

TEXAS PUBLIC POLICY FOUNDATION RESEARCH OCTOBER 2020

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# **Key Points**

- Education can be an investment in a student's future, but not all educational investments are worthwhile.
- This analysis aims to help students avoid making malinvestments by documenting which college programs leave students with unaffordable student loan debt using a debt-to-earnings test called Gainful Employment Equivalent.
- Among academic fields with the most graduates, the field of law performed the worst on Gainful Employment Equivalent.
- Of the 168 law school programs with data, 122 (73%) fail Gainful Employment Equivalent.
- Failing programs accounted for 68% of all law school graduates.

# **Objection!** Law schools can be hazardous to students' financial health

# Introduction

As college costs have exploded in recent decades, students (and parents) have taken on more and more debt to fund the costs of going to college. For many students, this debt is a sound investment in their future, enabling them to obtain an education that launches a successful career and fulfilling life. But for too many students, this debt is not a sound investment, either because the student drops out of college, the college fails to adequately educate the student, or because the student's debt is simply too high relative to the typical earnings from their chosen college and major. For these students, excessive student loan debt can be an unaffordable burden for the rest of their life.

To inform policymakers and help students and their parents make more informed choices about which college programs are worth the debt, the Texas Public Policy Foundation has created a debt-to-earnings test called Gainful Employment Equivalent (GEE). GEE compares the earnings of recent graduates with the typical borrower's student loan debt to determine if students can afford their student loan payments.

In a series of web tools and publications, we have explored how this debt-toearnings test can be used to evaluate American higher education.

- A web tool with the most recent earnings and debt data by college program is available at <u>www.texaspolicy.com/college-earnings-and-debt</u>. Students, parents, and policymakers can use this web tool to search and filter results by academic field, college, or geographic area.
- <u>An Economic Ranking of State Public Higher Education Systems: 2019-2020</u> uses GEE to assess the relative performance of different states' public colleges and universities. Some states do well—in North Dakota, 89% of students graduate from programs where the typical student can afford to repay their loans. But other states do poorly—in Montana, only 45% of students graduate from programs where the typical student can afford to repay their loans.
- <u>Which Texas Public College Degrees Require Excessive Student Debt?</u> explored GEE results at public colleges in Texas and found that there were 58 associate, bachelor's, or master's degree programs that fail GEE.

In our latest series of publications, we will explore the performance of different academic fields. The first paper in this series will explore how law schools in the U.S. perform.

## Background on Gainful Employment Equivalent

GEE uses new data from the U.S. Department of Education that report earnings and student loan debt at the program level for the first time. Specifically, the data report the median earnings for students that graduated in 2014-15 and 2015-16 one year after graduation. Debt is the median cumulative amount borrowed by the 2015-16 and 2016-17 cohorts.

The data are used to perform two debt-to-earnings tests based on the old Gainful Employment (GE) regulations. GE was promulgated by the Obama administration to cut off funding for programs where student loan debt was too high relative to earnings. Unfortunately, the Obama administration primarily targeted the for-profit sector, exempting most public and private nonprofit programs (<u>Gillen & Vedder</u>, <u>2020</u>). Although this selective targeting was objectionable and led the Trump administration to suspend the regulations, the core idea—cutting off taxpayer funding for programs where student debt is too high relative to earnings is a step in the right direction when applied universally rather than selectively. Thus, GEE resurrects GE and applies the debt-to-earnings tests to all college programs.

Both GE and GEE determine if programs pass, are on probation, or fail based on earnings relative to student loan debt for recent graduates. The GEE thresholds are based on the original GE thresholds but are adjusted to account for differences in the measurement of earnings and debt (see the methodological appendix in Lindsay and Gillen for more details on these adjustments). For example, if the typical graduate's annual student loan payments are less than or equal to 8.6% of earnings, the program would pass. If annual student loan payments are greater than 12.8% of earnings, the program would fail one of the tests.

If a program fails GEE, it means that student debt is so high relative to earnings that the Obama administration would have tried to cut off funding for the program if it was at a for-profit university.

So far, GEE is only based on one year of earnings data because only one year of data is available (more data are planned to be released each fall). While policymakers should probably wait for several years of results before attaching any "carrots or sticks" to GEE, students and potential students do not have the luxury of waiting for more data. These individuals deserve to have the best information available, and right now, the best information available only includes one year of earnings and debt.

# How Do Law Schools Perform on Gainful Employment Equivalent?

We consider law school performance on GEE because, among academic fields with the most graduates, the field of law performed the worst (see **Appendix B**). Since most law degrees are classified as professional degrees, we restricted the following analysis to programs offering a professional degree in the field of law (CIP code 22.01).

In 2014-15 and 2015-16, 218 programs across the U.S. offered a professional degree in law with over 70,000 graduates. A total of 43,893 of those graduates received federal financial aid, and earnings data were available for 41,878 (95%) of those students.

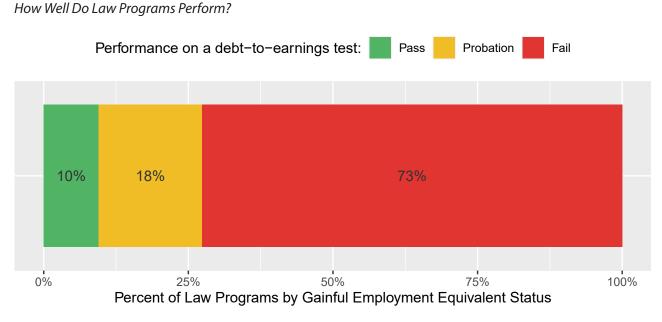
There are data available to apply the GEE debt-to-earnings tests for 168 law programs. The other 50 programs had their data suppressed to protect student privacy (the Department of Education suppresses the data of programs with few graduates, few aid recipients, or few graduates with earnings data to protect student privacy).

We report the GEE status of each of the 218 law schools in **Appendix A**. As reflected in **Figure 1**, of the programs with data, only 16 (10%) law schools pass GEE, with another 30 (18%) on probation. A shocking 122 (73%) law school programs fail GEE. Thus, almost three quarters of law school programs leave their typical student borrower with debt so high relative to their post-graduation earnings that they are unlikely to be able to afford to make their student loan payments.

But not all law schools have the same number of students. If the passing programs enroll many more students than the failing programs, results for students might be better than **Figure 1** implies. To explore this possibility, **Figure 2** displays the percentage of students graduating from programs with each GEE rating, excluding programs without data.<sup>1</sup>

**Figure 2** reveals that only 15% of law school graduates attended a program that passed GEE. Another 17% attended a program on probation. An astounding 68% of law school graduates attended a program that fails GEE, indicating that the typical graduate who borrowed will be unable to afford their student loan payments. In other words, for every law school graduate from a passing program, there was one graduate from a program on probation, and four graduates from a failing program.

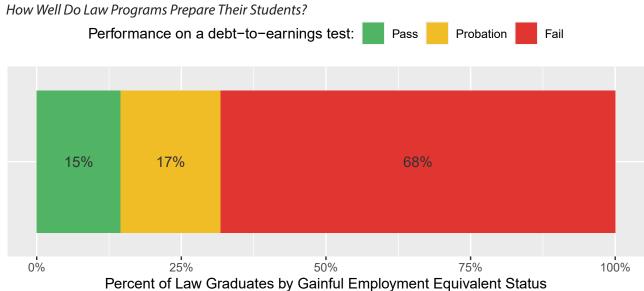
<sup>1</sup> An alternative way of thinking about excluding programs without data is that it assumes that the performance of programs with data is representative of the performance of programs whose data have been suppressed to protect student privacy.



#### Figure 1

Note. Data from U.S. Department of Education and author's calculations.

#### Figure 2



Note. Data from U.S. Department of Education and author's calculations.

# Conclusion

Education can be an investment in a student's future, but not all educational investments are worthwhile. This analysis aims to help students avoid making malinvestments by documenting which college programs leave students with unaffordable student loan debt using a debt-to-earnings test called Gainful Employment Equivalent. Among the riskiest of the largest academic fields is law. Seventy-three percent of law schools fail these debt-toearnings tests, and 68% of law school graduates attended a program that fails. Students should think twice about enrolling in one of these failing programs, and policymakers should stop providing taxpayer subsidies for them.

#### References

- Gillen, A., & Vedder, R. (2020, February 25). Obama did persecute for-profit colleges. *Wall Street Journal*. <u>https://www.wsj.</u> <u>com/articles/obama-did-persecute-for-profit-colleges-11582676219</u>
- Gillen, A. (2020) An economic ranking of state public higher education systems: 2019-2020. Texas Public Policy Foundation. https://files.texaspolicy.com/uploads/2020/03/24092446/Gillen-State-Rankings-of-Public-Higher-Ed1.pdf
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Texas Public Policy Foundation. (2020) *College Earnings and Debt* [Web tool]. <u>https://www.texaspolicy.com/college-earnings-and-debt/</u>

# Appendix A: Gainful Employment Equivalent Status of Law Schools

Law School Program	Gainful Employment Equivalent Status	State	Control	Debt (Median)	Earnings (Median)
Abraham Lincoln University	NA	CA	Private, for-profit	NA	NA
Albany Law School	NA	NY	Private, nonprofit	NA	NA
Alliant International University-San Diego	NA	CA	Private, for-profit	NA	NA
American University	Fail	DC	Private, nonprofit	\$177,226	\$55,300
Appalachian School of Law	Fail	VA	Private, nonprofit	\$117,964	\$31,500
Argosy University-Orange County	Fail	CA	Private, for-profit	\$114,795	\$40,000
Arizona State University-Tempe	NA	AZ	Public	NA	NA
Arizona Summit Law School	Fail	AZ	Private, for-profit	\$188,191	\$45,200
Atlanta's John Marshall Law School	Fail	GA	Private, for-profit	\$177,854	\$38,700
Ave Maria School of Law	Fail	FL	Private, nonprofit	\$158,206	\$40,700
Barry University	Fail	FL	Private, nonprofit	\$168,309	\$36,200
Baylor University	NA	ТХ	Private, nonprofit	NA	NA
Belmont University	NA	TN	Private, nonprofit	NA	NA
Boston College	Pass	MA	Private, nonprofit	\$100,594	\$88,300
Boston University	Probation	MA	Private, nonprofit	\$110,891	\$81,200
Brigham Young University-Provo	NA	UT	Private, nonprofit	NA	NA
Brooklyn Law School	Fail	NY	Private, nonprofit	\$119,909	\$66,100
California Western School of Law	Fail	СА	Private, nonprofit	\$147,095	\$47,500
Campbell University	Fail	NC	Private, nonprofit	\$144,330	\$43,000
Capital University	Fail	ОН	Private, nonprofit	\$129,089	\$45,800
Case Western Reserve University	Fail	ОН	Private, nonprofit	\$82,570	\$50,000
Catholic University of America	Fail	DC	Private, nonprofit	\$142,868	\$58,900
Chapman University	NA	CA	Private, nonprofit	NA	\$50,100
Charleston School of Law	Fail	SC	Private, for-profit	\$154,378	\$42,700
Charlotte School of Law	Fail	NC	Private, for-profit	\$188,985	\$37,000
Cleveland State University	Fail	OH	Public	\$83,868	\$49,800
College of William and Mary	Fail	VA	Public	\$98,700	\$59,800
Columbia University in the City of New York	Pass	NY	Private, nonprofit	\$165,314	\$180,300
Concordia University-Portland	Fail	OR	Private, nonprofit	\$93,755	\$54,500
Cornell University	NA	NY	Private, nonprofit	NA	NA
Creighton University	Fail	NE	Private, nonprofit	\$132,800	\$47,700
CUNY School of Law	Probation	NY	Public	\$78,224	\$54,800
DePaul University	Fail	IL	Private, nonprofit	\$132,803	\$52,200
Drake University	Fail	IA	Private, nonprofit	\$116,863	\$52,200
Drexel University	Fail	PA	Private, nonprofit	\$87,864	\$49,800
Duke University	NA	NC	Private, nonprofit	NA	NA
Duquesne University	Fail	PA	Private, nonprofit	\$84,428	\$50,600
Elon University	Fail	NC	Private, nonprofit	\$160,285	\$37,900
Emory University	Fail	GA	Private, nonprofit	\$131,738	\$66,800
Empire College	NA	CA	Private, for-profit	3131,738 NA	300,800 NA
Faulkner University	NA	AL	Private, nonprofit	NA	\$36,300
	Fail	FL	Public	-	
Florida Agricultural and Mechanical University Florida Coastal School of Law	Fail	FL	Public Private, for-profit	\$105,703 \$198,655	\$39,300
					\$35,300
Florida International University	NA	FL	Public	NA	NA

Law School Program	Gainful Employment Equivalent Status	State	Control	Debt (Median)	Earnings (Median)
Florida State University	Fail	FL	Public	\$81,159	\$47,000
Fordham University	Probation	NY	Private, nonprofit	\$151,250	\$99,000
George Mason University	Fail	VA	Public	\$114,383	\$66,900
George Washington University	Fail	DC	Private, nonprofit	\$163,300	\$74,300
Georgetown University	Probation	DC	Private, nonprofit	\$163,688	\$105,000
Georgia State University	Probation	GA	Public	\$69,200	\$62,400
Golden Gate University-San Francisco	Fail	CA	Private, nonprofit	\$166,264	\$39,200
Gonzaga University	Fail	WA	Private, nonprofit	\$109,362	\$50,200
Hamline University	NA	MN	Private, nonprofit	NA	\$49,000
Harvard University	Pass	MA	Private, nonprofit	\$133,617	\$158,200
Hofstra University	Fail	NY	Private, nonprofit	\$148,342	\$55,000
Howard University	Fail	DC	Private, nonprofit	\$156,563	\$52,800
Humphreys University-Stockton and Modesto Campuses	Fail	CA	Private, nonprofit	\$89,317	\$49,400
Illinois Institute of Technology	Fail	IL	Private, nonprofit	\$104,921	\$59,300
Indiana Institute of Technology	NA	IN	Private, nonprofit	\$59,650	NA
Indiana University-Bloomington	Fail	IN	Public	\$85,162	\$55,100
Indiana University-Purdue University-Indianapolis	Fail	IN	Public	\$109,422	\$54,100
Inter American University of Puerto Rico-Aguadilla	NA	PR	Private, nonprofit	NA	NA
Inter American University of Puerto Rico-Bayamon	NA	PR	Private, nonprofit	NA	NA
Inter American University of Puerto Rico-School of Law	Fail	PR	Private, nonprofit	\$99,403	\$25,900
John F. Kennedy University	NA	CA	Private, nonprofit	NA	NA
Lewis & Clark College	NA	OR	Private, nonprofit	NA	NA
Liberty University	NA	VA	Private, nonprofit	NA	NA
Lincoln Memorial University	Fail	TN	Private, nonprofit	\$91,323	\$26,400
Louisiana State University and Agricultural & Mechanical College	Probation	LA	Public	\$71,422	\$50,600
Loyola Marymount University	Fail	CA	Private, nonprofit	\$144,200	\$63,700
Loyola University Chicago	Fail	IL	Private, nonprofit	\$141,244	\$64,400
Loyola University New Orleans	NA	LA	Private, nonprofit	NA	NA
Marquette University	Fail	WI	Private, nonprofit	\$154,154	\$53,100
Massachusetts School of Law	NA	MA	Private, nonprofit	NA	NA
Mercer University	NA	GA	Private, nonprofit	NA	NA
Michigan State University-College of Law	Fail	MI	Private, nonprofit	\$90,674	\$51,700
Mississippi College	Fail	MS	Private, nonprofit	\$128,722	\$42,300
Mitchell Hamline School of Law	Probation	MN	Private, nonprofit	\$64,429	\$53,200
New England Law-Boston	Fail	MA	Private, nonprofit	\$109,422	\$50,000
New York Law School	Fail	NY	Private, nonprofit	\$167,078	\$59,300
New York University	Pass	NY	Private, nonprofit	\$183,857	\$175,800
North Carolina Central University	Fail	NC	Public	\$94,358	\$38,200
Northeastern University	Fail	MA	Private, nonprofit	\$107,082	\$51,600
Northern Illinois University	Fail	IL	Public	\$83,660	\$45,200
Northern Kentucky University	Fail	KY	Public	\$79,951	\$46,700
Northwestern University	Pass	IL	Private, nonprofit	\$156,418	\$171,900
Nova Southeastern University	Fail	FL	Private, nonprofit	\$161,219	\$52,100
Ohio Northern University	NA	ОН	Private, nonprofit	NA	NA
Ohio State University-Main Campus	Fail	ОН	Public	\$97,238	\$58,100

Law School Program	Gainful Employment Equivalent Status	State	Control	Debt (Median)	Earnings (Median)
Oklahoma City University	NA	OK	Private, nonprofit	NA	NA
Pennsylvania State University-Main Campus	Fail	PA	Public	\$96,321	\$48,200
Pepperdine University	NA	CA	Private, nonprofit	NA	NA
Pontifical Catholic University of Puerto Rico-Ponce	Fail	PR	Private, nonprofit	\$97,269	\$19,100
Quinnipiac University	Fail	СТ	Private, nonprofit	\$82,000	\$54,300
Regent University	Fail	VA	Private, nonprofit	\$118,275	\$45,200
Roger Williams University	Fail	RI	Private, nonprofit	\$123,384	\$47,300
Rutgers University-New Brunswick	NA	NJ	Public	NA	NA
Saint Louis University	NA	МО	Private, nonprofit	NA	NA
Samford University	NA	AL	Private, nonprofit	NA	NA
San Joaquin College of Law	NA	CA	Private, nonprofit	NA	NA
Santa Clara University	Fail	CA	Private, nonprofit	\$160,558	\$66,200
Seattle University	Fail	WA	Private, nonprofit	\$155,575	\$52,600
Seton Hall University	Fail	NJ	Private, nonprofit	\$126,050	\$55,200
South Texas College of Law Houston	Fail	ТХ	Private, nonprofit	\$132,415	\$56,900
Southern Illinois University-Carbondale	Fail	IL	Public	\$98,215	\$44,800
Southern Methodist University	Fail	ТХ	Private, nonprofit	\$134,484	\$75,600
Southern University and A & M College	Fail	LA	Public	\$95,437	\$36,800
Southwestern Law School	Fail	CA	Private, nonprofit	\$193,653	\$45,000
St John's University-New York	Fail	NY	Private, nonprofit	\$112,662	\$65,900
St. Mary's University	Fail	ТХ	Private, nonprofit	\$102,500	\$46,600
Stanford University	Pass	CA	Private, nonprofit	\$120,410	\$156,700
Stetson University	Fail	FL	Private, nonprofit	\$137,217	\$49,300
Suffolk University	NA	MA	Private, nonprofit	NA	NA
Syracuse University	Fail	NY	Private, nonprofit	\$106,000	\$57,000
Taft University System	NA	СО	Private, for-profit	\$61,500	NA
Temple University	Probation	PA	Public	\$69,583	\$61,300
Texas A & M University-College Station	Fail	ТХ	Public	\$119,803	\$53,800
Texas Southern University	Fail	ТХ	Public	\$117,935	\$37,200
Texas Tech University	Probation	ТХ	Public	\$70,006	\$60,200
Texas Wesleyan University	NA	ТХ	Private, nonprofit	NA	NA
The John Marshall Law School	NA	IL	Private, nonprofit	NA	NA
The Santa Barbara and Ventura Colleges of Law at Ventura	NA	CA	Private, nonprofit	\$20,500	NA
The University of Alabama	Probation	AL	Public	\$68,992	\$51,900
The University of Montana	Fail	MT	Public	\$76,666	\$49,900
The University of Tennessee-Knoxville	Probation	TN	Public	\$61,500	\$53,000
The University of Texas at Austin	Pass	ТХ	Public	\$106,598	\$90,100
Thomas Jefferson School of Law	Fail	CA	Private, nonprofit	\$195,892	\$37,400
Touro College	Fail	NY	Private, nonprofit	\$150,767	\$55,800
Trinity International University-Illinois	Fail	IL	Private, nonprofit	\$133,925	\$41,700
Tulane University of Louisiana	Fail	LA	Private, nonprofit	\$122,886	\$56,800
University at Buffalo	Fail	NY	Public	\$90,928	\$52,100
University of Akron Main Campus	Fail	ОН	Public	\$73,756	\$42,200
University of Arizona	Fail	AZ	Public	\$81,178	\$52,900
University of Arkansas	Probation	AR	Public	\$61,500	\$51,700
University of Arkansas at Little Rock	Fail	AR	Public	\$77,208	\$46,800

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University of Colorado BoulderFailCOPublic\$101,62\$56,University of ConnecticutPassCTPublic\$69,085\$68,University of DaytonNAOHPrivate, nonprofitNAUniversity of DenverFailCOPrivate, nonprofit\$143,792\$55,University of Detroit MercyFailMIPrivate, nonprofit\$143,792\$56,University of FloridaProbationFLPublic\$84,508\$56,University of GeorgiaProbationGAPublic\$82,480\$57,University of Hawaii at ManoaProbationFAilPublic\$77,849\$56,University of IdahoProbationTXPublic\$92,067\$67,University of IdahoFailIDPublic\$85,500\$48,University of IdahoFailIDPublic\$62,249\$62,University of IdahoProbationKSPublic\$66,155\$52,University of KansasProbationKYPublic\$66,155\$52,University of KansasProbationKYPublic\$66,415\$52,University of La VerneFailCAPrivate, nonprofit\$140,182\$36,University of Maryland, BaltimoreFailKYPublic\$94,503\$42,University of Maryland, BaltimoreFailKYPublic\$94,503\$42,University of ManiaFailFailMDPublic\$118,155\$55, </td <td>zy of Chicago</td> <td>Pass</td> <td>IL</td> <td>Private, nonprofit</td> <td>\$146,806</td> <td>\$170,500</td>	zy of Chicago	Pass	IL	Private, nonprofit	\$146,806	\$170,500
University of ConnecticutPassCTPublic\$69,085\$68,University of DaytonNAOHPrivate, nonprofitNAUniversity of DenverFailCOPrivate, nonprofit\$143,792\$55,University of Detroit MercyFailMIPrivate, nonprofit\$143,792\$56,University of FloridaProbationFLPublic\$84,508\$56,University of GeorgiaProbationGAPublic\$82,480\$57,University of Hawaii at ManoaProbationHIPublic\$77,849\$56,University of HoustonProbationTXPublic\$92,067\$67,University of IdahoFailIDPublic\$85,550\$48,University of IdinoRailIDPublic\$62,249\$62,University of IdahoPassIAPublic\$66,415\$52,University of KansasProbationKYPublic\$69,860\$54,University of KansasProbationKYPublic\$69,860\$54,University of KansasProbationKYPublic\$69,860\$54,University of Maryland, BaltimoreFailKYPublic\$140,182\$36,University of Masachusetts-DartmouthNAMAPublic\$140,182\$36,University of Masachusetts-DartmouthNAMAPublic\$140,182\$36,University of Masachusetts-DartmouthNAMAPublic\$140,182\$36, </td <td>y of Cincinnati-Main Campus</td> <td>Fail</td> <td>OH</td> <td>Public</td> <td>\$76,173</td> <td>\$49,300</td>	y of Cincinnati-Main Campus	Fail	OH	Public	\$76,173	\$49,300
University of DaytonNAOHPrivate, nonprofitNAUniversity of DenverFailCOPrivate, nonprofit\$143,792\$55,University of Detroit MercyFailMIPrivate, nonprofit\$143,792\$56,University of GeorgiaProbationFLPublic\$84,508\$56,University of GeorgiaProbationGAPublic\$82,480\$57,University of Hawaii at ManoaProbationHIPublic\$77,849\$56,University of HoustonProbationTXPublic\$92,067\$67,University of IdahoFailIDPublic\$85,550\$48,University of Illinois at Urbana-ChampaignNAILPublic\$62,249\$62,University of KansasProbationKSPublic\$66,415\$52,University of KansasProbationKYPublic\$69,860\$54,University of LalverneFailCAPrivate, nonprofit\$140,182\$36,University of Maryland, BaltimoreFailMDPublic\$140,182\$36,University of Massachusetts-DartmouthNAMAPublic\$140,182\$55,University of Minesota-Twin CitiesFailFailMNPublic\$16,82,23\$46,University of Minesota-Twin CitiesFailFailMNPublic\$16,82,23\$56,University of Minesota-Twin CitiesFailMNPublic\$16,82,23\$56,22\$46,Universi	y of Colorado Boulder	Fail	СО	Public	\$101,626	\$56,600
University of DenverFailCOPrivate, nonprofit\$143,792\$55,University of Detroit MercyFailMIPrivate, nonprofit\$143,792\$56,University of FloridaProbationFLPublic\$84,508\$56,University of GeorgiaProbationGAPublic\$82,480\$57,University of Hawaii at ManoaProbationGAPublic\$82,480\$57,University of Hawaii at ManoaProbationHIPublic\$77,849\$56,University of HoustonProbationTXPublic\$92,067\$67,University of IdahoFailIDPublic\$85,550\$48,University of Illinois at Urbana-ChampaignNAILPublic\$62,249\$62,University of Illinois at Urbana-ChampaignProbationKSPublic\$66,415\$52,University of KanasaProbationKSPublic\$66,415\$52,University of LaverneFailCAPrivate, nonprofit\$140,182\$36,University of Maryland, BaltimoreFailKYPublic\$94,503\$42,University of Masachusetts-DartmouthNAMAPublic\$18,155\$55,University of Masachusetts-DartmouthNAMAPublic\$14,182\$36,University of ManniFailTNPublic\$16,222\$46,University of ManniFailTNPublic\$16,222\$46,University of Masachusetts-Dartmouth	y of Connecticut	Pass	СТ	Public	\$69,085	\$68,600
University of Detroit MercyFailMIPrivate, nonprofit\$149,993\$46,University of FloridaProbationFLPublic\$84,508\$56,University of GeorgiaProbationGAPublic\$82,480\$57,University of Hawaii at ManoaProbationGAPublic\$82,480\$57,University of Hawaii at ManoaProbationHIPublic\$77,849\$56,University of HoustonProbationTXPublic\$92,067\$67,University of IdahoFailIDPublic\$85,550\$48,University of Illinois at Urbana-ChampaignNAILPublic\$62,249\$62,University of KansasProbationKSPublic\$66,415\$52,University of KentuckyProbationKYPublic\$69,860\$54,University of La VerneFailCAPrivate, nonprofit\$140,182\$36,University of Maryland, BaltimoreFailMDPublic\$140,182\$36,University of Masachusets-DartmouthNAMAPublic\$16,622\$46,University of MinejFailTNPublic\$16,622\$46,University of MinejFailFailMDPublic\$16,622\$46,University of Maryland, BaltimoreFailTNPublic\$16,622\$46,University of Minej of MinejFailFailTNPublic\$16,622\$46,University of Minej of Michigan-Ann Arbor <td>zy of Dayton</td> <td>NA</td> <td>ОН</td> <td>Private, nonprofit</td> <td>NA</td> <td>NA</td>	zy of Dayton	NA	ОН	Private, nonprofit	NA	NA
University of FloridaProbationFLPublic\$84,508\$56,University of GeorgiaProbationGAPublic\$82,480\$57,University of Hawaii at ManoaProbationHIPublic\$77,849\$56,University of HoustonProbationTXPublic\$92,067\$67,University of IdahoProbationTXPublic\$82,480\$52,057University of IdahoProbationTXPublic\$92,067\$67,University of IdahoProbationTXPublic\$85,550\$48,University of Illinois at Urbana-ChampaignNAILPublicNAUniversity of IdwaPassIAPublic\$62,249\$62,University of KansasProbationKSPublic\$66,415\$52,University of KentuckyProbationKYPublic\$69,860\$54,University of La VerneFailCAPrivate, nonprofit\$140,182\$36,University of Maryland, BaltimoreFailMDPublic\$140,182\$35,University of Massachusetts-DartmouthNAMAPublicNAUniversity of Kansa\$160,286University of MemphisFailTNPublic\$16,224\$46,University of Minesota-Twin CitiesFailKNPublic\$16,224\$46,University of Minesota-Twin CitiesFailKNPublic\$16,886\$52,2University of Minesota-Twin CitiesFailKNP	y of Denver	Fail	СО	Private, nonprofit	\$143,792	\$55,000
University of GeorgiaProbationGAPublic\$82,480\$57,University of Hawaii at ManoaProbationHIPublic\$77,849\$56,University of HoustonProbationTXPublic\$92,067\$67,University of IdahoFailIDPublic\$85,550\$48,University of Illinois at Urbana-ChampaignNAILPublicNAUniversity of Illinois at Urbana-ChampaignNAILPublic\$62,249\$62,University of IowaPassIAPublic\$66,415\$52,University of KansasProbationKSPublic\$66,415\$52,University of KentuckyProbationKYPublic\$69,860\$54,University of La VerneFailCAPrivate, nonprofit\$140,182\$36,University of Maryland, BaltimoreFailMDPublic\$118,155\$55,University of Massachusetts-DartmouthNAMAPublic\$16,622\$46,University of Mineisof MinimiFailTNPublic\$16,822\$46,University of Mineisof MinimiFailFailPrivate, nonprofit\$150,896\$52,University of Mineisof MinimiFailFailMNPublic\$16,822\$46,University of Mineisofa-Twin CitiesFailKYPublic\$145,182\$126,University of Minesota-Twin CitiesFailMNPublic\$112,603\$58,	zy of Detroit Mercy	Fail	MI	Private, nonprofit	\$149,993	\$46,700
University of Hawaii at ManoaProbationHIPublic\$77,849\$56,University of HoustonTXPublic\$92,067\$67,University of IdahoFailIDPublic\$85,550\$48,University of Illinois at Urbana-ChampaignNAILPublicNAUniversity of IowaPassIAPublic\$62,249\$62,University of KansasProbationKSPublic\$66,415\$52,University of KansasProbationKYPublic\$69,860\$54,University of La VerneFailCAPrivate, nonprofit\$140,182\$36,University of Maryland, BaltimoreFailMDPublic\$118,155\$55,University of Massachusetts-DartmouthNAMAPublic\$118,155\$55,University of Minesida -Ann ArborPassMIPublic\$140,822\$46,University of Minesota-Twin CitiesFailMNPublic\$112,603\$58,	y of Florida	Probation	FL	Public	\$84,508	\$56,900
University of HoustonProbationTXPublic\$92,067\$67,University of IdahoFailIDPublic\$85,550\$48,University of Illinois at Urbana-ChampaignNAILPublicNAUniversity of IowaPassIAPublic\$62,249\$62,University of KansasProbationKSPublic\$66,415\$52,University of KansasProbationKYPublic\$69,860\$54,University of La VerneFailCAPrivate, nonprofit\$140,182\$36,University of Maryland, BaltimoreFailMDPublic\$94,503\$42,University of Massachusetts-DartmouthNAMAPublic\$118,155\$55,University of Maryland, BaltimoreFailTNPublic\$150,896\$52,University of Maryland, BaltimoreFailTNPublic\$150,896\$52,University of Maryland, BaltimoreFailMDPublic\$1150,896\$52,University of Maryland, BaltimoreFailMDPublic\$150,896\$52,University of Massachusetts-DartmouthNAMAPublic\$150,896\$52,University of Minesota-Twin CitiesFailMNPublic\$145,182\$12,603University of Minnesota-Twin CitiesFailMNPublic\$112,603\$58,	zy of Georgia	Probation	GA	Public	\$82,480	\$57,600
University of IdahoFailIDPublic\$85,550\$48,University of Illinois at Urbana-ChampaignNAILPublicNAUniversity of IowaPassIAPublic\$62,249\$62,University of KansasProbationKSPublic\$66,415\$52,University of KentuckyProbationKYPublic\$69,860\$54,University of La VerneFailCAPrivate, nonprofit\$140,182\$36,University of Maryland, BaltimoreFailMDPublic\$140,182\$35,University of Maryland, BaltimoreFailMDPublic\$140,182\$55,University of MemphisFailNAMAPublic\$16,622\$46,University of Michigan-Ann ArborPassMIPublic\$145,182\$12,603University of Minnesota-Twin CitiesFailMNPublic\$112,603\$58,	y of Hawaii at Manoa	Probation	HI	Public	\$77,849	\$56,200
University of Illinois at Urbana-ChampaignNAILPublicNAUniversity of IowaPassIAPublic\$62,249\$62,University of KansasProbationKSPublic\$66,415\$52,University of KentuckyProbationKYPublic\$69,860\$54,University of La VerneFailCAPrivate, nonprofit\$140,182\$36,University of LouisvilleFailKYPublic\$94,503\$42,University of Maryland, BaltimoreFailMDPublic\$118,155\$55,University of Massachusetts-DartmouthNAMAPublic\$16,622\$46,University of MiamiFailTNPublic\$150,896\$52,University of Michigan-Ann ArborPassMIPublic\$145,182\$126,University of Minnesota-Twin CitiesFailMNPublic\$145,182\$126,	•	Probation	ТХ	Public	\$92,067	\$67,600
University of Illinois at Urbana-ChampaignNAILPublicNAUniversity of IowaPassIAPublic\$62,249\$62,University of KansasProbationKSPublic\$66,415\$52,University of KentuckyProbationKYPublic\$69,860\$54,University of La VerneFailCAPrivate, nonprofit\$140,182\$36,University of LouisvilleFailKYPublic\$94,503\$42,University of Maryland, BaltimoreFailMDPublic\$118,155\$55,University of Massachusetts-DartmouthNAMAPublic\$16,622\$46,University of MiamiFailTNPublic\$150,896\$52,University of Michigan-Ann ArborPassMIPublic\$145,182\$126,University of Minnesota-Twin CitiesFailMNPublic\$145,182\$126,	zy of Idaho	Fail	ID	Public	\$85,550	\$48,400
University of KansasProbationKSPublic\$66,415\$52,University of KentuckyProbationKYPublic\$69,860\$54,University of La VerneFailCAPrivate, nonprofit\$140,182\$36,University of LouisvilleFailKYPublic\$94,503\$42,University of Maryland, BaltimoreFailMDPublic\$118,155\$55,University of Massachusetts-DartmouthNAMAPublicNAUniversity of MemphisFailTNPublic\$76,622\$46,University of MiamiFailFLPrivate, nonprofit\$150,896\$52,University of Michigan-Ann ArborPassMIPublic\$145,182\$126,University of Minnesota-Twin CitiesFailMNPublic\$112,603\$58,	•	NA	IL	Public	NA	NA
University of KentuckyProbationKYPublic\$69,860\$54,University of La VerneFailCAPrivate, nonprofit\$140,182\$36,University of LouisvilleFailKYPublic\$94,503\$42,University of Maryland, BaltimoreFailMDPublic\$118,155\$55,University of Massachusetts-DartmouthNAMAPublicNAUniversity of MemphisFailTNPublic\$76,622\$46,University of MiamiFailFLPrivate, nonprofit\$150,896\$52,University of Michigan-Ann ArborPassMIPublic\$145,182\$126,University of Minnesota-Twin CitiesFailMNPublic\$112,603\$58,	y of Iowa	Pass	IA	Public	\$62,249	\$62,700
University of KentuckyProbationKYPublic\$69,860\$54,University of La VerneFailCAPrivate, nonprofit\$140,182\$36,University of LouisvilleFailKYPublic\$94,503\$42,University of Maryland, BaltimoreFailMDPublic\$118,155\$55,University of Massachusetts-DartmouthNAMAPublicNAUniversity of MemphisFailTNPublic\$76,622\$46,University of MiamiFailFLPrivate, nonprofit\$150,896\$52,University of Michigan-Ann ArborPassMIPublic\$145,182\$126,University of Minnesota-Twin CitiesFailMNPublic\$112,603\$58,	zy of Kansas	Probation	KS	Public	\$66,415	\$52,100
University of La VerneFailCAPrivate, nonprofit\$140,182\$36,University of LouisvilleFailKYPublic\$94,503\$42,University of Maryland, BaltimoreFailMDPublic\$118,155\$55,University of Massachusetts-DartmouthNAMAPublicNANAUniversity of MemphisFailTNPublic\$76,622\$46,University of MiamiFailFLPrivate, nonprofit\$150,896\$52,University of Michigan-Ann ArborPassMIPublic\$145,182\$126,University of Minnesota-Twin CitiesFailMNPublic\$112,603\$58,	zy of Kentucky	Probation	KY	Public	\$69,860	\$54,400
University of Maryland, BaltimoreFailMDPublic\$118,155\$55,University of Massachusetts-DartmouthNAMAPublicNAUniversity of MemphisFailTNPublic\$76,622\$46,University of MiamiFailFLPrivate, nonprofit\$150,896\$52,University of Michigan-Ann ArborPassMIPublic\$145,182\$126,University of Minnesota-Twin CitiesFailMNPublic\$112,603\$58,		Fail	CA	Private, nonprofit	\$140,182	\$36,800
University of Massachusetts-DartmouthNAMAPublicNAUniversity of MemphisFailTNPublic\$76,622\$46,University of MiamiFailFLPrivate, nonprofit\$150,896\$52,University of Michigan-Ann ArborPassMIPublic\$145,182\$126,University of Minnesota-Twin CitiesFailMNPublic\$112,603\$58,	y of Louisville	Fail	KY	Public	\$94,503	\$42,800
University of MemphisFailTNPublic\$76,622\$46,University of MiamiFailFLPrivate, nonprofit\$150,896\$52,University of Michigan-Ann ArborPassMIPublic\$145,182\$126,University of Minnesota-Twin CitiesFailMNPublic\$112,603\$58,	zy of Maryland, Baltimore	Fail	MD	Public	\$118,155	\$55,400
University of MiamiFailFLPrivate, nonprofit\$150,896\$52,University of Michigan-Ann ArborPassMIPublic\$145,182\$126,University of Minnesota-Twin CitiesFailMNPublic\$112,603\$58,	y of Massachusetts-Dartmouth	NA	MA	Public	NA	NA
University of MiamiFailFLPrivate, nonprofit\$150,896\$52,University of Michigan-Ann ArborPassMIPublic\$145,182\$126,University of Minnesota-Twin CitiesFailMNPublic\$112,603\$58,	zy of Memphis	Fail	TN	Public	\$76,622	\$46,200
University of Minnesota-Twin Cities Fail MN Public \$112,603 \$58,	y of Miami	Fail	FL	Private, nonprofit	\$150,896	\$52,100
University of Minnesota-Twin Cities Fail MN Public \$112,603 \$58,	zy of Michigan-Ann Arbor	Pass	MI	Public	\$145,182	\$126,800
University of Mississippi Probation MS Public \$64,300 \$48		Fail	MN	Public		\$58,700
	zy of Mississippi	Probation	MS	Public	\$64,300	\$48,700
University of Missouri-Columbia Fail MO Public \$71,603 \$49,	y of Missouri-Columbia	Fail	MO	Public	\$71,603	\$49,500
University of Missouri-Kansas City Fail MO Public \$99,005 \$49,	y of Missouri-Kansas City	Fail	MO	Public	\$99,005	\$49,000
University of Nebraska-Lincoln Probation NE Public \$59,124 \$50,	y of Nebraska-Lincoln	Probation	NE	Public	\$59,124	\$50,900
University of Nevada-Las Vegas Probation NV Public \$94,197 \$65,	zy of Nevada-Las Vegas	Probation	NV	Public	\$94,197	\$65,900
University of New Hampshire-Main Campus NA NH Public NA	y of New Hampshire-Main Campus	NA	NH	Public	NA	NA
University of New Mexico-Main Campus NA NM Public NA	y of New Mexico-Main Campus	NA	NM	Public	NA	NA
University of North Carolina at Chapel Hill Fail NC Public \$107,059 \$55,	y of North Carolina at Chapel Hill	Fail	NC	Public	\$107,059	\$55,300
University of North Dakota Probation ND Public \$61,500 \$48,	zy of North Dakota	Probation	ND	Public	\$61,500	\$48,800
University of North Texas NA TX Public NA			TX	Public	NA	NA
University of North Texas at Dallas NA TX Public NA	y of North Texas at Dallas	NA	ТХ	Public	NA	NA
		Fail	IN	Private, nonprofit	\$130,589	\$75,500
University of Oklahoma-Norman Campus NA OK Public NA	•	NA	ОК			NA
	· ·		OR	Public		\$50,300
		Pass				\$175,100
University of Pittsburgh-Pittsburgh Campus Fail PA Public \$101,186 \$47,	ty of Pennsylvania		1	-		

Law School Program	Gainful Employment Equivalent Status	State	Control	Debt (Median)	Earnings (Median)
University of Puerto Rico-Rio Piedras	NA	PR	Public	NA	NA
University of Richmond	Fail	VA	Private, nonprofit	\$97,625	\$53,500
University of San Diego	Fail	CA	Private, nonprofit	\$134,348	\$62,100
University of San Francisco	NA	CA	Private, nonprofit	NA	NA
University of South Carolina-Columbia	Fail	SC	Public	\$102,007	\$48,300
University of South Dakota	Fail	SD	Public	\$79,143	\$49,200
University of Southern California	Probation	CA	Private, nonprofit	\$129,223	\$89,300
University of Southern Maine	Fail	ME	Public	\$94,364	\$52,300
University of St Thomas	Fail	ТХ	Private, nonprofit	\$84,261	\$49,600
University of St Thomas	Fail	MN	Private, nonprofit	\$84,261	\$49,600
University of the District of Columbia	NA	DC	Public	\$96,992	NA
University of the Pacific	Fail	CA	Private, nonprofit	\$158,437	\$53,000
University of Toledo	Fail	ОН	Public	\$81,546	\$41,000
University of Tulsa	Fail	ОК	Private, nonprofit	\$75,326	\$50,800
University of Utah	Probation	UT	Public	\$79,768	\$57,800
University of Virginia-Main Campus	Pass	VA	Public	\$158,376	\$151,500
University of Washington-Seattle Campus	Fail	WA	Public	\$109,405	\$63,000
University of West Los Angeles	NA	CA	Private, for-profit	NA	NA
University of Wisconsin-Madison	Probation	WI	Public	\$61,500	\$56,000
University of Wyoming	Fail	WY	Public	\$84,032	\$52,000
Valparaiso University	Fail	IN	Private, nonprofit	\$139,821	\$37,000
Vanderbilt University	Pass	TN	Private, nonprofit	\$129,030	\$108,800
Vermont Law School	NA	VT	Private, nonprofit	NA	NA
Villanova University	Probation	PA	Private, nonprofit	\$83,761	\$56,900
Wake Forest University	Fail	NC	Private, nonprofit	\$113,656	\$55,400
Washburn University	Fail	KS	Public	\$82,194	\$48,800
Washington and Lee University	Probation	VA	Private, nonprofit	\$97,276	\$64,200
Washington University in St Louis	Pass	МО	Private, nonprofit	\$81,500	\$79,800
Wayne State University	Probation	МІ	Public	\$67,640	\$58,300
West Virginia University	Fail	WV	Public	\$84,227	\$51,100
Western Michigan University-Thomas M. Cooley Law School	Fail	МІ	Private, nonprofit	\$162,011	\$36,000
Western New England University	NA	MA	Private, nonprofit	NA	NA
Whittier College	Fail	CA	Private, nonprofit	\$196,008	\$36,900
Widener University	Fail	PA	Private, nonprofit	\$134,806	\$48,900
Willamette University	Fail	OR	Private, nonprofit	\$154,190	\$45,000
Yale University	NA	СТ	Private, nonprofit	NA	NA
Yeshiva University	Fail	NY	Private, nonprofit	\$111,031	\$66,000

# Appendix B: Gainful Employment Equivalent by Academic Field

Figure 3 shows the GEE status by academic field for the 27 fields with at least 25,000 recent graduates with data.

#### Figure 3

#### Which Academic Fields Prepare College Graduates for Success?

		Performance on a debt-to	o-earnings test:	Pass Probat	on Fail
	Mechanical Engineering. – 1419 -		100%		0%
	Finance and Financial Management Services 5208 -		99%		1%
	Registered Nursing, Nursing Administration, Nursing Research and Clinical Nursing 5138 -		99%		0 <mark>%</mark> 2% 2% <mark>6%</mark>
	Practical Nursing, Vocational Nursing and Nursing Assistants. – 5139 -		98%		2 <mark>%</mark>
	Dental Support Services and Allied Professions 5106 -		98%		2 <mark>%</mark>
	Vehicle Maintenance and Repair Technologies 4706 -		6%		
	Marketing 5214 -		6%		
	Business Administration, Management and Operations. – 5202 -		91%		<mark>6%3%</mark>
	Educational Administration and Supervision. – 1304 -			7%2 <mark>%</mark>	
Code	Accounting and Related Services. – 5203 -	91%			7%2 <mark>%</mark>
õ	Business/Commerce, General. – 5201 -			<mark>8% 1</mark> %	
CIP	Allied Health Diagnostic, Intervention, and Treatment Professions. – 5109 -	90%			10%0 <mark>%</mark>
1	Allied Health and Medical Assisting Services. – 5108 -	83%			9% 8%
Academic Field	Liberal Arts and Sciences, General Studies and Humanities. – 2401 -	83% 74%			14% <mark>3%</mark>
<u>і</u>	Teacher Education and Professional Development, Specific Subject Areas 1313 -				2% <mark>4%</mark>
em	Cosmetology and Related Personal Grooming Services. – 1204 -	70	269		
cad	Teacher Education and Professional Development, Specific Levels and Methods 1312 -	68%		25%	7%
Ă	Communication and Media Studies. – 901 -			32%	5%
	Health and Medical Administrative Services 5107 -			24%	14%
	Criminal Justice and Corrections 4301 -			25%	16%
	Design and Applied Arts. – 5004 -	38%	21%	41%	
	Health and Physical Education/Fitness. – 3105 –	36%	54%		10%
	Social Work 4407	35%	47%		18%
	Psychology, General. – 4201 –		35% 53%		12%
	Biology, General. – 2601 -	30%	59%	0	12%
	English Language and Literature, General. – 2301 -	30%	55%		15%
	Law. – 2201 -	15% 17%		68%	
	0	% 25% Percent of College Grad	<sup>50%</sup> uates by Gainful Em	<sup>75%</sup> ployment Equival	100% ent Status

Note. Data from U.S. Department of Education and author's calculations.

## **ABOUT THE AUTHOR**

**Andrew Gillen, PhD**, is a senior policy analyst at the Texas Public Policy Foundation and an adjunct professor of economics at Johns Hopkins University. Dr. Gillen's recent work has focused on how to reform federal financial aid, how state disinvestment is a myth, and how post-college earnings and debt should be used to inform student choice and



government accountability.

Prior to joining the Foundation, Dr. Gillen spent over a decade at nonprofit and philanthropic organizations researching and trying to improve higher education. He was a program officer for the Charles Koch Foundation and served in research roles for American Institutes for Research, Education Sector; the American Council of Trustees and Alumni; and the Center for College Affordability and Productivity. He was also on the U.S. Department of Education's Advisory Committee on Student Financial Assistance.

Andrew has a PhD in economics from Florida State University and a BBA (business) degree from Ohio University.

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