

tional performance. Hundreds of colleges already participate in assessments such as the National Survey of Student Engagement (NSSE) and the Collegiate Learning Assessment (CLA). The NSSE asks a sample of students how many books and papers were assigned, how many hours they spent preparing for class, whether they had group projects, etc. CLA test takers, freshmen and seniors, write long analytical essays.

However, Carey writes, the potent higher-education lobby has aggressively resisted efforts to make the results of such tests public, and Congress has refused to take even baby steps in that direction. But only increased transparency will push colleges to do what they are meant to do: teach.

SOCIETY

The Other Insurance

THE SOURCE: "Genetic Testing for Alzheimer's and Long-Term Care Insurance" by Donald H. Taylor Jr., Robert M. Cook-Deegan, Susan Hiraki, J. Scott Roberts, Dan G. Blazer, and Robert C. Green, in *Health Affairs*, Jan. 2010.

AN OVERWHELMING MAJORITY of Americans who live to 65 will eventually require long-term care, but less than 10 percent over the age of 50 have long-term care insurance. Those familiar with nursing homes and home-health aides know that such care doesn't come cheap: National spending on long-term care topped \$206 billion in 2005, according to Georgetown University's Health Policy Institute. "Virtually the entire U.S. population is at some risk of using more care than their assets can

finance," write Duke public policy professor Donald H. Taylor Jr. and his coauthors.

Advances in genetic screening may upend how long-term care is financed. Taylor and colleagues found that when people learned they had a genotype that increased their likelihood of developing Alzheimer's disease, which sends 75 percent of sufferers to nursing homes, they were 2.3 times more likely to acquire long-term care insurance. The problem is that the availability of such genetic tests could flood insurance companies with more high-risk customers, undermining the financial logic of insurance. To contend with a pool of sicker clients, long-term care insurance providers would either have to raise the premium costs for high-risk individuals or raise all premiums. In either scenario, the increase would likely make insurance too costly for some individuals.

In order to prevent health insurance organizations from raising premiums for people with a genetic predisposition to disease, Congress passed the Genetic Information Nondiscrimination Act in 2008. But no such restriction applies to long-term care insurers. A few states have stepped in with anti-discrimination laws of their own. But if such safeguards become more expansive, Washington will face pressure to intervene, the authors write, either by requiring everybody to buy long-term care insurance or by providing costly subsidies to cover a greater number of people. Given the legislative circumstances that imperiled health care reform, the path forward for long-term care insurance seems murky indeed.

SOCIETY

Do Learning Styles Matter?

THE SOURCE: "Learning Styles: Concepts and Evidence" by Harold Pashler, Mark McDaniel, Doug Rohrer, and Robert A. Bjork, in *Psychological Science in the Public Interest*, Dec. 2008.

AUDIO, VISUAL, TEXTUAL—most people are willing and eager to identify themselves as a certain type of learner. And it follows pretty quickly that they learn better and faster when teachers approach a lesson in their "style." Based on that logic, many school districts have poured money into training and materials to help teachers tailor their lessons to the various learning styles of their students. But haste makes waste, write Harold Pashler of the University of California, San Diego; Mark McDaniel of Washington University, St. Louis; Doug Rohrer of the University of South Florida; and Robert A. Bjork of the University of California, Los Angeles. There just isn't sufficient evidence to support customizing education in this way.

An industry of expensive seminars and guidebooks has sprung up premised on the so-called meshing hypothesis—that instruction is best absorbed when it matches a learner's preferences. In order to justify this industry's existence, a study would have to show that students, sorted by learning style, then randomly assigned to different instruction methods, performed better when they were instructed in the "correct" teaching style. Very few studies have attempted this, the authors report,