

## Right Now

mating ritual. Each breeding season, for example, green herons repeat the entire twig-gathering and arranging sequence—the male gathers and the female constructs—to add to their existing nest until in time it rises from the marshland's cattails like a brittle, gray crown. In Ohio, after several decades of additions to an eagle aerie, the tree containing it finally collapsed under the two-ton weight. “It is possible that several different eagle pairs made the nest,” Causey notes. “Often a nest abandoned for some reason, such as the death of one or both of the parents, is then adopted by new parents.”

Today, collecting birds' nests is about as popular as collecting arrowheads, although both were beloved hobbies just 50 years ago when the United States was more rural. “Modern ornithology has moved beyond nests,” says Causey, whose primary research involves the evolution

and ecology of birds and viruses, such as West Nile and influenza. In fact, most of the Harvard collection's nests and eggs were obtained in the late nineteenth and early twentieth centuries, many by the renowned ornithologist William Brewster, one of the museum's first curators. The century-old specimens, each meticulously labeled by hand according to species, collection date, and locale, and stored in an archival glass box, are tucked away in enormous cabinets. By the 1920s, the vast collection contained specimens of every kind of nest believed to exist in North America. “There was no reason to keep collecting,” says Causey. “We had identified all the nests; we'd answered all our questions regarding nests, and we couldn't come up with any more.”

Today's researchers benefit from the collection's pristine origins. Because the nests and eggs predate most environmental pollutants and pesticides, scientists can use the specimens as yardsticks to measure the effect and extent of such contaminants. Rachel Carson's 1962 book *Silent Spring*, for example, highlighted the insidious damage caused by the insecticide DDT during the 1940s and



'50s. By the 1960s, peregrine falcon populations were dwindling and their eggs were regularly breaking during incubation. Scientists wondered if eggshell thickness and durability had changed significantly over the years, and sought century-old eggs for comparison. “Suddenly, the collection became very important for documenting this,” says Causey. Sure enough, the old eggshells were stronger and thicker. As Carson had predicted, the falcons' ingestion of DDT had weakened the newer shells.

Botanists, meanwhile, continue to use the museum's collection to study old nest materials in order to ascertain changes in regional flora over time. “You can determine what was around in Texas when this bird's nest existed,” Causey explains, holding up a specimen from 1906 and examining its neatly printed label. “It's like a time capsule.” —CATHERINE DUPREE

DOUGLAS CAUSEY E-MAIL ADDRESS:  
[dcausey@oeb.harvard.edu](mailto:dcausey@oeb.harvard.edu)



**Above:** Douglas Causey holding an oropendula (*Psarocolius spp.*) nest. Oropendulas are very large orioles found in Central and South America, and nest in dense colonies. Scores of such nests may hang from the upper branches of a palm tree. **Left:** nest and eggs of a meadowlark (*Sturnella magna*) collected by John E. Thayer on June 5, 1911, in Lancaster, Massachusetts.

### JUMBO-MORTGAGE BLUES

## The Middle-Class Trapdoor

**I**N 2001, more men and women went bankrupt than filed for divorce or graduated from college (1.5 million versus 1.1 million and 1.2 million, respectively). In 2002 those who de-

clared bankruptcy far outnumbered those who suffered heart attacks or were diagnosed with cancer. At present rates, one in every seven children in America will live through a bankruptcy between

now and the end of the decade. And it's not the working poor, credit-crazy youth, spendthrift “DINKs” (dual income, no kids), or fixed-income seniors who are swelling the ranks of the insolvent. The hardest hit are middle-class families, says Gottlieb professor of law Elizabeth Warren.

Some blame “affluenza”—the disease of overconsumption—and the “immoral

debtor" for this rash of bankruptcies. "Too many trips to the mall, too many designer toddler outfits, too many Gameboys," as Warren herself initially thought. But government statistics and data from the 2001 Consumer Bankruptcy Project (Warren was one of 12 investigators) told a different story. In *The Two-Income Trap: Why Middle-Class Mothers and Fathers Are Going Broke*, Warren and her daughter, business consultant Amelia Warren Tyagi, propose a counterintuitive explanation. When working parents have to commit both incomes to middle-class basics—a nice home in a safe neighborhood with good schools—they double their financial risk. Without the safety net of a mother at home ready to enter the workforce if disaster strikes, two-income families are *more* likely to go bankrupt than those getting by on a single wage.

"The whole economic picture was one that surprised me, because it's not the story we tell ourselves about what's happened to middle-class families," Warren says. "The irony of the story is that the two-income family is the most successful economic model in America. Mom and Dad both have good educations and good jobs—that's the twenty-first-century version of the American success story and the middle class." But in fact, "the cost of being middle class is out of reach for many of these families."

The myth of rampant spending actually distracts people from what will bankrupt them, says Warren. "The over-consumption myth is a comforting myth, because families who buy pasta in bulk and don't eat out and wouldn't dream of spending \$200 on a pair of sneakers say to themselves, 'We'll be all right.' But the reality is they *won't* be all right. If they have built a budget around two incomes, they now have double the chance that someone will lose a job and double the chance that someone will be too sick to go to work"—two of the "Big Three" reasons that 87 percent of bankrupt families cite for financial meltdown (divorce is the third).

High fixed costs are the culprit. "Huge mortgages are driving families into

financial ruin," and a failing educational system is to blame, Warren explains. Families compete to buy houses in a shrinking number of decent school districts. This triggers real-estate bidding wars—fueled by dual wages—driving up prices astronomically. "Mortgage costs for families have risen 70 times faster than a man's income over the past generation," Warren notes—so an average father's salary can buy a home in only one of four American cities. Although household incomes, bolstered by mothers' wages, have shot up 75 percent since the 1970s, today's families actually have *less* discretionary money to spend than their parents did. Between monster mortgages, tuition for nursery school and college, and the other costs of raising middle-class kids, "couples with children are nearly three times more likely to go bankrupt," Warren says.

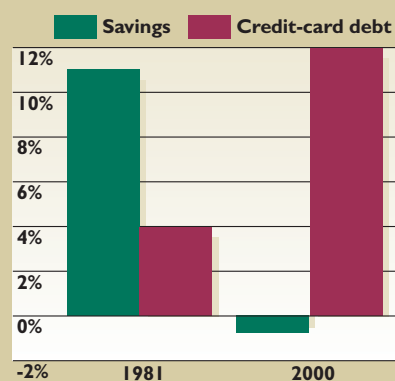
Sending working mothers home is not the answer, she asserts: "Families trying to live on one income can barely hang on to the ragged edge of the middle class." Instead, she and Tyagi propose several reforms.

First, reward middle-class and lower-income families who bank money by exempting all savings—not only those for retirement, medical care, or college tuition—from taxes, they say. Cap consumer-interest rates, and outlaw "predatory lending" that targets families in financial trouble. (Since high-cost credit became legal 25 years ago, credit-card debt has increased 6,000 percent.) Re-regulate a mortgage industry that approves loans that soak up 40 to 50 percent of family income, and perpetrates "loan-to-own" scams by lending to ineligible borrowers and waiting for foreclosures—which have tripled in two decades.



## MIDDLE-CLASS DEBT

Savings and debt as a percent of personal income

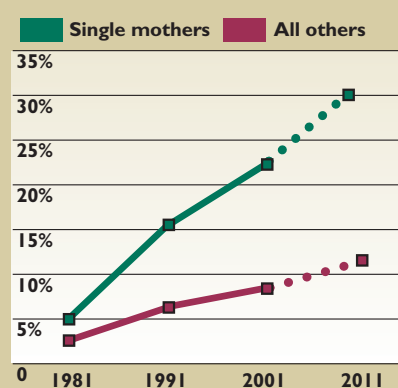


Source: SMR Research Corporation, *The New Bankruptcy Epidemic*

"Couples with children are nearly three times more likely to go bankrupt."

## SINGLE-MOTHER DEBT

Bankruptcy filing rates per 1,000 population



Source: 2001 Consumer Bankruptcy Project

## Right Now

Warren and Tyagi also advocate metropolitan school-choice programs, so that parents, rather than bureaucrats, decide where children attend school, regardless of address. If nursery school is essential, expand the public-school system to include it, and if day care is subsidized, offer tax credits for stay-at-home parents. Finally, restore public universities to their original mission of affordability and access by freezing tuition and opening admission to all. Such reforms are necessary to secure the middle class, Warren believes: "The American middle class is strong, but it's not infinite in its capacity to withstand economic pressure."

—HARBOUR FRASER HODDER

ELIZABETH WARREN E-MAIL ADDRESS:

[ewarren@law.harvard.edu](mailto:ewarren@law.harvard.edu)

AMELIA WARREN TYAGI E-MAIL ADDRESS:

[amelia.tyagi@verizon.net](mailto:amelia.tyagi@verizon.net)

DWB=DRIVING WHILE BLACK

## Profiling, Good and Bad

IT'S THE BEGINNING of a holiday weekend, and the line through the airport security checkpoint is backed up almost to the terminal door. After brief checks, security guards wave two people through: an elderly white woman in jeans and cable-knit sweater, and a middle-aged Asian man in suit and tie. But they pull the next person aside. He's an olive-skinned man with dark, wavy hair and a thin mustache, wearing wrinkled chinos and carrying a stained canvas bag. The guards open and search his bag on a nearby table.

In the months following 9/11, such scenes were common in airports across the country. Although many Americans considered such "profiling" unjust, others considered it fair and based on reasonable

generalizations about group behavior. Fear of terrorist attacks has focused attention, and even passions, on the role of "profiling" in public policy.

Profiling—taking actions based on group data or demographic probabilities—is a wide-ranging and controversial phenomenon. Some European soccer stadiums have considered refusing admission to English spectators due to the demonstrably violent behavior of English soccer hooligans, even though these fans are a small minority. Dog owners have protested the "canine racism" of laws that prohibit owning pit bull terriers—yet a report by the Humane Society of the United States found that between 1983 and 1987, pit bulls accounted for 20 of 28 recorded human deaths by dog bite,

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