

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

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December 2021

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 in July of 2020 and last updated in August of 2021 (data available at https://collegescorecard.ed.gov/data/). College Scorecard covers only those postsecondary institutions that receive federal aid financial monies. The fifty states plus the District of Columbia were included in the analyses. Although all states are included in the Scroll-over Map, nine states do not have attendant factsheets due to poor data availability. These include Idaho, Michigan, Montana, New Hampshire, Oregon, Rhode Island, Vermont, Wisconsin, and Wyoming. 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 1-6 below. Data sources, definitions, and methodology are as follows:

For Table 1, the N values (count of undergraduates) were calculated using the UGDS variable, which represents total Fall 2019 enrollment of undergraduate certificate/degree-seeking students, and summing this number for all included institutions (<2-year, 2-year,4-year) in each state in each control category (All Universities, Forprofits, Not-for-Profits (Public and Private)). The Pell column values (proxies for low-income students) are weighted averages of the PCTPELL variable (percentage of undergraduates who receive a Pell Grant) for all included institutions in each state in each control category (For-profits, Not-for-Profits (Public and Private)) using UDGS for the weight. Column values for African American and Female were derived in similar fashion, using weighted UGDS_BLACK and UGDS_WOMEN respectively for all included institutions in each state in each control category (For-profits, Not-for-Profits (Public and Private)). Control categories are indicated by the CONTROL variable, where 1=public, 2=private nonprofit, and 3=private for-profit). Table 1 collapses the calculations of public and private nonprofit institutions into one category "Not-for-Profit (Public and Private)".

For Tables 2-6, 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 are shown for 4-Year, 2-Year and Less than 2-Year degree states as indicated by predominant degree granted depending upon data availability.

As shown on Tables 2-6, all states are 4-year school states except:

- "2-year degree" states are: Indiana, Louisiana, Maine, North Dakota
- "Less than 2-year degree" states are: Alaska, Kentucky, Nebraska, New Mexico, and Oklahoma

The criteria used for these designations are below:

- All states are 4-year degree states unless either: a) they have no 4-year for-profits or b) they have only one 4year for-profit whose enrollment is less than the sum of enrollment of all 2-year for-profits, if any
- If a state is not a 4-year degree state, it is a 2-year degree state if it has at least one for-profit 2-year, and there is at least 1 for-profit public school to compare it to
- If a state is not a 4-year or 2-year degree state, it is a "less than 2-year" degree state, if it has at least one "less that 2-year" for-profit, and at least one "less than 2-year" public to compare it to.

Please note that 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 (150% of expected time completion for first-time, full-time students at four-year institutions—pooled in two-year rolling averages and suppressed for small n size) for all included institutions in each state. The completion rate variable used for 2-year degree schools and less than 2-year degree schools is C200 L4 POOLED SUPP (200% of expected time completion for first-time, full-time students at less than four-year institutions—pooled in two-year rolling averages and suppressed for small n size).

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 variable (median debt of completers, suppressed for n=30) for all included institutions in each state.

Three-year default rates in Table 5 were calculated by averaging the values for the CDR3 variable (threeyear 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.

Ten-year remaining balance rates in Table 6 were calculated by averaging the values for DBRR10_FED_UG_RT. This element depicts the cohort's ratio of outstanding balance (principal and interest) to amount originally disbursed 10 years after repayment in dollar terms.

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

All Universities		<u>For-Profits</u>				Not-for-Profits (Public and Private)					
	N	N	Pell	African Americai		Latinos	N	Pell	African American	Female	Latinos
Alabama	233,872	215,195	37.3%	25.5%	3.4%	47.7%	18,677	35.1%	25.8%	4.2%	58.0%
Alaska	16,390	16,029	66.9%	10.5%	8.0%	85.6%	361	24.2%	3.0%	8.8%	57.4%
Arizona	454,182	293,785	46.9%	18.4%	17.2%	68.7%	160,397	31.7%	5.2%	31.5%	55.7%
Arkansas	118,326	115,828	68.7%	36.4%	9.2%	83.8%	2,498	37.8%	16.4%	7.8%	59.0%
California	2,256,661	2,109,526	50.5%	12.6%	31.7%	63.2%	147,135	31.2%	5.1%	43.0%	54.7%
Colorado	270,335	226,539	56.1%	18.6%	8.6%	67.9%	43,796	25.3%	4.5%	21.0%	52.4%
Connecticut	158,636	140,588	67.9%	27.4%	16.2%	64.2%	18,048	34.6%	12.6%	18.2%	57.0%
Delaware	47,011	45,600	65.5%	44.8%	11.1%	85.0%	1,411	28.0%	21.1%	10.5%	61.1%
DC	51,925	42,578	44.7%	46.4%	10.2%	71.0%	9,347	24.2%	23.4%	11.7%	62.5%
Florida	888,244	806,457	60.7%	25.0%	31.6%	59.2%	81,787	39.0%	17.0%	28.2%	57.5%
Georgia	422,079	395,706	68.3%	64.9%	7.1%	72.8%	26,373	39.8%	30.6%	9.6%	59.3%
Hawaii	44,035	42,959	47.9%	3.5%	5.1%	77.2%	1,076	27.7%	1.8%	12.9%	59.4%
Idaho	92,240	90,152	54.4%	1.2%	16.6%	90.6%	2,088	29.2%	1.1%	9.7%	57.2%
Illinois	488,653	443,442	51.2%	23.5%	17.8%	75.4%	45,211	31.9%	11.7%	21.7%	55.3%
Indiana	316,037	309,343	57.5%	28.2%	7.2%	70.8%	6,694	32.0%	10.3%	7.6%	56.2%
Iowa	147,794	143,911	48.6%	7.6%	5.8%	58.1%	3,883	26.1%	6.1%	7.5%	53.7%
Kansas	147,272	138,582	53.8%	29.2%	8.6%	58.0%	8,690	27.5%	7.2%	11.7%	54.0%
Kentucky	172,354	163,385	60.6%	16.2%	3.0%	82.1%	8,969	34.8%	9.3%	4.6%	58.2%
Louisiana	190,803	179,874	61.5%	51.4%	5.7%	80.6%	10,929	40.4%	31.6%	5.9%	61.0%
Maine	49,911	48,660	34.1%	3.4%	1.2%	77.5%	1,251	31.6%	4.2%	3.7%	56.4%
Maryland	266,744	258,278	62.9%	64.9%	9.2%	66.3%	8,466	28.7%	27.9%	10.7%	54.5%
Massachusetts	331,497	326,638	53.8%	14.9%	21.7%	67.9%	4,859	28.0%	9.4%	13.3%	56.2%
Michigan	416,176	404,480	55.9%	35.2%	6.9%	71.2%	11,696	31.2%	10.9%	5.8%	54.9%
Minnesota	235,547	212,504	42.2%	22.4%	7.8%	80.4%	23,043	28.5%	9.8%	6.7%	55.5%
Mississippi	131,455	128,471	77.0%	70.3%	2.0%	78.2%	2,984	43.2%	35.5%	2.8%	59.7%
Missouri	245,058	238,710	56.8%	27.4%	5.6%	76.7%	6,348	31.9%	11.5%	6.3%	57.0%
Montana	38,086	37,692	39.1%	2.3%	5.1%	94.2%	394	30.1%	0.9%	4.4%	53.2%
Nebraska	89,930	89,164	49.5%	5.6%	17.4%	87.1%	766	28.2%	5.4%	11.5%	55.2%
Nevada	98,145	89,825	54.7%	16.2%	32.5%	73.1%	8,320	30.5%	7.5%	30.9%	58.1%
New Hampshire	134,509	133,564	42.1%	9.4%	4.6%	91.1%	945	41.1%	11.8%	9.1%	61.8%
New Jersey	339,620	314,924	60.7%	31.5%	30.2%	66.8%	24,696	36.9%	13.2%	23.2%	53.4%
New Mexico	84,696	81,658	54.7%	8.0%	46.6%	85.0%	3,038	36.5%	2.8%	50.7%	59.5%
New York	908,333	859,340	59.7%	28.7%	24.2%	70.4%	48,993	37.3%	13.5%	20.2%	54.9%
North Carolina	433,710	417,530	61.9%	57.4%	6.9%	70.4%	16,180	36.6%	21.9%	9.3%	58.6%
North Dakota	37,780	36,778	44.8%	9.6%	3.8%	85.0%	1,002	22.3%	3.4%	4.3%	49.0%
Ohio	491,978	470,860	68.2%	37.7%	4.2%	72.2%	21,118	29.3%	11.2%	5.1%	55.6%
Oklahoma	164,129	160,620	63.7%	19.6%	13.9%	52.8%	3,509	33.3%	7.8%	11.0%	57.1%
Oregon	173,696	169,272	50.5%	7.3%	14.4%	85.2%	4,424	30.9%	2.6%	15.1%	54.8%
Pennsylvania	529,120	509,590	59.7%	25.1%	13.8%	60.5%	19,530	30.3%	10.9%	8.4%	55.9%
Rhode Island	67,738	66,019	66.7%	20.9%	24.3%	64.5%	1,719	29.4%	7.1%	14.0%	56.4%
South Carolina	196,690	188,294	65.8%	58.1%	4.7%	80.3%	8,396	35.5%	22.8%	5.8%	58.5%
South Dakota	37,398	35,609	63.1%	26.0%	8.3%	67.4%	1,789	27.5%	2.5%	3.7%	53.5%
Tennessee	257,396	241,421	64.3%	41.7%	5.6%	74.3%	15,975	36.9%	17.6%	5.8%	57.0%
Texas	1,287,582	1,233,319	61.7%	23.0%	44.8%	64.3%	54,263	33.3%	12.2%	41.1%	57.2%
Utah	290,908	283,751	49.0%	3.3%	14.3%	80.8%	7,157	32.4%	4.6%	11.3%	56.2%
Vermont	31,605	31,468	25.4%	6.6%	2.2%	41.6%	137	23.5%	3.2%	5.6%	52.9%
Virginia	395,737	365,537	54.6%	43.8%	9.0%	65.8%	30,200	29.9%	17.5%	9.9%	55.9%
Washington	257,173	248,921	46.8%	5.6%	17.1%	72.1%	8,252	26.0%	4.1%	14.7%	56.2%
West Virginia	103,472	62,851	29.9%	15.9%	13.7%	41.6%	40,621	35.2%	6.0%	2.9%	54.8%
Wisconsin	248,426	244,665	61.4%	23.8%	11.1%	88.4%	3,761	27.1%	5.5%	8.4%	55.9%
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TABLE 2: STUDENT COMPLETION RATE FOR EACH STATE BY SECTOR

	Public		P	rivate	For-Profit	
	%	N	%	N	%	N
4-YEAR DEGREE STATES	5					
Alabama	48.0%	13	41.9%	13	16.1%	2
Arkansas	42.5%	9	46.6%	12		0
Arizona	53.4%	7	50.5%	3	28.4%	6
California	65.7%	32	63.5%	68	38.7%	13
Colorado	51.4%	13	63.4%	6	32.1%	3
Connecticut	63.8%	10	70.7%	13	17.6%	1
District of Columbia	17.7%	1	68.0%	7		0
Delaware	60.9%	2	34.4%	3		0
Florida	60.4%	13	49.1%	38	35.4%	7
Georgia	42.7%	18	47.1%	27	16.7%	6
Hawaii	43.9%	3	54.1%	4	23.2%	1
Iowa	71.2%	3	60.2%	27	29.2%	1
Illinois	50.2%	11	58.3%	48	37.4%	2
Kansas	52.5%	7	47.3%	17	22.5%	1
Massachusetts	62.1%	13	69.5%	53	35.9%	1
Maryland	55.4%	13	64.9%	14	28.9%	1
Minnesota	54.3%	12	68.2%	23		0
Missouri	47.7%	13	53.1%	31	35.6%	2
Mississippi	45.9%	8	48.4%	7		0
North Carolina	60.1%	16	48.7%	37		0
New Jersey	66.1%	12	52.2%	19	38.9%	2
Nevada	41.0%	3	46.0%	1	20.6%	1
New York	59.5%	35	62.4%	102	47.6%	5
Ohio	48.6%	16	57.9%	49	30.8%	2
Pennsylvania	55.1%	21	67.6%	81	25.8%	2
South Carolina	53.7%	12	51.6%	20	20.6%	1
South Dakota	48.9%	6	53.2%	5	20.5%	1
Tennessee	48.7%	9	53.2%	30	86.4%	1
Texas	44.4%	32	46.5%	42	21.3%	7
Utah	51.1%	4	54.9%	3	71.8%	3
Virginia	66.0%	16	55.1%	25	35.3%	6
Washington	61.5%	8	65.3%	13	50.9%	1
West Virginia	39.9%	10	45.4%	8	41.3%	1
2-YEAR DEGREE STATES	5					
Indiana		0	30.0%	1	55.3%	3
Louisiana	15.5%	2		0	48.6%	2
Maine	34.90%	6		0		0
North Dakota	34.60%	5		0		0
LESS THAN 2-YEAR DEGR STATES						
Alaska	90.4%	1			70.9%	1
Kentucky	35.9%	16			59.6%	8
Nebraska	45.9%	1			73.2%	3
New Mexico	41.6%	6			66.4%	5
Oklahoma	65.6%	24	72.1%	2	60.7%	9
Oregon	26.9%	3			72.5%	11

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

	Public		P	rivate	For-Profit		
	%	N	%	N	%	N	
4-YEAR DEGREE STATES							
Alabama	54.30%	14	62.10%	14	59.20%	3	
Arkansas	45.30%	11	60.60%	12	86.60%	1	
Arizona	42.30%	8	60.20%	5	68.80%	8	
California	33.40%	32	51.00%	79	58.60%	18	
Colorado	40.70%	13	43.10%	7	54.30%	7	
Connecticut	48.10%	10	50.00%	14	72.80%	1	
District of Columbia	39.80%	1	44.40%	7	59.20%	2	
Delaware	56.20%	2	59.80%	3	76.70%	1	
Florida	35.30%	15	51.30%	41	59.60%	10	
Georgia	47.50%	18	54.90%	29	70.90%	7	
Hawaii	33.30%	3	23.80%	4	34.20%	1	
Iowa	48.30%	3	64.90%	28	52.40%	1	
Illinois	51.50%	12	62.10%	56	68.00%	2	
Kansas	47.00%	7	65.30%	19	49.10%	1	
Massachusetts	62.70%	13	52.70%	55	75.30%	1	
Maryland	48.50%	13	48.20%	15	70.90%	1	
Minnesota	46.20%	12	59.90%	23	58.80%	2	
Missouri	45.90%	13	56.40%	37	83.60%	2	
Mississippi	58.10%	8	63.40%	7	85.80%	1	
North Carolina	54.70%	16	62.70%	37	83.30%	2	
New Jersey	51.40%	13	45.70%	20	75.80%	4	
Nevada	30.40%	3	65.60%	2	68.90%	3	
New York	39.60%	37	40.90%	109	54.60%	5	
Ohio	47.30%	16	63.20%	49	74.80%	2	
Pennsylvania	67.50%	21	61.30%	81	77.90%	3	
South Carolina	56.70%	13	67.50%	20	73.30%	2	
South Dakota	44.90%	6	69.20%	5	40.90%	2	
Tennessee	48.40%	10	56.70%	30	78.50%	2	
Texas	46.90%	41	51.60%	44	67.50%	12	
Utah	29.20%	4	35.20%	3	61.50%	3	
Virginia	49.70%	16	60.30%	28	56.50%	8	
Washington	41.70%	8	55.60%	16	52.10%	1	
West Virginia	47.70%	10	60.20%	8	49.00%	2	
2-YEAR DEGREE STATES							
Indiana	14.10%	1	74.10%	2	81.40%	3	
Louisiana	48.80%	2	88.90%	1	69.50%	3	
Maine	27.40%	6	92.70%	1	19.70%	1	
North Dakota LESS THAN 2-YEAR DEGREE STATES	16.60%	8	0.00%	1	78.30%	1	
Alaska	12.30%	3			70.90%	1	
Kentucky	18.90%	16			57.90%	10	
Nebraska	15.10%	1			58.20%	3	
New Mexico	3.60%	7			59.40%	6	
Oklahoma	0.30%	24	64.20%	2	62.80%	10	
Oregon	20.70%	3			59.00%	14	

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

	Public		P	rivate	For-Profit		
	%	N	%	N	%	Ν	
4-YEAR DEGREE STATES							
Alabama	\$24,583	14	\$27,582	13	\$28,033	3	
Arkansas	\$19,919	10	\$23,076	11	\$39,000	1	
Arizona	\$20,154	8	\$22,037	5	\$30,161	7	
California	\$16,067	32	\$23,034	68	\$30,779	15	
Colorado	\$21,537	12	\$25,931	7	\$27,193	7	
Connecticut	\$22,094	10	\$24,146	13	\$28,757	1	
District of Columbia	\$25,889	1	\$22,929	7	\$39,000	2	
Delaware	\$25,330	2	\$23,769	3	\$39,000	1	
Florida	\$17,460	15	\$24,394	38	\$28,573	10	
Georgia	\$23,102	18	\$24,869	26	\$30,048	8	
Hawaii	\$18,672	3	\$18,755	3	\$33,134	1	
Iowa	\$24,770	7	\$23,605	27	\$18,810	1	
Illinois	\$21,123	12	\$23,475	53	\$26,735	2	
Kansas	\$20,310	7	\$23,503	19	\$22,714	1	
Massachusetts	\$24,313	13	\$24,153	57	\$18,857	2	
Maryland	\$22,300	14	\$24,859	13	\$39,000	1	
Minnesota	\$20,344	12	\$23,473	22	\$20,939	2	
Missouri	\$23,125	14	\$22,005	35	\$21,722	3	
Mississippi	\$24,221	8	\$25,121	7	\$39,000	1	
North Carolina	\$23,356	16	\$25,825	38	\$30,985	2	
New Jersey	\$21,130	13	\$24,008	16	\$28,630	4	
Nevada	\$19,182	3	\$23,724	2	\$23,735	4	
New York	\$16,979	36	\$23,568	81	\$26,170	6	
Ohio	\$23,576	17	\$25,565	48	\$26,735	2	
Pennsylvania	\$25,760	40	\$25,560	79	\$30,785	3	
South Carolina	\$24,136	13	\$26,405	21	\$32,083	2	
South Dakota	\$24,282	6	\$26,171	5	\$22,714	3	
Tennessee	\$20,964	10	\$24,474	32	\$36,035	2	
Texas	\$18,978	41	\$24,408	39	\$31,041	11	
Utah	\$15,197	4	\$20,150	5	\$28,250	1	
Virginia	\$22,778	15	\$25,180	27	\$26,329	7	
Washington	\$17,680	8	\$22,893	16	\$27,000	1	
West Virginia	\$22,423	9	\$25,713	7	\$26,942	3	
2-YEAR DEGREE STATES							
Indiana	\$13,000	1	\$12,644	2	\$15,571	3	
Louisiana	\$15,065	3	\$22,730	1	\$15,897	3	
Maine	\$11,191	6	\$15,250	1	\$14,956	1	
North Dakota	\$10,475	5		0	\$19,461	1	
LESS THAN 2-YEAR DEGREE STATES	400.400				40.075		
Alaska	\$22,438	1	440	_	\$9,076	1	
Kentucky	\$11,055	16	\$10,537	1	\$10,323	5	
Nebraska	\$7,000	1			\$10,918	4	
New Mexico	\$12,707	3	40.000	2	\$9,835	6	
Oklahoma	\$9,500	1	\$9,899	3	\$11,719	8	
Oregon	\$13,514	2			\$11,072	13	

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

	Public		Pı	rivate	For-Profit		
	%	N	%	N	%	Ν	
4-YEAR DEGREE STATES		IV	Ī				
Alabama	9.07%	14	10.48%	13	10.63%	3	
Arkansas	10.26%	10	13.64%	12	11.30%	1	
Arizona	6.29%	8	8.26%	5	12.20%	8	
California	3.15%	32	4.08%	77	7.86%	17	
Colorado	6.44%	13	6.10%	7	8.09%	7	
Connecticut	4.60%	10	4.64%	14	21.30%	1	
District of Columbia	12.60%	1	6.03%	7	11.30%	2	
Delaware	8.35%	2	11.70%	3	11.30%	1	
Florida	4.54%	14	9.24%	41	9.21%	10	
Georgia	8.82%	18	9.53%	28	12.59%	7	
Hawaii	4.97%	3	5.78%	4	11.10%	1	
Iowa	3.47%	3	5.33%	28	10.30%	1	
Illinois	7.01%	12	5.04%	52	6.75%	2	
Kansas	7.27%	7	9.49%	19	16.70%	1	
Massachusetts	5.62%	13	4.76%	55	6.70%	1	
Maryland	8.08%	13	5.62%	14	11.30%	1	
Minnesota	4.24%	12	3.76%	23	6.65%	2	
Missouri	10.05%	13	7.06%	34	4.30%	2	
Mississippi	13.99%	8	13.17%	7	11.30%	1	
North Carolina	6.83%	16	9.81%	36	7.35%	2	
New Jersey	5.39%	13	7.38%	17	10.03%	4	
Nevada	7.07%	3	3.95%	2	11.93%	3	
New York	4.96%	37	4.70%	81	8.30%	5	
Ohio	9.14%	16	6.47%	49	6.75%	2	
Pennsylvania	7.67%	21	5.37%	79	12.10%	3	
South Carolina	8.15%	13	11.05%	20	11.55%	2	
South Dakota	5.92%	6	5.00%	5	19.20%	2	
Tennessee	8.57%	10	8.75%	30	10.15%	2	
Texas	7.03%	41	10.14%	43	14.27%	12	
Utah	5.00%	4	3.00%	3	12.93%	3	
Virginia	5.24%	16	6.46%	27	11.94%	8	
Washington	4.32%	8	2.90%	16	4.70%	1	
West Virginia	12.23%	10	9.36%	8	13.25%	2	
2-YEAR DEGREE STATES							
Indiana	20.10%	1	19.20%	2	8.60%	3	
Louisiana	23.75%	2	12.20%	1	15.73%	3	
Maine	15.17%	6	0.00%	1	16.60%	1	
North Dakota	13.84%	5	37.60%	1	9.40%	1	
LESS THAN 2-YEAR DEGREE STATES							
Alaska	16.75%	2			12.40%	1	
Kentucky	20.04%	16			14.12%	9	
Nebraska	17.00%	1			9.73%	3	
New Mexico	15.42%	5			15.30%	5	
Oklahoma	10.95%	2	2.60%	2	19.23%	10	
Oregon	17.80%	3			9.98%	13	

TABLE 6: TEN-YEAR REMAINING BALANCE (%) FOR EACH STATE BY SECTOR

	Public		Р	rivate	For-Profit	
	%	N	%	N	%	Ν
4-YEAR DEGREE STATES						
Alabama	89.8%	14	94.8%	14	109.6%	2
Arkansas	89.5%	10	77.6%	11	110.1%	1
Arizona	72.3%	8	72.6%	5	88.5%	6
California	57.6%	32	59.2%	63	75.4%	13
Colorado	61.3%	11	65.5%	7	80.2%	4
Connecticut	54.4%	10	51.8%	13	84.1%	1
District of Columbia	102.9%	1	63.4%	7	110.1%	2
Delaware	78.0%	2	81.9%	3	110.1%	1
Florida	74.8%	14	76.0%	40	92.9%	9
Georgia	84.1%	17	86.2%	28	100.5%	7
Hawaii	71.0%	3	65.0%	3	86.7%	1
lowa	79.5%	7	49.8%	27	58.1%	1
Illinois	64.7%	12	53.7%	52	90.4%	1
Kansas	67.2%	7	69.0%	19	95.4%	1
Massachusetts	51.4%	13	49.3%	56	78.6%	1
Maryland	76.9%	14	51.9%	13	110.1%	1
Minnesota	52.9%	12	45.4%	22	81.9%	2
Missouri	74.9%	14	70.3%	34	73.3%	2
Mississippi	103.9%	8	94.6%	7	110.1%	1
North Carolina	77.6%	16	77.5%	38	110.1%	1
New Jersey	57.2%	13	53.5%	17	90.2%	3
Nevada	74.7%	3	59.4%	2	100.1%	3
New York	64.5%	36	54.3%	82	80.3%	6
Ohio	77.9%	17	62.3%	49	90.4%	1
Pennsylvania	55.4%	40	50.3%	80	91.6%	3
South Carolina	77.5%	13	84.7%	21	109.6%	2
South Dakota	52.1%	6	59.6%	5	95.4%	3
Tennessee	78.8%	10	70.3%	32	107.3%	2
Texas	70.7%	38	75.8%	39	93.3%	10
Utah	50.0%	4	68.0%	5	33.4%	2
Virginia	54.2%	15	64.5%	27	103.9%	5
Washington	53.8%	8	52.6%	16	23.3%	1
West Virginia	81.3%	9	60.7%	8	84.9%	3
LESS THAN 2-YEAR DEGREE STATES						
Indiana	77.0%	1	89.2%	2	83.9%	4
Louisiana	106.8%	3	103.6%	1	92.4%	3
Maine	62.9%	6	55.3%	1	93.1%	1
North Dakota	55.1%	5		0	90.8%	1
2-YEAR DEGREE STATES						
Alaska	65.6%	2			74.0%	1
Kentucky	81.0%	16	142.9%	1	113.9%	2
Nebraska	49.7%	1			66.8%	4
New Mexico	84.0%	3			92.3%	5
Oklahoma	78.7%	3	102.7%	3	92.8%	7
Oregon	89.4%	2			82.0%	10