

HOLDING TEXAS COLLEGES ACCOUNTABLE FOR STUDENT LOAN DEBT AND EARNINGS OUTCOMES: 2022



by Andrew Gillen, Ph.D.

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**Texas Public Policy
Foundation**

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Key Points

- The typical student loan debt and post-graduation earnings of recent college graduates is now tracked by the U.S. Department of Education.
- These new data can be used to evaluate the performance of public college programs on a debt-to-earnings test.
- We identify 58 low-performing programs at Texas public universities that leave their students with excessive student loan debt relative to their earnings.
- Students should be wary about enrolling in these programs, colleges should improve or phase out these programs, and policymakers should hold these programs accountable by withholding funding and revoking authorization.

Holding Texas Colleges Accountable for Student Loan Debt and Earnings Outcomes: 2022

Andrew Gillen, Ph.D.

Executive Summary

This study uses new data on student loan debt and early career earnings of recent college graduates to identify programs at public Texas universities that leave their students with excessive student loan debt. We identify 58 low-performing programs at Texas public universities. Students should be wary about enrolling in these programs, colleges should improve or phase out these programs, and policymakers should hold these programs accountable.

Introduction

The Texas Public Policy Foundation is pleased to release its third annual report identifying low-performing programs at Texas public colleges.

Many students and parents rely on Texas' public universities to open doors to promising career opportunities at an affordable cost. The vast majority of programs at Texas public universities fulfill this role. But some programs leave their students with excessive student loan debt. Graduates from these programs do not earn enough to afford to repay their student loans. For the past three years, the U.S. Department of Education has provided the unprecedented ability to identify these programs, and we use the data to subject programs at all Texas public universities to a debt-to-earnings test. We identify 58 low-performing programs at Texas public universities from which around 3,000 students graduate each year. These programs leave their students with too much debt relative to their post-graduation earnings. Students should avoid these programs, colleges should improve or phase out these programs, and policymakers should hold these programs accountable for their poor performance.

Holding Colleges Accountable With the Debt as a Percent of Earnings Metric

As the nearby sidebar notes, the U.S. Department of Education has recently started releasing detailed data on student loan debt and post-graduation earnings for recent college graduates. It is difficult to overstate how much these new data should change our approach to higher education. Students and parents, colleges, and policymakers can all use these data to make more informed and, therefore, better decisions.

For students and parents, the new data render decades of advice obsolete. For example, "Is college worth it?" is only a sensible question when the only data available are highly aggregated average earnings by university or field of study. But with program-level data, one should instead ask, "Should I go to this specific college and major in this particular field?"

For colleges, these data should help them better serve their students. At any given college, some programs prepare students for life after college better than others. Responsible colleges will seek opportunities to expand these successful programs and phase out programs that fail to prepare students for success.

Changes from last year's report include the following:

- We simplified the analysis to focus on the debt as a percent of earnings metric. Previously, we included another test known as gainful employment equivalent.
- We expanded on the breakdown of performance by credential, introducing a table and figure that summarize the performance of graduate degree programs.

Data Source, Definitions, and Coverage

For readers interested in the data source, term definitions, and data coverage, here are a few technical notes:

- The data used in this report are from the U.S. Department of Education's College Scorecard program-level data ([U.S. Department of Education, n.d.](#)), and the data definitions and descriptions are summarized from the technical report ([U.S. Department of Education, 2022](#)). The author is responsible for analysis, calculations, and all other information.
- Data are reported by program, which is a credential/major/college combination. For example, the bachelor's degree (the credential) in accounting (the major) at the University of Houston (the college) would be one program.
- We restricted our analysis to programs at Texas' public colleges since those are the institutions over which the state has direct control.
- In the most recent data release, there are over 6,200 public college programs in Texas. But some of these had no graduates or are located at branch campuses whose data are pooled with the parent campus. That leaves around 5,000 main campus programs with graduates.
- Programs with few graduates or few graduates with earnings or student loan debt have their data suppressed to protect student privacy.
 - There are approximately 1,700 programs with earnings data, accounting for 77% of all graduates and 89% of bachelor's degree graduates.
 - There are about 2,100 programs with student debt data, accounting for 82% of all graduates and 93% of bachelor's degree graduates.
 - There are about 1,400 programs with both earnings and student debt data, accounting for 71% of all graduates and 88% of bachelor's degree graduates.
- Data are collected by degrees awarded, not by unique students. This means that some (but not all) students who double majored appear twice in the data.
- Data are presented by cohorts consisting of two years of graduates (e.g., one cohort would be students who graduated during the 2016–17 or the 2017–18 academic years). Cohorts overlap (e.g., 2017–18 graduates will appear in two cohorts).
- Debt is the median cumulative amount borrowed by graduates through the Stafford or Graduate PLUS loan programs. It includes only loans taken out for the level of credential received at the institution the student graduated from (e.g., the debt for those who earned a master's degree does not include any of their undergraduate debt). It does not include any Parent PLUS or Perkins loans, nor does it include any accrued interest.
- Annual earnings are the median sum of wages, deferred compensation, and self-employment income. Earnings data cover all graduates who received federal financial aid but exclude those who died, those enrolled in postsecondary education, those who received a higher credential, and those who did not work during the measurement period.
- Unless otherwise noted, figures (e.g., a histogram or boxplot) show the median among programs, while tables show an enrollment weighted median.
- Unless otherwise noted, all values are adjusted for inflation using the Personal Consumption Expenditures price index and are presented in 2021 dollars.

For policymakers, these data provide the tools necessary to vastly improve accountability along two dimensions. First, program-level data allow for accountability at the program level rather than the university level. University-level accountability is too broad and entails punishing successful programs that happen to be located at struggling colleges while simultaneously allowing low-performing programs that happen to be located at good colleges off the hook. Program-level accountability can avoid both problems, targeting sanctions at—and only at—those programs that are failing students.

Second, college accountability has typically all but ignored student loan debt and post-graduation earnings. As both of these are key factors determining whether a college education sets students up for success, it is past time for policymakers to begin holding colleges accountable for these outcomes.

Policymakers could implement a variety of potential accountability metrics. In this report, we focus on a metric we have created called Debt as a Percent of Earnings ([Gillen, 2022a](#)). Debt as a percent of earnings is the median student loan debt as a percent of median earnings three years after graduation. The lower the value, the better for students. For example, a program with a median debt of \$30,000 and median earnings of \$30,000 would have a debt as a percent of earnings value of 100%. A program with median earnings of \$30,000 and a median debt of \$15,000 would have a debt as a percent of earnings value of 50%.

Figure 1 shows the distribution of debt as a percent of earnings by program for public college programs in Texas. (**Appendix A** shows the distribution of both debt and the distribution of earnings for recent college graduates in Texas.) The top portion of the figure is a histogram, which shows the number of programs with debt as a percent of earnings in each numerical range. The next portion of the figure shows the same distribution as a box plot. In a box plot, the shaded rectangle highlights the middle 50% of programs, the lines extending outward show the typical range of debt as a percent of earnings. The bottom portion of the figure shows the same distribution as a violin plot. Each program is a small grey dot, and the relative concentration of programs is shown by the shading.

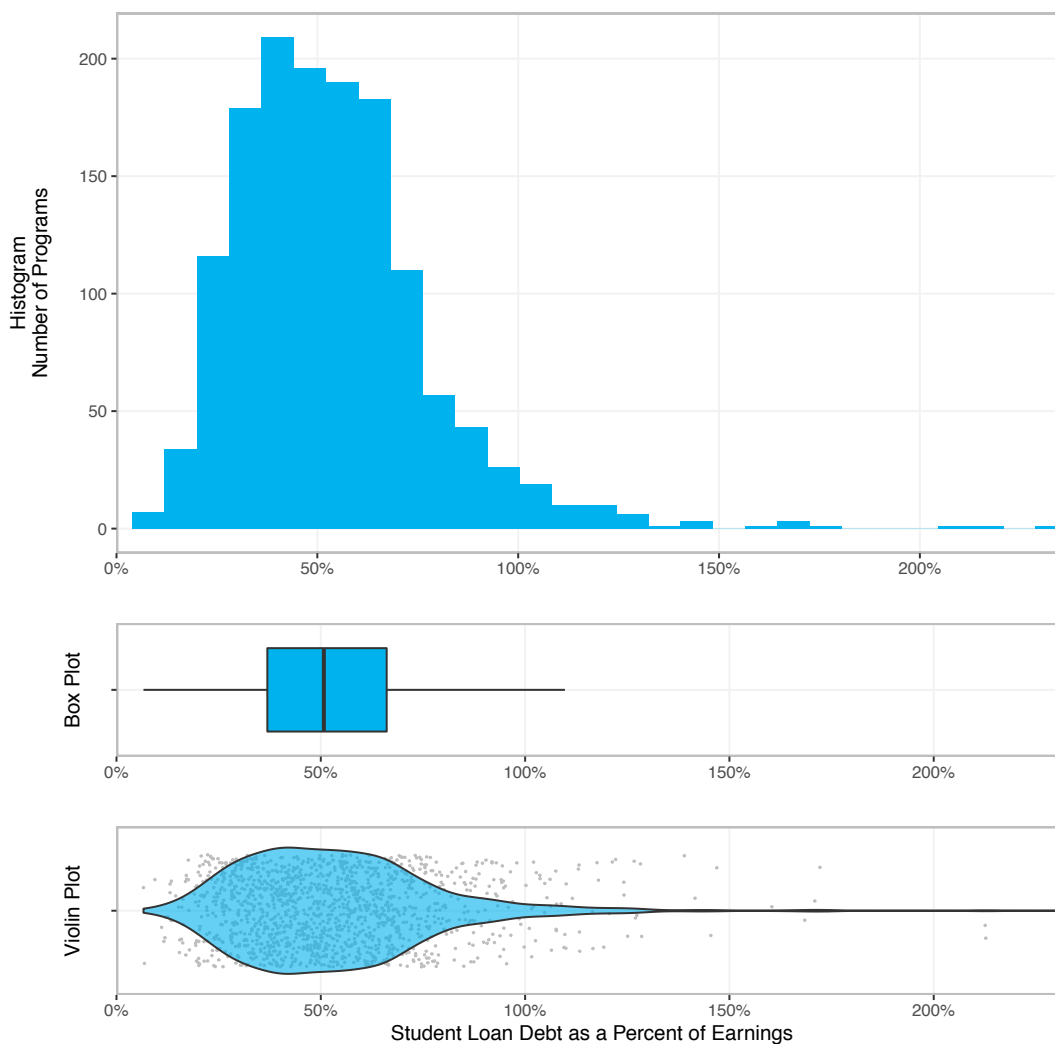
In *Holding Colleges Accountable for Excessive Student Loan Debt: 2022* ([Gillen, 2022b](#)), we offered a set of recommendations for policymakers to introduce an accountability system using debt as a percent of earnings with the following performance categories:

- **Reward** (Debt as a Percent of Earnings $\leq 75\%$).
Graduates from these programs are prepared for success, with high earnings relative to debt. These programs could be rewarded with performance bonus funding and/or exemptions from standard regulatory oversight.
- **Monitor** ($75\% < \text{Debt as a Percent of Earnings} \leq 100\%$).
Most graduates from these programs are likely set up for success, but some may have excessive debt. These programs should be monitored but otherwise not interfered with.
- **Sanction** ($100\% < \text{Debt as a Percent of Earnings} \leq 125\%$).
Too many graduates from these programs have excessive debt. These programs should face sanctions ranging from reduced funding to enrollment restrictions.
- **Sunset** (Debt as a Percent of Earnings $> 125\%$).
Most graduates from these programs have excessive debt, and many are unlikely to be able to repay their student loan debt. These programs should be phased out by preventing the enrollment of new students.

Texas Higher Education Performance

Debt as a Percent of Earnings (DPE) should be used to introduce a new program-level accountability system. At the federal level, this would limit access to federal financial aid programs for underperforming programs. At the state level, financial aid grants given directly to students can mimic this approach. But most state funding is given directly to institutions, so an accountability approach at the program level could be implemented by eliminating state authorization for low-performing programs, reducing state funding by the amount spent on low-performing programs, or forbidding the use of state funding for low-performing programs.

Figure 1
Debt as a Percent of Earnings for Public College Graduates in Texas

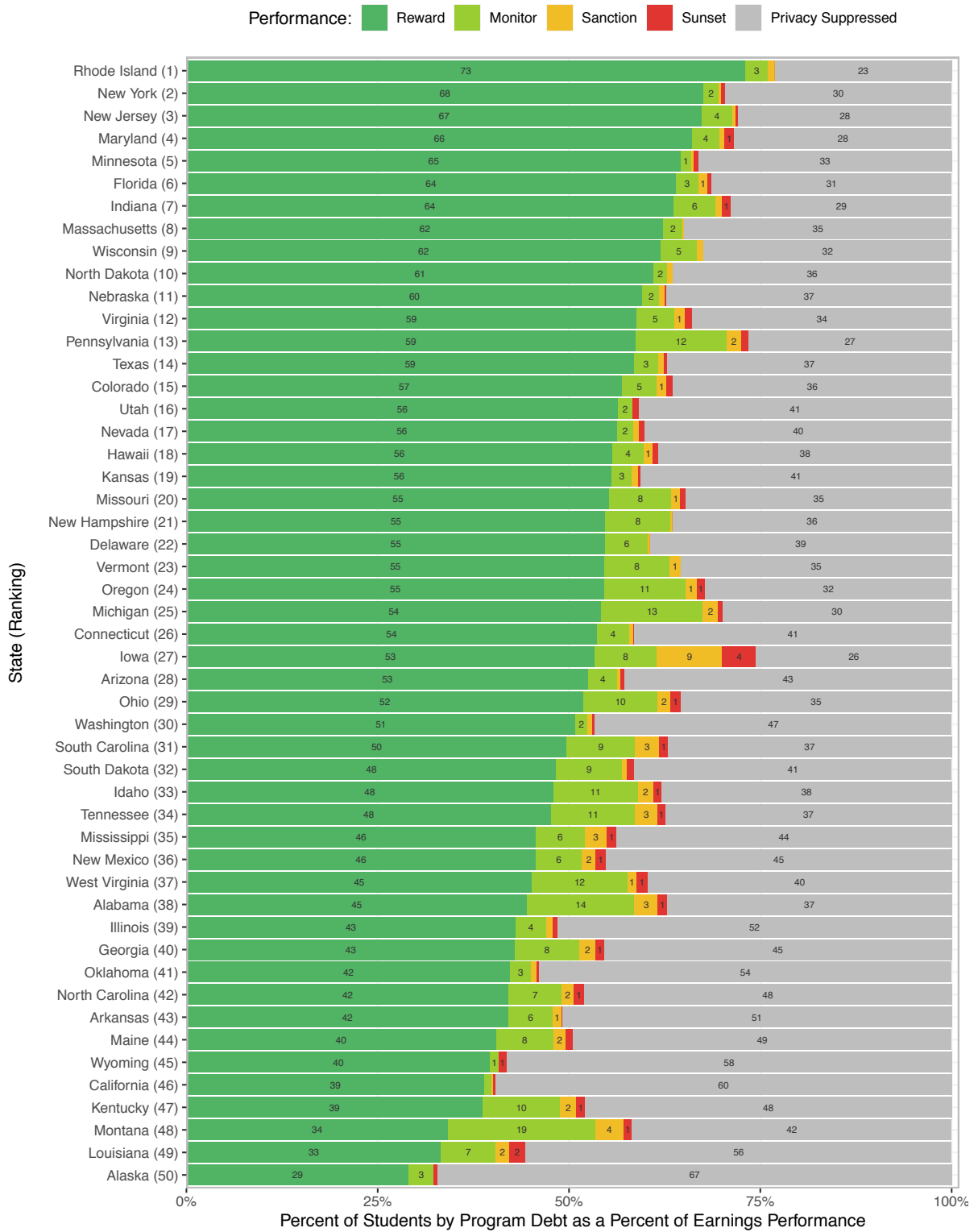


Note. Data from *College Scorecard* (data set), U.S. Department of Education (<https://collegescorecard.ed.gov/data/>) and author's calculations.

Figure 2, reproduced from Gillen ([Gillen, 2022c](#)), shows a state ranking of public higher education systems. Overall, Texas performs well, coming in 14th. However, that means that there is significant room for improvement.

Table 1 shows the number of Texas higher education programs within each performance category by degree level. Associate degree programs perform the best, with only four low-performing programs (rated sanction or sunset). Bachelor's degree programs generally do well. For every program in the low-performance categories, there are 45 programs in the high-performance categories (ratings of reward or monitor). Performance of graduate degree programs deteriorates—there are 12 high-performing programs for every low-performing program at the master's degree level and four at the doctoral level. Professional degrees do not perform well: There were only 1.125 high-performing programs for every low-performing program.

Figure 2
State Ranking of Public Higher Education Systems
 Based on student loan debt-to-earnings tests for college graduates



Note. This figure is reproduced from *State Ranking of Public Higher Education Based on Student Loan Debt and Earnings: 2022* by Andrew Gillen, Texas Public Policy Foundation, 2022c (<https://www.texaspolicy.com/state-ranking-of-public-higher-education-based-on-student-loan-debt-and-earnings-2022/>). Programs with small enrollment have their data suppressed to protect student privacy.

Table 1*Texas Higher Education Programs by Level of Degree and Debt-to-Earnings Performance*

Credential	Reward	Monitor	Sanction	Sunset	Privacy Suppressed
Associate Degree	205	1	3	1	2,084
Bachelor's Degree	780	79	17	2	862
Master's Degree	207	44	15	6	1,155
First Professional Degree	1	8	2	6	29
Doctoral Degree	12	12	3	3	477

Table 2*Texas College Graduates by Level of Degree and Debt-to-Earnings Performance*

Credential	Reward	Monitor	Sanction	Sunset	Privacy Suppressed
Associate Degree	90,721	0	198	69	61,445
Bachelor's Degree	168,205	8,402	1,468	95	25,091
Master's Degree	38,113	5,617	1,415	459	32,514
First Professional Degree	206	1,929	711	1,524	1,679
Doctoral Degree	615	446	106	95	7,045

The Privacy Suppressed column lists the number of programs whose data was suppressed to protect student privacy. Since many programs have small enrollment, this gives a skewed impression of how comprehensive the Department of Education data are. This can be seen in **Table 2**, which counts the number of graduates in 2014–15 and 2015–16 instead of the number of programs. At the undergraduate level, most students are accounted for. Only 25,000 out of more than 200,000 graduates with a bachelor's degree attended a program whose data was suppressed to protect privacy. Graduate programs, which tend to be smaller and therefore more likely to have their data suppressed, are less comprehensively covered.

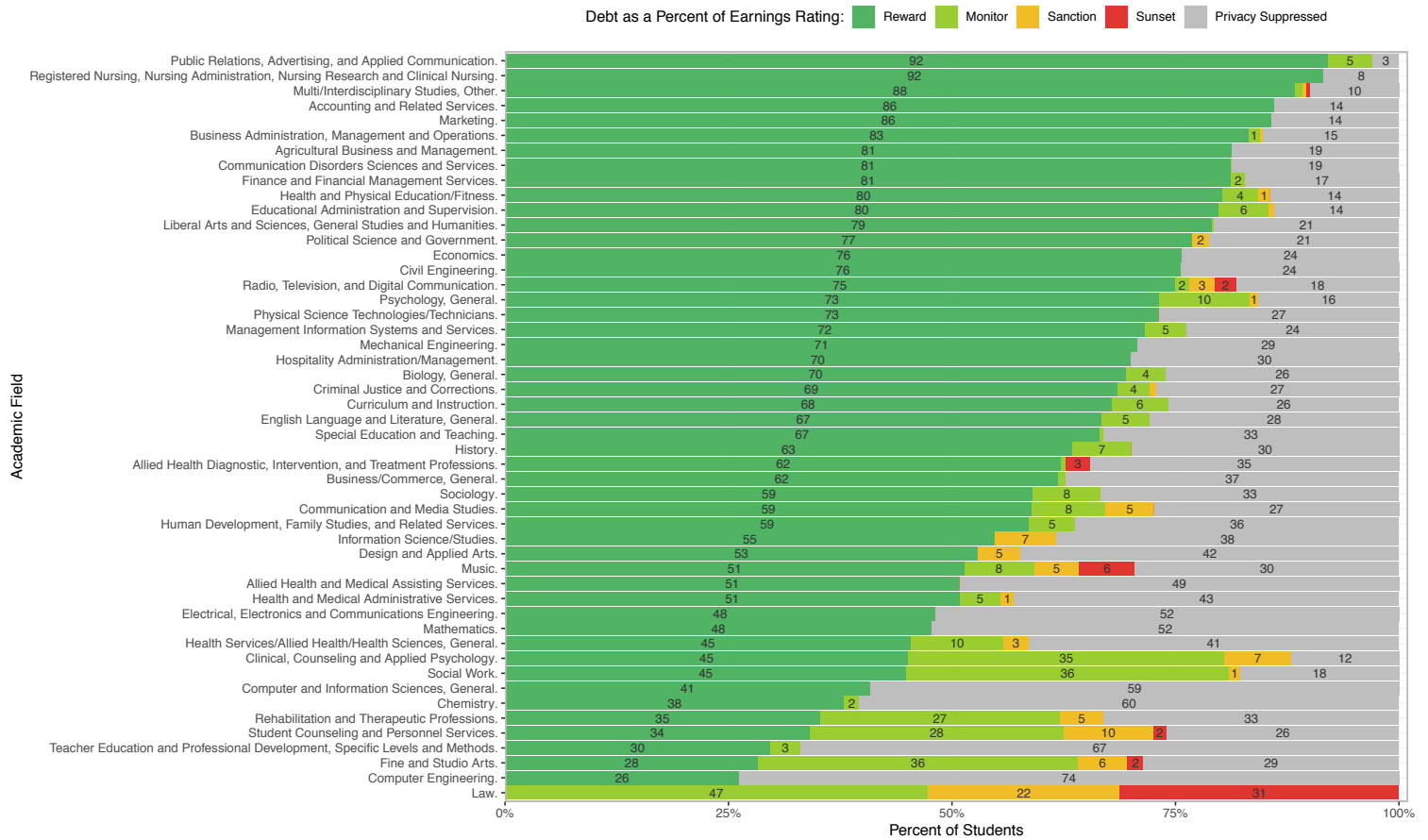
In addition to varied performance by level of degree, performance by academic field also varies enormously. **Figure 3** shows the 50 largest academic fields in Texas, as measured by total graduates, and analyzes each field's performance separately. Many fields at the top of the figure have superb outcomes, including public relations, registered nursing, and accounting. In the middle of the chart, fields have some excellent programs but also some low-performing ones. For example, the fields of Music and Radio, Television, and Digital Communication are notable for having programs in every performance category. Fields at the bottom of the chart can be quite risky for students. For example, over half of law graduates earned their degree from a program with a low performance rating (sanction or sunset).

We can also examine performance by university.

Associate degree programs in Texas have almost universally good outcomes, as shown in **Table 3** and **Figure 4**. The vast majority of colleges have all of their programs earning the highest rating. Houston Community College is the only university that somewhat diverges from this pattern, with one program rated as sanction and one rated as sunset.

Table 4 reports the number of bachelor's degree programs by university and performance rating. **Figure 5** shows the distribution of graduates by performance.

Figure 3
Which Academic Fields Are Financially Risky for Texas College Students?



Note. Data from College Scorecard (data set), U.S. Department of Education (<https://collegescorecard.ed.gov/data/>) and author's calculations.

Among the colleges with the most degree offerings, Texas A&M College Station, the University of Texas at Dallas, the University of Texas at Rio Grande Valley, and the University of Houston Clear Lake stand out as having every bachelor's degree offered earn the highest performance rating.

Table 3*Texas University Performance (Associate Degree)*

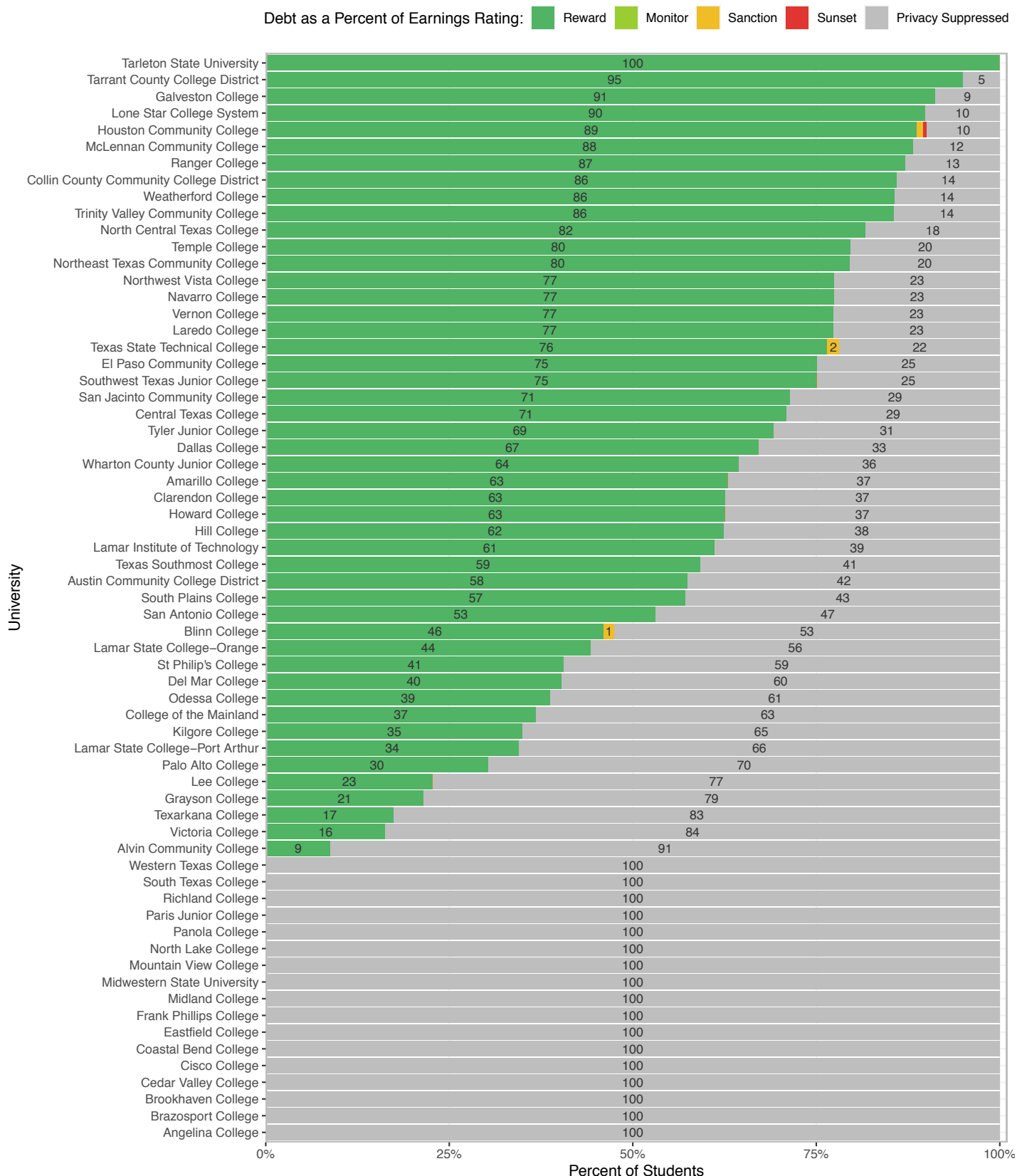
University	Reward	Monitor	Sanction	Sunset	Privacy Suppressed
Alvin Community College	1	0	0	0	27
Amarillo College	8	0	0	0	37
Angelina College	0	0	0	0	34
Austin Community College District	12	0	0	0	68
Blinn College	4	0	1	0	42
Brazosport College	0	0	0	0	17
Brookhaven College	0	0	0	0	36
Cedar Valley College	0	0	0	0	37
Central Texas College	2	0	0	0	43
Cisco College	0	0	0	0	18
Clarendon College	3	0	0	0	23
Coastal Bend College	0	0	0	0	19
College of the Mainland	2	0	0	0	21
Collin County Community College District	6	0	0	0	26
Dallas College	2	0	0	0	36
Del Mar College	5	0	0	0	57
Eastfield College	0	0	0	0	41
El Paso Community College	7	0	0	0	48
Frank Phillips College	0	0	0	0	16
Galveston College	3	0	0	0	18
Grayson College	1	0	0	0	40
Hill College	1	0	0	0	35
Houston Community College	10	0	1	1	47
Howard College	2	0	0	0	33
Kilgore College	2	0	0	0	46
Lamar Institute of Technology	4	0	0	0	18
Lamar State College-Orange	2	0	0	0	11
Lamar State College-Port Arthur	2	0	0	0	23
Laredo College	1	0	0	0	27
Lee College	2	0	0	0	55
Lone Star College System	8	0	0	0	33
McLennan Community College	8	0	0	0	33
Midland College	0	0	0	0	32
Midwestern State University	0	0	0	0	1
Mountain View College	0	0	0	0	33
Navarro College	6	0	0	0	30
North Central Texas College	2	0	0	0	14
North Lake College	0	0	0	0	30
Northeast Texas Community College	2	0	0	0	22
Northwest Vista College	6	0	0	0	41
Odessa College	1	0	0	0	45
Palo Alto College	1	0	0	0	56
Panola College	0	0	0	0	13
Paris Junior College	0	0	0	0	43
Ranger College	1	0	0	0	2

Table 3, continued*Texas University Performance (Associate Degree)*

University	Reward	Monitor	Sanction	Sunset	Privacy Suppressed
Richland College	0	0	0	0	39
San Antonio College	4	0	0	0	57
San Jacinto Community College	7	0	0	0	65
South Plains College	7	0	0	0	42
South Texas College	0	0	0	0	46
Southwest Texas Junior College	1	0	0	0	16
St Philip's College	3	0	0	0	57
Tarleton State University	1	0	0	0	0
Tarrant County College District	13	0	0	0	29
Temple College	5	0	0	0	32
Texarkana College	1	0	0	0	30
Texas Southmost College	4	0	0	0	20
Texas State Technical College	18	0	1	0	34
Trinity Valley Community College	4	1	0	0	35
Tyler Junior College	10	0	0	0	46
Vernon College	2	0	0	0	25
Victoria College	1	0	0	0	12
Weatherford College	4	0	0	0	11
Western Texas College	0	0	0	0	23
Wharton County Junior College	3	0	0	0	38

The worst performing public college in Texas is Texas Southern University, where 3 programs earn the reward rating, 8 earn the monitor rating, 5 earn the sanction rating, and 1 earns the sunset rating.

Figure 4
Texas University Performance (Associate Degree)

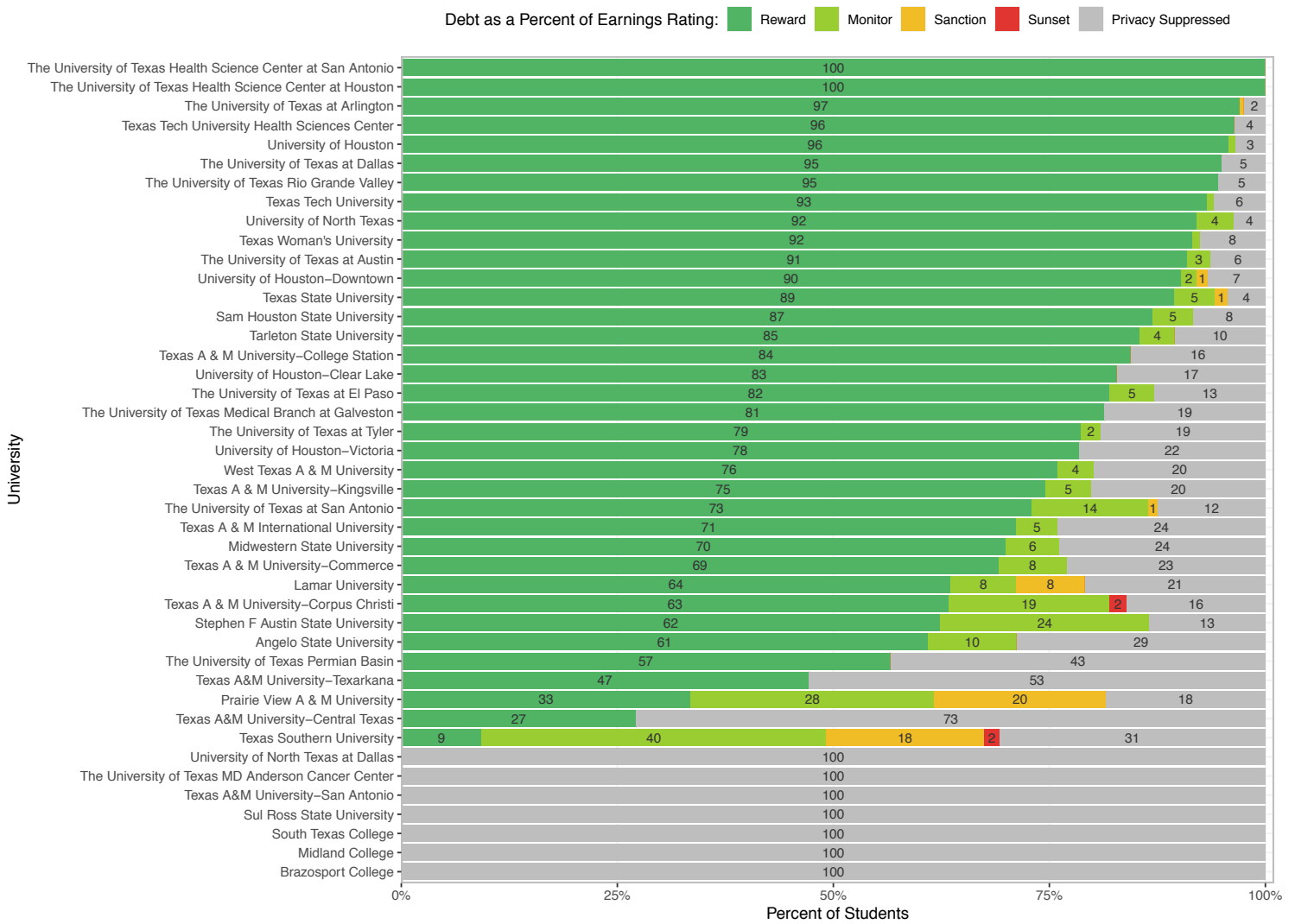


Note. Data from College Scorecard (data set), U.S. Department of Education (<https://collegescorecard.ed.gov/data/>) and author's calculations.

Table 4
Texas University Performance (Bachelor's Degree)

University	Reward	Monitor	Sanction	Sunset	Privacy Suppressed
Angelo State University	10	3	0	0	27
Brazosport College	0	0	0	0	2
Lamar University	13	4	3	0	33
Midland College	0	0	0	0	1
Midwestern State University	12	2	0	0	33
Prairie View A & M University	7	6	5	0	19
Sam Houston State University	30	4	0	0	22
South Texas College	0	0	0	0	3
Stephen F Austin State University	19	11	0	0	35
Sul Ross State University	0	0	0	0	28
Tarleton State University	21	3	0	0	38
Texas A & M International University	17	1	0	0	13
Texas A & M University-College Station	64	0	0	0	35
Texas A & M University-Commerce	12	2	0	0	33
Texas A & M University-Corpus Christi	13	4	0	1	23
Texas A & M University-Kingsville	19	3	0	0	25
Texas A&M University-Central Texas	2	0	0	0	18
Texas A&M University-San Antonio	0	0	0	0	21
Texas A&M University-Texarkana	2	0	0	0	14
Texas Southern University	3	8	5	1	32
Texas Southmost College	7	0	0	0	22
Texas State University	49	5	1	0	17
Texas Tech University	50	1	0	0	27
Texas Tech University Health Sciences Center	3	0	0	0	2
Texas Woman's University	23	1	0	0	16
The University of Texas at Arlington	37	0	1	0	17
The University of Texas at Austin	50	3	0	0	30
The University of Texas at Dallas	29	0	0	0	9
The University of Texas at El Paso	25	4	0	0	33
The University of Texas at San Antonio	33	5	1	0	30
The University of Texas at Tyler	15	1	0	0	15
The University of Texas Health Science Center at Houston	2	0	0	0	0
The University of Texas Health Science Center at San Antonio	4	0	0	0	0
The University of Texas MD Anderson Cancer Center	0	0	0	0	3
The University of Texas Medical Branch at Galveston	1	0	0	0	2
The University of Texas Permian Basin	8	0	0	0	24
The University of Texas Rio Grande Valley	32	0	0	0	25
University of Houston	53	1	0	0	21
University of Houston-Clear Lake	17	0	0	0	17
University of Houston-Downtown	19	2	1	0	14
University of Houston-Victoria	8	0	0	0	13
University of North Texas	49	2	0	0	23
University of North Texas at Dallas	0	0	0	0	20
West Texas A & M University	22	3	0	0	27

Figure 5
Texas University Performance (Bachelor's Degree)



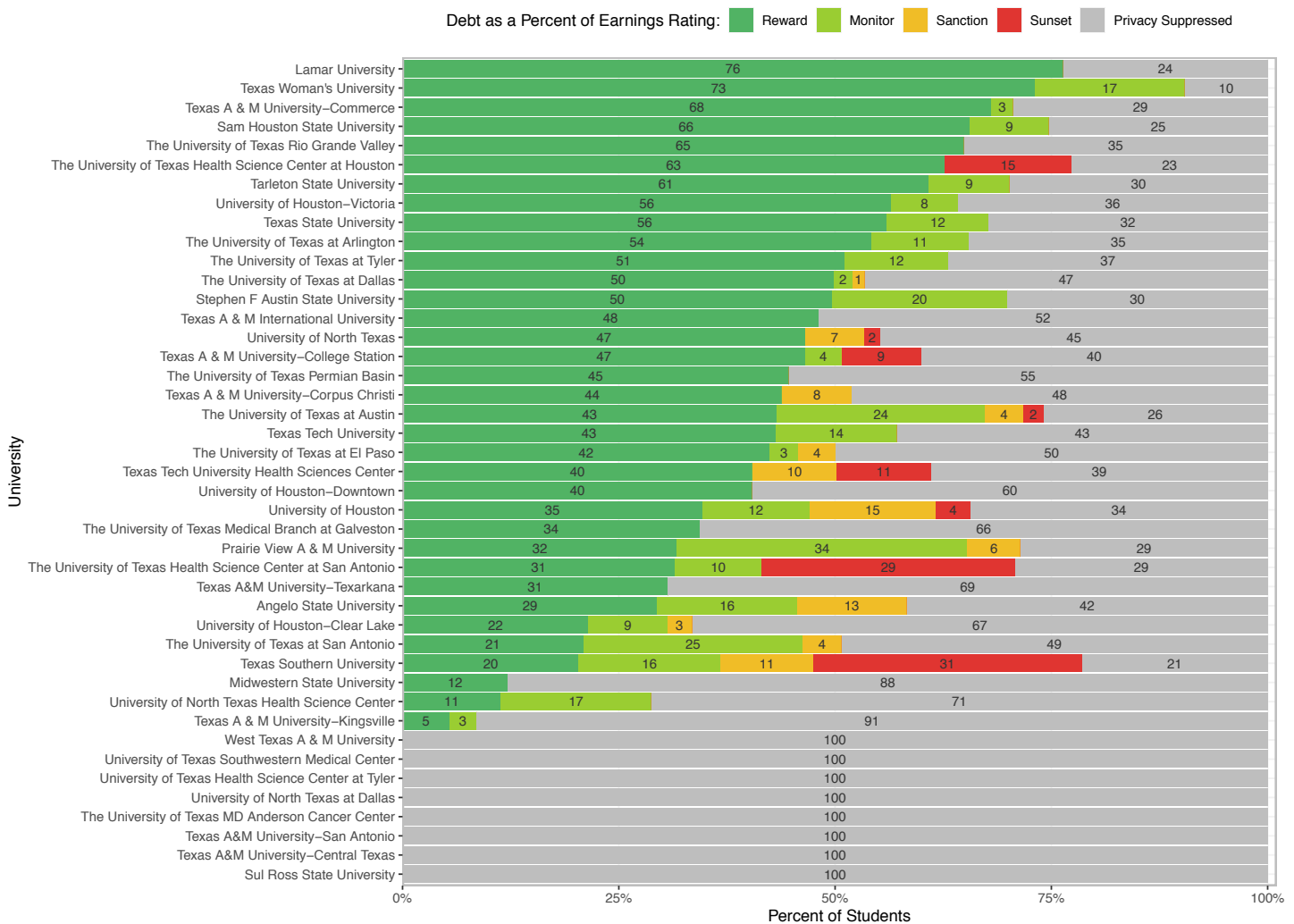
Note. Data from *College Scorecard* (data set), U.S. Department of Education (<https://collegescorecard.ed.gov/data/>) and author's calculations.

Table 5 and **Figure 6** focus on graduate degrees only (master's, professional, and doctoral degrees). The most noteworthy revelation is that graduate programs are much riskier for students, with a far greater share of programs earning a low-performing rating. Five universities—the University of Texas Health Science Center at Houston, Texas A & M University–College Station, Texas Tech University Health Sciences Center, the University of Texas Health Science Center at San Antonio, and Texas Southern University—stand out for having a substantial share of students graduating from programs with the worst performance rating.

Table 5*Texas University Performance (Graduate Degree)*

University	Reward	Monitor	Sanction	Sunset	Privacy Suppressed
Angelo State University	1	2	1	0	17
Lamar University	8	0	0	0	24
Midwestern State University	1	0	0	0	24
Prairie View A & M University	3	2	1	0	16
Sam Houston State University	9	1	0	0	31
Stephen F Austin State University	6	2	0	0	29
Sul Ross State University	0	0	0	0	20
Tarleton State University	8	1	0	0	23
Texas A & M International University	3	0	0	0	25
Texas A & M University-College Station	19	2	0	2	78
Texas A & M University-Commerce	7	1	0	0	29
Texas A & M University-Corpus Christi	2	0	1	0	23
Texas A & M University-Kingsville	2	2	0	0	37
Texas A&M University-Central Texas	0	0	0	0	15
Texas A&M University-San Antonio	0	0	0	0	10
Texas A&M University-Texarkana	1	0	0	0	10
Texas Southern University	2	1	1	3	18
Texas Southmost College	0	0	0	0	14
Texas State University	15	4	0	0	42
Texas Tech University	9	2	0	0	77
Texas Tech University Health Sciences Center	4	0	1	1	6
Texas Woman's University	10	3	0	0	21
The University of Texas at Arlington	11	1	0	0	46
The University of Texas at Austin	11	9	3	2	71
The University of Texas at Dallas	7	1	1	0	36
The University of Texas at El Paso	8	1	1	0	53
The University of Texas at San Antonio	4	6	2	0	48
The University of Texas at Tyler	4	1	0	0	23
The University of Texas Health Science Center at Houston	4	0	0	1	21
The University of Texas Health Science Center at San Antonio	2	1	0	1	16
The University of Texas MD Anderson Cancer Center	0	0	0	0	1
The University of Texas Medical Branch at Galveston	1	0	0	0	15
The University of Texas Permian Basin	2	0	0	0	17
The University of Texas Rio Grande Valley	16	0	0	0	33
University of Houston	8	4	2	1	55
University of Houston-Clear Lake	6	2	1	0	28
University of Houston-Downtown	1	0	0	0	4
University of Houston-Victoria	2	1	0	0	12
University of North Texas	10	0	2	1	54
University of North Texas at Dallas	0	0	0	0	7
University of North Texas Health Science Center	1	2	0	0	8
University of Texas Health Science Center at Tyler	0	0	0	0	1
University of Texas Southwestern Medical Center	0	0	0	0	14
West Texas A & M University	0	0	0	0	32

Figure 6
Texas University Performance (Graduate Degree)



Note. Data from College Scorecard (data set), U.S. Department of Education (<https://collegescorecard.ed.gov/data/>) and author's calculations.

Policy Recommendation

Policymakers should focus their accountability efforts on low-performing programs (programs with a sanction or sunset rating). These programs could have their state funding reduced or eliminated and the state could also revoke their state authorization to operate. **Table 6** lists all 58 programs at Texas public universities with poor outcomes.

Graduate programs are overrepresented among low-performing programs. Low-performing programs include 4 associate degree programs, 19 bachelor's degree programs, 21 master's degree programs, 8 professional degree programs, and 6 doctoral programs.

The universities with the most low-performing programs include Texas Southern with 10 low-performing programs, the University of Texas – Austin with 8, and Prairie View A & M University with 6.

The academic fields with the most low-performing programs include:

- Clinical, Counseling and Applied Psychology (4 low-performing programs);
- Student Counseling and Personnel Services (3 low-performing programs);
- Music (3 low-performing programs);
- Law (3 low-performing programs); and
- Dentistry (3 low-performing programs).

Table 6
Low-Performing Programs at Texas Public Colleges

University	Academic Field	Credential	Total Graduates	Graduates w/ Debt	Working Aided Graduates	Earnings	Debt	Monthly Debt Payment	Debt as a Percent of Earnings	DPE Status
Angelo State University	Clinical, Counseling and Applied Psychology.	Master's Degree	95	44	43	38,629	38,717	390	100.2	Sanction
Blinn College	Health and Medical Administrative Services.	Associate Degree	34	26	23	26,538	29,191	294	110.0	Sanction
Texas A & M University-Corpus Christi	Fine and Studio Arts.	Bachelor's Degree	62	37	29	26,535	33,797	340	127.4	Sunset
Texas A & M University-Corpus Christi	Student Counseling and Personnel Services.	Master's Degree	89	45	43	50,621	53,037	534	104.8	Sanction
University of Houston-Clear Lake	Psychology, General.	Master's Degree	73	51	37	40,724	48,577	489	119.3	Sanction
Houston Community College	Culinary Arts and Related Services.	Associate Degree	107	31	25	20,228	25,128	253	124.2	Sanction
Houston Community College	Business Operations Support and Assistant Services.	Associate Degree	69	26	29	31,188	39,018	393	125.1	Sunset
University of Houston-Downtown	Political Science and Government.	Bachelor's Degree	64	34	31	30,031	32,340	325	107.7	Sanction
University of Houston	Pharmacy, Pharmaceutical Sciences, and Administration.	First Professional Degree	207	165	167	125,927	138,201	1,391	109.7	Sanction
University of Houston	Law.	First Professional Degree	504	290	284	90,740	97,676	983	107.6	Sanction
University of Houston	Optometry.	First Professional Degree	195	158	155	103,436	178,085	1,792	172.2	Sunset
Lamar University	Communication and Media Studies.	Bachelor's Degree	141	65	59	33,555	34,769	350	103.6	Sanction
Lamar University	Foods, Nutrition, and Related Services.	Bachelor's Degree	50	27	17	33,310	34,530	347	103.7	Sanction
Lamar University	Social Work.	Bachelor's Degree	68	26	19	36,101	38,360	386	106.3	Sanction
University of North Texas	Clinical, Counseling and Applied Psychology.	Master's Degree	60	30	22	52,025	52,870	532	101.6	Sanction
University of North Texas	Music.	Master's Degree	166	41	42	36,232	39,879	401	110.1	Sanction
University of North Texas	Multi/Interdisciplinary Studies, Other.	Master's Degree	64	23	16	29,247	42,544	428	145.5	Sunset
Prairie View A & M University	Multi/Interdisciplinary Studies, Other.	Bachelor's Degree	91	77	55	43,964	44,872	452	102.1	Sanction
Prairie View A & M University	Agriculture, General.	Bachelor's Degree	52	32	20	32,612	39,842	401	122.2	Sanction
Prairie View A & M University	Business Administration, Management and Operations.	Bachelor's Degree	76	47	40	34,121	35,952	362	105.4	Sanction
Prairie View A & M University	Health and Physical Education/Fitness.	Bachelor's Degree	131	61	42	30,523	34,559	348	113.2	Sanction
Prairie View A & M University	Family and Consumer Sciences/Human Sciences, General.	Master's Degree	50	33	27	44,156	47,518	478	107.6	Sanction
Prairie View A & M University	Communication and Media Studies.	Bachelor's Degree	100	66	38	29,928	33,831	340	113.0	Sanction

Table 6, continued
Low-Performing Programs at Texas Public Colleges

University	Academic Field	Credential	Total Graduates	Graduates w/ Debt	Working Aided Graduates	Earnings	Debt	Monthly Debt Payment	Debt as a Percent of Earnings	DPE Status
Texas State University	Fine and Studio Arts.	Bachelor's Degree	191	112	98	29,587	31,014	312	104.8	Sanction
The University of Texas Health Science Center at San Antonio	Dentistry.	First Professional Degree	204	149	137	124,842	176,776	1,779	141.6	Sunset
Texas A & M University-College Station	Law.	First Professional Degree	431	329	323	70,364	112,873	1,136	160.4	Sunset
Texas A & M University-College Station	Dentistry.	First Professional Degree	210	155	132	137,407	176,609	1,777	128.5	Sunset
The University of Texas at Arlington	Drama/Theatre Arts and Stagecraft.	Bachelor's Degree	58	30	24	22,902	25,083	252	109.5	Sanction
The University of Texas at Austin	Information Science/ Studies.	Master's Degree	197	21	21	53,083	60,189	606	113.4	Sanction
The University of Texas at Austin	Drama/Theatre Arts and Stagecraft.	Master's Degree	36	26	24	47,831	52,060	524	108.8	Sanction
The University of Texas at Austin	Architecture.	Master's Degree	94	23	23	61,840	63,121	635	102.1	Sanction
The University of Texas at Austin	Music.	Doctoral Degree	95	53	54	46,887	59,553	599	127.0	Sunset
The University of Texas at Austin	Music.	Master's Degree	110	35	38	34,692	48,215	485	139.0	Sunset
The University of Texas at Austin	Clinical, Counseling and Applied Psychology.	Doctoral Degree	52	39	32	80,973	95,231	958	117.6	Sanction
The University of Texas at Austin	Radio, Television, and Digital Communication.	Master's Degree	61	34	34	26,948	57,335	577	212.8	Sunset
The University of Texas at Austin	Architecture.	Doctoral Degree	0	NA	28	63,982	81,066	816	126.7	Sunset
The University of Texas at Dallas	Design and Applied Arts.	Master's Degree	94	42	40	46,010	57,133	575	124.2	Sanction
The University of Texas at El Paso	Student Counseling and Personnel Services.	Master's Degree	91	52	54	50,553	58,955	593	116.6	Sanction
The University of Texas at San Antonio	Clinical, Counseling and Applied Psychology.	Master's Degree	37	29	29	59,570	61,214	616	102.8	Sanction
The University of Texas at San Antonio	Educational Administration and Supervision.	Doctoral Degree	36	20	21	72,204	87,099	877	120.6	Sanction
The University of Texas at San Antonio	Anthropology.	Bachelor's Degree	106	61	46	25,516	30,100	303	118.0	Sanction
The University of Texas at San Antonio	Mental and Social Health Services and Allied Professions.	Master's Degree	67	47	49	46,290	56,179	565	121.4	Sanction
Texas Southern University	Radio, Television, and Digital Communication.	Bachelor's Degree	74	50	35	34,188	38,739	390	113.3	Sanction
Texas Southern University	Public Administration.	Master's Degree	128	96	78	47,281	52,756	531	111.6	Sanction
Texas Southern University	Teacher Education and Professional Development, Specific Subject Areas.	Master's Degree	42	23	17	32,114	54,892	552	170.9	Sunset
Texas Southern University	Law.	First Professional Degree	300	260	227	61,415	130,574	1,314	212.6	Sunset

Table 6, continued
Low-Performing Programs at Texas Public Colleges

University	Academic Field	Credential	Total Graduates	Graduates w/ Debt	Working Aided Graduates	Earnings	Debt	Monthly Debt Payment	Debt as a Percent of Earnings	DPE Status
Texas Southern University	Student Counseling and Personnel Services.	Master's Degree	28	21	16	47,484	79,987	805	168.4	Sunset
Texas Southern University	Rhetoric and Composition/Writing Studies.	Bachelor's Degree	36	22	16	35,192	37,346	376	106.1	Sanction
Texas Southern University	Family and Consumer Sciences/Human Sciences, General.	Bachelor's Degree	33	NA	20	34,126	50,140	505	146.9	Sunset
Texas Southern University	Health Services/Allied Health/Health Sciences, General.	Bachelor's Degree	77	48	34	30,726	31,214	314	101.6	Sanction
Texas Southern University	Criminal Justice and Corrections.	Bachelor's Degree	95	69	42	40,512	41,543	418	102.5	Sanction
Texas Southern University	Psychology, General.	Bachelor's Degree	58	45	22	37,211	43,343	436	116.5	Sanction
The University of Texas Health Science Center at Houston	Dentistry.	First Professional Degree	184	77	68	102,852	179,127	1,803	174.2	Sunset
Texas Tech University Health Sciences Center	Rehabilitation and Therapeutic Professions.	Master's Degree	138	58	61	55,505	59,084	595	106.4	Sanction
Texas Tech University Health Sciences Center	Allied Health Diagnostic, Intervention, and Treatment Professions.	Master's Degree	154	73	75	71,720	91,969	926	128.2	Sunset
Texas Tech University Health Sciences Center	Medicine.	Doctoral Degree	0	NA	155	66,922	155,792	1,568	232.8	Sunset
Texas Tech University Health Sciences Center	Pharmacy, Pharmaceutical Sciences, and Administration.	Doctoral Degree	18	NA	244	132,348	142,316	1,432	107.5	Sanction
Texas State Technical College	Quality Control and Safety Technologies/Technicians.	Associate Degree	57	38	34	28,687	28,985	292	101.0	Sanction

Around 3,000 students graduate from these low-performing programs each year. About 1,800 of them take out student loans they will struggle to repay. Texas should stop providing subsidies to these programs and revoke their state authorization.

Conclusion

New data allow for students and parents, colleges, and policymakers to approach college enrollment decisions in a much better way. “Should I go to college?” is not helpful compared to “Should I go to this particular college and major in that particular subject?” Similarly, policymakers should no longer seek to hold universities accountable for overly broad average performance. Rather they should reward the successful programs and sanction the low-performing ones.

We have identified 58 programs at Texas public universities that leave their graduates with excessive student loan debt relative to their post-graduation earnings. Students should be wary about enrolling in these programs, colleges should improve or phase out these programs, and policymakers should hold these programs accountable by cutting off state funding and revoking state authorization. ★

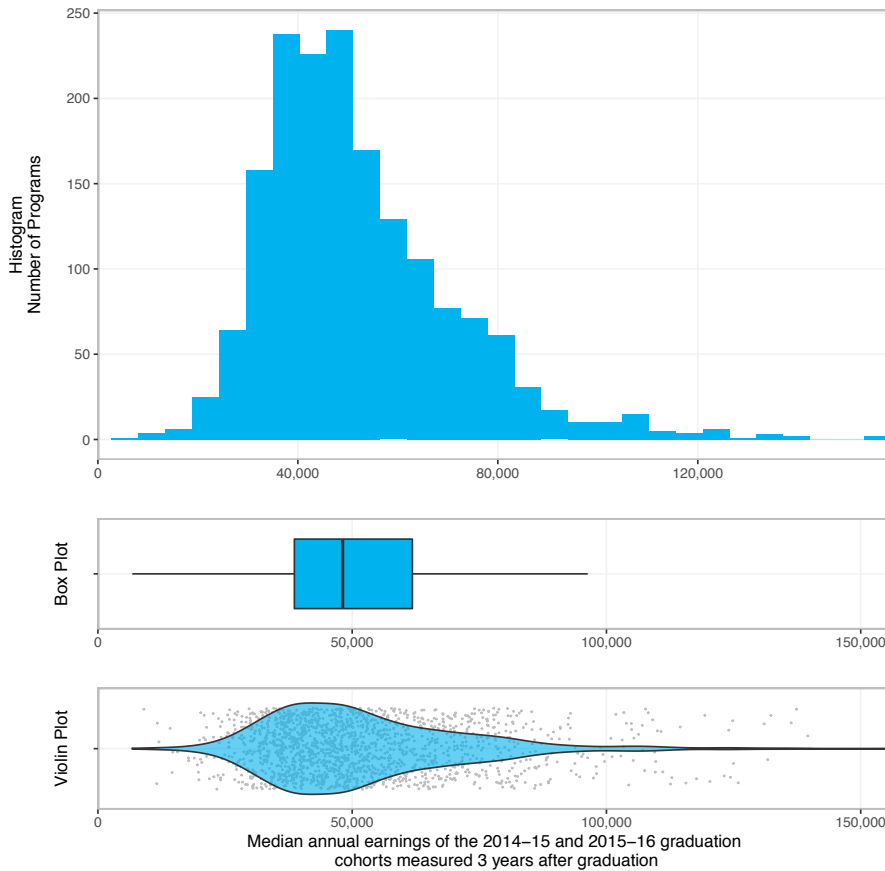
Appendix A: Earnings and Debt of College Graduates from Texas Public Universities

College Graduate Earnings

The U.S. Department of Education data track median earnings three years after graduation by program. **Figure A1** shows the distribution of median earnings at Texas public universities.

Figure A1

Annual Earnings of College Graduates in Texas



Note. Data from *College Scorecard* (data set), U.S. Department of Education (<https://collegescorecard.ed.gov/data/>) and author’s calculations.

Table A1 shows median earnings by credential. Graduates with an associate degree have median earnings of around \$35,300, while graduates with a bachelor’s degree have median earnings of over \$46,700. Median earnings for graduates with graduate degrees are higher—just under \$60,100 for those with a master’s degree, \$77,900 for those with a doctoral degree, and \$101,700 for those with a professional degree.

Table A1

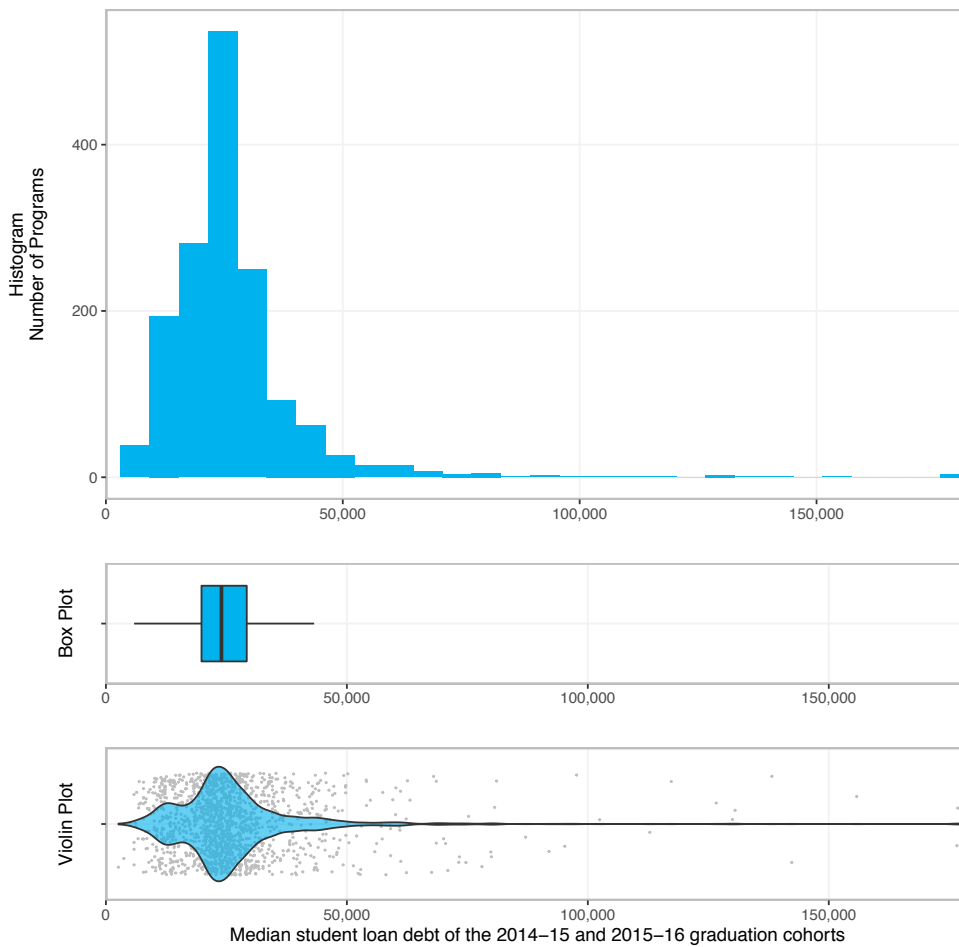
Median Earnings of Texas College Graduates by Credential

Credential	Median Earnings
Associate Degree	35,328
Bachelor's Degree	46,676
Doctoral Degree	77,869
First Professional Degree	101,664
Master's Degree	60,070

College Graduate Student Loan Debt

The U.S. Department of Education data track the median cumulative student loan debt (among borrowers) by program. **Figure A2** shows the distribution of these median student loan debt values. While there are programs with high student loan debt, this is unusual. Note that in the box plot, the outlier categorization starts even before \$40,000.

Figure A2
Student Loan Debt for College Graduates in Texas



Note. Data from *College Scorecard* (data set), U.S. Department of Education (<https://collegescorecard.ed.gov/data/>) and author’s calculations.

Just as median earnings varied by credential, so does median student loan debt. Among borrowers, the median student loan debt for graduates with an associate degree was around \$12,400, rising to just under \$23,300 for those with a bachelor’s degree. Graduate students took on more debt, just under \$35,400 for those with a master’s degree, over \$59,500 for those with a doctoral degree, and almost \$115,800 for those with a professional degree.

Table A2
Median Student Loan Debt of Texas College Graduates by Credential

Credential	Median Debt
Associate Degree	12,399
Bachelor's Degree	23,308
Doctoral Degree	59,515
First Professional Degree	115,782
Master's Degree	35,392

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ABOUT THE AUTHOR



Andrew Gillen, Ph.D., 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

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