



Center for Responsible Lending

## The State of For-profit Colleges: Methodology & Data Tables

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### Methodology

All state calculations included in CRL's State by State For-profit College Factsheets and attendant Scroll-over Map are based on institutional-level data that were retrieved from the most recent cohorts of the U. S. Department of Education's College Scorecard Data (released September 2017, <https://collegescorecard.ed.gov/data/>). College Scorecard covers only those postsecondary institutions that receive federal aid financial monies. Only the fifty states were included in the analyses (excludes D.C. and US territories) and further, although all states are included in the Scroll-over Map, five states do not have attendant factsheets either because of no qualifying for-profit institutions reporting performance data (Alaska, Montana, Rhode Island, Wyoming) or the reporting of performance data for only one for-profit institution that has subsequently closed down (New Hampshire). Institutions with no undergraduates as well as those classified by the Carnegie Classification system as being solely a graduate institution or whose primary degree offered was a graduate degree were dropped.

Subject to these limitations, the Scroll-over Map shows for each state total undergraduate enrollment (all institutions and for-profit enrollment only, see Table 1 description below), as well as the three largest for-profit colleges based on undergraduate enrollment. Note that many large online and/or multibranch for-profit institutions aggregate data for students located in other states at the state of their national or regional "home". This can result in the appearance of very large for-profit enrollment in some states relative to total undergraduate enrollment size (Arizona for example).

The calculations in the State For-profit Factsheets are also included in Tables 1-5 below. Data sources, definitions, and methodology are as follows:

For the first table, The N values (count of undergraduates) were calculated using the UGDS variable, which represents total enrollment of undergraduate certificate/degree-seeking students, and summing this number for all represented institutions in each state. The Pell column values were calculated by multiplying the PCTPELL variable (percentage of undergraduates who receive a Pell Grant) by UGDS for each institution, summing this number for all institutions in each state, and then dividing this number by total UGDS for each state. Column values for African American and Female were derived using the UGDS\_BLACK and UGDS\_WOMEN respectively, summing for all represented institutions in the state, and then dividing this number by total UGDS for each state. Each of these values was calculated by sector (using the values of the CONTROL variable, where 1=public, 2=private nonprofit, and 3=private for-profit) where the nonprofits' values were calculated by adding the sum values for each variable (PCTPELL\*UGDS, UGDS\_BLACK, and UGDS\_WOMEN) for the public institutions in each state to those for private nonprofit institutions in each state and then dividing these values by the total count of UGDS in each state for these two sectors combined.

For Tables 2-5, calculations shown are unweighted averages for all institutions in the relevant sector, except that any institution reporting less than 100 undergraduates enrolled is dropped to avoid undue influence by very small institutions with less stable measures year-to-year. Measures shown are for 4-Year schools (as indicated by predominant degree granted) unless otherwise noted. (Idaho, Maine, North Dakota and Vermont measures are for 2-Year schools because of their lack of 4-Year for-profits that meet our criteria). We only compare

institutional performance measures for similar length programs to assure an “apples-to-apples” approach – for instance, median debt levels should be higher for 4-Year schools and shouldn’t be compared to median debt levels for 2-Year schools. Note also, that some multibranch for-profit institutions that do report data at the branch level (rather than home state – see prior paragraph) will nonetheless report system-wide performance measures rather than those specific to only the students at that branch. CRL has for a number of years urged the Department of Education to require for-profit colleges to report performance data not just system-wide but also specific to enrolled students in the state of residence to get a more fine-grained sense of how well students in each state are being served.

For Table 2, each sector’s completion rate was calculated by averaging values for the C150\_4\_POOLED\_SUPP variable (completion rate for first-time, full-time students at four-year institutions—150% of expected time to completion, or six years —pooled in two-year rolling averages and suppressed for small n size) for all included institutions in each state. Four-year completion rates, using the C200\_L4\_POOLED\_SUPP variable, are shown for the “2-Year Degree” states of Idaho, Maine, North Dakota and Vermont.

The borrowing rates in Table 3 were calculated by averaging the values for the PCTFLOAN variable (percent of all undergraduate students receiving a federal student loan) for all included institutions in each state.

The total student debt at graduation figures in Table 4 were calculated by averaging the values for the GRAD\_DEBT\_MDN\_SUPP (median debt of completers, suppressed for n=30) for all included institutions in each state.

Three-year default rates in Table 3 were calculated by averaging the values for the CDR3 variable (three- year cohort default rate) for all included institutions in each state. These default rates represent the percentage of students who entered repayment in a given academic year and defaulted anytime during that or the following two academic years.

TABLE 1: DEMOGRAPHIC MAKEUP OF TOTAL UNDERGRADUATE POPULATION BY STATE AND SECTOR

	All Universities	For-Profits				Not-for-Profits (Public and Private)			
	N	N	Pell	African American	Female	N	Pell	African American	Female
Alabama	244,651	24,161	47.5%	35.4%	51.2%	220,490	40.7%	27.1%	57.0%
Alaska	20,925	378	72.1%	9.0%	80.9%	20,547	22.5%	2.9%	55.7%
Arizona	490,344	208,825	55.9%	16.6%	68.3%	281,519	34.5%	5.4%	53.8%
Arkansas	129,839	3,349	67.3%	37.5%	79.4%	126,490	42.6%	18.0%	57.8%
California	2,288,895	191,079	56.5%	15.5%	61.5%	2,097,816	34.1%	5.7%	54.0%
Colorado	263,063	40,384	60.3%	22.5%	63.5%	222,679	30.7%	4.6%	52.6%
Connecticut	162,533	16,089	59.6%	20.8%	57.0%	146,444	32.1%	12.7%	56.5%
Delaware	46,775	1,576	65.7%	43.5%	86.0%	45,199	29.4%	21.9%	60.6%
Florida	921,841	93,999	63.4%	23.5%	56.9%	827,842	44.3%	18.0%	56.9%
Georgia	434,543	35,441	68.1%	56.9%	68.6%	399,102	46.7%	31.8%	58.5%
Hawaii	52,567	2,122	49.8%	8.2%	49.1%	50,445	32.1%	1.9%	56.7%
Idaho	86,005	2,747	67.5%	1.8%	85.6%	83,258	38.3%	1.2%	55.5%
Illinois	566,395	68,477	55.9%	25.3%	69.6%	497,918	33.8%	13.0%	54.7%
Indiana	323,353	18,416	70.1%	24.3%	69.2%	304,937	33.4%	9.7%	55.1%
Iowa	197,802	40,841	62.5%	26.6%	72.9%	156,961	28.3%	5.9%	53.2%
Kansas	159,903	14,641	57.2%	27.4%	57.4%	145,262	30.9%	7.5%	53.4%
Kentucky	189,042	11,790	70.2%	20.7%	77.5%	177,252	39.7%	9.2%	57.1%
Louisiana	195,199	15,053	67.2%	54.6%	76.6%	180,146	39.1%	31.0%	59.0%
Maine	54,186	3,047	60.9%	2.5%	78.2%	51,139	36.7%	3.1%	56.3%
Maryland	277,096	11,600	65.4%	58.0%	62.5%	265,496	31.4%	28.3%	54.9%
Massachusetts	359,952	11,093	56.7%	15.5%	61.4%	348,859	31.4%	9.2%	56.2%
Michigan	480,984	15,061	65.8%	33.5%	73.8%	465,923	37.7%	12.0%	54.9%
Minnesota	262,325	29,079	52.3%	21.5%	72.8%	233,246	32.5%	8.7%	54.5%
Mississippi	144,583	3,742	77.9%	65.8%	77.9%	140,841	51.4%	38.0%	59.5%
Missouri	290,491	16,713	68.7%	32.2%	65.9%	273,778	36.4%	11.8%	56.1%
Montana	42,929	452	51.6%	2.2%	96.0%	42,477	34.8%	0.9%	52.4%
Nebraska	90,843	2,499	66.5%	14.5%	76.7%	88,344	29.6%	5.0%	54.5%
Nevada	98,240	10,621	63.6%	15.8%	61.8%	87,619	33.4%	7.4%	57.1%
New Hampshire	93,472	2,622	43.8%	7.4%	65.5%	90,850	35.7%	7.0%	59.7%
New Jersey	356,040	26,596	63.3%	29.7%	64.9%	329,444	37.2%	13.8%	53.6%
New Mexico	101,678	6,677	65.0%	7.3%	72.4%	95,001	39.0%	2.9%	57.1%
New York	980,303	59,540	61.6%	30.1%	66.8%	920,763	37.4%	14.1%	55.1%
North Carolina	449,235	19,767	65.3%	53.6%	66.5%	429,468	42.2%	23.3%	58.0%
North Dakota	40,477	981	48.5%	4.0%	82.8%	39,496	22.6%	3.6%	48.4%
Ohio	515,823	32,632	71.6%	33.5%	72.7%	483,191	34.3%	10.8%	54.9%
Oklahoma	185,877	6,963	70.7%	19.6%	54.9%	178,914	35.2%	8.9%	55.5%
Oregon	190,210	7,276	58.2%	4.7%	73.2%	182,934	37.9%	2.6%	53.6%
Pennsylvania	587,957	45,333	66.3%	25.3%	58.6%	542,624	32.0%	11.1%	55.2%
Rhode Island	71,361	1,559	66.0%	9.9%	80.1%	69,802	33.4%	6.9%	56.6%
South Carolina	211,403	12,946	66.8%	46.3%	72.2%	198,457	42.1%	26.1%	57.8%
South Dakota	39,891	2,373	64.7%	19.8%	77.7%	37,518	31.0%	2.4%	52.7%
Tennessee	268,883	19,301	72.8%	40.6%	63.3%	249,582	41.5%	18.5%	56.0%
Texas	1,279,329	74,323	67.4%	21.8%	61.9%	1,205,006	36.3%	12.9%	56.0%
Utah	237,295	7,103	54.8%	2.3%	68.9%	230,192	35.2%	3.8%	52.3%
Vermont	33,333	440	36.8%	6.4%	46.1%	32,893	26.4%	2.7%	51.7%
Virginia	425,564	37,404	54.0%	45.4%	60.9%	388,160	32.7%	18.5%	55.9%
Washington	255,798	11,065	56.1%	6.4%	63.5%	244,733	30.1%	4.0%	55.1%
West Virginia	116,822	44,704	34.4%	18.5%	39.8%	72,118	38.6%	6.9%	53.0%
Wisconsin	271,404	9,591	69.7%	24.1%	76.8%	261,813	30.9%	5.4%	54.9%
Wyoming	23,296	50	66.7%	0.0%	100.0%	23,246	22.0%	1.4%	54.9%

TABLE 2: SIX-YEAR STUDENT COMPLETION RATE FOR EACH STATE BY SECTOR

	Public		Private		For-Profit	
	%	N	%	N	%	N
Alabama	41.3%	13	39.9%	14	21.7%	2
Arizona	60.0%	6	46.7%	3	30.3%	9
Arkansas	37.5%	9	46.0%	10	10.7%	1
California	61.1%	32	63.6%	67	44.0%	23
Colorado	45.2%	12	62.3%	5	30.6%	8
Connecticut	56.4%	8	66.9%	13	49.2%	2
Delaware	60.6%	2	33.5%	3		0
Florida	58.6%	12	46.6%	36	27.9%	7
Georgia	39.0%	20	46.8%	27	18.7%	7
Hawaii	42.9%	3	48.5%	3	23.9%	1
Idaho	21.0%	3		0		0
Illinois	50.8%	11	58.8%	45	29.4%	8
Indiana	39.7%	14	60.0%	30	6.3%	1
Iowa	69.0%	3	59.5%	27	29.1%	2
Kansas	47.3%	7	47.1%	17	24.8%	3
Kentucky	43.8%	8	47.5%	20	11.0%	1
Louisiana	38.2%	14	51.0%	9	12.8%	1
Maine	31.8%	6		0	36.4	1
Maryland	48.3%	12	64.0%	14	16.8%	2
Massachusetts	57.2%	13	66.0%	57	25.1%	3
Michigan	52.5%	15	51.9%	28	9.7%	1
Minnesota	51.3%	12	67.2%	22	30.2%	5
Mississippi	43.9%	8	49.7%	7		0
Missouri	46.1%	13	53.1%	31	20.4%	2
Nebraska	48.9%	6	55.2%	15		0
Nevada	36.8%	3	43.7%	1	24.8%	4
New Jersey	62.6%	12	49.9%	19	23.2%	3
New Mexico	33.5%	7	30.2%	2	42.8%	3
New York	53.6%	34	58.0%	107	41.7%	5
North Carolina	56.4%	16	48.9%	38	17.7%	4
North Dakota	35.4%	5		0		0
Ohio	46.1%	17	56.8%	50	33.8%	3
Oklahoma	34.2%	12	43.2%	12	12.7%	1
Oregon	47.9%	7	57.1%	16	23.2%	2
Pennsylvania	53.5%	37	65.5%	78	33.4%	7
South Carolina	51.3%	12	49.2%	19	30.3%	4
South Dakota	46.7%	6	52.4%	5	17.5%	1
Tennessee	46.5%	9	51.9%	33	28.2%	3
Texas	43.0%	30	46.4%	42	27.3%	6
Utah	45.5%	5	44.7%	4	52.4%	4
Vermont	19.6%	1		0		0
Virginia	66.0%	15	53.9%	25	17.5%	4
Washington	62.8%	8	58.1%	15	37.3%	5
West Virginia	36.3%	10	46.4%	8	40.9%	1
Wisconsin	55.4%	13	57.8%	22	8.7%	1

TABLE 3: PERCENT OF UNDERGRADUATES BORROWING FOR EACH STATE BY SECTOR

	Public		Private Not-for-Profit		For-Profit	
	%	N	%	N	%	N
Alabama	59.5%	14	72.7%	17	63.1%	3
Arizona	53.2%	8	53.0%	4	66.1%	11
Arkansas	51.2%	10	61.7%	10	66.1%	2
California	40.0%	32	55.4%	78	59.1%	32
Colorado	49.3%	13	49.2%	6	60.1%	12
Connecticut	51.7%	9	53.4%	13	59.6%	2
Delaware	58.7%	2	60.2%	3	72.9%	1
Florida	46.8%	14	61.7%	42	66.5%	12
Georgia	56.5%	20	61.9%	29	76.2%	9
Hawaii	38.3%	3	30.9%	3	47.8%	2
Idaho	26.8%	3	84.7%	2	78.8%	2
Illinois	58.8%	12	66.1%	56	72.8%	9
Indiana	41.9%	14	60.7%	31	70.3%	2
Iowa	51.3%	3	69.3%	27	70.4%	2
Kansas	50.8%	7	67.2%	19	72.2%	3
Kentucky	51.3%	8	56.7%	20	60.9%	1
Louisiana	49.0%	15	57.9%	9	56.7%	1
Maine	40.3%	6	86.7%	1	63.8%	3
Maryland	53.8%	13	53.9%	14	48.5%	2
Massachusetts	65.3%	13	58.5%	60	42.7%	3
Michigan	60.7%	15	64.7%	31	67.9%	2
Minnesota	51.8%	12	59.9%	24	76.4%	7
Mississippi	63.7%	8	70.0%	7	91.9%	1
Missouri	53.5%	13	59.9%	34	76.1%	6
Nebraska	49.9%	7	69.0%	16	78.5%	1
Nevada	38.3%	3	76.0%	2	74.9%	4
New Jersey	56.8%	13	47.4%	20	72.3%	4
New Mexico	35.0%	7	69.1%	2	67.0%	5
New York	41.7%	37	42.5%	112	63.4%	5
North Carolina	59.3%	16	67.2%	39	75.0%	5
North Dakota	19.7%	8	19.3%	2	72.9%	1
Ohio	56.2%	17	60.6%	51	75.8%	4
Oklahoma	46.5%	13	59.1%	12	61.7%	2
Oregon	55.1%	9	66.1%	18	67.4%	2
Pennsylvania	68.3%	37	65.0%	80	78.2%	7
South Carolina	61.5%	13	70.1%	19	62.7%	5
South Dakota	51.0%	6	64.8%	5	41.7%	2
Tennessee	58.1%	10	63.1%	33	75.3%	6
Texas	50.6%	40	61.8%	45	69.4%	13
Utah	34.5%	5	48.1%	4	65.7%	4
Vermont	41.3%	2	42.6%	1	61.8%	1
Virginia	49.7%	15	67.3%	28	58.3%	10
Washington	47.3%	8	61.1%	19	68.7%	5
West Virginia	57.2%	10	66.2%	8	57.6%	2
Wisconsin	57.4%	13	66.6%	24	73.4%	3

TABLE 4: MEDIAN STUDENT DEBT AT GRADUATION FOR EACH STATE BY SECTOR

	Public		Private Not-for-Profit		For Profit	
	Debt	N	Debt	N	Debt	N
Alabama	\$24,466	14	\$27,609	12	\$25,432	3
Arizona	\$19,924	8	\$22,219	4	\$29,337	11
Arkansas	\$19,057	10	\$24,554	9	\$33,852	2
California	\$16,590	32	\$24,109	70	\$30,000	30
Colorado	\$21,759	13	\$24,119	6	\$31,076	11
Connecticut	\$21,875	9	\$24,331	13	\$26,500	2
Delaware	\$26,352	2	\$23,808	3	\$34,891	1
Florida	\$18,557	14	\$24,608	39	\$31,112	12
Georgia	\$23,241	20	\$25,928	28	\$29,947	9
Hawaii	\$17,885	3	\$17,920	3	\$30,501	2
Idaho	\$9,824	3	\$26,431	2	\$23,809	2
Illinois	\$21,599	12	\$24,165	51	\$30,809	9
Indiana	\$22,777	14	\$25,777	31	\$28,407	2
Iowa	\$22,036	3	\$24,555	27	\$23,894	2
Kansas	\$20,077	7	\$23,701	18	\$26,730	3
Kentucky	\$23,850	8	\$22,520	19	\$32,813	1
Louisiana	\$21,830	15	\$27,911	8	\$32,813	1
Maine	\$11,221	6	\$16,428	1	\$23,722	3
Maryland	\$21,605	13	\$25,464	13	\$33,852	2
Massachusetts	\$24,035	13	\$24,553	60	\$26,147	3
Michigan	\$24,890	15	\$25,263	28	\$27,271	3
Minnesota	\$21,475	12	\$23,670	23	\$29,681	7
Mississippi	\$23,638	8	\$25,957	7	\$34,891	1
Missouri	\$22,861	13	\$22,624	33	\$27,525	6
Nebraska	\$19,502	7	\$24,577	15	\$33,566	1
Nevada	\$20,247	3	\$24,875	2	\$28,607	5
New Jersey	\$21,343	13	\$23,732	17	\$29,333	5
New Mexico	\$17,429	6	\$25,250	2	\$35,139	5
New York	\$16,788	37	\$23,892	81	\$29,433	5
North Carolina	\$23,337	16	\$26,538	38	\$31,181	5
North Dakota	\$10,218	5	\$10,506	1	\$19,597	1
Ohio	\$24,870	17	\$26,140	48	\$30,003	4
Oklahoma	\$18,356	12	\$24,808	12	\$35,506	2
Oregon	\$21,883	9	\$24,758	17	\$34,819	2
Pennsylvania	\$26,747	37	\$25,765	77	\$31,494	7
South Carolina	\$23,859	13	\$28,412	19	\$28,288	5
South Dakota	\$25,166	6	\$25,907	5	\$33,566	2
Tennessee	\$21,830	10	\$24,818	30	\$33,100	6
Texas	\$19,024	38	\$24,501	38	\$30,191	13
Utah	\$14,277	5	\$18,940	4	\$28,199	3
Vermont	\$12,569	2	\$13,750	1	\$17,907	1
Virginia	\$23,413	15	\$25,473	28	\$27,711	10
Washington	\$17,999	8	\$23,947	19	\$29,472	5
West Virginia	\$22,575	10	\$24,156	8	\$27,445	2
Wisconsin	\$23,576	13	\$25,353	24	\$26,238	3

TABLE 5: THREE-YEAR COHORT DEFAULT RATE FOR EACH STATE BY SECTOR

	Public		Private		For-Profit	
	%	N	%	N	%	N
Alabama	8.8%	14	11.2%	16	10.8%	3
Arizona	6.6%	8	6.2%	4	12.8%	11
Arkansas	12.3%	10	9.8%	10	12.3%	2
California	3.9%	32	4.3%	73	9.3%	30
Colorado	6.4%	13	4.6%	6	10.3%	12
Connecticut	4.1%	9	4.0%	13	12.4%	2
Delaware	8.2%	2	13.0%	3	11.3%	1
Florida	5.4%	14	8.7%	41	12.4%	12
Georgia	9.2%	20	8.2%	28	12.4%	9
Hawaii	6.5%	3	5.5%	3	13.6%	2
Idaho	21.0%	3	19.8%	2	19.1%	2
Illinois	5.6%	12	4.2%	53	11.7%	9
Indiana	7.8%	14	5.5%	31	8.5%	2
Iowa	3.0%	3	4.9%	26	10.0%	2
Kansas	7.1%	7	8.8%	19	20.5%	3
Kentucky	9.5%	8	8.7%	19	13.3%	1
Louisiana	9.7%	15	7.8%	8	13.3%	1
Maine	16.7%	6	2.0%	1	16.1%	3
Maryland	6.8%	13	3.2%	13	12.3%	2
Massachusetts	4.8%	13	4.1%	60	9.3%	3
Michigan	5.4%	15	5.7%	29	10.9%	3
Minnesota	4.5%	12	2.7%	23	12.1%	7
Mississippi	11.7%	8	10.0%	7	11.3%	1
Missouri	10.3%	13	7.7%	33	11.9%	6
Nebraska	5.5%	7	4.5%	16	23.4%	1
Nevada	7.6%	3	2.7%	2	13.5%	5
New Jersey	4.6%	13	5.5%	17	10.2%	5
New Mexico	16.5%	7	7.7%	2	18.1%	5
New York	4.6%	37	4.3%	83	8.7%	5
North Carolina	7.3%	16	10.2%	38	13.4%	5
North Dakota	12.2%	5	43.5%	1	8.2%	1
Ohio	10.9%	17	6.3%	49	10.8%	4
Oklahoma	10.9%	13	9.0%	12	12.0%	2
Oregon	4.9%	9	4.2%	18	11.8%	2
Pennsylvania	6.3%	37	4.6%	79	13.4%	7
South Carolina	7.4%	13	10.1%	19	11.7%	5
South Dakota	6.6%	6	6.1%	5	23.4%	2
Tennessee	8.7%	10	7.6%	33	13.7%	6
Texas	7.9%	40	9.3%	44	13.2%	13
Utah	5.8%	5	7.1%	4	9.6%	4
Vermont	11.8%	2	11.0%	1	15.1%	1
Virginia	4.6%	15	6.1%	28	13.4%	9
Washington	4.0%	8	3.6%	18	11.7%	5
West Virginia	12.5%	10	9.8%	8	15.7%	2
Wisconsin	4.3%	13	4.3%	24	14.8%	3