was the bane of discussion. There were several follow-up phone calls and e-mails made by my participants, but without experience they were not deemed a good fit for the positions. Melanie and John, for example, reflected on their struggles as they went on interview after interview in attempts to find employment in the medical and criminal justice fields:

I did well. Graduated with a 4.0. But unfortunately … they want you to have experience with a degree. So, if you don’t have experience not everybody gets into that field. It’s just kind of a different entity and I just don’t have the experience … it’s hindered me a little bit by not having the experience to begin with because of the field that I chose, which is medical, and that’s what employers require.

Melanie went on to share her disappointment and letdown after obtaining her credentials but still being denied employment;

[T]he associate’s and the bachelor’s, it was just a degree. But really, even though I have those degrees, I don’t have the … it all comes back to the experience. I don’t have any. It’s kind of like some of the fields you choose you have to be working in that field as well have getting a degree before they will even look at you. I got a 4.0 in all my degrees and couldn’t even get a job rooming patients.

John’s story illustrates how many of my participants discovered this caveat after earning their degree;

But as that moved on I noticed that you can have the degree (it’s like a double edged sword) but they say, ‘Well, we can’t hire you because you don’t have the experience.’ So I’m like, well, I’ve done the due diligence of earning a degree, how am I supposed to get the experience now? Someone has to open the door and give me a chance. And, at the end of the day, I’ll say it comes down to this: It’s who you know. Very seldom are you going to get a position with a degree or not. A degree is just a requirement and they know you’ve done the work. That doesn’t guarantee employment. Your best chances of getting employed is knowing someone. And I’ll leave it at that. Or relocating to where they definitely need someone.

As I listened to Melanie, she explained that she was qualified to work as a phlebotomist or patient care tech with her certifications. However, she noted that there have been jobs “I’d liked
to have and haven’t gotten them but I don’t think it’s based on my interview skills.” According to Melanie, the “experience factor” was a key barrier to her not obtaining gainful employment;

I think it’s maybe based on that I don’t have that experience. I think that’s why I couldn’t get in. Because they’ll tell me, you did well on your interview and it looks like you’re overqualified. But you’re not going to turn around and give me that job rooming patients? So, I think it also comes down to what the employer’s expectations are: What they are looking for, what they are requiring, what institutions they look at and deem credible.

For Melanie, she claimed her worst experience on the journey was “being turned away because I don’t have the experience even though I’ve got the academic honors.” Melanie said this was a “big discouragement” as she went out in search of a position in her degree field. Anita, on the other hand, did find employment in her degree field immediately after graduation but described her encounter as “weird” because she obtained “a job with no experience.” According to Anita, “I got lucky and someone had hired me to get that experience and move forward and have that experience and it opened more doors for me.” With both eyebrows raised, Anita stated, “… that surprises me because nowadays they look for experiences more than they used to.”

Tammy was not so lucky after graduation. In a sullen tone, Tammy disclosed: “I go online and I get all these e-mails. Places want me to sign up and some places say I don’t have the experience … you have to have the experience.” Tammy remained in her previous job because she has not found employment in her field even with her computer programming certifications. After graduating, Melanie went back into the restaurant industry when she could not find work in her career field. Her face flushed to a bright pink color as she conveyed to me her struggle with this process:

It was kind of degrading. It was like you went backwards. It was not in my plan in life. … I was close to getting my bachelor’s and I tried to get jobs in healthcare and they were like, ‘You’re overqualified’ and ‘You don’t have any experience.’ They didn’t take into account that I’ve only had three jobs in my life. It didn’t really matter; it was what the employers were looking for. And so I had to go
back to restaurants … So, I think it was like you kind of feel disappointed because it feels like you are taking a step back to where you initially started. (Melanie)

Anita, too, selected her lack of experience as being the greatest challenge on her journey. She did not seem discouraged when explaining her search process to me, but I interpreted her sighs and frowns during our interview as frustration. For example, when describing how she found her career pathway, Anita leaned back in her chair and said, “Well, with no experience it was kind of a challenge. You know a lot of employers look at how much experience you have.” Shaking her head back and forth, Anita went on to note how when researching for positions she read “‘you need this much experience, looking for this much experience, at least one to two years’ experience and you kind of look at that and be like, ‘Scratch that one off, you know?’ That’s what they are looking for.” Tammy also wrestled with this dilemma after seeking out a workforce center for employment only to be denied due to a lack of experience:

Ok, there is a place on XXXX where they help you go and find employment. So, I went in there and filled out the application. And they called me and let me know that I have no experience. So, I think I kind of gave up a little bit when they said that … Well, how can you have experience when you don’t work?

Indeed, for many of my participants that encountered this barrier, it seemed to have diminished their self-confidence. Tammy’s remark that she “kind of gave up” expresses this drop in morale as the participants went from job search to job search and from interview to interview only to be told that they did not have the necessary experience even though they had the credential. Kim expressed that her story followed along these same lines: “I think I didn’t have enough experience and so they didn’t take the education part into it at first.” When I asked Kim directly if the employers had told her that she did not have enough experience, she responded, “Yes. I got told a couple of times” and noted that she had been on eight job interviews in the past year. I inquired specifically about what employers have told Kim when she is denied the job and she
recalled, “That I do very well in the interview, but they just need more experience, and mostly it’s just been work experience.”

As I finished asking my questions about the experience barriers my participants encountered, I wondered if the institutions could have better met their needs in this area. These thoughts flooded my mind as I detected that there were several participants like Grace, for example, who said their institution “could have done more” and John, who stated, his university did not go “out of their way” to assist him. But their comments were not specifically related to job placement; instead they spoke of their experiences in general. Their perspectives seemed to derive from the fact that many expressed feelings of isolation and a lack of motivation as they encountered such barriers. In summary, one of the most intriguing responses from my participants regarding the experience barrier came from John as he offered a powerful remark that seemed to encapsulate the participants’ narrative in this vein. As he leaned on one elbow and took a drink from his ginger ale, John expressed rather nonchalantly, “Someone has to open the door and give me a chance.” Then, while inching forward in his seat and peering closely at my studious expression, John admitted that his comment sounded “cliché” but he reminded me in a subtle tone, “Experience trumps everything.”

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**Reflecting in the Mirror**

I was not unscathed in developing this chapter. I carried with me hurt and happiness, pain and pleasure, sorrow and satisfaction. I left several of the interviews upset—feeling the same perceived injustice that my participants felt. I left some of the interviews happy and inspired, taking on the emotions conveyed through their narratives. I did not think I would be impacted by the retelling of mere
stories—by the recording of narratives. I was. My mind was arrested for days and weeks afterwards, and I found no catharsis when the tape recording stopped. Over the course of my interviews, the participants had presented their own words, their stories, in space and time. They revealed to me divorce, obesity, death, poverty, debt and despair. But above all, their stories revealed an ability to dream despite the odds and, for some, I discovered what happens to a dream once it is deferred—they kept dreaming.

To be sure, the participants were a diverse group—representing graduates from five for-profit institutions of various sizes and representing five separate fields of study requiring credentials: medical, information technology, criminal justice, allied health, and business. Throughout their lives, they have worked in a variety of jobs and only one (Kim) entered higher education before their thirties, which is to say that nearly all were non-traditional students with dependents. Some had less educated family backgrounds and the majority stemmed from families possessing poor academic skills and little value for education. Others came from families that not only valued education, but set forth positive examples for their children to follow. Today, their career pathways are just as varied as their upbringings and have placed them onto new career pathways: receptionist, bus driver, loss prevention clerk, health care aid, admissions representative and office assistant.

Their narratives stitched together themes of positive experiences with for-profit education involving hands-on learning, customer service orientation, convenience and career placement and good instructors. But their narratives also possessed threads of dissatisfaction with the perceived value of their credentials and, especially, their current wages. Some of the participants viewed themselves as professionals, even successful. But the data appeared to show that the participants had also paid considerably more for their education than expected. All of them had financed their degrees via student loans in order to cover the full cost and most, though not all, appeared to have enrolled in programs which led them to low paying jobs. None of their current positions, with the exception of Melanie’s,
required a degree. And there, on the cusp of every interview, these participants spoke of their debt as if it were a punishment, a type of indentured servitude whereby these dream chasers financed their ticket to the American Dream to labor beneath student loan debt for the majority of their lives.

The participants, to my surprise, were very open and optimistic about their journeys despite some of the negative experiences with searching for gainful employment. For some participants, the hard journey and subsequent debt load were simply the cost of the American Dream. For others, the dark side of capitalism appeared to underscore how they described the “machine” of for-profit education. Whether positive or negative, I interpreted that these experiences have shaped their lives and provided a few of them with a new sense of identity. For example, many of them spoke of their new credentials adding credibility, adding a sense of professionalism and success, and nearly all of this came after they graduated, not before. The lens through which the majority of the participants viewed themselves as professionals was due in part to their added credentials. Most notably, the lived experiences of my participants appeared to have confirmed their belief in the American Dream and, especially, what they were willing to undergo to achieve it.

But their stories also seemed to affirm many of the negative connotations associated with a for-profit education. Their experiences, once explained, gave the impression of having been equipped with career training; however, the dream and the experience seemed misaligned within their narratives. As I searched their narratives, I sometimes felt as if they were driving a car with one flat tire: there was an inconsistency that made their journey bumpy and off balance. Too, while recording their stories, I was reminded that the decision to enroll in for-profit education is often cited in conjunction with gainful employment; but the narratives in this study, as I transcribed and then coded the data, suggest that the decisions made by my participants were far more complex than wanting a new job or career. Time and again, the participants poured out stories of unexpected mental and physical challenges, extreme
pushback from the job market, and the desire for more—an insatiable desire to achieve. The American Dream, in my participants’ experiences, appeared alive and well. And this chapter has outlined my participants’ lived experiences, their beliefs about for-profit education, their career pathways, and their sense of professionalism and success.
CHAPTER SIX: DREAMING OUT LOUD

*Tis not in mortals to command success;
*But we’ll do more, Sempronius, we’ll deserve it.*

—Joseph Addison, *Cato*, (Act I, Scene 2)

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Beneath the sizzle of hamburger patties and noisy foot traffic flooding the restaurant, Grace muttered a phrase that continued to haunt me as I consolidated the findings of my study. It was not so much what she said, it was how she said it; I felt its meaning for my participants. Peering across the table, she declared, “I’m a survivor, you know? I am going to figure it out one way or the other.” As I reviewed their narratives, the Horatio Alger myth, the American Dream ideology, the mixture of human capital theory, functionalism and credentialism—were made clear. Grace, as did the others, displayed a veracity that was stitched into the very fiber of her lived experience: unbridled determination, a “lion-like” passion to command success, despite the odds, despite the debt, despite the disappointments.

This study has revealed the good, the bad, and the ugly of chasing the American Dream. I discovered that many of my participants felt that they are yet reaching for their American Dream; others felt that the American Dream was within their grasp; still others felt they have fallen short if measured by their current occupation. But despite their own misgivings and the interpretations thereof, the participants did not see themselves as victims; rather, they envisioned themselves as victors, yet pressing, still dreaming. The following chapter discusses my participants’ dreams in light of the literature to reveal both master and counter narratives that have emerged in this study.
Discussion of the Findings

We know what we are, but know not what we may be.

-William Shakespeare, Hamlet (Act 4, Scene 5)

Horatio Yet Lives

While detailing the life of Horatio Alger, Jr. and his incredible success as an author, Robert Weiss (1969) wrote that “no comparable children’s literature” appeared after World War II (p. 53). He attributed this to a change in perception among America’s youth. “The times have too much altered,” Weiss said, “and American children are no longer receptive to Alger’s message” (p. 53). The same cannot be said for the participants in this study. Alger may have died in 1899 (Tebbel, 1963), but I found him alive and well in my participants’ narratives. As discussed in chapter two, Alger’s novels popularized the classic rags-to-riches story, a story in which anyone can start from anywhere and become anything they want to be—most notably, the American Dream. The data in this study suggest that my participants, whether knowingly or unknowingly, had capitulated to the Horatio Alger myth, a myth that reproduced their own master narratives. For example, John closely defined the Horatio Alger myth, almost verbatim, saying: “The American Dream to me is that we all can start from any location, any demographic in the U.S. and abroad, and fulfill any dream that we want to.” Anita’s narrative, too, contained traits of the Alger myth, noting, “I am a persistent person and I just go at it until I achieve the goal I am going towards … I am very persistent and very dedicated to everything I do. I don’t let anything get in my way or try not to.” And Edith, much like the majority of the participants, considered herself a success based upon the “[G]oals that [she had] set in life and accomplished.”
All of the participants, though not collectively successful, seemed inoculated against hardship through a steadfast belief in the American Dream.

Accordingly, as I reviewed the literature from nearly 150 years ago when Horatio Alger, Jr. penned his famous work, *Ragged Dick*, I found that the similarities in the participants’ responses were analogous: “[Dick] knew that it would take him a long time to reach the goal which he had set before him, and he had patience to keep on trying … a resolution which is the secret of success in nine cases out of ten” (Alger, 1868, p. 98). The participants, much like the characters in Alger’s novels, chose to believe in economic autonomy—self-governance, self-reliance and self-control—instead of acquiescing to any obstacles or lack of advantages that may or may not hinder them in a capitalist society. Thus, the literature suggests that what Alger accomplished in his tale of *Ragged Dick* is that he “unwittingly derived a formula to deal with hopes and anxieties in a rapidly changing world,” a formula that many of my participants had subscribed to (Nackenoff, 1994, p. 271).

In essence, by describing a tale of success from humble origins in a free and democratic society, Alger, “captured a form of discourse that not only spoke to many in the era in which he wrote but could still be spoken by later generations” (p. 271). The later generations, in this context, are my participants who freely spoke of “making it” despite their setbacks, hardships, and barriers. Most of my participants attributed their successes—past, present and future—to persistence and being goal-oriented. In other words, fortitude and success are wedded in their narratives. Several of my participants came from humble origins, much like Horatio’s characters, but they did not perceive this as a barrier to reaching their American Dream. As John noted, “I think I’m successful as far as where I come from to where I am now.” I underscore the phrase
“where I come from” to emphasize how most of the participants presented their humble origins as a type of validation for their success today.22

Surprisingly, none of the participants indicated that they were in anyway mired by their backgrounds when it came to reaching various goals in life. Often, critics of for-profit education cite marginalized populations being taken advantage of (Baum, 2011; Bennett, Lucchesi, & Vedder, 2010; Goodman, 2010; Halperin, 2014). However, my participants’ responses as to whether or not their American Dream was still possible were rapid—“definitely,” they blurted time and again. If they had been taken advantage of by their institutions (as some, like Grace felt they were) nearly all still held a common belief that they could pull themselves up by their bootstraps and achieve success—fully subscribing to James Truslow Adams’s (1931) definition of the American Dream: “[T]hat dream of a land in which life should be better and richer and fuller for every man, with opportunity for each according to his ability or achievement” (p. 404). Indeed, a majority of my participants had enrolled in for-profit schools to fulfill their own American Dream. A “better job,” “something better,” and to “better yourself” were all common reasons cited by the participants for why they chose to attend a for-profit institution. But when asked if they had achieved a better life, they appeared to be still searching, their words cut short. And their wages, much to their disappointment, did not reflect their initial expectations as they sought out for-profit education as a vehicle to achieving the Dream. Despite most of the participants having surpassed their parents in educational attainment, despite their infectious optimism and confidence, their degrees (if measured by earnings and socioeconomic mobility) have not translated into a “better” life.

22 “It’s not that bad compared to…” was a popular comment when juxtaposing my participants’ present living conditions with their past living conditions.
Dreaming the American Dream

A college degree is the key to realizing the American dream, well worth the financial sacrifice because it is supposed to open the door to a world of opportunity.

-Dan Rather

When I pressed Melanie about when she had first heard of the American Dream, she replied, “I can’t remember.” The other participants followed suite. It was hard for them to locate any point during their lives when they could definitively say they were told about the American Dream. And yet, the participants could readily identify with it, relate to it, and accept it as truth without prompting. A possible explanation for this deeply ingrained belief held by my participants was revealed as I scoured the literature for this study. While considering the saturation of the American Dream ideology in their narratives, I soon discovered a contiguous sequence of the American Dream master narrative also existed in the literature. To be clear, the American Dream increases in the literature during specific points in American history. The literature boosts in the 1960s, the same period that Dr. Martin Luther King Jr. made his famous “I Have a Dream” speech; it levels off in the 1970s as the Vietnam War ends and stagflation begins; and then it spikes in the mid-1990s amidst an economic boom and the dot-com bubble (Keene, Cornell, & O’Donnell, 2012). To display the ubiquity of the American Dream in literature, I utilized a relatively new technology, Google’s Ngram Viewer, which allowed me to chart the frequency of the American Dream in literature from all printed sources between the years 1800-2012. My focus narrowed from the time that James Truslow Adams first coined the phrase “American Dream” in 1931 until 2012. As the graph reveals, the literature paces forward at an almost continual upswing until leveling off to our own present day.
The implications of the Ngram graph for this study are myriad. The phrase “American Dream” grew steadily since its inception in the literature around 1931 and remained almost consistently on the upswing as we reached the new millennium. More to the point, the phrase was pervasive in the literature during the time that my participants would have been entering and graduating from for-profit institutions in the past five years. It is certainly possible, then, that my participants were inundated with the idea of the American Dream as they contemplated their futures prior to enrolling in a for-profit institution. It is also possible that my participants read about the American Dream in their various studies as they pursued their credentials. But even if this upswing of American Dream phraseology did not reach my participants, the literature still reflects its popularity. As the *New York Times* recently boasted in a 2015 headline, “The American Dream Is Alive” (Mitchell, 2015). My participants agreed.

**Countering Horatio**

The desire for more, the desire to press forward, and the meritocratic ideal were evident
throughout my participants’ narratives. When defining the American Dream, Kim, as did the others, observed, “You get out what you put in. So, as long as you keep pushing, you can still do it.” But much like the critics of Horatio, who suggest that he universalized “a myth of success that at best only pertained to a few,” I saw fractures in this master narrative as my participants detailed their lived experiences (Nackenoff, p. 6). Anita, for example, claimed that “luck” had played the biggest role in her obtaining gainful employment. “Well, I got lucky,” Anita said, “and someone had hired me … it opened more doors for me.” Anita did not attribute the first job she found after graduating to individual merit, her college, or some rags-to-riches story. She simply stated, “I don’t know what to say or how to say it, how I got interviewed, but I was lucky to get an interview with my next step of the job.” But Anita’s story of gainful employment ran counter to the master narrative that advocates individual merit and determination are enough for success. Anita’s lived experience proposes that sheer chance and good fortune attributed to her success, not her credential or rugged determination, though she possesses both. And not to be forgotten, Anita earns $16 an hour part-time as a medical receptionist and is currently repeating classes at a community college because her for-profit coursework would not transfer to a four-year university. “In my experience,” Anita told me, “I am repeating things and losing time to reach my goals.” Her experience seemed to run counter to the fulfillment of the American Dream via for-profit higher education. As she made clear, Anita’s dream was in a “bind” at the moment.

John’s narrative also ran counter to the common American Dream ideology. As he reflected on his lived experience, he told me that he had “done the due diligence of earning a degree,” but did not believe that was enough to open the doors to gainful employment. John made it very clear in this regard, saying,

At the end of the day, I’ll say it comes down to this: It’s who you know. Very seldom are you going to get a position with a degree or not. A degree is just a
requirement and they know you’ve done the work. That doesn’t guarantee employment. Your best chance of getting employed is knowing someone.

For John, achieving his American Dream was all about who you know and not necessarily what you know. After all, he obtained his position as a bus driver—which had nothing to do with his education—through a friend, and not the for-profit institution he graduated from. The experience barrier, John found, had prevented him from being gainfully employed in his degree field and he claimed his internship experience at a drug counseling center did not help with finding gainful employment.

Beth, like the others, noted that she “had a really hard time finding” a job despite having her degree. Beth’s American Dream was to “finish [her] degree” and then find “a better paying job.” But not being able to earn a higher income, Beth told me, was a barrier to her American Dream. After graduation, she noted, “I got a loss prevention job but it pays nothing, $8.90 an hour to start.” Frustrated by not having reached her goals, Beth sighed, “Sometimes I just ‘Google’ employment” in search of finding that “dream” job. Indeed, Beth’s narrative of three children, massive student loan debt, and low paying wages ran counter to any notion of rags-to-riches success.

Furthermore, Melanie, like John, had also acquired her current position as an admissions counselor through a friend. She offered advice for those seeking their American Dream through a for-profit institution: “[T]hey need to kind of look at the cost, because there are people that want to be successful but not everybody has the money to go to college, unfortunately.” After graduating from a for-profit institution and unable to find work in her degree field, Melanie reasoned: “This student debt does not justify for some people that may never make over that $10 dollar an hour job. They struggle with paying it back.”
In the end, the participants’ responses about the American Dream and its possibilities narrate the typical rags-to-riches story and the belief in a meritocratic system where individuals move up and down the ladders of success based upon their own effort (Weiss, 1988). However, the majority of my participants, I learned, had only succumbed to this belief because of their initial upbringing and not their present condition. Most of the participants had risen from humble beginnings to obtain a college degree and a job, but they remained in the lower classes if measured by the Gilbert-Kahl model. More importantly, although some of the participants were working directly in their fields, the work they found after graduation did not require a college degree. If the American Dream were reduced to a standard template—humble origins + hard work = financial and career success—nearly all of my participants would not fit within it. Notwithstanding, the master narrative of rising from their class position was deeply ingrained in the stories they reproduced, which, not surprisingly, contained the basic principles of the American Dream as presented in the literature (Adams, 1931; Rank, Hirschl & Foster, 2014; Mettler, 2014; Baum, 2013; Hauhart & Birkenstein, 2013; Hartmann, 2011; Hochschild, 1995; MetLife, 2009; New York Times, 2005; Thomas, 2011; Beach, 2007; Cullen, 2003).

**Form Over Function**

*Form follows function—that has been misunderstood. Form and function should be one, joined in a spiritual union.*

-Frank Lloyd Wright

This study also found the functionalist perspective within the narratives of my participants’ lived experiences. As previously discussed in chapter three, the functionalist perspective houses the notion that higher education serves as a means to productivity and overall
success in life (Welch, 1985). Talcott Parsons (1959) had reasoned that “one’s status level in society and one’s level of educational attainment” were closely related and he viewed education as a significant part of a functioning meritocracy (p. 298). If, as Parsons suggests, there is an equal playing field of opportunity in a meritocracy, then education allows for socialization and the inculcation of values and equality. Interestingly, two students of Parsons named Kingsley Davis and Wilbert Moore (1945) provided an example of why some students make such investments in education and training:

In many cases, however, talent is fairly abundant in the population but the training process is so long, costly, and elaborate that relatively few can qualify. Modern medicine, for example, is within the mental capacity of most individuals, but a medical education is so burdensome and expensive that virtually none would undertake it if the position of the M.D. did not carry a reward commensurate with the sacrifice. (p. 244)

According to the literature, what Davis and Moore (1945) essentially argued was that society can be viewed as a functioning social system, much like a living organism. Its survival relies upon a determination of “necessary social positions” and it “recruits appropriate individuals to fill each position, and induces individuals to perform their assigned duties” (Morgan, 2008, p. 2). The champions of for-profit education take the view that the for-profit industry removes barriers for marginalized populations and allows them to obtain an education where they otherwise would be unable to due to their social position in society (Berg, 2005; Sperling, 2000; Gunderson, 2014). The central argument from the for-profit industry has included the “valuable training” they offer, which leads graduates to “better careers and higher earnings” (Bienen, 2010, para. 12; Bennett et al., 2010; Gunderson, 2014).

But this was not the case in my participants’ narratives. Their career pathways did not indicate a reward commensurate with the sacrifice nor would they advise future students to undergo the same sacrifice. I asked Grace if she would have endured her sacrifice again: “No, I
would not,” she said, “Because it is not worth the money and it is not worth the time.” In Grace’s experience, “your degree will not help you get a job” and, therefore, the functionality of the degree was not realized. When asked if he thought the investment in for-profit higher education was worth it, John replied, “Well, no, I don’t. I think my education was a good thing, but what I was charged is way too much.” Tammy responded in a similar context, saying, “No it is not because, like I said, all I am doing is just paying them back. So, I went to college for that, just to pay [them] back.” Tammy was not functioning as a computer programmer—which is why she chose to pursue her credential—nor was she “raised” to a higher social class by earning her credential. The same was true for a large majority of the participants. Their debt load had changed; their social class and wages remained much the same.

As is consistent with the literature, the participants did initially believe that higher education would function as a means to achieve success (Parsons, 1959; Brym & Lie, 2009). “I want to learn as much as I can,” Melanie said, as she embarked upon her journey, “because I think it’s going to help me be more marketable in the end.” And nearly half of the participants thought their investment in for-profit higher education offered some type of worth. Even so, the participants often mentioned the cost, the subsequent debt, and the low-paying wages as a reason for why they would not undergo the same sacrifice again. They did not mention any shared values, culture, or strong belief systems that developed as a result of their education. Their experiences at for-profit institutions appeared to be strictly skill-related and not necessarily requiring more training or talent, which gives credence to the idea of social stratification (Davis & Moore, 1945). If functionalism—as Durkheim, Parsons, Bell, Dewey, Rowland, and many others note—is a means to productivity and success, my participants’ experiences did not appear to fit this model. After graduation, all of my participants found themselves in positions not
requiring high function, nor were they presented with the opportunity for upward mobility. Their narratives failed to offer a sense of social solidarity and, despite some of the positive experiences noted by my participants, their overall shared beliefs and values were not positive toward for-profit higher education. What I discovered in their narratives, as it relates to functionalism, was labeled by functional theorists Davis and Moore (1945) as an “accidental relationship” where “the talents required for a position are abundant and the training easy” (p. 244). Thus, for those participants that did find employment in their respective degree fields, the method of acquiring the position had virtually no relation to the duties involved nor did it require a credential for employment.

The Credentialed Class

Heroes need monsters to establish their heroic credentials.
You need something scary to overcome.

-Margaret Atwood

Tammy’s voice appeared shrill and downcast as she articulated her concern regarding the credential she had earned nearly five years ago. “I went in to learn computers,” she expressed, “So, it took me, like, two years, which is fine, but they have so much other stuff they want you to do and to me it doesn’t have anything to do with computers.” Tammy and several of the other participants felt that they took unnecessary classes at their for-profit institutions; many also agreed that they did not earn a valuable credential. Throughout our interview, Tammy seemed unsure of herself—namely, uncertain about what she had learned or if she would be able to use the credential should the opportunity present itself via gainful employment. For example, Tammy described to me a brief comment made by her coworker before she had enrolled at her
for-profit institution: “She told me, ‘That’s the college I went to’ and she went into computer networking. Well, she told me that, ‘I don’t feel like I learned anything.’” Several of the participants in this study voiced similar concerns.

This study found that the participants’ narratives revealed evidence of credentialism—the new currency, it would appear, that allows a recent graduate to “purchase” entry into the labor market. As Melanie explained, “A credential means that … certain companies look at those as you’ve gone that extra mile or taken that step to ensure that the program has what’s needed as far as skills and certifications and things for you to get into the field.” The participants’ narratives were consistent with the literature on credentialism and, in most instances, they offered a textbook definition of what Collins (1979) argued in his book *The Credential Society*. The credentialist theory posits that some employers require credentials even though the job can be accomplished without them (Collins, 1979; Brown, 2001). This, in turn, leads to degree stratification, a monopoly “for the holders of educational patents,” and exclusion of those who do not possess the required credential (Weber, 1922, p. 1000; Bell, 1976; Collins, 1979). The literature has shown that for-profit education has typically marketed itself as being an alternative to the academy by helping students gain valuable credentials that will allow them access to the labor market (Bailey, Badway, & Gumport, 2001; Gilpin, Saunders, & Stoddard, 2013; Cellini & Chaudhary, 2013; Deming, Goldin, & Katz, 2012; Lang & Weinstein, 2013; Kinser, 2006a; Wilson, 2010). The narrative data in this study, however, run counter to this claim. The participants did earn the credentials, but entry into their respective fields was not immediate and in some cases it never manifested. While degrees and diplomas may determine the eligibility for work in a credential society, these credentials did not appear to assist the participants with finding gainful employment.
Confidence Booster

The existing literature on credentialist theory has been helpful to this study by allowing me to determine if the participants gained confidence and a sense of professionalism after earning their credentials and if this assisted in any form with gainful employment. Consequently, I found the credential earned provided a boost in confidence, new ideas about professionalism, and self-actualization in most of their narratives. (Many of the participants described these traits following graduation.) For example, Grace said that becoming valedictorian and student of the year made her feel “confident” to face the labor market. She went on to describe this period just after graduation, saying, “I felt good about myself.” Kim also said that she was “more confident” after earning her credential and expressed how she now possesses “that extra little oomph with my degree.” Melanie, too, noted that despite not having a position in the medical field, the credential has allowed her to gain access to other areas of employment:

As far as getting my education and getting my degrees, I think it’s helped because I know more now and it’s also given me some skills, even though they are health care degrees ... So, it helps me do my job today. I don’t think I would have gotten the job I have now if it wasn’t for those skills.

The possibilities associated with credentials, and especially the “promise, process and product” tied directly to higher education, Ward (2013) notes, “offers security and hope” (para. 10). Ward (2013) emphasized learning over credentials, but as I found in my participants narratives, the credential did help to boost their confidence and provided them with a sense of purpose as they struck out on their career pathways. The problem was that this confidence, for the large majority, was short-lived. As doors closed, e-mail inquiries received no responses, and “Sorry, but we have decided to go with another candidate” letters poured in, the confidence in their credentials dissipated. Even Kim, who was yet positive and optimistic about her future in the medical field, found her greatest obstacle was “just not losing confidence” after “applying any and
everywhere.” And at the end of his credential attainment, John was also less confident than when he started his journey: “Well, I’ll say this, just because you have that certificate doesn’t mean you have that knowledge.”

Credential attainment, my participants believed, would equip them to be qualified for the labor market so they could compete with others and, ultimately, find gainful employment. Grace told me plainly, “I wanted to learn something; I didn’t want to just get a diploma. I wanted to learn so that when I go into the job force I don’t just have a piece of paper, I have the knowledge to be able to do things.” Her statement corresponds to the literature regarding an increase in self-esteem and improved outlook following the successful attainment of credentials (Becker, et. al., 1976; Nelson, 1975). Moreover, Sperling and Tucker (2005), while describing the contemporary for-profit model in their book For-Profit Higher Education: Developing a World-Class Workforce, stated that newly acquired skills endow for-profit graduates with “self-confidence and a sense of competence” (p. 104). The literature parallels the findings in this study because most of the participants did in fact mention self-confidence and competence as a result of earning their credentials. And although self-confidence and feelings of competence did not appear to possess longevity in my participants’ narratives, their lived experiences resembled the literature in this area.

Conversely, the participants narratives also revealed how many of them came from lower socioeconomic backgrounds and, prior to enrollment, doubted their skillsets and abilities. (Hence, several of my participants indicated a lack of skills as their reasoning for pursuing a credential.) Thus, my participants visualized earning a credential as a way to supplement their perceived lack of ability. A critique of the for-profit industry, cited in the literature by the Consumer Financial Protection Bureau, is that some institutions target students with “‘low self-
esteem’ who have ‘[f]ew people in their lives who care about them’ and who are ‘isolated,’ ‘stuck, unable to see and plan well for future’” (Kitroeff, 2014). As I interviewed my participants, I did not find a direct link to them being recruited for these same purposes; however, I did perceive low self-esteem, isolation, poor planning and the feeling of being “stuck”—as Grace stated—in their narratives. This is not to suggest that my participants were directly recruited for those reasons, after all, many of them sought out the for-profit colleges they attended; rather, their narratives exhibited the need to possess a credential that did correspond to the literature on for-profit recruitment and self-confidence associated with credentialism (Bennett, Lucchesi, & Vedder, 2010; Mettler, 2014; Baum, 2013). More to the contrary, in his observations of the French society and the bolstering of class distinctions by way of higher education, Bourdieu (1984) describes in *Distinction: A Social Critique of the Judgment of Taste* the “manipulation of aspirations and demands—in other words, of self-image and self-esteem which the educational system carries out by channeling pupils towards prestigious or devalued positions implying or excluding legitimate practice” (p. 25). Based upon their narratives, some participants did feel “channeled” toward certain positions and cited the prestige of the career as an impetus for their enrollment.

**Employers’ View of a For-profit Credential**

In January of 2015, Bari Walsh released an article in *Harvard Magazine* entitled “How Do Employers View For-Profits?” The purpose was to call attention to a recent study by Harvard researcher David Deming and his colleagues Noam Yuchtman, Amira Abulafi, Claudia Goldin, and Lawrence F. Katz who, collectively, had just published a paper entitled “The Value of Postsecondary Credentials in the Labor Market: An Experimental Study.” The findings of this

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23 The Consumer Financial Protection Bureau obtained an internal document from Corinthian Colleges that described these recruitment practices in detail (Kitroeff, 2014).
experimental study correlated to those in my study, especially employers’ perceptions of for-profit credentials.

To test employers’ perceptions of a for-profit degree, the researchers created fictitious resumes that contained “randomly assigned postsecondary credentials” that they submitted to actual job postings online (Walsh, 2015, para. 6). The key lesson, Deming told Walsh, was that “the employers did not seem to have a very high opinion of degrees from for-profit colleges. Given that these colleges are also more expensive, it is hard to argue that they are a better investment than other choices” (Walsh, 2015, para. 9).

For example, in the healthcare sector, where some of my participants earned their credentials, the researchers discovered an abysmal response rate from employers that did not require a certificate: “Turning to the health jobs,” they noted, “we find that certificates from for-profit institutions are about 57 percent less likely to receive a callback than are similar certificates from public institutions, when the posting does not require a degree (primarily medical assistants)” (Deming, 2014, et. al., p. 2). In the business field—where my participant, Grace, earned her credential—the researchers found that graduates from for-profit schools were 22 percent less likely to receive a call back from employers versus those who earned a credential from non-selective public institutions (p. 2). And as previously noted in chapter two, Public Agenda (2014) surveyed employers and recorded that 76 percent of them did not recognize the names of the for-profits institutions and had little information to judge their quality (p. 28).

The literature discussed here and in chapter two, therefore, affirmed the lived experiences of my participants: they struggled to find employment, even with credentials, and most did not receive callbacks when submitting their resumes online. When asked if they thought employers viewed their credentials any differently, most responded that they did. Grace, for instance, said,
“I think they do. I think it hinders me when I put down XXXX. Sometimes I don’t even like putting it down. I would just rather say I have my high school diploma.” Melanie, in similar fashion, noted: “I think some employers do. There have been a few jobs that even though I’ve gone to a regionally accredited college, they don’t recognize that. They would like you to go to … something that is a not-for-profit.” John felt differently, responding, “Well, I don’t think employers think much about it because an education is an education.” However, he also specified, “But I’m going to say it probably depends on the field you are going into for how you will be judged where you went to school.”

In a study conducted by the National Center for Analysis of Longitudinal Data in Education Research, Darolia, Koedel, Martorell, Wilson, and Perez-Arce (2014) asked, “Do Employers Prefer Workers Who Attend For-Profit Colleges?” In my study, Edith said, “I would say so. I think so. I think the degree definitely helps because you have some knowledge rather than somebody coming in with no knowledge at all.” The literature counters Edith’s claim. The Darolia et al., (2014) study, as did several others cited in chapter two, found “little evidence of a benefit to listing a for-profit college relative to no college at all” (p. 4). Darolia (2014) tracked employer callback rates from 9,000 fictitious resumes that were submitted to online job postings in six occupational categories. In doing so, they discovered that “between for-profit college attendees and high-school graduates, we again find no evidence that job applicants benefit from attending a for-profit college” (p. 17). They went on to note, “Our results provide no indication that resumes that list for-profit college credentials generate more employer interest than those that list community college credentials. If anything, the opposite may be true” (p. 20). Even though Beth and a few of the other participants stated, “I think [the employers] would view me a lot different if I had a bachelor’s degree instead of an associate’s,” the literature suggests
otherwise—namely, that the labor market returns from attending a for-profit institution are limited (Yuen Ting Liu & Belfield, 2014; Deming, Katz, & Goldin, 2012; Cellini & Chaudhary, 2012; Lang & Weinstein, 2013).

Sowing and Reaping

*Sow an act and you reap a habit.*
*Sow a habit and you reap a character.*
*Sow a character and you reap a destiny.*

-Charles Reade

The participants’ decision to attend a for-profit institution in this study connected well with the literature on human capital theory. As discussed in chapter two, the skills and knowledge gained through education and training, the overall investment to boost one’s wages and lifetime earnings, is defined as human capital (Tan, 2014). I found in this study that my participants believed an investment in for-profit education would reap benefits in the form of increased knowledge, requisite skills, and higher wages. The assumption my participants initially made, as could be expected in an educational meritocracy, was that this investment would produce greater economic rewards and higher lifetime earnings. This coincided with what Perna (2008) presented that a student’s “willingness to borrow is based on a comparison of the expected benefits and costs” (p. 596). However, Baptiste (2001) best summarized what human capital theorists believe—and, as I soon found, what my participants also believed—saying, “[E]ducational investment is a surefire route to socioeconomic mobility. With adequate educational investment, nothing can hinder one’s socioeconomic progress. Those who invest bountifully in education will always reap bountiful socioeconomic rewards; those who invest
stingly will reap sparingly” (p. 191). I discovered a similar belief from my participants as they discussed why they had enrolled at a for-profit institution and what they expected to gain from earning their credentials. Throughout the interviews there was a melding together of similar phrases about the eventual “payoff” they all envisioned as they enrolled.

To be sure, my participants believed that if they sowed in the ground of for-profit higher education a harvest of benefits would soon sprout. They perceived, in other words, an educational meritocracy “in which a person’s socioeconomic status is limited, presumably, only by his or her educational investment” (Baptiste, 2001, p. 195). Based upon their narratives, the participants were driven to act on the information they were presented by their respective institutions concerning what their investment in education would produce, i.e., greater earnings and better careers. According to Stuart, Rios-Aguilar, and Deil-Amen (2014), the human capital theory suggests that “students constantly evaluate the benefits (and costs) of further education in terms of the income increase that would result from their gains in investing in more education” (p. 330). The findings in this study corroborate the literature. My participants did in fact evaluate the benefits they would incur—both personally and economically—if they made the investment in their education. Figure 8 below represents the initial investments my participants made as they entered for-profit higher education. They perceived these investments of education, training, time, and student loans as investments that would lead to an increased skillset, knowledge base and a better job. For example, while describing the moment when she had mustered the determination to enroll, Edith said, “I was ready for a change and ready to further my education and find a stable job and also give me options with the degree.” Beth advised that her thought process when deciding whether or not she would make the investment involved, “a better job, which would be, I think, self-satisfaction maybe.” Grace, too, noted, “I really needed to go back
to school. I needed to complete something … I thought that I would get a career and not just a job. That’s kind of what I thought it would do for me.” Kim, in a similar manner, said “financially I thought it would be better … I thought it would just open way more doors for me job-wise.” And Melanie, more than the other participants, best captured the quintessential process described by human capital theorists, saying, “The main focus was I didn’t have any skills that would make me marketable. So, it was the impact that if I get in here and go through this specialized training, that it will help me be more marketable … and possibly help me increase my income.”

Figure 8: Perceptions of Initial Investment
Was it Worth It?

After thinking back, only one participant, Beth, said that if she had it to do over, she would still choose to attend a for-profit college. All of the other participants said they would not choose a for-profit institution again and based their decision largely upon the hefty financial investment and subsequent student loan payments. Beth, however, based her decision not upon an increase in wages or skillset; rather, Beth claimed “simply because [for-profits] do programs versus taking certain classes.” Beth very much enjoyed the short programs offered by for-profit institutions and found they worked best with her busy lifestyle and time needed to care for her three children. Conversely, the participants were split on whether or not their investment of time, money, and effort were actually worth it. According to the literature, the human capital theory “postulates that individuals invest in education and training in the hope of getting a higher income in the future” (Tan, 2014, p. 412). This was true regarding why the participants in this study had invested, but when I inquired to find out if the human capital theory was actually at work in my participants’ lives, I received mixed responses. For instance, Grace had determined her investment was “not worth the money and it is not worth the time” because she remained unemployed and her credits would not transfer to any institution that was not a for-profit.

Melanie, on the other hand, said, “Yes. Like I said, I would rather it be in a healthcare setting, but my education has also helped open doors.” Melanie attributed finding her job today as a college recruiter to her education, even though her degrees are in healthcare administration. John, on the other hand, was not as optimistic: “Well, no, I don’t,” he said, “I think my education was a good thing, but what I was charged is way too much.”

The findings of this study revealed that the participants wrestled with what appeared to be a contradiction. Most had enjoyed their education process to some degree, but the lack of a return on their investment left them doubting their initial decision. Take, for example, Edith who
claimed that she did feel her investment was worth it “because I hope to be financially where I want to be sometime soon. Like I said, I hope to.” Edith was not there yet—though, she did feel that her education would eventually payoff by way of increased earnings. Anita seemed to struggle with this same conundrum. “That is kind of tricky to answer there,” she murmured to me, “I think the investment … being professional is good but owing that debt is not good.” On the other hand, both Edith and Anita’s hopefulness were in stark contrast to Tammy who had decided her investment was not worth it primarily because, as she claimed, “all I am doing is just paying them back, so I went to college for that, just to pay [them] back.” Furthermore, Kim and Beth provided another view into how graduates perceive their investments in for-profit education. Kim thought that she earned more respect after graduation and described how “a lot more doors” were opened, which allowed her to pursue various other jobs. But what was most important to Kim, she noted, was her degree allowed her to understand “how valuable I am, especially to employers, that if you spend the four years or whatever time it takes for you to get your degree, they kind of know that your commitment is good.” Beth could only say that she “did think it would be worth it” as she enrolled at a for-profit institution. “I am questioning that now,” she told me, because she is “running out of money.”

The human capital theory, in this study, allowed me to “observe the relationship between education and earnings” (Cornacchione & Daugherty, 2013, p. 65). As I reviewed the participants’ narratives to detect any such relationship, I found no wage gains after the participants earned their credentials—which is to say that the findings in this study do not support the human capital theory. For most of the participants, it remains to be seen whether or not their investments in for-profit education were actually worth it. Some have already decided it was not; others are yet hopeful it was. But if we apply the rudimentary aspects of the human
capital theory to these participants’ lives—seed, time, and harvest—the investments do not appear to have been worth it. The findings in this study, therefore, were consistent with the literature regarding relatively no wage gains for for-profit graduates (Baum, 2011; Bennett, Lucchesi, & Vedder, 2010; Cellini & Chaudhary, 2011; Choe, 2012; Chung, 2008; Deming, Goldin, & Katz, 2012; Halperin, 2014a; Lee, 2012; Mettler, 2014; Schade, 2014; Williams, 2006; Yuen Ting Liu & Belfield, 2014). As previously mentioned, only one of the participants (Melanie) was working in a career field that actually required a college degree. And yet, all of the participants possessed degrees from for-profit colleges and universities with substantial debt loads attached. The participants had made their investments under the assumption of boosting their wages and gaining better jobs, but their narratives did not reveal any such occurrences. The majority ended up in low-paying career fields, and all expressed concern about their employability and student loan debt repayment.24

**Happiness and Intrinsic Value**

Despite the low wages and lack of job opportunities, more than half of the participants were not disgruntled by their investment in for-profit education and its perceived lack of payoff. I was surprised by this finding until I discovered their narratives revealed an intrinsic value that each participant attached to earning their credentials. The intrinsic value each participant associated with their credentials helps to answer how the participants positioned themselves as professionals within the contexts of their lives after graduation. The credentials they earned seemingly placed them in the mindset of being a professional and left some, well, happy—despite their lives being riddled with challenges. In this study, I found that my participants spoke of their accomplishments (high GPAs, valedictorian, dean’s list) with a sense of pride. For

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24 The average wage for the participants was $12 an hour and the average debt load was $48,125. The wages ranged from $0-21 an hour and the student loan debt ranged from $21,000 to $85,000. Combined together, the participants totaled nearly $400,000 in student loan debt from for-profit institutions.
several of the participants, the credential, it seemed, defined them in a way, even if the return on investment was uninspiring. And for some, like Melanie, they looked at their experience in an objective manner, “I wanted to make more money. I didn’t have any skills. I had to start somewhere. Whether I went to a non-profit or for-profit, I had to get education.” Melanie was “happy” today because of her newfound sense of professionalism associated with her credential attainment.

Moreover, with the exception of Tammy, all of the participants saw themselves as professionals (even Grace, who was yet unemployed). Communication, customer service skills, and the knowledge some had obtained during their educational pursuits—were all cited as reasons as to why they now saw themselves as professionals following graduation. Evident in their demeanor, in their eyes, in their straightforward responses, the participants regarded themselves as career professionals even if their dream careers had not yet manifested. Professionalism, for them, was more about how you carried yourself and interacted with others versus a particular job title or wage. A few even noted the self-respect, self-confidence, and self-reliance that developed as a result of earning their credentials. The intrinsic value of an education, therefore, adds to the discussion concerning the human capital theory. Wages and positions alone are not sufficient to determine the entire return on investment from a college degree (Bennett & Wilezol, 2013; Day & Newburger, 2002; Rowley & Hurtado, 2002; Boesel & Fredland, 1999). In this study, I found that degree attainment had impacted my participants’ intellectual thought and self-image, which indicated a “return” on attending college. Said differently, some of the participants in this study attached meaning to success and happiness in life not based upon the fulfillment or non-fulfillment of their career aspirations, but based upon the fulfillment of their education.
The Totality of the Participants’ Choices

*That should be considered long which can be decided but once.*

-Publilius Syrus

I had learned early on in the interviews to watch my participants’ eyes and pay close attention to their tone as they responded to the questions. In doing so, I perceived hurt and anguish as they looked down and sighed about their bills. I detected uncertainty as they peered dolefully over at their children who sat playing while we interviewed. I heard voices quiver while discussing the lack of job offers and turn downs time and again. I saw brightness slowly dim as they learned that I could offer them little but a chance to tell their stories—and not a better job for which they hoped. Some of my participants arrived for the interviews in rusted cars that were barely running; some wore tattered clothing and wanly expressions; others came in their work clothes as they sacrificed a lunch break to tell me their stories. Most were working mothers with mouths to feed, relying upon government assistance, whose weekly paychecks stretched thinner and thinner. I did not find the “great leveler” of higher education in their lives. The human capital theory may have been the impetus spurring their choice of a for-profit education, but the seeds sown did not produce a monetary harvest. Time and again, I replayed the participants’ interviews and listened especially to their tone of voice as they responded to my questions. Their pitch increased as several described a boost in confidence, a new sense of professionalism and pride that derived from earning their credentials. But the intrinsic value gained did not appear sufficient to offset their present living conditions.

Throughout this study, I was reminded of the humanity of my participants and how their choices appeared to be a result of their socioeconomic conditions and the desire for more. And as
the participants opened up about how they were recruited, it appeared as though the for-profit institutions they selected had taken advantaged of their particular situations as some of the literature has indicated (Vasquez, 2015; Wheeler, 2015; Halperin, 2014a; Garrity, Garrison, & Fiedler, 2010; Bennett, Lucchesi, & Vedder, 2010; Tuchman, 2011; Knaak & Knaak, 2013).

For example, John said, “Someone referred me to a recruiter from a university”; Anita claimed, “I drove by the college and I saw it and I was reading the signs”; Tammy voiced, “I heard about it on television.” Goodman (2010) reported in the *New York Times* how “institutions that train students for careers in areas like healthcare, computers and food service, enrollments are soaring as people anxious about weak job prospects borrow aggressively to pay tuition that can exceed $30,000 a year” (para. 1). I, too, saw these similarities in my participants’ life narratives: they were anxious, dissatisfied with the job market, and borrowing was not an immediate concern—a bigger paycheck to pay their bills and feed their families was. To deconstruct this logic, I looked again to the human capital theorist Gary Becker. Becker, in his work *The Economic Approach to Human Behavior* (1976) discussed the cost-benefit analysis associated with social behavior and applied it to the example of smoking. According to Becker:

> [A] person may be a heavy smoker or so committed to work as to omit all exercise, not necessarily because he is ignorant of the consequences or ‘incapable’ of using the information he possesses, but because the lifespan forfeited is not worth the cost to him of quitting smoking or working less intensively. These would be unwise decisions if a long life were the only aim, but as long as other aims exist, they could be informed and in this sense ‘wise.’ (p. 9-10)

At first, I falsely assumed that my participants were simply ignorant of their choice to attend a for-profit institution. I was wrong. What Becker (1976) and the other tenets of the human capital theory explain is that students may apply the cost-benefit analysis and rational economic choice to their decision to attend college. Despite the cost, my participants perceived a *net benefit*
offered by the for-profit sector.\textsuperscript{25} Said differently, because of how the payoff was presented to them, i.e., a better job and increased wages, the participants thought they were making “wise” decisions when in retrospect, they do not feel the same way today. However, as indicated in Tammy’s response, most had applied the logic of return on investment—which did not manifest. “Well,” Tammy explained, “I just figured that once I got out I would find me a job that I could pay it back.” Tammy’s statement corresponds with the literature discussed in chapter two, particularly the warning from Seattle University School of Law professor Rafael I. Pardo, who noted, “If these [for-profit] programs keep growing, you’re going to wind up with more and more students who are graduating and can’t find meaningful employment …They can’t generate income needed to pay back their loans, and they’re going to end up in financial distress” (Goodman, 2010, para. 3). Pardo’s statement overwhelmingly described the living conditions of my participants: credentialed and confident, and yet, conflicted financially.

Speaking on behalf of the for-profit industry, Harris N. Miller, the President of the Career College Association, said that, “When the economy is rough and people are threatened with unemployment, they look to education as the way out” and for-profit institutions are “preparing people for careers” (Goodman, 2010, para. 11). But when reviewing the literature on human capital theory in conjunction with Miller’s logic, it appears as though my participants were only viewed as customers seeking a product instead of students who needed human services beyond the classroom. As John and the others lamented, “[T]he notion that we’re here to help you and we’re going to stand next to you, that becomes ‘ok we have you now, there’s no need to put that special attention to you anymore.’ It used to be that I could reach my financial advisor or academic advisor real easy before. After I got in there, I had to schedule appointments to see

\textsuperscript{25} It is important to note here that only one of my participants, Beth, said they knew the difference between a for-profit and not-for-profit institution prior to enrolling. However, when I asked the participants if they had considered their ability to pay for college prior to enrolling, most responded with a resounding “yes.”
him.” Baptiste (2001) best described not only what my participants encountered as they enrolled, but also how their institutions had justified the cost of attendance versus a more affordable, community college option:

When educational programs justify their goals and activities by appealing to inexorable forces such as economic cycles, demographic changes, global competition, knowledge economy, or skills employers need and when they treat learners as fated beings whose only options are to consume and adapt, chances are they are wedded to human capital theory. (p. 197)

The findings in this study revealed that the human capital theory helps to explain how, through an investment in education and training, graduates believe they will enhance their skillset and thereby increase their potential income (Stuart, Rios-Aguilar, & Deil-Amen, 2014; Becker, 1976). This potential boost in skills and productivity by way of education, my participants believed, would be reflected in a higher earned income—but, unfortunately, that never manifested following graduation (Benson, 1978; Berg, 2003). Instead, as Denice (2012) explained, “The traditional signals offered by a college degree” now “appear to be failing individuals who attend for-profit colleges” (p. 37). I found that my participants had crafted in their narratives a social fulcrum, where education and training are invested on one side and the individual rises on the other. The problem, however, was that the weight of their investments in for-profit education did not cause them to rise on the socioeconomic ladder and, many wondered, if they ever would rise given their debt-to-income ratios. The experiences of the participants in this study coincide with the literature regarding the challenges with gainful employment and the frustrations of for-profit graduates who go deeply into debt with little to show for it monetarily (College Board, 2014; Kinser, 2006b; U.S. Department of Education, 2014; U.S. Government Accountability Office, 2011; Schilling, 2013, p. 157; Kinser, 2006d; Grubb, 1993).
Pyrrhic Victories

*I am old enough to know that victory is often a thing deferred, and rarely at the summit of courage...*

-Paula Giddings

In the early Third Century BC, the Greek King Pyrrhus of Epirus uttered a response concerning his success over the Romans that has been utilized time and again in literature to describe a costly victory (Walbank, Astin, Frederiksen, & Drummond, 1989). Pearson (2008) writes that, “While Pyrrhus won this battle [in 279 BC] and the Romans suffered greater casualties than he did, the Greek king could ill afford such costly victories because he had no trained troops to replace his lost officers and infantrymen” (p. 94). Thus, while looking out over the battlefield after receiving praise for his victory, King Pyrrhus is said to have remarked, “One other such would utterly undo him” (Plutarch, 75 A.C.E). King Pyrrhus’s response led to the phrase “Pyrrhic victory” which means “a triumph that brings ruin to the victor” (Pearson, 2008, p. 94).

Credit Transferability

The participants’ narratives were littered with Pyrrhic victories. They had dedicated time, energy, and financial commitments for a credential they championed to earn a place in the job market. However, each of the victories they obtained came at a high cost. To begin, the majority of participants described the “Accreditation Letdown” that was detailed in chapter four. What I found in this study was that my participants had completed their credentials—associates, bachelors, or certificate—only to find out that their credits did not transfer to not-for-profit institutions. Therefore, to move beyond the associate level, the participants had two choices: (1) start completely over at another college (Anita was currently doing this); or (2) finish their
bachelor’s at another for-profit institution (Melanie, John, and Beth were currently doing this) because the public and private non-for-profit institutions they approached did not accept for-profit credits. Although the participants had fought hard to complete their degrees, the end result was the disheartening letdown of discovering their credits would not transfer. This Pyrrhic victory left many of the participants feeling “stuck,” as they described, and feeling as though their degrees were “worthless” because they did not transfer nor assist them with gainful employment. This, too, appeared in line with the literature noting that “only a minority of for-profit alumni are certain their credentials were worth their cost” (Public Agenda, 2014, p. 17). Indeed, only a small minority of my participants remained certain of the investment they had undertaken.

**Debt and Income**

For their new found sense of professionalism and confidence, the reality of debt for the participants in this study symbolized another Pyrrhic victory that paralleled the literature on the experiences of for-profit graduates (Bennett et al., 2010; Braucher, 2012; Floyd, 2007; Kelly, 2012; U.S. Government Accountability Office, 2011). Their earned credential was quickly overshadowed by the realities of the debt they had incurred and the lack of higher wages they expected upon graduation. In this aspect, the lived experiences of my participants were highly consistent with the literature—namely, Braucher (2012) who noted how many for-profit graduates “still have to cope with the consequences of unmanageable debt. They gambled on the dream of a better life by getting a college education and ended up worse off, too often with huge non-dischargeable debts and no improvement in job prospects” (p. 448).

Though some were optimistic, all of my participants complained of their debt loads and

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26 All of the participants noted that they discovered the transferability issues after graduation and not before. With the exception of Melanie and John, the participants’ institutions had national and not regional accreditation.
their low wages following graduation that did not provide economic relief. I found that these experiences mirrored that of previous studies citing an average weekly wage of $425 reported by for-profit graduates which, the literature recorded, “was statistically indistinguishable from the $388 earned weekly by those who held only high-school diplomas” (Luzer, 2013, para. 4; Denice, 2012). It appeared, then, that the cost of tuition—coupled with the time needed to earn the degree—did not outweigh the cost of unskilled wages. This was especially true of my participants as their wages remained unchanged while their debt loads increased exponentially. As cited in the literature by the Institute for College Access & Success (2014), the average debt load among for-profit graduates in 2012 was almost $40,000 and nearly 90 percent of for-profit graduates had taken out student loans to finance their education that same year (Snider, 2014). And as Ryan (2012) notes, “Learners say they understand they have to pay back their student loans. But, if they are anything like I was when I signed up to receive my federal loan money, the ‘someday’ when loans come due was inconceivable” (p. 33). My participants, too, fell into the category of shock and awe associated with high student loan debt as a result of taking out loans to finance their education. In other words, the hard-fought victory of graduation and earned credentials came at the cost of their “willingness to incur substantial indebtedness” (Johnstone, 2011, p. 329). And this “indebtedness,” the participants made me aware of, had longevity attached to it. Several of them mentioned “for the rest of my life” when describing how long it would take to pay back their student loans. In all, the participants stated that a for-profit education appeared to be worth the higher cost because of the increased value they could have gained in job-related skills, in addition to convenience and short-term programs. But they now questioned their decisions—and some even regretted them—due to their inability to find employment in the labor market and the burdensome debts they carried. Cellini and Chaudhary
(2011) said that the more important question is “not why a student might choose a private college, but whether the student’s earnings gains are sufficient to offset the cost of education in the private sector” (p. 29). In the case of my participants, their career pathways were not sufficient to offset their initial costs and thus represented another Pyrrhic victory for which they had to struggle.

Lack of Experience

While some of the participants described their internships at for-profit colleges and universities as a “good” experience, those experiences were not deemed good enough to win over employers. For those participants who were able to put aside these initial barriers of accreditation, manage their debts as best they could, and then triumph in the labor market, their victory was short-lived by the experience barrier. As Melanie explained, “It’s hindered me a little bit by not having the experience to begin with because of the field that I chose.” The participants described a dilemma, where escape seemed futile, due to a mutually conflicting condition. They had earned the credentials to apply for certain positions in their field, but they were “knocked down” repeatedly by employers and hiring managers for not having experience.

However, the only way the participants could gain experience (aside from their internships) was to actually work in their respective fields. Thus, Melanie’s narrative best captured the mutual feeling articulated by my participants when asked about what they encountered on their search for gainful employment: “Being turned away because I don’t have the experience even though I’ve got the academic honors.” To have the honors signaled a victory, but the cost of that victory was the challenge of recurrently being denied employment due to a lack of experience.
A Spartans’ Existence

*These for-profit, adult-centered universities are labor but not capital intensive, their facilities can be constructed with private capital, they pay taxes, and they return more to the public treasury than they take out in the form of federally insured loan subsidies available to their students. In short, they are a bargain for the taxpayers.*

-John Sperling

No-Frills

The participants did not speak of immaculate dorm rooms and dining facilities when they described their institutions. They never talked of massive libraries toppling over with books or state-of-the-art learning technologies. Towering edifices and tenured faculty were never mentioned; no Starbucks, no Segways, and no sports arenas. Aesthetic beauty was missing from the narratives depicting campus facilities; the adjective “small” was found abundantly. What several of the participants described left me wondering if another Pyrrhic victory existed that they were simply unaware of? As Cartledge (2003) defined, a “Spartans’ existence” refers to a “spare, austere, self-denying mode of life” or simply bypassing certain amenities—by choice or necessity—altogether (p. 80). Tammy, for example, described the information technology at her institution as “outdated,” consisting of five computers propped up on tables and only one instructor. There was no projector in her classroom (she only had one classroom) or television or supplemental learning equipment—despite the hefty tuition cost of nearly $40,000. Grace, in her retelling of how she tried to start an alumni association at her institution, commented, “It never went anywhere,” and was told by the administration, “Oh, we don’t have the money for that.” Thus, what I found in my participants’ narratives coincided with the literature regarding a de-emphasis on the “humanistic philosophy that undergirds traditional SA [student affairs] work.”
and instead a priority placed on “bottom-line customer service” versus “a developmental perspective of challenge and support” (Kinser, 2006, p. 276b).

The scarcity described throughout the narratives caused me to ponder if my participants had forgone the frills of a traditional college experience in order to finish their degrees quickly in career-oriented programs. It appeared they had. Convenient schedules and quicker degree programs were often cited as reasons that made for-profit institutions appealing to my participants. Many had gone to class on concentrated block scheduling which allowed them to balance work and school. Several had enrolled in two and three courses for a few weeks; none were turned away due to admissions requirements; and day, evening, and weekend classes, coupled with hands-on learning, seemed too good to pass up. What many of my participants enjoyed coming in to their schools was the emphasis on customer service and career placement. The faculty, mostly part-time, taught from a centrally developed curriculum with competency standards that were described as “overwhelming” by some (Anita and Tammy) and too simple by others (Grace and John). However, at the time—for where they were in their lives at that particular moment—the sacrifice of the traditional college experience seemed worth it. Foregoing the traditional college experience appeared to be a small expense for a larger victory.

The Participants’ Recommendations for Future Students

Now that my participants had graduated and had time to test their credentials in the labor market, their perspectives altered. Bypassing the traditional college experience still did not matter as much, but what they had initially perceived as shortcuts and additional support with job placement were now changed by their experiences. “I thought that career services would help me find something,” Grace said, “and that is not how it works.” The participants now spoke of their
former institutions as more of a business—a mechanized process they endured for an immediate payoff that never came to fruition. Having stood at the proverbial fork in the road and walked down the for-profit path, I asked the participants what advice they would give to potential students who were pondering this very same decision. My findings spoke to two specific areas: research and financial commitment.

- “Find out what is going to be best for you and think about your investment. What it’s going to cost you? How long are you going to be paying back those loans?” –Melanie

- “Don’t do it … don’t do it. Take your time to go through the 16 weeks or the 20 weeks, whatever it is. Don’t think you are getting a shortcut because it’s not. And you are stuck … weigh your options and just going to college period, know what you really want to do. Take time to think about it.” –Grace

- “I would definitely tell them to research the colleges before they do. Talk to others who have attended and find out what their experience was when they attended there. I would definitely research it.” –Edith

- “It’s going to cost a lot. I would say do your research. That would be my advice for them. And try to go to a non-profit if you can.” –John

- “I would actually let them know that it is not an accredited school. And maybe consider doing some research on deciding to go there because in my experience I am repeating things and losing time to reach my goals.” –Anita

- “I would tell them to go to [not-for-profit].” –Tammy

- “I think that I would tell them to go for a not-for-profit. It depends. Unless they know what they want to do, maybe a for-profit is for them because they are going to get the classes that they actually need. But if you are undecided, maybe a community college or not-for-profit school is better.” –Kim

- “Make sure they are going to have enough student loan money because that is a very important factor in that. And they need to research a school, their history, complaints, all that stuff before they attend.” –Beth

The participants in this study overwhelmingly recommended that future students do their
research before enrolling at a for-profit institution. And, as I found with other themes cited in their narratives, this was also consistent with the literature—namely, that many for-profit students are not comparative shoppers as they set out on their higher education journey (Bidwell, 2014; Chung, 2012). As cited in chapter two, Public Agenda (2014) noted that, “Just about 4 in 10 undergraduate students at for-profit colleges say they seriously considered other schools before enrolling at their current institutions” and of the students surveyed most were “unsure whether their schools are for-profit or not” (Public Agenda, 2014, p. 9). My participants now seemed to possess this understanding and encouraged future students to know the difference before enrolling. The Pyrrhic victories they experienced left most feeling dissatisfied, expressing some form of frustration, entirely or in part, that now caused them to question their future prospects and, ultimately, negatively impacted their overall opinion of for-profit higher education. On their resumes, propped up on desks and dressers, and hanging on walls in their homes, were signals of victories—costly and distressing, personal and subjective—unique to them.

**Recommendations for Future Research**

*Research is formalized curiosity.*

*It is poking and prying with a purpose.*

-Zora Neale Hurston

This study set out to determine the career pathways of for-profit college graduates within approximately five years after graduation. Through this study, I gained a deeper understanding of how some for-profit graduates are actually faring in the job market by exploring their lived experiences. I found discrepancies between the degree of education they had attained at for-profit
colleges and the skills needed to perform in their current positions. Their narratives also revealed that my participants did position themselves as professionals following graduation even if they had not successfully achieved gainful employment. In addition, their lived experiences ran counter to the dominant narrative of the American Dream with regard to for-profit higher education but most, though not all, still held deeply ingrained beliefs concerning the American Dream ideology.

Future research in this vein would need to expand in order to better understand the various factors impacting whether or not for-profit graduates attain gainful employment and what their career pathways are following graduation. Much more research and data are needed before we can accurately determine specific factors contributing to unemployment, though this study has identified several themes—specifically, a lack of institutional support, employers’ perceptions concerning for-profit credentials, and experience barriers in the labor market. This study has at least begun the process of researching these factors by examining the career pathways of for-profit graduates and how they view themselves professionally. The evidence presented in this study indicates that for-profit graduates react strongly to the master narrative of the American Dream and suggests that the human capital theory influences their decision to pursue a for-profit education.

Due to the qualitative nature of this study, its findings are based on the data obtained from a relatively small number of participants and, therefore, are not necessarily representative of a larger population. In addition, the most recent wage and occupation of my participants may not reflect their future earnings or career pathways. As many of them believed, the American Dream was still possible and they may “catch a break” that would help to alleviate their present conditions. Future research, as a result, should expand these numbers to include a larger
population of participants viewed from a ten to fifteen year period after graduation to reveal any increase in career advancement or remnant of the American Dream in personal narratives. With a larger sample and expansion of the time passed since graduation, future researchers could more critically examine if the investment in a for-profit education was worth the larger cost of attendance and subsequent debt load. This study focused on five separate degree fields from five separate for-profit colleges and universities; however, future researchers should also examine other career programs offered by for-profit institutions to determine if these fields are affected more than others by looking closely at the career placement data. Determining where graduates are placed and how long they stay in their respective occupations deserves more attention. A substantive assessment of for-profit education career placement data would add to existing literature and help to define the career pathways of graduates from a broader perspective.

The literature would also benefit from for-profit industry leaders, institutional researchers, and policy makers investigating the breakdown between the internships where for-profit graduates are placed and why these do not always translate into gainful employment following graduation or meaningful experiences. More research is also needed to understand how potential students can be provided with more detailed information about the cost-benefit ratio of earning a for-profit education versus a community college education to summarize its overall value. This study revealed that nearly all of my participants did not understand the difference between a for-profit and not-for-profit institution prior to enrolling, and this may also be true for many students who do not comparatively shop before deciding upon which college or university to attend. Indeed, one may argue whether or not it is the sole responsibility of the student to request more information from colleges and universities prior to enrolling; however, the creation of new policies developed around providing future students with comparative
information about colleges and universities (much like the Net Price Calculator) may be the first step in assisting with the misinformation and opaqueness of the participants’ understanding found in this study.

The expansion of future research on the lived experiences of for-profit graduates would also benefit the literature by seeking to understand on how this industry may or may not support educational attainment on a national scale, as proposed by the Obama administration, while also providing graduates with the support they need in the labor market. Several of the participants in this study sought out help from temporary employment agencies after they failed to receive assistance from the career services advisors at their institutions—which led to feelings of isolation and lack of support. And as the literature has shown, numerous lawsuits have emerged in recent years from former graduates citing that their career placement options were not advantageous or comparable to their program of study (Schmalbruch, 2015; Vasquez, 2015; Lu, 2014; Halperin, 2014a).

Future research may benefit from examining career placement at for-profit institutions and what constitutes actual job placement as Secretary of Education Arne Duncan said recently in response to the new gainful employment regulations, “All we want to do is to make sure young people are getting real skills that lead to real jobs and lead them to a better financial situation” (Halperin, 2015c). Thus, future research on gainful employment regulation should assess the impact of the new regulations on the for-profit industry following July 1, 2015. Ostensibly, the existing regulatory framework involving for-profit colleges and universities has cracks in its foundation. However, when the stocks of publicly traded for-profit colleges and universities dropped tremendously following the reelection of President Obama—and again after his announcement of a free community college plan—the sign was clear that increased regulation
was sure to impact the for-profit industry and it certainly has, e.g., the closure of Corinthian Colleges (Huffington Post, 2013; McGrath, 2015; Yan, 2015).

But whether or not this impact will continue after the July 1 gainful employment regulations are handed down remains to be seen. According to the U.S. Department of Education, “Based on available data, the Department estimates that about 1,400 programs serving 840,000 students—of whom 99 percent are at for-profit institutions—would not pass the accountability standards” (USDOE, 2014). It is certainly possible, then, that these new regulations will drastically impacted for-profits across the nation and provide an abundance of data for future researchers to explore. What has been made clear in this study is that more oversight, standardization and clearer job-placement rate requirements for nationally and regionally accredited for-profits are certainly necessary. And the “new steps” that the U.S. Department of Education has taken to “formalize partnerships with several federal agencies to enhance cooperation and ensure proper oversight of for-profit institutions of higher education through an interagency task force” appear to be steps in the right direction (USDOE, 2014). Future research examining the significance of these new gainful employment regulations would benefit existing literature in this category.

Moreover, the implications for for-profit colleges and universities, potential students, and the public are numerous. This study found that my participants faced significant obstacles to job market success and several indicated that they could have attended local community colleges at a lower cost than their for-profit institutions. Future research that focused on how community colleges could mirror the convenience, customer support, shorter programs, accommodating schedules, and clear pathways toward gainful employment my participants found most appealing in the for-profit sector would benefit the literature. In addition, a further examination of the
motivating factors that impact enrollment at a for-profit institution, given the substantially higher costs, would also contribute to the literature on for-profit graduates.27

Alumni Networking

Sometimes, idealistic people are put off the whole business of networking as something tainted by flattery and the pursuit of selfish advantage. But virtue in obscurity is rewarded only in Heaven. To succeed in this world you have to be known to people.

-Sonia Sotomayor

Another possible area for future research would be to examine how for-profit institutions of all sizes could build upon alumni networking to better support their graduates. This is not to suggest that all for-profit institutions are lacking in this area, as successful models do exist at several campuses; however, observing how for-profits implement alumni and student support services that promote career placement could be an area that would add to this study by looking into additional solutions for graduate unemployment rates.28 For example, my participant, Grace, expressed disdain after trying to establish an alumni association at her institution and not receiving support. It is possible that other graduates have similar interests with alumni networking but lack the resources or knowledge to implement these networks. After interviewing my participants, I was reminded that graduates could potentially benefit from the knowledge base, prior experiences, and successful stories of for-profit alumni if these resources existed on

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27 Future research may also benefit from Thorstein Veblen’s work *The Theory of the Leisure Class: An Economic Study of Institutions* (1899). Veblen coined the phrase “conspicuous consumption” where the purchase of certain goods acts as a means to emulate wealth and status in society. An analysis of whether or not for-profit graduates readily pay the higher tuition because they are trying to bolster their socioeconomic status—or signal wealth and status with a college degree—would add to the literature.

28 For additional references on establishing an alumni network, the Association of Private Sector Colleges and Universities (APSCU) recently published a report entitled “Best Practices for Alumni Communities” (2015). The report lists the best practices for establishing a successful alumni community and categorized them into four components that included the structure of an alumni community, benefits and requirements, communications, and engagement (APSCU, 2015b). APSCU’s president, Steve Gunderson, noted, “Our alumni communities reach beyond the usual alma mater comraderies you experience at other colleges and universities and focus on what matters most—career and academic success” (APSCU, 2015a, para. 2).
Model alumni networks such as the University of Phoenix, which boast “890,200 and counting” on their alumni association website, may serve as a possible archetype that future researchers could explore. According to the University of Phoenix website, its “Alumni Association is your front door to connecting with your alumni network—890,200-strong, and growing. This network spans the country, and the globe” (Phoenix, 2014). The site includes links for alumni to find career resources, local career fair events in the area, and access to the Phoenix Focus magazine, which provides alumni with articles detailing career and networking advice. There is also an Alumni Locator tool on the website where recent graduates can connect with other alumni members that have posted their profiles and contact information. Providing graduates with the option to hear successful stories via social media—as the Phoenix model has—and researching how certain for-profit alumni have achieved their successes, would also add to this study.

In addition, Grand Canyon University has a similar model of note that “strives to engage” former graduates and connect them with fellow alumni, while also providing “alumni with the resources, professional knowledge and support to successfully transition from academics into purposeful careers and satisfying employment” (Grand Canyon, 2015). The resources that the Grand Canyon University alumni model lists, such as teaching best practices to improve resumes and cover letters, helping alumni polish their interview skills and refining their networking skills, are certainly beneficial to new for-profit graduates. Several of the participants in this study emphasized how they lacked—and desired—institutional support of this nature as they moved forward in their search for gainful employment.

What both models also demonstrate, aside from connecting graduates and alumni, is that by involving faculty and former graduates before, during, and after the college experience
graduates are better supported, rather than isolated, in the job search process. Connectivity and communication are vital components in both models and deserve further attention from researchers seeking to better understand for-profit graduates and gainful employment. Continued research could further define the links between current students and for-profit alumni to identify if a connection to a strong alumni base would benefit these students as they enter the labor market.

Additionally, future research might also look at how taking a customer relationship management (CRM) approach to help connect alumni with graduates through shared databases may provide a starting point to building valuable relationships between both parties. Figure 9 below provides an example for how alumni mentoring or peer-to-peer programs may enhance the career readiness of graduates by providing them with valuable insights and suggestions about the labor market and employers’ expectations. The potential—or current success—of for-profits that create alumni relations programs to keep students connected with graduates in their respective fields would significantly benefit this study and the literature on graduates’ success.
Recommendations for Future Partnerships Designed to Help For-profit Graduates

*Alone we can do so little, together we can do so much*

-Helen Keller

A handful of studies have emerged in the last few years examining student loan debt and rates of return from for-profit colleges (Liu & Belfield, 2014; Baum, 2012; Belfield, 2013; Cunningham & Keinzel, 2011; Deming et al., 2011; Greiner, 2007; Hillman, 2014; Kutz, 2010; Yeoman, 2011). However, recommendations for immediately supporting for-profit graduates
with life circumstances to deal with are lacking in the literature. In truth, we do need future research in all of the categories mentioned above, but future research alone does not immediately help those who are in need at the present—this requires immediate action. For instance, as I sat with one of my participants, she slid a letter containing student loan repayment information to me across the table and pointed at the amount to be repaid. I asked if I could take a picture of this amount as it speaks to the challenge of student loan repayment that my participants faced, even for those who attained gainful employment. She happily obliged.

Figure 10: Photograph of Monthly Student Loan Payment

This image speaks to the necessity of higher wages for graduates who must contend with student loan debt—in all sectors of higher education. As it pertains to this study, I recommend a partnership between for-profit institutions, State Workforce Agencies (SWA), and Temporary Employment Agencies (TEA) to provide immediate relief to for-profit graduates struggling on their career pathways. As a part of my research, I visited the SWA in my area to better
understand the support services they provide for displaced and unemployed workers. The workforce service specialist I spoke with advised that they did not have any existing partnerships with colleges or universities, for-profit or otherwise, and in an e-mail the specialist wrote: “I know most universities do surveys within the first three years of a student graduating to collect employment information, it may be beneficial to request information directly from for-profit Universities themselves, if they’re willing to give that data.”

What I gained from contacting this SWA, and a TEA nearby, was that the for-profit institutions in my area did not have any partnerships with these agencies to help unemployed graduates. However, if a partnership between these three entities were to exist, it may provide an avenue for graduates to receive job notifications that fit their professional goals in addition to career and debt management counseling.

Figure 11: Partnership Between For-profits, SWAs & TEAs

*A threefold cord is not quickly broken.*

- Ecclesiastes 4:12
The point here is not to suggest that for-profit graduates be funneled into WFAs or TEAs following graduation. To do so may suggest a negative connotation and discount the work of career services advisors and the for-profit graduates that do find success in the labor market. Rather, the point is that as I stared into my participants' dilemmas, I saw their desire for immediate change. I could only provide them with a medium through which to tell their stories; I was helpless when it came to assisting with finding them a better position or debt counseling. Would it be possible, I wondered, for these graduates to receive an early alert prompt from their former schools indicating when an opportunity was available in their field? Theoretically speaking, if a partnership were to exist in some capacity, it is possible that the graduate would gain a more holistic view of the labor market in their community, which would leave them better prepared. Of course, collaboration between for-profit schools and these agencies would allow for a greater effectiveness in finding graduates gainful employment as collaboration may potentially increase the overall capacity of the institution to help its former graduates. Unemployed graduates, those needing help with job-related and time management skills, or those who struggle with the transition into labor market could benefit from the combination of institutional and agency support.

The collaborative efforts presented in this study are not a permanent solution to for-profit graduate unemployment or a one-size-fits-all model. Why so many for-profit graduates end up in low paying jobs and why several others are unemployed requires more research into the phenomena (Carney & Duncan, 2014). However, the point is that providing additional benefits to graduates with pressing burdens requires collaboration and input from various perspectives in order to find solutions. This is not simply a problem affecting for-profit graduates—unemployment impacts communities, families, and the society at large (Kalil, 2005; Schaufeli &
VanYperen, 1992). Thus, institutions with common goals, missions, and visions should communicate more frequently to examine the relationship between unemployment, the services offered to aid graduates, and current initiatives with job placement. Doing so could potentially impact for-profit graduates’ lives for the better. With the growing student loan debt, unemployed graduates, and the questionable worth of a for-profit college degree, the development of partnerships should not be allowed to fall to the wayside.

**Conclusion**

*We live, my dear soul, in an age of trial.*
*What will be the consequence, I know not.*

- John Adams

Higher education in the U.S. has reached its own revitalization process. The *cost* of a college education, the *mounting* student loan debt, and the *value* of a degree is no mere verbiage. Future students, no matter the institution they decide to attend, will come face-to-face with these issues at some point in their lives—just as my participants have and continue to do on their journeys. Where the participants in this study go from here requires more than wishful thinking. There must be a desire and deliberate action to help graduates like them who have invested so heavily only to reap so sparingly. But what is clear, aside from the trillion dollar student loan debt in America, the spike in lawsuits against for-profits, and the declining enrollments, is that change is most certainly on the horizon (Wong, 2015; Hansmann, 2012).

In 2013, the *New York Times* recorded how students “wept” as Cooper Union for the Advancement of Science and Art, a longstanding tuition-free college, finally decided to charge tuition in 2014 after a century of being tuition-free (Kaminer, 2013). In 2015, the Corinthian 15
was formed, a band of students that protested student loan repayment and claimed they are “the first generation made poor by the business of education” (Schmalbruch, 2015). And as I write this, new gainful employment regulations are set to be imposed on July 1, 2015 (USDOE, 2014c); President Obama is spreading the idea of free community college, “so that two years of college becomes as free and universal in America as high school is today” (Calvert, 2015); and Hilary Clinton, in conjunction with her presidential aspirations in 2016, is expressing concerns over “some of the for-profit schools … where they take all this money and put all these young people and their families into debt” (Halperin, 2015b). As Clinton, and countless other politicians, media personnel, and higher education officials have warned, “Even if [for-profit students] graduate they don’t have credentials that are going to get them those jobs” (Halperin, 2015b; Asimov & Lee, 2014; Baum, 2014, Public Agenda, 2014; GAO, 2011; Chen, 2010; Maynard & Damon, 2010). Change, we may deduce from all of this, is to be expected in for-profit higher education in the years ahead.

This study has looked closely at “some” of these for-profit graduates’ career pathways and their struggles. And to be clear, this study has not concluded that the subjective experiences of my participants are the norm for all for-profit graduates. There are successful for-profit graduates and many for-profit colleges out there that chart students on career pathways leading to success (Watson, 2014; Seiden, 2009; Tierney, & Hentschke, 2007; Breneman, Pusser, & Turner, 2006; Ruch, 2001). Notwithstanding, to hear the personal stories of those who have gone through the entire process only to find themselves unemployed, deeply in debt, and possessing a credential they now deem “worthless,” should be of alarming concern.

How we, as higher education administrators and citizens, can stop this cycle from repeating itself should be a top priority in U.S. higher education. To observe students from
impoverished backgrounds with tremendous hardships be set up for failure, so that others can become rich during the process, is certainly not the American Dream that Adams (1931) and the others discussed in the literature envisioned for the great society. Therefore, by re-storying the experiences of for-profit graduates, this study has aimed to bring awareness to their plight to stimulate discussion, aid, correction, education, and better decision making on behalf of future students. To remove for-profit education altogether is not the answer; swelled community colleges turning away students is not the answer; but increased regulation, increased oversight, and increased awareness of how graduates are impacted provides a necessary first step. As my participant, John, appropriately stated, “There needs to be someone who comes in and oversees what is going on and how these students are being moved through the system … Somebody needs to say ‘Hey, something is wrong?’ … Make them accountable.”

While serving in the U.S. Air Force, I was made privy to how pilots discern that turbulence is ahead so they can prepare and warn their crewmembers. I was surprised to learn that it has nothing to do with sophisticated technology or elaborate instruments—though aircraft are equipped with such. The knowledge of the oncoming bumpy ride is discovered by a basic process we partake in everyday: communication. To receive warning of the approaching turbulent conditions, pilots talk to the aircraft flying ahead of them at the same altitude and to air traffic controllers. The aim of this study has been for the lived experiences of the participants—their stories, their failures and their successes—to communicate a message to those dream chasers entering the turbulent climate of U.S. higher education. Rough skies may certainly come, but we can all play a part in the preparation by communicating the experiences, both positive and negative, of for-profit graduates.
One More Look in the Mirror

_Injustice anywhere is a threat to justice everywhere. We are caught in an inescapable network of mutuality, tied in a single garment of destiny. Whatever affects one directly, affects all indirectly._

-Dr. Martin Luther King, Jr.

I am back on that narrow Kansas road, with pitch-black darkness ahead of me and menacing blazes on both sides. My evening class adjourned, an hour long commute takes me through the tallgrass prairie where wheat fields burn off in the distance, a sign of the new crops to come. My students advised me not to worry, the stubble and straw burned off represents a cleansing process—the cycle of life, which helps to revitalize the prairie. Fading grass swept away by circles of orange is an ominous sight that forces self-reflection: Where have I been? Where am I going? How do I get there?

I am not alone in this reflection. In my car, I carry with me eight strangers. Their hurts and hang-ups, their joys and triumphs, their failures, their dreams—all fit neatly within my conscience. The dissertation journey is a lonely one but the company I now keep demands inward conversation: What will come of them? Where will they go? Why do they yet dream? In the beginning, these strangers slid their stories across restaurant and coffee shop tables into my lap. Again and again they reached out to me, fully open, without motive. I held their stories close and interrogated them in search of hidden enclaves, deeper meanings and, to be sure, themes and codes. Now, with their stories dutifully recorded, transcribed and laid bare in chapters, I think again to the people I met—the humanity of it all. As the prairie fires disappear into the hills behind me, and the city lights illuminate the horizon, I am reminded of how these eight lives
were attached by the common thread of for-profit education and the American Dream. Some were better off than others; some needed more help than others; all had gone out in search of something better. But did they find it?

I have been changed by this journey that forced me to walk around in my participants’ shoes. My former work in the for-profit industry and my brother’s story had initially fueled my desire to better support for-profit graduates. My close connection with the participants in this study, the powerful narratives which burst forth, cemented it. I am attached now, and I recognize, as the philosopher Lao Tzu famously put it, that my new journey of a thousand miles begins with one step. My hope, my strong desire, is that the work comprised here is not in vain. My participants were affected *directly* by their experiences; the labyrinth of higher education, *indirectly*. These eight narratives deserved to be told and now, as I have penned the last of them, retold.

If the American Dream has taught me anything it is that the word *impossible* is in the eye of the beholder. I never once heard it uttered from my participants. They envisioned days ahead like the scorched wheat fields: full of opportunity. They yet believed and remained steadfast, fully confident that their dreams would bring forth a harvest. So shall I.
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APPENDIX A

Interview Guide

Dream Chasing

1. Please tell me about your family background. What was it like to grow up in your family? Was education valued in your family?
2. Are you a first-generation college student? If so, what does that mean to you?
3. How did you determine which college to attend?
4. What impact did you envision that earning a college degree would have on your life?

A Subtle History

5. What comes to mind first when you think of a for-profit institution? Follow up: Did you know the difference between a for-profit and not-for-profit college before enrolling?
6. Did you enjoy your student experience at a for-profit college? If so, then why? If not, why not?
7. What impact has earning a degree had on your life? Follow up: What was it like for you when you tried to obtain gainful employment?
8. Do you think employers view you any differently as a for-profit college graduate? If so, then why and how? If not, why not?
9. Tell me about your thoughts on student loan debt. Follow up: Did you consider your ability to pay for college prior to enrolling?
10. What is your definition of success? Please provide examples.
11. Do you now think of yourself as a successful person? If yes, then how? If not, why not?
12. How do you see yourself as a professional? What does being a professional mean to you?

What Dreams May Come

13. What does the American Dream mean to you? Follow up question: Has your view of the American Dream changed since you graduated? If so, then how? If not, then why not?
14. When you think about your own path to gainful employment, what has been your greatest challenge and how have you handled it?
15. Do you think that your college adequately prepared you for the job market? If so, then how and why? If not, then how and why?
16. What does a credential mean to you?
17. What have been your strategies to obtain gainful employment? Have they worked?
18. Do you consider your current job (if applicable) to be “gainful?” Follow up: Did the position you obtained after graduation match your initial expectations?
Lessons Learned on the Journey

19. On your journey toward gainful employment, what has been the best experience so far and why? What has been the worst and why?
20. Do you think your investment in higher education was worth it?
21. Thinking back, if you had it to do over, would you still choose to attend a for-profit college? If so, then why? If not, then why?
22. What would you like to say to students who are considering a for-profit education?

The American Dream

23. Do believe the American Dream is still possible? Is it still possible for you? If so, what is your plan to fulfill your American Dream?
24. Is there anything else regarding your story that you would like to share with me?
APPENDIX B

Informed Consent Form

Dear ____________________:

Thank you for volunteering to participate in the study I am conducting as a doctoral student at Benedictine University to complete my dissertation entitled “Dream Deferred? Restorying the Experiences of For-Profit College Graduates through Counter-Narrative.” The purpose of this study is to explore the career pathways of graduates from for-profit colleges in the Midwest and the contexts that shape their decisions to pursue higher education and professional careers.

As a for-profit college graduate, you can provide valuable insight through your story that can be used to assist educators, policymakers, stakeholders, and other graduates with information from your experiences. Your story is of great interest to me because I want to explore and narrate what you have experienced while on your quest for gainful employment. I intend to use the narratives from these graduates’ life experiences to explore their journey toward gainful employment as well as their motivations, strategies, challenges, and thoughts about the American Dream. These narratives may also dispute the common beliefs about the idea of “success” and gainful employment after graduating from for-profit colleges. And for the sake of clarifying terms, to re-story is to write and describe the graduates’ experiences in narrative form. The term restorying simply means to gather stories and analyze them for key elements (Creswell, 2012). The term counter-narrative is best defined as an argument that disputes a commonly held belief or truth. Counter-narratives are utilized to evaluate, critique, and analyze different viewpoints, beliefs, accepted premises, and myths (Bamberg, 2004).

The following are the research questions that guide this study:

1. What are the career pathways of for-profit college graduates within approximately five years after graduation?
2. How do they position themselves as professionals within the contexts of their lives after graduation?
3. What meaning do they ascribe to success in life and to the fulfillment or non-fulfillment of their career aspirations?
4. How do the accounts of their lived experiences respond, if at all, to the dominant narrative of the American Dream with regard to for-profit higher education?

During our time together, you will be asked to share your journey toward gainful employment as well as your life experiences, identity, motivations, strategies, challenges, and thoughts about the American Dream. I am also looking for other sources of data that you could provide such as documents or artifacts that add to the credibility of this study. These may include journals, diaries and photographs. I am only interested in viewing the artifacts if you are willing to share them with me; it is completely voluntary. My intent with the artifacts is to take notes only in order to help me document your story. I will not keep or make copies of any such artifacts. All notes and files from this study will be kept on a secure server. I will also maintain a
copy of the data on a password-protected computer. Your data will be protected by being placed into a solid steel file cabinet that is locked at all times and kept at my home in Topeka, Kansas. I am the only one with access to this locked steel cabinet.

This is an at-will study and your participation is strictly voluntary. Your participation is anonymous and confidential. At any time, you may refuse to participate or withdraw your consent and terminate participation without any consequences. The interview will take approximately 2 hours. If you choose to participate, any question you may have regarding the study will be answered as honestly and accurately as possible. The study does not have any known or potential risks. Follow-up interviews may be requested depending on the research needs and purposes. The interview will be audio- or video-recorded (pending your consent) and transcribed. The transcription of the interview will be presented to you for verification of accuracy.

For confidentiality purposes, the interview transcripts and all files pertaining to your participation in this study will be stored in the locked cabinet for ten years and destroyed afterwards if no longer needed. To reiterate, all computer files will be kept on a secure server. I will also maintain a copy of the data on a password-protected computer. The computer and locked file cabinet are physically located at my home in Topeka, Kansas. Your actual name will be known only to the principal researcher (me). The interview will be given a secure code and a pseudonym will be assigned to your name to keep all the information fully confidential. Excerpts from the interview may be included in the final dissertation report or other later publications. However, under no circumstances will your name or identifying characteristics appear in these writings. If, at a subsequent date, biographical data were relevant to a publication, a separate release form would be sent to you.

This study has been approved by the Institutional Review Board of Benedictine University. The Chair of the IRB is Dr. Alandra Weller-Clarke who can be reached at aclarke@ben.edu; or at (630) 829-6295.

This study is being conducted in part to fulfill requirements for my Ed.D. degree in Higher Education and Organizational Change at the graduate school of Benedictine University in Lisle, IL. I would be grateful if you would sign this form on the line provided below to show that you have read and agree with the contents. If you have questions regarding this study, please feel free to contact me at david_carter@friends.edu or (316) 706-3534. You can also contact my dissertation director Dr. Antonina Lukenchuk at antoninalukenchuk@gmail.com; alukenchuk@ben.edu; or at (630) 310-6382.

You will be tendered a copy of your signed consent form.

Please acknowledge with your signatures below your consent to participate in this study and to record your interview.

Thank you.
I consent to participate in this study
Name: _____________________________ Date: _____________________________
[Signature]

I give my permission to audio record this interview
Name: _____________________________ Date: _____________________________
[Signature]

I give my permission to video record this interview
Name: _____________________________ Date: _____________________________
[Signature]
APPENDIX C

Sample of Initial Coding and Themes Identification

1. What are the career pathways of for-profit college graduates within approximately five years after graduation?

- Fast food worker
- Receptionist
- Loss prevention clerk
- School bus driver
- Unemployed
- Medical assistant
- Computer programmer
- Admissions representative
- Corrections guard

Backgrounds:

- Non-traditional
- Over the age of 25
- Worked full-time/part-time
- Divorced
- Single parent homes
- First generation college students
- Going back to school later in life
- Possessing a strong desire to complete something
- Drive to excel
- Hunger for knowledge
- Lower wage earners
- Passion for degree path
- Dependents
- Career focused

Reflections from career path:

- “You don’t have the experience”
- “I needed skills”
- “It’s about who you know”
- “I am going to be paying for the rest of my life”
- “I had a cloudy vision”
- Struggle to find employment
- “I was lucky”
- Disappointment with accreditation
- “Instructors did not prepare me for job market”
2. How do they position themselves as professionals within the contexts of their lives after graduation?

A struggle to define professionalism:

- Continual learning
- Holding a high standard
- Professional is only when you get paid to do something
- Having an acquired skill
- “I consider myself a professional”

The outward and inward qualities of professionalism:

- Professional is a state of mind
- Professional is in appearance
- Professional is how you talk to people
- Professional is in your attitude

The mark of a professional:

- They take things seriously when necessary
- Remaining polite demonstrates professionalism
- Confidence is a sign of professionalism
- Professionals may possess formalized education
- Having competence shows professionalism
- Taking pride in what you do
- Training separates the professionals from non-professionals
- A job title signifies the professional
- Professionals have a positive attitude
- Having a specialty matters as a professional
- Dressing nice and “looking the part” shows professionalism
- Professionals are good communicators
- Possessing certain skills
- Professional involves communication
- Going above and beyond demonstrates professionalism
- Following principles or standards
- Professionals are assured in the knowledge content
• A professional means being able to sit down and talk to multiply kinds of people
• A CEO of a company, “not a laborer”

3. What meaning do they ascribe to success in life and to the fulfillment or non-fulfillment of their career aspirations?

The meaning of success is relative:

• Success is what you make it
• Success is being motivated
• Success is always learning
• Success means having the drive to go forward
• Success equates to fulfillment in life
• Success is self-satisfaction
• Achieving what you set out to do
• Completing what you put your mind on
• Obtaining goals in work and school
• Being able to provide for your family
• Not living paycheck to paycheck
• There are two different types of success: financial and life success.

The fulfillment of success:

• Success can mean financial security
• Success can mean family and kids
• Success is being happy at what you do and being confident about your future
• Accomplishing your self-goals and where you think you should be in life
• Making more money
• Paying back student loans
• Completing a degree
• Having a well-paying job
• Children that are disciplined and trouble free
• Moving up the corporate ladder

4. How do the accounts of their lived experiences respond, if at all, to the dominant narrative of the American Dream with regard to for-profit higher education?

• The American Dream is still possible
• For-profit higher education was an avenue toward the American Dream
• For-profit education equates to a better job
• For-profit education meant higher wages
• For-profit education provided skills for the labor market immediately upon program completion
• For-profit education offered the potential for job security
Completing a degree was an investment for the future and a pathway to the American Dream:

- A degree meant moving up the socioeconomic ladder
- A degree meant gaining independence
- A degree meant meeting new friends
- A degree meant securing a future for children
- A degree meant leaving a legacy
- Becoming the first to earn a degree in family was “a dream come true”

Choice of for-profit institution within American Dream Ideology:

- Schedule
- Smaller class size
- Faster
- Quicker
- Shorter programs
- Evening
- Convenience
- Support
- Program focused
- Flexible
- Technical
- Opportunity
- Career placement
- Job prospects
- Higher wages
- Specialty

Reflections on for-profit institutions:

- Too expensive
- Not accredited
- Scammed
- Better life
- Shorter programs
- Student loan
- Poor communication
- Pay bills
- Smaller class sizes
- Earned
- Worked for
- Helpful
- Stuck
- Debt
- Good instructors
- Nontraditional
- Do your research
• Degree as a safety net
• “I’ve ran out of money to even borrow”
• Self-taught
• Drove by
• “Just stopped in”
• Walls
• “Repeating classes”

Initial themes within narratives:

• A depreciation for education growing up in the household
• A desire for human capital led down the path to a for-profit education
• Credentials mean something and impress employers
• Being a professional is hard to define
• Defining success can be relative depending on how you look at it
• I am still a dreamer and have “already lived a good life”
• Skills help you to pay your bills
• Goals and perseverance matter if you are going to be successful
• The American Dream, “I’m living it now.”
• The “Dream” ticket has a price and it often requires sacrifice
• Debt has played a role in pursuing the American Dream
• Uncertainty remains on the career pathways
• Disenchantment is felt when desires, expectations, and results do not coincide
• Roadblocks occur on the path to gainful employment
• Apprehension is a part of searching the job market
• Past dreams do not match current realities
• The accreditation letdown was a big disappointment
• There were both good and bad instructors encountered on the journey
• For-profit programs were fast paced
• There was a lack of perceived value in the credentials following graduation
• The experience barrier impacts self-confidence

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