2017

The Dividing Lines of Opportunity: The Relationships Among Student Characteristics and Selected Institutional Services at Two-Year Public and For-Profit Colleges

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THE DIVIDING LINES OF OPPORTUNITY: THE RELATIONSHIPS AMONG STUDENT CHARACTERISTICS AND SELECTED INSTITUTIONAL SERVICES AT TWO-YEAR PUBLIC AND FOR-PROFIT COLLEGES

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DOCTOR OF PHILOSOPHY IN URBAN EDUCATION

at the

CLEVELAND STATE UNIVERSITY

December 2017

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DEDICATION

This dissertation is dedicated to the memory of my late grandmother, Elizabeth (Betty) Shupe.

ACKNOWLEDGMENTS

This work would not have been possible without the support and encouragement of several key people over the duration of my college years. First, I am indebted to Dr. Jonathan E. Messemer, my dissertation chair and mentor. The year before I began working on my dissertation was the most important year of my doctoral program. During this time, Dr. Messemer taught me how to prepare paper and conference proposals and due to his efforts, I learned how to think more like a researcher. Dr. Messemer always responded to my frantic text messages, he accommodated for house visits, and he forgave me for stalking him in the education building. His time and efforts with me resulted in a stronger dissertation and helped me evolve into a better writer, thinker and researcher. Thank you, Dr. Messemer for advocating for me, for generously offering your time and for working alongside me on many projects. I hope we can continue to work together long into the future. A special thanks to Dr. Messemer's wife, Dr. Jane Messemer and his daughter, Leah, for allowing me to borrow their husband/father for several hours at a time on the weekend and for letting me use their dinner table as a research project workstation.

I also thank the faculty and staff at Cleveland State University in the Urban Education Ph.D. program, specifically, Dr. Graham Stead and Rita Grabowski, MA, in the Office of Doctoral Studies. Dr. Stead offered meaningful and informed advice about publishing, statistics and higher education careers and he also advocated for me regarding my research in Cuba. Our discussions about art, literature and music were often the highlight of my day. Rita, a brilliant and funny creative nonfiction writer was also an integral part of my doctoral journey. Her encouragement, friendship and literary work

offered me welcomed reprieves from the oftentimes stressful experience of being a doctoral student. It was my privilege to work in doctoral studies with these tremendous individuals throughout my doctoral program.

During my undergraduate years, I had the fortuitous opportunity to attend the University of Regina in Saskatchewan, Canada for a year to study English literature. While I was there, Dr. Cynthia Mackenzie, a prominent Emily Dickinson scholar, invited me to assist with her book Reading Emily Dickinson's Letters. This opportunity was my first experience working with an academic and it gave me hope that I could be an academic one day. Without my experience with Dr. MacKenzie, I may not have had confidence to work towards being an academic. Thank you Dr. MacKenzie for giving me the chance to work with you on your beautiful book.

At the University of Regina, I also met Natalie Hemingway. The afternoons spent talking with her about art, literature and life gave me strength to continue to trust in myself and my abilities. Thank you, Natalie, for sharing your time and wisdom.
Each of the members of my dissertation committee has provided me extensive personal and professional guidance. Dr. Karla Hamlen incorporated additional statistics material into class when she discovered that I wanted to know more about a specific analysis. Special thanks to Dr. Juanita Johnson-Bailey who offered to be on my committee when I sent her a little note about one of her articles. Her dedication to students is extraordinary. Thanks also to Dr. Catherine Hansman who always made time for me when I had a question about my research projects.

Finally, thank you to my aunt and uncle, Sheila and John Serviss. Sheila and John have supported me during my college years by checking in on me, encouraging me when

I had innumerable responsibilities and by giving me great advice. Whether they sent me a quick note or a birthday card, I always felt that they were with me during this journey. Thank you for supporting me at my defense and for consistently giving me confidence, kindness and strength.

My greatest source of encouragement, inspiration, and laughter is Tyler, my partner in life and in this dissertation journey. Over the course of this project, Tyler has put aside her own dissertation several times to help me with mine. She has made sacrifices to ensure that I had the time and freedom I needed to finish my dissertation and other projects. Nobody has been more important to me in the pursuit of this project than Tyler, whose support is with me in whatever I pursue and mine in hers.

THE DIVIDING LINES OF OPPORTUNITY: THE RELATIONSHIPS AMONG STUDENT CHARACTERISTICS AND SELECTED INSTITUTIONAL SERVICES AT TWO-YEAR PUBLIC AND FOR-PROFIT COLLEGES

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ABSTRACT

This study examined if and to what extent selected institutional services and special learning and credit opportunities in the 2-year private, for-profit college sector and community colleges in the United States are related to race, socioeconomic status and urbanicity. The researcher evaluated whether the institutional services and special learning and credit opportunities available to students at these 1,479 institutions are stratified by the socioeconomic and racial characteristics of their student bodies and their local communities, by institutional control, by the institution's degree of urbanization, and the student financial aid characteristics. The researcher also investigated the relationship among institutional services, special learning and credit opportunities and multi-institutional and multi-campus organizations. Findings indicate that private, for profit institutions offer substantially fewer institutional services and special learning and credit opportunities than public institutions. Students at for-profit institutions, individuals who are older, more female, lower-socioeconomic minorities, have the fewest available institutional services and special learning and credit opportunities. They are also paying inflated tuition prices at institutions that generally do not invest in services and opportunities that benefit nontraditional students. Conversely, students attending public institutions, individuals who tend to be younger and White and who live in urban and suburban areas, receive a more robust selection of services and opportunities at more

affordable tuition rates. Additionally, students who pay higher tuitions at public institutions may receive more special credit options, including credit for military service and credit for life experience. Nationally, for-profit colleges and community colleges located in suburban and urban areas tend to be located in communities with similar racial and socioeconomic characteristics. There tends to be more Hispanics/Latinos in communities surrounding for-profit colleges while there are more households with annual incomes of more than $100,000 per year surrounding public institutions. Lastly, relationships exist among multi-institutional and multi-campus organizations and the institutional services and special learning and credit opportunities offered at for-profit college campuses. Campuses owned/operated by the same organization tend to have similar institutional services and special learning and credit opportunities. However, variation may exist within a brand name and within other brands owned/operated by that organization.

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CHAPTER I

INTRODUCTION

Half a century ago, the United States endeavored to make a college education affordable and accessible to all citizens, irrespective of their socioeconomic background. At the state level, thousands of public universities and community colleges were opened and existing colleges received increased funding. At the federal level, student financial assistance programs were developed, programs that have evolved over the years. Due to these policy efforts, hundreds of thousands of individuals, many of whom would not have had access to a college education otherwise, enrolled in community colleges, non-profit colleges and universities, and, in the 21st century, private, for-profit colleges.

Although the open-door policy that community colleges and most private for-profit colleges embrace is intended to democratize postsecondary education, completion remains correlated with socioeconomic advantage (McIntosh & Rouse, 2009). While college attendance has increased for all socioeconomic classes, individuals from the upper classes are more likely to graduate on time while individuals from the lowest classes have graduation rates as low as 11 to 15 percent (Mettler, 2014). Additionally, individuals from middle-class backgrounds experience the greatest benefit from the community college's transfer function (Dougherty, 1994).

Furthermore, two-year college students are more likely to be older than traditional students (18 to 24) than four-year college students, and to be from minority groups, from lower-income backgrounds, they are more likely to single parents, to work, and they tend to be the first in their family to attend a postsecondary institution (Pike & Kuh, 2005). Each of these characteristics is associated with lower completion rates (Tym, McMillion, Barone, & Webster, 2004).

With increases in nontraditional student enrollment nationwide in 2-year and 4-year postsecondary institutions comes an increasing percentage of adult learners with a range of commitments that create barriers to educational success, many of which are barriers that traditional student learners do not have in traditional college settings. Researchers contend that nontraditional students have needs different from those of traditional-aged students and that promoting college access and success for adults will require postsecondary institutions to implement or change the institutional services they offer to students (Markle, 2015; The Ohio Board of Regents, 2015; Western Interstate Commission for Higher Education, 2010; Wyatt, 2011). As the college student population is continuing to diversify, institutional services, such as student advising, career counseling, remedial services, and distance learning, are required more than ever to assist nontraditional students in completing their programs. Without these institutional services and opportunities, the stratification of completions according to socioeconomic status and age may continue.

Statement of the Problem

Few studies investigate how many and which kinds of institutional services and special learning and credit opportunities are offered at two-year, degree-granting, Title IV

eligible community colleges and private, for-profit colleges, institutions that frequently serve nontraditional learners. Moreover, the relationships among student body characteristics and community demographics with institutional services, special learning and credit opportunities has been largely unexplored by researchers. This research may benefit researchers, educators and administrators in addressing the important issues associated with low retention rates, stratified completion rates by socioeconomic background and age and equal access to institutional services and opportunities for all postsecondary students. It also contributes to the growing body of literature on private, for-profit colleges and the students who choose to attend them.

Purpose of the Study

The purpose of this study was to determine to what extent selected institutional services and special learning and credit opportunities in the 2-year private, for-profit college sector and community colleges in the United States are related to race, socioeconomic status and urbanicity. The researcher evaluated whether the institutional services and special learning and credit opportunities available to students at these 1,479 institutions are stratified by the socioeconomic and racial characteristics of their student bodies and their local communities, by institutional control, by the institution's degree of urbanization, and the student financial aid characteristics. The researcher also investigated the relationship among institutional services, special learning and credit opportunities and multi-institutional and multi-campus organizations. The selection of these institutions was limited to 2-year degree-granting, Title IV eligible private, for-profit colleges and community colleges because most are open-door institutions with comparable certificate/degree programs, they typically enroll diverse student bodies, and

they tend to serve nontraditional students who may benefit from a variety of institutional services.

Delimitations

This study explored selected institutional characteristics, services and special learning and credit opportunities that are reported in the National Center for Education Statistics' (NCES) Integrated Postsecondary Education Data System (IPEDS) by two-year, degree-granting, Title IV eligible private, for-profit colleges and community colleges that are in the United States. Postsecondary institutions that do not report data to IPEDS, that are not located in the United States, that are not degree-granting institutions or are less than two-year institution or are 4-year institutions are excluded from this analysis. Additionally, the institutional services and opportunities that chosen for examination are services that have been discussed in the research literature to support adult nontraditional learners. There are other institutional services and opportunities reported to IPEDS that may assist nontraditional learners besides the selected services examined in this study.

The community characteristics are publicly available data derived from the 2011-2015 American Community Survey (ACS) 5-year estimates located on the US Census Bureau's American Fact Finder website. The selected community characteristics that will be included in this study are the percentage of Whites, African Americans, Asians and Hispanics living in the census tract in which each postsecondary institution is located, the percent of households in each census tract that earned less than $35,000, the percentage of families that earned $100,000 or more, the percentage of high school dropouts, the percentage of individuals with a bachelor's degree, and the percentage of family

households in the census tract surrounding each institution with a female householder with no husband present who has a related child under 18 years living with her. Each of these variables was chosen for this study because they describe the socioeconomic status, race and educational attainment of the local community surrounding each postsecondary institution. These data are relevant to this study because the study examined relationships among institutional services, student bodies and local communities who may have access to them. Other census tract data are available in the ACS.

Research Questions

There are four research questions that drive this study. The research questions center on student body characteristics, federal student aid, institutional control, institutional characteristics, census tract characteristics and institutional services and opportunities.

1. What are the general student body characteristics and institutional services at 2-year for-profit colleges and community colleges and how do they compare?

2. What are the relationships among federal student awards and the institutional services that less than 90% of 2-year for-profit colleges and community colleges offer at their institutions?

3. What are the relationships among degree of urbanization, community characteristics and the institutional services that less than 90% of 2-year for-profit colleges and community colleges offer at their institutions?

4. What are the relationships between multi-institution and multi-campus organizations who own or operate private, for-profit institutions and the selected institutional services?

Significance of the Study

This project is an examination of the institutional services and special learning and credit opportunities offered at degree-granting, two-year postsecondary institutions in the United States, private, for-profit and non-profit institutions, and the students and communities who may have access to those services and opportunities. The researcher examined if there is stratification or mismatch of services and opportunities available to certain student bodies or local communities and if control of the institution or the status of being private, for-profit, multi-institution or multi-campus organizations play into this dynamic. Limited research exists that examines the differences and similarities between private, for-profit colleges and community colleges in terms of the availability of policies and services aimed at the needs of nontraditional students on their campuses. Furthermore, there is an absence of research comparing the available services and opportunities at private, for-profit and community colleges with their student body enrollment characteristics and their local community demographics, including race, socioeconomic status and educational attainment characteristics. Research that attended to these issues would uncover which kinds of people have access to which kinds of institutional services and opportunities, which institutions are providing which services and to whom, how geography/location plays into the stratification of institutional services and opportunities, and if there a mismatch between the services and opportunities certain communities need and what is available at their local 2-year colleges.

Definitions of Key Terms

American Community Survey (ACS)

A survey that provides current demographic, social, economic, and housing and financial characteristics about America's communities (American Community Survey Office, 2014).

Census Tracts

Small statistical subdivisions of a county or equivalent entity (United States Census Bureau, 2012). They typically have a population between 1,200 and 8,000 people, with an optimum size of 4,000 people. In this study, the researcher will examine the community demographics within the census tract surrounding each postsecondary institution.

Certificate

A formal award certifying the satisfactory completion of a postsecondary education program (IPEDS, 2016).

Community College

In this research, community colleges will be defined as public, two-year educational institutions providing post-secondary education, granting associate's (AA) degrees and offering certificate programs, professional technical programs, and transfer programs. The terms 'community college' and 'public colleges' are used synonymously in this research.

Degree/Certificate Seeking Student

Students who are in credit-bearing courses in academic and vocational programs recognized by the institution as seeking a degree, a certificate or any other formal award

(IPEDS, 2016).

Degree of Urbanization

A code representing the urbanicity (city/suburb/rural) by population size of the institution's location. The four codes used in this study are: city, suburb, town and rural (IPEDS, 2016).

Enrollment Characteristics

The characteristics of the student bodies enrolled at postsecondary institutions. In this study, the enrollment characteristics examined are: Full-time, degree-seeking enrollment according to race (percentage of African American, White, Asian, and Hispanic students enrolled) and gender. Variables for age include the percentages of full-time and part time enrollment for the undergraduate student body between the ages of 18-24 and 25-65 years.

First-Time Student

An undergraduate level student attending any institution for the first time in occupation or academic programs (IPEDS, 2016).

Full-Time Student

A student who is enrolled in 12 or more undergraduate, semester or quarter credit hours each term (IPEDS, 2016).

Institutional Characteristics (IC)

Data collected by IPEDS that is required of all currently operating Title IV postsecondary institutions in the United States and other areas. Specific data elements currently collected for each institution include: institution name, address, telephone number, control or affiliation, calendar system, levels of degrees and awards offered,

types of programs, application information, student services, and accreditation (IPEDS, 2016). For the purpose of this study, the institutional characteristics include included 1) institution size based on the institution's total students enrolled for credit, 2) control of the institution, 3) degree of urbanization and 4) Bureau of Economic Analysis (BEA) regions.

Institutional Control

A classification of whether a postsecondary institution is either publicly operated (public control) by appointed or elected officials or by privately elected or appointed officials and derives its major source of funds from private sources (private control) (IPEDS, 2016).

Institutional Services

Selected services, non-traditional credits, educational offerings, and special learning opportunities offered to students at postsecondary institutions and are reported to IPEDS. The services, non-traditional credits and opportunities examined in this study include: On campus day care for students' children, remedial services, weekend/evening college, placement services for completers, occupational programs, academic programs, credit for life experiences, credit for military training, academic/career counseling service, and undergraduate programs or courses offered via distance education.

Integrated Postsecondary Educational Statistics (IPEDS)

The Integrated Postsecondary Education Data System is the primary postsecondary education data collection program for the National Center of Education Statistics (NCES) in the United States. The Higher Education Act of 1965, as amended, requires that institutions that participate in federal student aid programs report data on

enrollments, program completions, graduation rates, faculty and staff, finances, institutional prices, and student financial aid (IPEDS, 2016). Some postsecondary institutions that are ineligible for Title IV aid voluntarily submit data to IPEDS.

Multi-institution or Multi-campus Organization

An organization that owns, governs, or controls two or more institutions or campuses. They do not include: coordinating systems, single institution owner, single institution corporate name, single institution governing board, consortia, associations, and religious affiliations (Fuller, 2012). In this study, only organizations that own at least 5 for-profit campuses are included in the analysis.

National Center for Educational Statistics (NCES)

The National Center for Educational Statistics is the primary collection agency related to education for the U.S. Department of Education and the Institute of Education Sciences.

Nontraditional Students

Degree-seeking students aged 25 to 64 enrolled at a private for-profit or community college reported to the IPEDS Fall Enrollment Survey.

Open-Door Institutions

Institutional admission policy whereby the school will accept any student who applies (IPEDS, 2016).

Part-Time Student

An undergraduate student enrolled in less than 12 semester or quarter hours (IPEDS, 2016).

Private, For-Profit Colleges

A private institution in which the individual(s) or agency in control receives compensation other than wages, rent, or other expenses for the assumption of risk (IPEDS, 2016). The institutions in this study were identified as private, for-profit colleges or community colleges by their reported institutional control in the institutional characteristics component in IPEDS.

Title IV Eligibility

Postsecondary institutions that are eligible to participate in federal student aid programs under The Higher Education Act. Title IV aid to students includes grant aid (such as Federal Pell Grants), work study aid, and loan aid. For-profit institutions became Title IV eligible under the 1972 amendments of the Higher Education Act.

Traditional Students

Students historically conceptualized as the typical undergraduate student; recent high school graduate, and aged 18-24 years. In this study, traditional students are degree-seeking students enrolled at a private for-profit or community college reported to the IPEDS Fall Enrollment Survey.

Two-Year College

A public postsecondary institution offering degree/certificate programs of at least 2 but less than 4 years in duration, including occupational and vocational schools with programs of at least 1,800 hours and academic institutions with programs of less than 4 years (IPEDS, 2016).

Limitations

This study relied on data collected from the IPEDS database and not all policies and services available at postsecondary institutions are listed in IPEDS. Also, what may be considered a student service at one institution may not be considered a student service at another institution. Additionally, the enrollment, SFA and institutional characteristics and services data are self-report, which allows for some variation. All data reported to IPEDS is aggregated and no student level data are tracked. Therefore, the number of times a student uses a service is unknown.

Another limitation in the study concerned the lack of variables that would have supplemented the analysis, specifically a lack of a reliable student outcome measurement in IPEDS. Graduation rate in IPEDS is an inadequate student success measure because it is restricted to the full-time, first-time students who do not stop out, delay picking a major, who do not repeat courses, who graduate at the same school in which they began, who graduate in 150 percent and 200 percent of normal time and who focus on earning an associate's degree. The primary focus of this research is nontraditional learners, many of whom are not full-time, first-time students. Since graduation rate cannot be used to track the outcome of these students, their student success cannot be measured accurately.

CHAPTER II

REVIEW OF THE LITERATURE

This chapter is divided into five sections. The first section offers insight into the for-profit sector by describing the origins and development of for-profit institutions in the United States and then transitions into the issues surrounding contemporary for-profit colleges. The second section focuses on the history and development of American community colleges, as well as the shift towards vocationalism at many community colleges. The third section explores neoliberal ideology and the ways in which a neoliberal view of higher education promotes class stratification. The theories described in this section will contribute to a discussion of the results in the fifth chapter. The fourth section of this chapter provides a data overview of traditional and nontraditional learners in higher education. Current student enrollment statistics, completions and student financial aid data for traditional and nontraditional students 2015 are presented. The final section provides empirical research describing the experiences of nontraditional adult learners in higher education. This section examines literature surrounding the institutional characteristics and services that promotes student success, the barriers many adult learners face when pursuing a degree, and a variety of institutional approaches that promote adult learners' engagement and success.

History of For-Profit Institutions in the Unites States

Proprietary institutions have a long history of attracting controversy and relentless criticism, ranging from unethical recruiting practices and subpar quality to exorbitant tuition costs. The for-profit model continues to evolve and attract students, while also encountering negative publicity and mounting scrutiny from lawmakers. While proprietary institutions continue to enroll student, many students who attend proprietary colleges and universities are unable to repay their school loans. For-profit college graduates face high rates of default and lower repayment rates and they also borrow more financial aid than their community college counterparts due to inflated tuition prices. Although for-profits are currently under close examination stemming from fraud and predatory recruitment practices, for-profit education was the original American popular education.

Early Proprietary Schools

For-profit higher education has a profound connection with American history. The first proprietary schools in the Unites States date back to 1660 when Dutch settlers established evening schools to teach mathematics, reading and writing (Ruch, 2003). Local masters, who were called proprietors, were clergy members who owned, operated and taught at the evening schools without government approval or regulation (Ruch, 2003). These schools provided mass education in contrast to the traditional universities that were reserved for the elites. Traditional universities in the 18th century provided a classical education for the 5 percent of young male adults who would become ministers, lawyers, doctors and educated leaders of society (Urman, 2007). For-profits became known for training populations of people who excluded from traditional education

(Beaver, 2009). Women, people of color and adults from the lower social classes attended these programs, a trend that continues to exist today. The primary purpose of for-profit education, besides revenue for the proprietor, was to provide practical and narrowly focused training that was not currently addressed, filling the gap between classical educations and common employment (Beaver, 2009). To meet the evolving requirements of employers, early proprietary schools gradually expanded the curricula beyond basic reading and math skills to include languages and occupational programs including surveying, navigation and bookkeeping. Notably, former President Thomas Jefferson offered for-profit courses in law education (Wittenbel, 2012). These vocational skills were not taught in the early colleges or the public 'free schools,' although there was a growing need for them in early Colonial America.

Benjamin Franklin was an influential force in the development of for-profit education in 18th century early America. Franklin founded the Public Academy in Philadelphia in 1751, an institution based in practical and applied studies that evolved into the University of Pennsylvania (Johnson & Yost, 2009). Public Academy received funding from a combination of public and private funds. Private students paid tuition fees and the institution also received funding from the US government. Franklin described the work of the Public Academy as teaching students "everything that is useful…to the several professions for which they are intended" (Johnson & Yost, 2009, p. 26). This institution focused on "the ideals of general culture and a practical preparation for life" (Johnson & Yost, 2009, p. 26). Occupational training included social skills and personal character, advancing the "virtues of industry, frugality, and prudence in the conduct of life, the possibilities of power and station to be derived from the pursuit of one's calling,

and the principles of utility and self-help in the quest for education" (Ruch, 2003, p. 53). By 1893, there were 115,748 students enrolled at for-profit institutions (Honick, 1995). From the 1600's to the middle of the 1800s, proprietary institutions provided Americans with the only "true popular education" (Honick, 1992, p. 4).

FPCs After WWI and WWII

The for-profit industry grew throughout World War I and progressed to the 1970s as the federal government began supporting occupational training. After World War I, the first federal legislation that supported 'career education' rather than academic instruction, The Vocational Act of 1917, was passed (Ruch, 2003). The Morrill Act of 1862, did establish funding for land-grant colleges in agriculture and the 'mechanic arts,' but it focused on providing education to the learned professions, not farming. During these years, the for-profit schools continued to respond to social and economic needs that were unmet by traditional colleges and universities. In 1925, educational historian Robert Seybolt, wrote that for-profit schools, "have played a prominent part in the solution of the problem of providing education for all classes" (Ruch, 2003, p. 60).

Following the passage of the Servicemen's Readjustment Act of 1944, or the GI Bill, by President Franklin D. Roosevelt after World War II, the proprietary sector's growth paralleled that of the public colleges. Among its provisions, the law made available to World War II veterans immediate financial support in the form of unemployment insurance. Far more importantly, the bill provided generous educational opportunities ranging from vocational and on-the-job training to higher education, and liberal access to loans for a home or a business. Private evening schools expanded opportunities available to women beyond domestic arts and into areas including writing,

mathematics, music, dance, languages, geography, history and even bookkeeping and surveying (Ruch, 2003).

However, many veterans desired a more practical education than a liberal arts education and opted for business training. Starting with the Veterans Education Benefits program after World War II, and continuing with student aid, proprietary schools have used government grants and loans to encourage enrollment in their programs (Berg, 2005). As a result of their efforts, proprietary schools served more students on the G.I. Bill than any other institution (Berg, 2005). The 1972 amendments to the Higher Education Act (HEA) put proprietary institutions on equal ground with traditional non-profit universities. The student aid programs administered by the U.S. Department of Education are contained in Title IV of the HEA, which is why they are referred to as 'Title IV Programs.' This comprehensive piece of higher education legislation established federal scholarships for disadvantaged undergraduate students and established government insurance on private loans to students. The HEA consolidated laws authorizing the National Defense Student Loan Program and the College Work-Study Program and created two new programs: The Educational Opportunity Grant Program and the Guaranteed Student Loan Program. Under Title IV of the HEA, students are permitted access to federal loan funds while attending for-profit institutions. This controversial change giving for-profit institution access to federal funds, including the Pell Grant, significantly changed the landscape of higher education in the United States.

FPCs and the Regan Era

Ronald Regan laid the foundation for the expansion of the for-profit sector during his gubernatorial years of 1967-1975, during which his supply-side economics, or

Reaganomics, provided the dominant discourse surrounding economic development and public policy (Brown, 2011). This ideology, now referred to as neoliberalism, centers on deregulation, marketization and privatization of all public goods, including higher education (Brown, 2011). Owners of proprietary colleges were drawn to the for-profit sector because they saw an endless supply of government funding through federal student loans. Since the government committed federal funding to individuals attending FPCs, companies were encouraged to open schools. With government support of federal aid programs, owners did not have to rely on students to pay for their education at enrollment. To maximize profits, FPCs targeted adult learners from low-socioeconomic backgrounds, individuals who qualified for the maximum federal loan limits, and made significant returns from taxpayer funds at the time of the enrollment.

Contemporary American For-Profit Institutions

The key distinctions between for-profit schools and their non-profit counterparts lay in the governance and ownership structures. Unlike public universities, for-profit schools are governed and operated by individuals and owners or an owner-hired managerial board (Chung, 2012). They are competitive businesses that may issue stock, derive profit and are taxed as a business. Contemporary for-profit colleges focus on degree programs including business, health-related professions, engineering, drafting/design, electronics, and computer science. For-profit degree programs are concentrated in these areas because "skills in these fields are relatively easy to certify (e.g. through exams or job placement), practitioners can teach the necessary skills, physical plant requirements are minimal, and interdisciplinary training is not necessary for success" (Cellini, 2012, p. 156).

Currently in the Unites States, there are 3,447 for-profit institutions serving nearly 2.9 million students (NCES, 2016). Of these institutions, 3,177 for-profit colleges and universities with an enrollment of 2.8 million students are eligible for Title IV funds (NCES, 2016). Enrollment in for-profit colleges account for about 11.5 percent of all college enrollment, up from 4 percent in 2000 (NCES, 2016). Federal financial aid-eligible FPCs currently confer 37 percent of all post-secondary certificates, 16 percent of associate's degrees and 7 percent of bachelor's degrees (Kena et al., 2016). These notable figures suggest the widening scope FPCs have gained in the landscape of higher education.

Profit and Organizational Expenditures

Opposed to non-profit and private universities who are motivated by educational outcomes, proprietary schools function to generate profits for owners and shareholders by offering the service of education for a fee. Therefore, marketing and recruitment pay a vital role in the business model of for-profit colleges. In 2009 alone, the for-profit industry spent $4.2 billion on marketing, recruiting and admissions staffing (Schade, 2014). The University of Phoenix spent $130 million on advertising in 2008, far more than many well-known commercial brands, including Tide, Revlon and FedEx (Durrance et al., 2010). On average, for-profit institutions spend 25 percent of their annual revenues on marketing, more than twice the amount allocated for instruction (Schade, 2014). The cost to recruit the average new student at a for-profit college is about $4,000, or about 25 percent of the annual average tuition (Deming, Golden & Katz, 2013).

In addition to marketing, for-profit institutions direct a significant amount of revenue toward executive compensation. In 2009, the average CEO of a for-profit

college corporation earned $7.3 million in yearly compensation (Schade, 2014). However, the average compensation of the five-highest paid presidents of large public colleges was only $1 million. Most notably, Peter Sperling, the vice chairman of the Apollo Group, the company that owns University of Phoenix, has earned $574 million since 2003 (Schade, 2014).

Kinser's Typology Framework for For-Profit Colleges

The for-profit sector's diversity poses challenges for researchers and scholars who seek to better understand the experiences and outcomes of students enrolled at FPCs. There are a multitude of classification frameworks that institutional researchers and scholars use to divide the for-profit sector into comparable parts so that the differences and similarities of institutions and student bodies can be explored. A singular accepted method of comparing FPCs does not exist. Kinser (2007) developed a theoretical framework that exposes the diversity of FPCs, and the students who attend them, revealing the distinctiveness of for-profit institutions. It is a useful framework for focusing attention on important institutional variations in the for-profit sector. This framework categorizes institutions based on ownership, degree status, and geographic scope. The ownership dimension separates the family-owned institutions from the privately held or publicly traded corporations (chain-model FPCs) that own for-profit colleges. Degree status refers to the level of degree offered by the FPC, such as associate, bachelor, graduate, or certificate. Geographic scope identifies the number and location of campuses operated by the institution.

Student Characteristics

For-profit colleges also enroll a more disadvantaged and underserved group of beginning undergraduates than other institutions (Deming, Goldin & Katz, 2012; Deming et al., 2013). Compared to community colleges, for-profit students are disproportionately single parents (two and a half times more likely) and have much lower family incomes (Cellini, 2012). About 19 percent of students enrolled at for-profits in 2008 lived at or below the federal poverty level, up from 13 percent in 2000, while enrollments declined from 20 percent to 15 percent at non-profit colleges (Iloh & Tierney, 2014). Only 75 percent of first-time undergraduates at for-profit institutions have a high school diploma as opposed to 85 percent and 95 percent at community and non-profit colleges respectively (Deming et al., 2013). There are more GED holders at for-profits and higher percentages of these students have parents with either less-than-high school education or a high school diploma (Deming et al., 2013).

Full-time students in 4-year for-profit colleges are disproportionately older (70 percent are twenty-five or older) while 53 percent of students in 2-year for-profit colleges are 25 years or older (Kena et al., 2016) percent) (Kena et al., 2016). Part-time students in 4-year for-profit colleges are also older (78 percent are twenty-five or older) while 64 percent of students in 2-year for-profit colleges are 25 years or older (Kena et al., 2016). At 4-year for-for profit colleges, 29 percent of students are African American and 15 percent are Asian (Kena et al., 2016). At 2- year for-profit colleges, 28 percent of students are African American and 24 percent are Asian (Kena et al., 2016).

Most for-profit female students concentrate in low-paying vocations, such as health professions, personal and culinary services, and business support – the professions

for which proprietary schools often train students (Chung, 2012). Students of color represent 40 percent of students at for-profits while their participation in public and private non-profit is 29 and 23 percent (Iloh & Tierney, 2014). Since 1995, 82 percent of new white enrollments have enrolled at the 468 most selective colleges while 68 percent of new African American enrollments have enrolled at for profit and community colleges (Iloh & Toldson, 2013). Students at for-profits are also more likely to be financial independent and about 61 percent of attendees work either full or part time. (Chung, 2012).

In another study of for-profit choice, Chung (2012) asserted that the probability of a student choosing a for-profit college is heavily influenced by several factors. Chung found that students who had higher school absenteeism are more likely to enroll in a for-profit college and the probability of a student choosing a for-profit is heavily influenced by the student's socioeconomic background and parental involvement in the student's schooling. Students from low income families, earning $25,000 or less a year, are more also likely to attend for profit colleges (Chung, 2012). In contrast, parental participation in the college decision making process decreases the likelihood of attending a for-profit by 3 percent and increases the probability of attending a non-profit 4-year college by 4 percent. Additionally, having a working mother increases the probability of choosing for-profit college by about 2 percent and parents' attendance of more than two school meetings in the first half of the 10th grade school year decreases the probability of choosing proprietary college by 4 percent (Chung, 2012).

The Five Components of For-Profit Colleges

There are typically five components of the for-profit college's academic model. These components are described at length in *The Academic Mission: Teaching and Learning in the For-Profit Sector* (2006), a report published by the Association for the Study of Higher Education (ASHE). The five components that for-profit colleges typically have are: (1) a narrow curriculum, (2) a limited faculty role, (3) centrally designed curriculum, (4) program standardization, and (5) economics of scale.

The focus of the for-profit college curriculum is limited both in terms of scope and purpose. For-profit schools prepare learners for immediate, entry-level employment in select specializations and dedicate most program curriculum to practical, not theoretical, classroom instruction. Additionally, the for-profit college faculty do not conduct academic research or provide any academic service to the institution. Most faculty are adjunct and they are not involved in campus governance. Instructors at for profits work 'at will' without contracts and with a standardized, proprietary curriculum that limits academic freedom. This flexible organizational model permits for-profit institutions to "capitalize on increased demand for education, particularly among older, non-traditional students, as they respond to labor market conditions" (Cellini, 2012, p. 156). Some faculty participate in the design of curriculum, however most do not. Faculty are prohibited from making changes to the curriculum and are instructed by the for-profit college administrators to teach the curriculum as designed. Faculty are instructors, whether in the classroom or online, and have limited responsibilities beyond delivering the curriculum, as designed, to students.

The for-profit college curriculum is designed by corporate curriculum managers who determine what is taught and how programs are structured and organized. Many for-profit colleges have external advisory boards and consultants, subject matter experts, who participate in the design of the curriculum. Advisory boards and subject matter experts have more influence over the curriculum than the faculty. For-profit colleges focus on a limited amount of program specializations. The curriculum for each of these specializations is driven by specific learning outcomes and grading is determined based on performance rubrics designed by the curriculum managers. Although substantial effort and financial resources are often required to design courses and programs, they can be replicated with limited additional expense. Successful curricula are rolled out as new products for other campuses within the for-profit college corporate system.

Additionally, for-profits can maximize profits while lowering the costs of education programs through online learning, variable tuition pricing, and renting facilities instead of purchasing them. For-profits can relocate to areas where there is an increased demand for for-profit programs, leaving behind the cities and neighborhoods where demand, or funding, is low. For-profits also limit spending on student resources, including instruction, academic support, student services, institutional support, and institutional grants (Iloh & Tierney, 2014).

Teaching Social and Professional Skills at For-Profit Colleges

One aspect of the for-profit college curriculum that differs from the community college system is that for-profits teach social skills. Essentially, for-profit colleges attempt to socialize students into occupational roles by making social skills an essential part of the curriculum. These social skills are actively, openly, and systematically

introduced to the classroom and instructors teach students a range of social skills that the corporate offices argue will help students to succeed in the professional settings that they aspire to enter (Deil-Amen, 2006). For-profit colleges argue that by explicitly teaching career-relevant social skills, they are providing students with cultural resources that they can use as cultural capital in their pursuit of a job and in their performance in the workplace (Deil-Amen, 2006). Some for-profit administrators and faculty state that teaching workplace norms may seem unnecessary, but many for-profit college participants are unaware of professional norms and basic social rules and values due to their lower-income status (Deil-Amen, 2006). Therefore, faculty incorporate career-relevant social and professional skills into the content of their classes, including personal, social, and self-presentational skills.

Professional skills include information about workplace conduct and corporate-friendly appearance, which are fundamental to the corporate and/or professional workplace. Other essential social skills are communication skills, cooperation, and punctuality (Deil-Amen, 2006). Additionally, some for-profit colleges incorporate social skills and professional behavior into daily life at for-profit colleges by enforcing explicit policies about social behaviors on campus. Such policies are integrated in classrooms through college-wide punctuality and attendance policies, and through career and job placement services (Deil-Amen, 2006). For-profit college administrators state that social skills are no substitute for the technical skills that students need, but social skills are almost as important as technical skills for earning a good job and for further career advancement (Deil-Amen, 2006).

Besides teaching social skills, some for-profit colleges also include other workplace-related curriculum, including thinking independently and critically, solving problems, communicating effectively, working well with others. Students are also taught how to present themselves well physically, verbally, and in writing. Major areas of subject matter and activity include problem-solving methodologies, research strategies, logical reasoning, critical analysis of information and cooperative learning (Deil-Amen, 2006). Some for-profit colleges offer group dynamics courses which emphasize communication, critical thinking, and group process techniques. Career services will also teach students how to interview well by providing students with mock interview sessions between students and local employers.

Accreditation of For-Profit Colleges

Many students choose to go to for-profits because of the flexibility they offer and the promise of 'in-demand' job prospects. The difficulty facing many for-profit graduates is that their degrees are not accredited by the same agencies that accredit private and non-profit universities and colleges. There are two basic types of accreditation: institutional, meaning an entire educational institution is accredited, and programmatic, meaning certain programs, departments, or schools within an educational institution receive accreditation. Regional accreditation from the one of six recognized regional accrediting agencies "is considered the most rigorous and most prestigious, with the majority of nonprofit institutions enjoying this accreditation" (Reif, 2012). Most for-profit institutions receive accreditation from national agencies which are considered less demanding and may significantly limit the transferability of their credits between institutions (Reif, 2012).

Moreover, the accrediting bodies that oversee for-profit colleges are equipped with executives from the same companies whose programs they monitor, an aspect of the for-profit accreditation issue that leads some to question for-profit quality. The Accrediting Commission for Career Schools and Colleges (ACCSC) and the Accrediting Council for Independent Colleges and Schools (ACICS) are the two major accrediting bodies for for-profit colleges. ACICS oversees 245 institutions, many are for-profits, which enroll roughly 600,000 students and collectively received $4.76 billion in federal aid during 2015 (Fain, 2016c). In December 2016, the U.S. Department of Education terminated its recognition of ACICS, which means that colleges who were accredited by ACICS must become accredited through another agency in the next 18 months if they want to remain eligible to receive federal financial aid (Fain, 2017d). Most of ACICS's board members have ties to the for-profit industry.

Albert C. Gray, who became president of ACICS in 2009 and resigned in April 2016 amid growing scrutiny of the accrediting agency, disputed any conflict of interest between ACICS and the for-profit industry in a letter to the editor of U.S. News and World Report On-Line, "at least 20% of the ACICS Board of Directors are public members who have no affiliation with member schools" (Gray, 2014). The accrediting agencies argue that they serve the public interest by using the experience and expertise of executives who have worked in the for-profit college industry. They add that for-profit college executives who serve on accrediting boards demand rigorous standards to protect the reputations of for-profit schools. "These individuals would have nothing to gain and everything to lose by making the process easier. The integrity of their institutions is what gives them market value" (Kirkham & Short, 2013).

Institutions of for-profit higher education have, in many instances, acted without integrity and without regard for the interest of the students they intend to serve, and have in fact lied or used other fraudulent practices to make money at the expense of the student (Government Accountability Office, 2010). The U.S. Government Accountability Office (GAO) conducted an undercover investigation of 15 for-profit colleges and determined that each of the 15 colleges investigated made deceptive or questionable statements to undercover applicants that misrepresented job placement and expected earnings. Four of the colleges investigated "outright encouraged applicants to falsify their financial aid forms so they would qualify for financial aid" (Schade, 2014, p. 325). For-profits have also been accused of abusing the Post 9/11 GI Bill, which increased the amount of federal funding veterans can receive to attend college (Schade, 2014)

The U.S. Government Accountability Office Investigations

The rise of for-profit colleges resulted in great scrutiny and controversy as they have been accused of targeting populations in desperate need of education and opportunities and overcharging them for a questionable credential. In 2010, a report by the U.S. Government Accountability Office brought scandal to for-profit higher education. This report alleged unscrupulous recruiting practices and fraud in the federal financial aid programs at a variety of for-profit colleges (GAO, 2010). The GAO conducted an undercover investigation of 15 for-profit colleges and determined that each of the 15 colleges investigated made deceptive or questionable statements to undercover applicants that misrepresented job placement and expected earnings (GAO, 2010). Four of the colleges investigated "outright encouraged applicants to falsify their financial aid forms so they would qualify for financial aid" (Schade, 2014).

For-profits have also been accused of abusing the Post 9/11 GI Bill, which increased the amount of federal funding veterans can receive to attend college (Schade, 2014). Some for-profit colleges have been accused of taking advantage of service members and veterans returning from overseas by offering post-9/11 GI Bill benefits to students who enroll in college. The post-9/11 GI Bill provides payments for public or private college tuition, a housing allowance for full-time students that amounts to about $1,200 a month and up to $1,000 a year for books. Veterans who are not interested in obtaining a degree are enrolling in online classes offered to them by for-profit recruiters just to get the living expenses that are directly sent to them. As a result, two-thirds of veterans enrolled under the post-9/11 GI Bill drop-out without earning a degree and the for-profit college gets the tuition money sponsored by the fund. The University of Phoenix profited $210 million in Post-9/11 GI Bill payments (Shakely, 2012).

Current For-Profit College Controversies

On Sept. 6, 2016, officials representing ITT Educational Services Inc., the parent company of ITT Technical Institute and Daniel Webster College, notified the department of Education and the postsecondary education oversight bodies in the 38 states where they operate schools that they intended to terminate online and classroom-based instruction and operations for each of their 136 ITT Technical Institute locations (U.S Department of Education, 2016). Ten days later, ITT filed a Voluntary Petition for Chapter 7 Bankruptcy in the United States Bankruptcy Court and then ceased all company operations. Consequently, all ITT Technical Institutes have lost their eligibility to receive federal student aid funds from the Department of Education (U.S Department of Education, 2016).

The Department of Education required ITT Educational Services Inc. to increase its surety, money allocated to cover certain liabilities if a school closes at a time other than at the end of an academic period, from $79,707,879 to $123,646,182 because the Accrediting Council for Independent Colleges and Schools (ACICS) "called into question ITT's administrative capacity, organizational integrity, financial viability and ability to serve students in a manner that complies with ACICS standards" (U.S Department of Education, 2016). Rather than increasing the surety, ITT Educational Services Inc. filed for bankruptcy.

ACICS's concerns stem from fraud allegations against Kevin Modany, the company's CEO, and Daniel Fitzpatrick, its chief financial officer. The U.S. Securities and Exchange Commission (SEC) alleged that Modany and Fitzpatrick convinced investors to finance PEAKS and CUSO private loan programs, programs owned by ITT Educational Services' that lends money to students attending their own schools (Fain, 2015a). Since 2009, students attending ITT Technical Institute borrowed $441 million under the two programs (Fain, 2015a). Graduates of ITT Technical Institute were defaulting on these private loans and Modany and Fitzpatrick are accused defrauding investors to finance the loan programs and then backing the defaulted loans with their company's own money (Fain, 2015a).

As defaults continued to grow, Modany and Fitzpatrick failed to disclose to the investors that the loans were defaulting to purposely conceal the condition of the loan programs so they could delay loan defaults temporarily and avoid paying tens of millions of dollars of guarantee payments (Fain, 2015a). Maura Dundon, a senior policy counsel with the Center for Responsible Lending, stated that while the SEC's complaint centers

on the for-profit's deception of investors and auditors, it raises alarming questions about the students are regarded: "It makes you wonder, if these guys at the top are willing to lie to their auditors, who else are they willing to lie to?" (Fain, 2015a).

The Department of Education increased monitoring of ITT Educational Services Inc. in 2015 for other compliance violations, including the failure to reconcile its federal aid accounts in a timely manner, a lack of written policy to guide that process and conflicting information about Pell Grant awards over several years (Fain, 2015b). Regulators in New York and California had suspended their ability to enroll student veterans receiving GI Bill benefits in those state (Fain, 2015b). Additionally, ITT Educational Services Inc. faces an ongoing legal challenge from the Consumer Financial Protection Bureau, which sued ITT over allegations of predatory lending practices.

The 40,000 students who were attending ITT Technical Institute when it closed are advised to: Apply for a closed school loan discharge through the department of Education or transfer earned credits to another institution with a comparable program. Students are only able transfer to an institution with the same ASICS accreditation as ITT Technical Institute, which means that these students must enroll at another for-profit college if they want to transfer their credit. Additionally, many of the for-profit colleges that will accept students' academic credits are under federal investigation for misleading students, including Bridgepoint Education Inc., which owns Ashford University, is under investigation by at least four state attorneys general and Graham Holdings Co., which owns Kaplan University and Kaplan College, is being investigated by three state prosecutors (Nasiripour, 2015). Also, two state attorneys general are investigating Apollo Education Group Inc., which owns University of Phoenix and DeVry Education Group

Inc., which owns Carrington College and DeVry University, faces investigations from at least three state prosecutors and the Federal Trade Commission (Nasiripour, 2015). But, some states are working to help displaced ITT Technical Institute students enroll in other programs. The Oregon legislature's Emergency Board developed a plan allowing Portland Community College to teach a specially designed curriculum for these students (Theen, 2016)

DeVry University, a large for-profit college, has also faced charges of defrauding its students. On December 15, 2016, DeVry University agreed to a $100 million settlement to end a lawsuit filed by the Federal Trade Commission (FTC) that charged the for-profit institution of engaging in deceptive marketing and advertising from 2008 to 2015 (Crowell, 2016). According to the FTC, prospective students were advised by DeVry recruiters and in advertisements that 90 percent of DeVry graduates secured employment in their chosen fields within six months of graduation (Crowell, 2016). Students were also told that after graduation, their incomes would be 15 percent higher than those earned by graduates from other colleges and universities (Crowell, 2016). Under the settlement terms, DeVry will pay $49.4 million in cash to qualifying students who were harmed by the deceptive ads and they will pay an additional $50.6 million in debt relief (Crowell, 2016).

Corinthian College Inc., which owned and operated the brands Everest College, Wyotech and Heald College, is another for-profit education company that closed due to fraud. In March 2016, a judge ruled that the company's advertising practices misled students and violated the law and ordered them to pay $820 million in restitution for students and $350 million in civil penalties for illegal advertising practices (Hamilton,

2016). Corinthian was found guilty of providing misleading graduate job placement information to students and promoting degree programs that it did not offer at its 91 campuses in 20 states (Hamilton, 2016). In April 2015, the U.S. Department of Education imposed a $30 million fine against Corinthian Colleges Inc. for misrepresenting graduate job placement rates by paying temporary agencies to hire students for short-term positions (Hamilton, 2016). Corinthian has also misled students about the possibility of transferring academic credits from its institution to the California State system (Hamilton, 2016). Furthermore, Corinthian illegally used U.S. military seals in advertisements.

Student Perceptions of For-Profit Colleges

Although these negative reports made national headlines and the reputation of for-profits is still under scrutiny, for-profits continue to enroll a growing number of low-income and minority adults who are willing to take out federal loans to pay the high price of a for-profit program. Oseguera & Malagon (2011) indicate that for-profit students are aware of the high financial price of a for-profit education and they are willing to pay it for a variety of reasons. Many students chose to enroll in a for-profit because of the flexible class schedules, the quick time to graduation and they believe that the education they receive is better than community colleges. Most for-profit students have tried and failed at community colleges before enrolling at for-profits, citing the confusing registration process, difficulty finding classes required for their degree and the extended time to graduation as reasons for abandoning community colleges and enrolling at a for-profit college (Rodriguez, 2014). Minority for-profit students indicate that proprietary programs fit their needs due to their occupational nature, job placement and location. "Students of color and working class students are attracted to for profits because they are

perceived to offer a practical education that will lead to job placement" (Oseguera & Malagon, 2011). Furthermore, many for-profit colleges are in areas closer to where students of color and working class students reside or are employed" (Oseguera & Malagon, 2011).

Some for-profit students also believe that they are receiving a rigorous education that will prepare and lead them to high-paying jobs. In a study conducted by Iloh and Tierney (2014), for-profit students explained that for-profit college afforded [them] the opportunity to get "direct hands on training… [that will] prepare them better" (p.18). A medical student interviewed believed that the hands-on training she received at a for-profit makes her more desirable to a potential employer than a student who attended a community college. "I know that people may be thinking that we have it worse off because we are at this school. But what people don't know is that we are actually on top. This is direct hands on training for a career in medicine" (p.19). One student suggested that students who pay the high price of a for-profit education are more serious about their educational pursuits than students who attend community college. This student remarked, "I feel a lot of students who attend community college aren't as serious about their education because it does not cost as much or the instructors don't care" (p.18). Another student added, "I think because we are paying so much, we take it more seriously" (p.18). Essentially, many for-profit students equate high tuition price with a quality education.

The for-profit customer service orientation towards students plays a significant role in the growth of for-profit colleges. Some for-profit students equate the customer service they receive at for-profit college campuses to care and respect, attention they didn't receive from community college staff, rather than selling techniques (Wood &

Urias, 2012). For profit college recruiters manage a streamlined registration process that minimizes paperwork and complicated processes that confuse some students, a procedure like the facilitated process and ease of purchasing a car at a dealership. Lower-income, underserved students may lack the economic literacy necessary to understand the financial aid process or how to register for classes required in their degree program. For-profits facilitate quick and easy registration processes and degree programs that reduce paperwork and student confusion.

For-Profit Colleges and Student Loans

However, while for-profits are decreasing their organizational costs, their tuition costs are substantially higher than comparable programs at community colleges. The most significant disparity between for-profits and public colleges are their tuition prices. For-profit programs are significantly more expensive than comparable programs at public institutions. The average total cost in academic year 2015-2015 for first-time, full-time students who live off campus with family at a community college is $8,600, while for-profit, two-year colleges is $20,070 (Kena et al., 2016). Essentially, students who attend a for-profit college will pay more than double than if he or she attended a comparable program at a community college.

A disproportionate number of students who receive Pell grants and federal loans enroll at for-profit colleges. Of students in Title IV eligible, 2-year for-profit institutions, 73 percent receive federal Pell Grants compared to just 56 percent of students in public community colleges (Kena et al., 2016). Pell grant recipients are more likely to enroll in for-profit institutions than public and non-profit institutions in response to cyclical labor market fluctuations (Turner, 2005). Specifically, Turner finds that as unemployment rates

and public tuition rise, enrollments of Pell grant recipients in for-profits rise (Cellini, 2010).

The yearly maximum for Stafford federal loans as an independent first-year undergraduate is $9,500. With the average Pell grant award being about $2,000, the tuition at for-profit institutions nearly maxes out the student's total yearly award (Deming et al., 2013). In the 2009-2010 fiscal year, 75 percent of revenue at for-profit institutions was derived from Title IV funding. Cellini and Goldin (2014) determined that the availability of federal financial aid at some for-profit institutions may induce some for-profit institutions to increase tuition for their programs. They find that aid-eligible institutions charge about 78 percent more than similar programs at non-Title IV eligible for-profit institutions (Cellini & Goldin, 2014).

For-profit institutions are subject to the 90/10 rule, a rule stipulating that they can receive no more than 90 percent of their revenues from Title IV federal student aid. Most proprietary institutions meet this requirement because funding from the GI Bill counts toward the 10 percent of other funding sources. About 86 percent of the University of Phoenix's and 87 percent of Kaplan University's revenues originate from Title IV funds (Deming et al., 2013).

Unemployment and For-Profit College Graduates

While proponents of for-profit colleges state that for-profits are meeting the needs of an underserved population by offering students the customer service they didn't receive at community colleges, the program flexibility they didn't have and the hands-on training they want, opponents of for-profits claim that for-profits are preying on low-income students and selling them expensive programs of an undetermined quality which

results in the student's eventual unemployment and loan default. Researchers claim that for-profit colleges are targeting rather than serving low-income and minority adult learners who fall between the cracks at community colleges (Beaver, 2009; Belfield, 2013; Chung, 2012; Deming et al., 2013; Schade, 2014).

Morris (1993) conducted interviews with students enrolled at proprietary institutions to understand why they chose the for-profit model versus the community college system. He discovered that students attending proprietary schools were generally more immature, financially dependent on their families, from low-income backgrounds and had unrealistic educational goals. Morris concluded that their "dependence, naiveté, and desperation" precluded them from community colleges and "made them easy prey for [the] hard-selling" tactics of proprietary college recruiters (p.21).

For-Profit College Student Debt

The high price of attending for-profit colleges places immense burdens on disadvantaged populations. Although students who attend for-profit colleges believe that they are receiving an adequate education and great customer service, the quality of the education is in question and it may have a cost higher than its already inflated price. Researchers indicate that students who attend for-profit colleges must earn higher salaries than students who attend comparable programs at community colleges to make up for the difference in the price of the program (Cellini, 2012). Community colleges graduates require a return of 5.3 percent while students who attended for-profits require a return of 8.5 percent (Cellini, 2012). This means that for-profit graduates must earn more money than a community college graduate in the same job just to break even with their student loan costs.

For-profit college graduates face higher debt and they are more likely to default on their loans and lower repayment rates (Deming et al., 2012). Students who attended a for-profit college accounted for 47 percent of all Federal student loan defaults. More than 1 in 5 students enrolling in a for-profit college, 22 percent, default within 3 years of entering repayment on their student loans (The United States Senate, 2011). They also borrow more financial aid than their community college student counterparts. At 2-year for profit-institutions, 70 percent of students receive federal aid, including federal Pell Grants, compared to 24 percent at community colleges (Kena et al., 2016). The average student loan burden of for-profit college graduates is $24,669, about $17,000 more than community college graduates (Cellini, 2012). Consequently, for profit-institutions have the highest rates of default out of all categories of colleges authorizes to have access to federal loan funds. In 2010, the Department of Education estimated that nearly 50 percent of federal loan money borrowed by students at for-profit institutions would be defaulted on within a 20-year timeframe (Wood & Urias, 2012).

For-profit students are also more likely to be unemployed and have lower earnings once they leave school than those in community colleges and other public institutions. Six years after initial enrollment, 23 percent of students who graduated from or left for-profit institutions were unemployed and seeking work as opposed to 15 percent of other institutions (Deming et al., 2013). Even when for-profit graduates find employment, there is no substantial benefits from proprietary education for long-run wage and earning patterns (Chung, 2012). In other words, students who pay more for a for-profit college program and are under the impression that they are more valuable to an employer because of the training they receive in a for-profit program, do not earn any

more money than students who graduate from a community college or non-profit school. In fact, graduates from for profits are more likely to be jobless. "Although for-profit graduates earn equivalent salaries in the workforce, they are more highly prone to unemployment, further limiting their ability to save money and repay their loans" (Wood & Urias, 2012, p. 88).

Gainful Employment

In reaction to concerns from the Government Accountability Office (GAO, 2010), the U.S. Department of Education proposed a policy rule entitled "gainful employment" in July of 2010. The purpose of this policy is to create benchmarks that all Title IV eligible colleges must meet in order to be eligible for HEA funds, including a debt to income benchmark and graduation requirements. Under the new regulations, colleges whose graduates have average annual loan payments less than 8 percent of their total earnings, or less than 20 percent of their discretionary earnings will be eligible for Title IV funds. For-profits must also have a program default rate of less than 30 percent to be eligible for Title IV funds. The cohort default rate is the percentage of students who have entered repayment for the fiscal year who have defaulted on their loan payments. If more than 30 percent of students who have entered repayment in a fiscal year have defaulted, the college will not be eligible for federal funds. Currently, the Education Department estimates that 1,400 programs serving 840,000 students will not pass. 90 percent of these failing programs are at for-profit colleges (Hefling, 2014). If a college's gainful employment program gets a failing grade in two out of any three consecutive years, it loses all Title IV funding. These regulations went into effect in July 2015.

In their executive summary of their report, the Office of Postsecondary Education states that several Title IV colleges, specifically for-profit institutions:

> (1) do not train students in the skills they need to obtain and maintain jobs in the occupation for which the program purports to train students, (2) provide training for an occupation for which low wages do not justify program costs, and (3) are experiencing a high number of withdrawals or "churn" because relatively large numbers of students enroll but few, or none, complete the program, which can often lead to default. The causes of these problems for students are numerous, including excessive costs, low completion rates, a failure to satisfy requirements that are necessary for students to obtain higher paying jobs in a field such as licensing, work experience, and programmatic accreditation, a lack of transparency regarding program outcomes, and aggressive or deceptive marketing practices. (Office of Postsecondary Education, 2014a, p. 64890)

The Department of Education wrote, "There is growing evidence of troubling practices at many of these institutions, such as some proprietary institutions overstating job placement rates. There has been growth in the number of *qui tam* lawsuits brought by private parties alleging wrongdoing at these institutions and numerous investigations brought by other Federal and State oversight agencies" (Office of Postsecondary Education, 2014a, P. 16426). The Department of Education also stated, "there is growing evidence that many for-profit programs may not prepare students as well as comparable programs at public institutions," and that "some students will have earnings that will not support the debt they incurred to enroll in these GE [general education] programs" (Office of Postsecondary Education, 2014a, p. 16434).

The most striking comment in the Department of Education's Gainful Employment report was in regard to the abuse of veterans by for-profit college recruiters.

> Recruiters from for-profit colleges have been known to recruit at Wounded Warriors centers and at veterans hospitals, where injured soldiers are pressured into enrolling through promises of free education and more….Some institutions have recruited veterans with serious brain injuries and emotional vulnerabilities without providing adequate support and counseling, engaged in misleading recruiting practices onsite at military installations, and failed to accurately disclose information regarding the graduation rates of veterans. (Office of Postsecondary Education, 2014a, p. 16435).

The final version of the gainful employment initiative was passed in October 2014 and the regulations focus on two principles: transparency and accountability. The transparency component "increases the quality and availability of information about the outcomes of students enrolled in GE programs" (Office of Postsecondary Education, 2014b, p. 64890). The accountability component requires colleges to provide affordable training that prepares "students for gainful employment in a recognized occupation by establishing measures by which the Department will evaluate whether a GE program remains eligible for Title IV, HEA program funds" (Office of Postsecondary Education, 2014b, p. 64890).

Under the Gainful Employment initiative, institutions of higher learning are required to make public disclosures, including to current and prospective students, about the performance of their gainful employment initiatives. These mandated disclosures will include information on student loan repayment rates, graduate job earnings, program

costs, average student debt levels, and student withdrawal and completion rates. Without this important information, current students and prospective students are vulnerable to inaccurate or misleading information given to them by college admissions representatives, they may enroll in underperforming programs that leave them in debt and without employment. Simply put, the Gainful Employment regulations benefit "students, prospective students, and their families, as they make critical decisions about their educational investments; the public, taxpayers, and the Government, by providing information that will enable better protection of the Federal investment in these programs; and institutions, by providing them with meaningful information that they can use to help improve student outcomes in their programs" (Office of Postsecondary Education, 2014b, p. 64890).

Remaining Concerns About For-Profit Colleges

Although the Gainful Employment initiative is a step toward for-profit institution accountability, it places the burden of responsibility on the student. For-profits will not be fined by the government if they enroll underprepared students or offer programs of deficient quality. For-profits are also not required to refund students, or the taxpayers, who have graduated from programs that are inadequate for employment. However, the gainful employment regulations do provide information to adult learners who are deciding to attend a for-profit college and it stresses the importance of complete and objective information about the costs and expected benefits of the programs. Students are registering at for-profit schools without understanding the hidden costs of the programs - the questionable quality of the education they receive, gainful employment rates, and the

burden of loan default. Without this information, for-profit graduates and drop-outs may end up in a less desirable place than before they enrolled in the program.

Although gainful employment information is detrimental to college choice, many underserved students still require assistance in making the critical decision about where to attend college. Students are enrolling in for-profit institutions because of the assistance and customer care they receive during the enrollment process. Gainful employment statistics and information are only helpful when current and prospective students understand their implications. Therefore, adult education academics and college administration and staff need to assist adult learners and develop policies that help students to make beneficial decisions. Community colleges and non-profit colleges and universities can learn from the streamlined registration process and customer service provided by for-profit colleges that for-profit students value. It is also vital for administrators and scholars to listen to the needs of people who want to attend community college, but choose not to because their needs are ignored and unmet.

Community College in the United States

Origins of the American Community College

Community colleges have been praised for nearly a century for providing affordable access to higher education for millions of Americans (Beach, 2010). They were originally developed as lower extensions of colleges or universities and as higher extensions of secondary schools (Levinson, 2005). They are rooted in the populist context of the Progressive Era in the United States in which they represented a way for neighborhoods to assert community-based development and provide higher education opportunities to the broader population (Levinson, 2005). The passage of the federal

Morrill Act of 1862 gave substantial land grants to the states for agricultural and mechanical colleges and with this financing, the state university movement began to expand rapidly during the latter half of the nineteenth century. Public and private higher education enrollment grew from 52,000 students in 1870 to 157,000 in 1890 and to 238,000 students in 1900 (Zoglin, 1976).

But, many prominent nineteenth and early twentieth century educators at prestigious universities were concerned that their institutions would be overwhelmed by the growing number of applicants. In their view, "it apparently seemed that the barbarian hordes were about to descend on the sacred Halls of Academe" (Zoglin, 1976, p. 3). Instead of opening the university doors to accommodate the demand for higher education, the educators proposed to abandon their freshman and sophomore classes so that the university could become a research and professional development center (Zoglin, 1976; Cohen & Brawer, 2008). By relegating the burden of providing general education classes to "junior colleges," the universities would be responsible for specialized instruction and research and the lower schools could focus on general and vocational education for student through age 19 or 20 (Cohen & Brawer, 2008).

Harvard president James Bryant Conant viewed the community college as a terminal education institution: "By and large, the educational road should fork at the end of the high school, though an occasional transfer of a student from a two-year college to a university should not be barred" (quoted in Bogue, 1950, p. 32). This plan would model American higher education in the image of the German university system, which was admired by the elite American educators, including Henry P. Tappan of the University of Michigan, Alexis F. Lange of the University of California, William W. Folwell of the

University of Minnesota, Richard H. Jesse of Missouri, David Starr Jordan of Stanford and William Rainey Harper of the University of Chicago (Zoglin, 1976).

These educators sincerely wanted to make post-secondary education available to the masses, but they did not want them to attend universities (Zoglin, 1976). By creating community colleges, post-secondary education would be available for more students, while simultaneously relieving universities of accepting more freshman and possibly eliminating lower division work from the universities (Zoglin, 1976). Thus, the elitist forces seeking to close the universities to the masses and the progressive, democratic forces seeking to open higher education could join and promote community colleges (Zoglin, 1976).

Harper advocated for a new educational sector to address the educational needs of high school graduates who were not prepared for a rigorous academic work (Kelsay & Zamani-Gallaher, 2014). Harper proposed that the university extend into the community, a function he envisioned being performed by two-year colleges and he also encouraged the creation of a correspondence school in 1892, which Columbia University created (Levinson, 2005). He worked on restructuring the university into what, he termed, ‘academic college’ for freshman and sophomores and ‘university college’ for junior and seniors (Kelsay & Zamani-Gallaher, 2014). By 1986, the academic college was called the junior college and its coursework in the arts and sciences, now called general education, was termed collegiate study (Kelsay & Zamani-Gallaher, 2014).

By 1899, the University of Chicago approved Joliet High School as a cooperative school that awarded students advanced credit (Kelsay & Zamani-Gallaher, 2014). The school was remodeled to expand the postgraduate courses and offer the first two years of

college. Joliet Junior College, now recognized as the first junior college, opened in the spring 1901 and had six students enrolled in arts and sciences and 25 students enrolled in a course for training elementary school teachers (Kelsay & Zamani-Gallaher, 2014). Junior colleges expansion was slow during the early years of the twentieth century. By 1910, there were only three public junior colleges and by 1914 there were 14 public junior colleges and 32 private junior colleges (Drury, 2003).

Community College Expansion

After World War II, two actions of the federal government prepared community colleges for growth and development. The first action was the establishment of the Serviceman's Readjustment Act of 1944, more commonly known as the G.I. Bill, which provided a range of benefits, including grants for college tuition. This act removed financial barriers for returning serviceman to enroll in colleges. Second, the 1947 President's Commission on Higher Education for American Democracy called for a removal of barriers to higher education and the creation of a national network of "community" colleges which would offer, tuition free, technical and liberal arts education, serve as cultural centers and community centers of learning, and emphasize civic engagement (Zook, 1947). Tillery and Deegan (1985) labeled this generation of community college development as the junior college generation. In addition to the beginning of organizational dissociation from high schools, this era placed increased emphasis on general education, student services, and vocational education.

During the 1960s, various social movements and the availability of student-based financial aid in the 1960s fueled the growth of the community colleges. During this time, "higher education became viewed as a right rather than a privilege" (Young, 2007, p. 32).

Ethnic minorities, lower income groups, women, and individuals who had marginal high school academic performances were now attending colleges in record numbers and diversifying student bodies (Cohen & Brawer, 2008). Community colleges embraced an open-door philosophy, meaning that that all students who wanted higher education were accepted into the institutions (Vaughan, 1980). During the 1960s, 428 new community colleges were established and by 1970, 1,091 community colleges were serving 2.3 million credit students (Phillippe, 2000).

From the 1970s to 1985, a period which Tillery and Deegan (1985) called the comprehensive community college, the mission of the community college expanded to include an increase in non-credit courses, community service and outreach collaboration with the private sector. Specialized training, highly vocational-oriented program and customized training also grew during the 1980s (Drury, 2003). Additionally, part-time college enrollment increased through the 1970s. In some states, part-time enrollment reached as high as eighty percent (Vaughan, 1982). Part-time enrollments transformed the composition of the student body. These students were often older than traditional college students, most worked full or part-time and many were women (Vaughan, 1982). By the late 1970's the number of women enrolled in community colleges nationwide outnumbered men. Community college fall enrollment for 1981 was 4.8 million students in credit courses, with an additional 4 million students participating in noncredit community services activities (Vaughan, 1982). These enrollment figures represent a 2 percent increase over the fall 1980 enrollment. Moreover, women constitute 53 percent of the fall 1981 enrollment and minority students comprise 21 percent of enrollment (Vaughan, 1982).

While community college enrollment continued to increase through the 21st century, the researcher will discuss the current student demographics later in this chapter.

The Many Roles of Community Colleges

Community colleges have a variety of purposes in American higher education. Traditionally, they serve four major functions: transfer education, occupational education, remedial/developmental education, and community service (Cohen and Brawer, 2008). Of these functions, the most common and familiar role is the transfer function. The transfer function provides students with an opportunity to complete the first two years of their college education, the general education, at the community college. Many students transfer to a baccalaureate granting institution to complete the upper division requirements of their baccalaureate degrees after the completion of their general education requirements. To facilitate the transition from the community college to the four-year institution, most states worked to create agreements between community colleges and four-year colleges and universities. In the 1960s some community colleges partnered with four-year institutions so students could take upper division classes offered by the baccalaureate-granting institution at the community college campus, which permitted students to earn a baccalaureate degree at community college campuses (Lorenzo, 2005).

Vocationalism at Community Colleges

Although many view community colleges as an institution that supplies for-year colleges and universities, community colleges also have the role of preparing students for entry to the labor market. This function is often perceived as the vocational education component of the community college. During the 1920s, vocationalism began to play an

important role in community college curricula (Rhoads & Valdez, 1996). However, during the 1920s, general education requirements and quality instruction were considered vital parts of the junior college curriculum, even vocational programs. At the second annual meeting of the American Association on Junior Colleges in 1922, junior colleges were described as "an institution offering two years of instruction of strictly collegiate grade" (Bogue, 1950, p. xvii). In 1925, the definition was modified to include: "The junior college may, and is likely to, develop a different type of curriculum suited to the larger and ever-changing civic, social, religious, and vocational needs of the entire community in which the college is located. It is understood that in this case, also, the work offered shall be on a level appropriate for high school graduates" (Bogue, 1950, p. xvii).

Additionally, classroom instruction was expected to be "of strictly collegiate grade," meaning that "these courses must be identical, in scope and thoroughness, with corresponding courses of the standard for-years college" (Bogue, 1950, xvii). Junior colleges could not offer skill or vocational training alone, a general education component must be offered as part of occupational programs because: "General-education and vocation training make the soundest and most stable progress toward personal competence when they are thoroughly integrated" (Bogue, 1950, p. 22). Through the 1960 and 1970s, the vocational movement gained more momentum as the federal government increased funding for vocational education from $13 million in 1965 to $173 million in 1981 (Dougherty, 1994). By the end of 1985, over seventy percent of associates degrees awarded at community colleges went to students in occupational specializations (Rhoads & Valdez, 1996).

Some scholars argue that liberal arts and general education offerings at community colleges are sidelined for vocational programs. Brint and Karabel (1989) argue that the vocationalization of the two-year college was a strategic decision by institutional leaders to ensure their survival and not a response to student demand. The movement toward vocationalization at community colleges achieved two things: it leveled student aspirations and solidified a place for community colleges that was unclaimed by four-year institutions (Brint & Karabel, 1989). According to Brint and Karabel (1989), community college administrators believed that there were more community college students than available professional and management positions so from this perspective, administrators saw the task of the community college to guide these students towards midlevel jobs that "commensurate with their presumed abilities and past accomplishments" (p. 208). The appeal of vocational programs was they could "provide 'latent terminal' students with at least short-range upward mobility while it would satisfy the junior colleges organizational interests by capturing for them the best training markets still unoccupied by their four-year competitors" (Brint & Karabel, 1989, p. 209).

Brint and Karabel (1989) argue, "in the popular mind" the central role of the early junior colleges was to democratize U.S. higher education by providing opportunities to students previously excluded from higher learning. But, due to pressure faced by junior colleges to limit the number of students who pursued the baccalaureate, the "the junior college was located at the very point where the aspirations generated by American democracy clashed head on with the realities of its class structure" (Brint & Karabel, 1989, p. 9). Thus, junior colleges were "posed between a burgeoning system of post-

secondary education and a highly-stratified structure of economic opportunity" (Brint & Karabel, 1989, p. 9). Therefore, institutional leaders found a niche that safeguarded their survival by moving towards vocational programs, a niche that was in the interest of community colleges and of the student. This move also enables four-year institutions to preserve elitist policies by insulating them from underprepared students (Brint & Karabel, 1989).

Issues in Contemporary Higher Education

Neoliberalism and Social Mobility

Neoliberalism in education has been examined by Brown (2011), Cassell & Nelson (2013), Giroux (2014), Hursh (2007), Mayo (2015), Ross & Gibson (2007). Neoliberalism argues that marketization ensures flexibility and efficiency in the higher education system and it results in a capitalist restructuring of education. Neoliberal education promotes corporate culture, vocationalism and jobs and skills related to market needs. Those pushing a neoliberal agenda in education stress global competitiveness, the reduction of the publicly-financed costs of education, the necessity for greater market choice and accountability, and the imperative to create hierarchically-conditioned individuals oriented to excel in the workforce. Neoliberalism is an economic, political and social ideology that casts the individual as an independent decision maker and consumer whose sole purpose is to maximize his or her own personal potential without restrictions from the government. Put simply, "For them, having more is an inalienable right" (Freire, 2000). Neoliberalism is an aggressive strain of capitalism that opposes workers' rights, equitable pay, social welfare programs and promotes contempt for the poor.

Neoliberalism dictates that individuals are masters of their own fate and architects of their own American Dream (Cassell & Nelson, 2013). People are perceived as having the ability to succeed in America based on their ability and talent rather on privilege and wealth. Subsequently, neoliberalism generates an excess of wealth and power for the few and a dearth of democracy and social justice for the rest. Neoliberal proponents seek to establish private institutions and market identities, values and relationships as the organizing principles life (Giroux, 2004). Essentially, what is best for the market is what is best for people. Neoliberalism also works to persuade individuals that an alternative to capitalism is no longer possible, or even imaginable. It works to ensure that the "pervasive, polymorphic and insidious" discourse of privatization is accepted and normalized, and perhaps, ultimately revered (Ball, 2007).

Institutions of higher education, whether they are for-profit or not, that adopt a neoliberal view of higher education are serving their own interests and not the interests of the adult learners. Neoliberal education does not only transform higher education into a business, it also provides a view of education that reinforces class stratification. To accomplish this, the structure of class relations is reproduced through the kinds of programs and jobs offered to students. Their narrowly defined programs prepare adult learners to accept their role as a working-class adult who does not question the imbalance of power or the systemic problems of inequality in society.

Rather than fostering critical thinking skills or a well-rounded education associated with the traditional goals of higher education, these institutions provide training programs focused on the development of a supportive view of neoliberalism and corporate culture that "not only extend[s] knowledge and skills [related to the market] but

promote the identities, habits and illusions of a particular kind of worker within neoliberal capitalism" (Sotiris, 2013, p. 136). Students are groomed to display neoliberal and sympathetic attitudes towards the needs and demands of business enterprise to ensure their allegiance to the corporate hierarchy and competition (Sotiris, 2013). The education adult learners receive prepares them to perform in the interests of the market and to also to accept working class roles and behaviors taught to them by the same individuals who stand to profit from them as workers. Students become accustomed to exploitation in the workforce and society and even if they acknowledge this manipulation, they lack the knowledge and capabilities necessary to create effective change.

Education has been central in the theoretical discussion of social reproduction, specifically its role in the reproduction of hierarchies and class divisions in society. It has been discussed at length by Althusser (1971), Baudelot and Establet (1971), Bowles & Gintis (2002), Bourdieu & Passeron (1984, 1990) and MacLeod (2009). Social reproduction theory claims that schools are not institutions of equal opportunity, but are mechanisms for perpetuating social inequalities. Education reinforces the status quo by reproducing the existing hierarchy of social and economic relationships (Finn, 2007). Althusser (1971) argues that Bourgeois ideology is inscribed in school norms, ensuring that the working class is oriented towards technical and vocational training due to their supposed lack of merit. Students adopt different attitudes and identities, not only skills, in schools and these skills and identities reinforce social stratification (Althusser, 1971). As a result, different educational trajectories lead to different class positions and they prescribe certain outlooks and traits, beliefs and attitudes that secure Bourgeois ideology. In addition, educational institutions and schools willingly and without criticism accept

and reinforce cultural norms, social structures and class stratification (Bourdieu & Passeron, 1984). By instilling and legitimizing the existing social structures that are regarded as the valid authority, dominant classes can maintain power and control, while the subordinate classes remain marginalized (Bourdieu & Passeron, 1990). Thus, education contributes to the reproduction of the division of intellectual and manual labor according to class lines and becomes little more than a training ground for capitalist labor to eventually be exploited by the dominant classes.

Although community colleges are considered open-access institutions and, in an idealized sense, represent higher education's commitment to democracy, this growing concentration of poor and working-class people at the bottom of the educational pyramid creates rigid dividing lines within the educational system, intensifying class inequalities. Suzanne Mettler (2014) argues that increasing stratification of education in the neoliberal era exacerbates inequality. While college attendance has increased for all socioeconomic classes, individuals from the upper classes are more likely to graduate on time while individuals from the lowest classes have graduation rates as low as 11 to 15 percent (Mettler, 2014). Mettler (2014) writes, "As colleges grow more stratified, more differentiated in their accessibility to different socioeconomic groups and in what they offer them, they are generating greater inequality in American society" (p. 39). On one side of this dividing line between academic sectors are the middle and upper classes who attend private higher and non-profit education institutions who serve as leadership in American society. On the other side are the lower classes who attend for-profit institutions and some non-profit institutions who serve the interests of the dominant class. Depending on which side an individual is from, he or she's idea of higher education is

remarkably different. "The institutions…permit the creation of a separate system of postsecondary education for the poor, recent immigrants, and children of the working class, who receive training and credentials for jobs that serve the dominant leadership class" (Sacks, 2007). Separate and vastly unequal systems of higher education, one for the rich and one for those who are not, are a result of the social and economic structure of society and for-profit institutions are capitalizing from this massive divide.

Dougherty and Larabee (1994) refer to the community college as 'the contradictory college,' indicating that it operates counter to its claims. The authors argue that instead of the institution inhibits student economic and social mobility rather than equalizing opportunity for its students and that community colleges will continue to endure an identity crisis due to its incompatible practices of open access and marketplace responsiveness (Dougherty & Larabee, 1994). Per Rhoads and Valdez (1996), open access does not simply mean an open admissions policy. Moreover, access refers to opportunities generated by having an education. Namely, "the outcomes of a community college education ought to increase a student's ability to participate in various economic, political, and social institutions. To merely open the doors to students without any serious attempt at creating opportunities for their full participation in America's social life in all its forms is really not access at all" (Rhoads & Valdez, 1996, p. 34).

Summary of Adult Learners in 2-Year Postsecondary Institutions

Nontraditional Adult Learners

There are two primary groups of students that constitute most students enrolled in classes on college campuses. The traditional college student, aged 18–24, and the nontraditional college student, aged 25 and above. The National Center for Education

Statistics (NCES) expands on the definition of nontraditional students, stating that nontraditional students may also be identified by their enrollment patterns, financial and family status, and high school graduation status (NCES, 2016a). Students who delayed enrollment in postsecondary education after high school by one year or more or who attended a postsecondary institution part-time are considered nontraditional (NCES, 2016a). Additionally, nontraditional students may have dependents other than a spouse, are single parents, work full time while being enrolled in a postsecondary institution, or are financially independent from their parents. Finally, students who did not receive a standard high school diploma, but received a GED or a certificate of completion are also considered nontraditional.

Student demographics of college and university students in the United States are profoundly changing. Nontraditional students are the fastest growing segment of higher education enrollments in America and are also a diverse group. About 32 percent of enrolled undergraduate students in Fall 2013, or 5,746,192 students, are nontraditional adult learners, at Title IV eligible, postsecondary institutions in the United States (NCES, 2016b). The age breakdown of this enrollment figure is as follows: 2,065,565 students are aged 25-29; 1,235,389 are aged 30-34; 801,610 are aged 35-39; 1,040,441 are aged 40-49; 546,001 are aged 50-64 and 57,186 are aged Over 65.

Table 1

Non-traditional Student Enrollment in Title IV eligible, Postsecondary Institutions in the U.S. in Fall 2013, by Age (Kena et al., 2016)

Age (in years)	Number of Students
25-29	2,065,565
30-34	1,235,389
35-39	801,610
40-49	1,040,441
50-64	546,001
65 and over	57,186
Total	**5,746,192**

More than half of nontraditional postsecondary enrollment is at 2-year institutions. In Fall 2013, there were 2,486,877 undergraduate students over the age of 25 enrolled in public 2-year, Title IV, degree-granting institutions (NCES, 2016b). At private, for-profit 2-year, Title IV, degree-granting institutions, there were 157,999 undergraduate students over the age of 25 (Table 2) (Kena et al., 2016).

Table 2

Fall 2013 Nontraditional Student Enrollment in 2-year, Title IV degree granting institutions

Institution Type	Enrollment
Public Institutions	2,486,877
Private, For-Profit institutions	157,999

Enrollment Demographics for 2-Year Postsecondary Institutions

In fall 2014, the 10.6 million students at 4-year institutions made up 61 percent of undergraduate enrollment, while the remaining 39 percent, or 6.7 million students, were

enrolled at 2-year institutions (Kena et al., 2016). Between 2000 and 2010, enrollment increased by 44 percent at 4-year institutions and by 29 percent at 2-year institutions (Kena et al., 2016). However, between the years 2010 and 2014, enrollment decreased by 13 percent at 2-year institutions (Kena et al., 2016). Enrollment at 2-year institutions is projected to increase by 21 percent to 8.2 million students between 2014 and 2025 (Kena et al., 2016). The number of 2-year postsecondary institutions is also decreasing. In 2014–15, the number of public 2-year institutions declined by 14 percent from 1,067 to 919 institutions and the number of private for-profit 2-year institutions fell from 644 to 602 institutions (Kena et al., 2016).

Of the full-time undergraduate students enrolled at public 2-year institutions in 2013, about 73 percent were young adults, 16 percent were ages 25–34, and 11 percent were age 35 and older. Of part-time students enrolled at public 2-year institutions in 2013, some 55 percent were young adults, 24 percent were ages 25–34, and 21 percent were age 35 and older (Kena et al., 2016).

Students from families with a low SES are less likely to obtain higher levels of postsecondary education their more affluent counterparts. The percentage of high-SES students enrolled in bachelor's degree programs (60 percent) was over twice as high as the percentage of middle-SES students enrolled in a bachelor's degree program (28 percent) (Kena et al., 2016). Both high and middle-SES students had higher enrollment in bachelor's degree programs than low-SES students (12 percent) enrolled (Table 3).

Table 3

The Type and Percentage of Certificate or Degree Earned and Not Enrolled in a Postsecondary institution by Socioeconomic Status

Degree Type with SES	Enrollment
Bachelor Degree	
High SES	60%
Middle SES	28%
Low SES	12%
Associate's Degree	
High SES	20%
Middle SES	27%
Low SES	23%
Occupational Certificate	
High SES	1%
Middle SES	N/A
Low SES	5%
Not Enrolled in Postsecondary Institution	
High SES	8%
Middle SES	27%
Low SES	41%

The enrollment pattern in associate's degree programs is different than enrollment in bachelor's degree programs. The percentage of students enrolled in an associate's degree program was higher for middle-SES students (27 percent) than for low- and high-SES students (23 and 20 percent, respectively). Kena et al. (2016) found that the percentage enrolled in an occupational certificate program was highest for low-SES students (5 percent) and lowest for high-SES students (1 percent). Similarly, a higher percentage of low-SES students (41 percent) than of middle-SES students (27 percent) were not enrolled in a postsecondary institution (Kena et. al, 2016). The percentage of

high-SES students (8 percent) who were not enrolled in a postsecondary institution was lowest among the SES categories (Kena et al., 2016).

Degree Attainment of Young Adults

In 2015, 36 percent of 25- to 29-year-olds had attained a bachelor's or higher degree. The percentage of White 25 to 29-year-olds who had attained this level of education increased from 1995 to 2015, as the scope of the White-Black gap in the attainment of a bachelor's or higher degree broadened from 13 to 22 percentage points and the size of the White-Hispanic gap expanded from 20 to 27 percentage points (Kena et al., 2016).

The number of certificates below the associate's degree level awarded during 2013-14 increased by 41 percent, the number of associate's degrees increased by 51 percent. The percentage of 25-29-year-olds who had completed an associate's or higher degree increased from 33 percent in 1995 to 46 percent in 2015 (Kena et al., 2016). Since 2000, attainment rates among 25- to 29-year-olds have generally been higher for females than for males at each education level. Postsecondary degree attainment rates have increased more rapidly for females than for males since 1995 (Kena et al., 2016).

From 1995 to 2015, the percentage of 25- to 29-year-olds who had attained an associate's or higher degree increased for White individuals (from 38 to 54 percent), Black (from 22 to 31 percent), Hispanic (from 13 to 26 percent), and Asian/Pacific Islander (from 51 to 69 percent) (Kena et al., 2016). Neither the percentage of American Indians/Alaska Natives (22 percent) nor the percentage of persons of Two or more races (38 percent) who had attained an associate's or higher degree in 2015 were different from the corresponding percentages in 2005 (Kena et al., 2016) (Table 4).

Table 4

The Percentage of Nontraditional Students who received an Associate's Degree or Higher in 1995 and 2015 by Race

25-29 years, Associate or Higher	1995	2015
All races	33%	46%
White	38%	54%
Black	22%	31%
Hispanic	13%	26%
Asian/Pacific Islander	51%	69%
American Indian/ Alaska Native	22%	22%
Two or more races	38%	38%

Between 1995 and 2015, the gap between White and Black 25- to 29-year-olds who attained an associate's or higher degree grew from 16 to 23 percentage points, primarily due to an increase in the percentage of White 25- to 29-year-olds who attained this level of education (Kena et al., 2016). The White-Hispanic gap at this education level (28 percent) did not change between the period (Table 5).

Table 5

The Attainment Gap in 1995 and 2015 for Black, White and Hispanic Nontraditional Students

Attainment Gap	1995	2015
Black vs. White	16%	23%
Hispanic vs. White	28%	28%

Retention and Graduation

At 2-year institutions, the overall retention rate for students was 61 percent (Kena et al., 2016). The retention rate for private for-profit institutions (66 percent) was higher than public institutions (60 percent) (Kena et al., 2016).

At 2-year degree-granting institutions, 28 percent of first-time, full-time undergraduate students enrolled in a certificate or associate's degree in fall 2011 attained

it within 150 percent of the normal time (Kena et al., 2016). This graduation rate was 20 percent at public 2-year institutions and 58 percent at private for-profit 2-year institutions. At 2-year institutions overall, public and private for-profit 2-year institutions, the graduation rates were higher for females than for males (Kena et al., 2016).

Degrees Conferred

The number of postsecondary degrees conferred at each degree level increased between 2003–04 and 2013–14. From 2003-04, 2-year public institutions conferred 524,875 associates degrees while private for-profit 2-year institutions conferred 94,667 degrees (Table 6) (Kena et al., 2016). In 2013-14, the number of conferred associates degrees at 2-year public institutions increased 51.1 percent to 793,180 degrees conferred while private for-profit 2-year institutions increased 65.9 percent to 157,057 degrees conferred (Kena et al., 2016).

From 2003-04, 2-year public institutions conferred 364,053 sub-associate certificates while private for-profit 2-year institutions conferred 288,418 certificates. In 2013-14, the number of conferred sub-associate certificates at 2-year public institutions increased 58.3 percent to 576,258 while private for-profit 2-year institutions increased 25.6 percent to 362,365 conferred certificates (Kena et al., 2016).

Table 6

Degrees Conferred at Public and Private, For-Profit 2-Year Institutions Between 2003-2004 and 2013-2014

Degrees Conferred		Public 2-year Institutions	Private For-Profit Institutions
Associate's Degrees	**2003-04**	524,875	94,667
	2013-14	793,180	157,057
Sub-Associate's Degrees	**2003-04**	364,053	288,418
	2013-14	576,258	362,365

Tuition and Fees

At 2-year public institutions, average undergraduate tuition and fees were $3,270, which is a 7 percent increase above the 2011–12 amount ($3,060). Tuition and fees at 2-year private for-profit institutions were 3 percent lower than in 2011–12 ($14,430 versus $14,870) (Kena et al., 2016) (Table 7).

Student Financial Aid (SFA)

The percentage of students at 2-year institutions receiving loans between 2005–06 and 2013–14 increased from 19 to 24 percent at public institutions (Kena et al., 2016). At private for-profit 2-year institutions, the percentage of undergraduates receiving loans was lower in 2013–14 (70 percent) than in 2005–06 (73 percent).

The largest percentage increase in the average annual loan amount between 2005–06 and 2013–14 among 2-year institutions was at public institutions (43 percent, from $3,300 to $4,800). At private for-profit institutions, the average annual loan amount was 16 percent more in 2013–14 ($8,200) than it was in 2005–06 ($7,100) (Kena et al., 2016). For 2-year institutions, private for-profit institutions had the largest inflation-adjusted average annual student loan amount in 2013–14 ($8,200 for 2-year institutions) (Kena et al., 2016).

For first-time, full-time degree/certificate-seeking undergraduate students at 2-year institutions in 2013–14, the percentage of students receiving federal grants was higher at private for-profit institutions (73 percent) than at public institutions (56 percent). A higher percentage of students at 2-year public institutions (37 percent) received state or local grants than students at 2-year private for-profit institutions (7 percent) (Kena et al., 2016). About 14 percent of students at 2-year private for-profit

institutions and 12 percent of students at 2-year public institutions received institutional grants.

The percentage of students at 2-year institutions receiving student loan aid was higher at private for-profit institutions (70 percent) than at public institutions (24 percent) (Kena et al., 2016). For 2-year degree-granting postsecondary institutions, the percentage of first-time, full-time degree/certificate-seeking undergraduate students receiving any financial aid increased from 71 percent in 2008–09 to 78 percent in 2013–14 (Kena et al., 2016). During this time, the percentage of students receiving aid at 2-year public institutions increased from 66 to 77 percent. For students at 2-year private for-profit institutions, the percentage of students receiving aid was also higher in 2013–14 than in 2008–09. In 2013–14, the percentages of students receiving aid at 2-year private for-profit institutions (86 percent) was higher than they were in 2008–09 (85 percent at private for-profit institutions) (Kena et al., 2016).

There was variation in the average amounts of aid received by students at different types of 2-year institutions in 2013–14. The average federal grant was $4,464 for first-time, full-time students at public institutions and $4,285 at private for-profit institutions. The average state or local grant award was $3,543 at private for-profit institutions and $1,749 at public institutions. The average institutional grant award was higher at public institutions ($1,991) and private for-profit institutions ($1,614) (Kena et al., 2016). Like 4-year institutions, the average student loan amount at 2-year institutions in 2013–14 was higher at private for-profit ($8,228) than at public institutions ($4,798).

Table 7

Comparison of Tuition, Student Financial Aid at 2-Year Public and Private, For-Profit Institutions

	Public 2-Year Institutions	Private For-Profit Institutions
Average Tuition & Fees		
2011-12	$3,060	$14,870
2014-15	$3,270	$14,430
Percentage of Students Receiving Loans		
2005-06	19%	70%
2013-14	24%	73%
Average Loan Amount		
2005-06	$3,300	$7,100
2013-14	$4,800	$8,200
Percentage of Students Receiving Grants		
Federal	53%	73%
State/ Local	37%	7%
Institutional	12%	14%
Student Loans	24%	70%
Any Financial Aid		
2008-09	66%	85%
2013-14	77%	86%
Average Grant Amount		
Federal	$ 4,464	$4,285
State/Local	$1,749	$3,543
Institutional	$1,991	$1,614
Student Loans	$4,798	$8,228

Empirical Research

The for-profit college sector has received considerable attention in the higher education literature for the past 15 years. Researchers have compared various dimensions of for-profit colleges with community colleges to understand the role and place that the for-profit sector holds in higher education. For example, researchers have examined and compared the student body demographics, tuition costs, student debt, labor market returns, and student retention and graduation rates to community college demographics and statistics (Cellini & Chaudhary, 2014; Chung, 2012; Iloh & Tierney,

2014; Iloh & Toldson, 2013). However, there are few studies that compare institutional characteristics and services between for-profit colleges and public colleges, specifically institutional characteristics, services and opportunities that promote nontraditional student success. Additionally, limited research exists that compares community demographics with enrollment characteristics and institutional characteristics at local for-profit colleges and community colleges that identifies a lack of student support services for student populations who could benefit from them, such as child daycare services for student parents.

Research on institutional characteristics, services and opportunities is crucial to understanding the differences and similarities of for-profit colleges and two-year public colleges and their approaches to their students. Additionally, research that compares institutional characteristics and services with the local community demographics surrounding each institution uncovers the stratification of student services afforded to certain populations. This section discusses empirical research that identifies participation barriers for men and women and institutional characteristics that promote nontraditional student engagement and success.

Institutional Characteristics and Student Success

Vincent Tinto's work ushered in a sociological analysis of retention (e.g., 1975, 1987, and 1993), a perspective that continues to generate discussion today. His research expanded the debate on the causes of attrition by underscoring the role of institutional factors, namely academic and social integration, in reducing dropout rates. Tinto's model centers on academic integration, specifically shared academic values, and social integration, such as developing student and faculty friendships, to explain variations in

attrition rates. However, in more recent versions of his theory, Tinto highlights the interaction between individual and institutional factors.

Institutional characteristics include institution size, size of minority student populations, the percentage of students who attend part-time, number of faculty who teach part-time, expenditures, academic and career student services, and location. Among the institutional characteristics that have been used most often in organizational analyses of student persistence are institutional size, selectivity, and type, as well as student body composition and expenditures per student (Astin, 1993; Kamens, 1971; Marcus, 1989).

Volkwein and Szelest's (1995) model identified five structural dimensions of higher education institutions. According to Volkwein and Szelest (1995), organizational characteristics of higher education institutions that can influence student outcomes include: 1) mission (i.e., institutional type, highest degree offered); 2) size (i.e., undergraduate enrollment, graduate enrollment); 3) wealth (i.e., revenue per student, expenditure patterns, student-faculty ratio); 4) complexity/diversity (i.e., percent minority, percent commuting, location); and 5) quality/selectivity (i.e., acceptance rate, standardized test scores).

Literature on institutional characteristics that promote student success are primarily studies of four-year institutions and are not necessarily relevant to community colleges or for-profit colleges and their students. However, these studies identify the following school factors that increase student persistence: students with higher SAT scores, higher family incomes, higher percentages of female students, the availability of student housing with large percentages of students living in them, smaller student bodies, and greater expenditures on instructional and academic support (Bailey, et al., 2004).

However, Yu (2015) found that having a high percentage of female students in community colleges is negatively associated with institutional completion rate. He argues that female students are more likely to leave community colleges because of family commitments. St. Rose and Hill (2013) found that women often cite child care responsibilities as a main reason for leaving community colleges without completing associate degrees or certificates.

Factors negatively affecting college completion are large enrollments of part time students, large proportions of minority groups, and older student bodies (Bailey, et al., 2004). However, many factors outside of the control of an institution may cause variation in student success. Some of these factors relate to the personal characteristics of their students, such as part-time attendance, which has been shown to delay completion. These factors must be considered judging the performance of an individual college by graduation rates, because failing to consider students' academic readiness penalizes colleges with high enrollments of underprepared students and gives undeserved credit to those institutions with more selective admissions policies (Bailey, Jenkins & Leinbach, 2005). Also, institution size is negatively correlated with successful student outcomes, colleges with smaller student bodies have higher completion rates (Astin, 1993; Bailey et al., 2005; Pascarella & Terenzini, 2005). Larger colleges, especially those with 2,500 FTE undergraduates, have 9-13 percent lower graduation rates than smaller colleges (Bailey et al., 2005). Moreover, smaller institutions have personalized atmospheres and services that tend to benefit traditional students (Bailey et al., 2005).

Bailey et al. (2005) found that community colleges with more part-time students have lower graduation rates for both part-time and full-time students. Additionally, they

found that African-American and Hispanic students have low graduation rates. Community colleges that emphasize certificates have higher completion rates and higher tuition is related to lower graduation, while greater instructional expenditure is related to higher graduation rates (Bailey et al., 2005).

Calcagno et al. (2008) determine the institutional characteristics that affect the success of community college students by the individual student probability of completing a certificate or degree or transferring to a baccalaureate institution. The researchers examined institutional characteristics that are under the control of either the colleges or state policy makers, including: the include the size of the college; tuition; part-time faculty; overall expenditures per student; and the distribution of expenditures among instruction, administration and student services. Additionally, Calcagno et al. (2008) found negative relationships between individual success and larger institutional size, and the proportion of part-time faculty and minority students. Similarly, students enrolled in institutions with large proportions of part-time faculty and minority populations are less likely to attain a degree. Larger percentages of minority students are associated with a lower likelihood of graduation. Furthermore, increases in the size of the institution have a strong negative effect on the probability of student success.

Swail, Redd and Perna (2003) stressed the institution's role in retaining minority students in institutions of higher education and argued that retaining students is a collective effort. They proposed that campus departments, including the recruitment and admissions office, financial aid office, academic services office, student services office, and curriculum and instruction office should work together to help retain students.

Participation Barriers

With increases in nontraditional student enrollment nationwide comes an increasing percentage of adult learners with a range of commitments that create barriers to educational success, many of which are barriers that traditional student learners do not have in traditional college settings. Community colleges and for-profit colleges serve students who usually possess characteristics negatively associated with educational attainment, including caring for children at home, single parenting, financial instability, delayed postsecondary enrollment, being a first-generation college student, commuting, lacking a high school diploma, part-time college enrollment, working full-time (Burns, 2010). Soars (2013) states that over 80 million students have attended other colleges, held jobs, and most likely have a family. Thus, nontraditional face a unique set of challenges, such as balancing school with work, parenting and other adult responsibilities. Completion and graduation outcomes indicate students with at least one of these responsibilities are less likely to graduate and may require specialized support and services at their postsecondary institution (Erisman & Steele, 2015).

Erisman and Steele (2015) recommend postsecondary institutions to change both the services they offer to students and how those services are implemented to promote college access and success for adults. For instance, they endorse directing prospective and current adult students to advisors who are knowledgeable about the concerns of many adult learners at postsecondary institutions, including transfer credit. Additionally, Erisman and Steele (2015) recommend a variety of ways that postsecondary institutions can provide information to adult students who may find it difficult to access student services offices during the day. These recommendations include: opening student support

services in the evenings or weekends, posting information online and developing adult-focused orientation sessions, student success class sections, short workshops on key topics, and centralizing services in an adult focused office or student center (Erisman & Steele, 2015).

While Erisman and Steele discuss how adult students may experience barrier to student services, Markle (2015) argues that men and women may have different barriers to their academic success. Markle (2015) conducted a mixed method study of nontraditional students using a role theory framework to investigate the impact of role conflict on academic success. Markle (2015) writes that, in general, the more satisfaction that women have with their university, the less likely they are to consider dropping out. Women were more likely to consider withdrawing due to the many roles they managed, such as their work and family role with their student role. Women held high performance expectations for family and work roles making it difficult for them to be the kind of student they aspired to be. Women faced time constraints that made them anxious about their ability to perform the student role and led them to consider dropping out. Men were more likely to consider dropping out due to financial concerns. They were concerned with tuition and loan debt and age intensified that concern. They felt they were taking a risk by pursuing an education with no guarantee of a future payoff.

Work and Childcare Barriers to Participation

Additionally, students with young children who require child care may face difficulties pursuing a degree while balancing student responsibilities with child care arrangements. Student parents must often work to bridge the gap between financial aid and the costs of school and daily living expenses. Community college students and for-

profit students are more likely to work than students in any other postsecondary education setting. Twenty-six percent of students at public two-year colleges and 31 percent of students at for-profit colleges worked 40 hours or more during the 2011-12 school year, compared with 15 percent of students in both private and public four-year institutions (Gault et al. 2014).

An Institute for Women's Policy Research (IWPR) survey of current and former student parents who received welfare while in college found that the most common challenge reported by 71 percent of participants was finding time to study due to child care responsibilities (Jones-DeWeever & Gault, 2006). Additionally, student mothers are more likely than student fathers to provide child care. More than 60 percent of single student mothers spend at least 30 hours per week caring for children (Gault et al. 2014). Student mothers are twice as likely as student fathers to provide more than 30 hours of child care (Gault et al. 2014). Only one-third of student parents attain a degree or certificate within six years of enrollment (Eckerson, et al., 2016).

Today, the number of student parents on college campuses continues to grow. In the United States, the number of student parents increased from 3.2 million in 1995 to 4.8 million in 2012 (Institute for Women's Policy Research 2015). About 43 percent of student parents are single mothers, most whom, 89 percent, live with low-incomes (Eckerson, et al., 2016). Mothers in college are also disproportionately likely to be women of color (Eckerson, et al., 2016). Nearly half of all Black women, one-third of Hispanic women, and two-fifths of Native American and Native Hawaiian/Pacific Islander women, are student mothers (Gault et al. 2014).

Despite the growing need for student parent services, college campus child care centers have been closing across the country and many campus child care centers typically have much higher demand than they can provide. A 2016 survey of nearly 100 campus children's center leaders conducted by IWPR found that 95 percent of centers at two- and four-year schools across the country maintained a waiting list with an average of 82 children (Eckerson, et al., 2016). In 2015, less than half of four-year public colleges provided campus child care, down from 55 percent in 2003-05 (Eckerson, et al., 2016). The percentage of community colleges reporting the presence of a campus child care center decreased from 53 percent in 2003-04 to 44 percent in 2015 (Eckerson, et al., 2016).

Degree of Urbanization and Student Success

Limited research exists on effect of degree of urbanization on completions and graduation rates at for-profit colleges. However, several studies have provided insights into the effects of the degree of urbanization on graduation rates at community colleges. Degree of urbanization, or urban-centric classification system, is a code developed by the Integrated Postsecondary Education Data System (IPEDS) that represents the urbanicity (city/suburb/rural/town) of an area by population size of the institution's location. It is based on the physical address of the institution. The IPEDS classification system has four major locale categories: 'City' refers to an urbanized area inside a principle city with a population greater than or equal to 100,000. 'Suburban' is a territory outside a principal city and inside an urbanized area. 'Town' is a territory inside an urban cluster, but outside an urbanized area. 'Rural' refers to a region outside an urbanized area or cluster (IPEDS, 2015).

Waller and Tietjen-Smith (2009) found that degree of urbanization was associated with fluctuating levels of student success. They find that suburban and city community colleges have higher graduation rates than institutions located in towns and rural areas. In contrast, Vasquez Urias and Wood (2014) found that rural and town community colleges have higher graduation rates than community colleges in city and suburban areas. However, they find that while rural community colleges had lower, but statistically nonsignificant, graduation rates than town colleges, the Black male graduation rate is higher in the rural areas compared to the suburban and city community colleges. Additionally, Gobel et al. (2008) and Calcagno et al. (2008) suggested that community colleges with higher percentages of students of color typically have lower success rates, including retention, graduation, and transfer, than those colleges with lower percentages of minority students.

Researchers have also examined student gender and ethnicity nationally in public two-year, degree granting community colleges by degree of urbanization. Per Waller et al. (2008), students enrolled in urban and rural colleges differ in terms of ethnicity, race and gender groups. Rural colleges have the highest percentage of female enrollment while suburban institutions indicated a higher percentage of male enrollments. Examination of student ethnicity indicated that town and rural colleges enrolled higher percentages of white non-Hispanic students than colleges in city and suburban areas. City colleges served higher percentages of Black students, while city and suburban colleges served higher percentages of Hispanic, Asian/Pacific Islander than town and rural colleges. Moreover, Hispanic enrollments in city and suburban colleges were more than double of the Hispanic enrollments in town and rural institutions.

Institutional Approaches to Nontraditional Student Engagement

Wyatt (2011) indicated that college campuses should develop a variety of approaches to develop nontraditional student engagement including programs and services that attract and appeal to the nontraditional student population across campus, counselors who are trained in advising and working specifically with the special needs of nontraditional students, curriculum programs that are flexible and take into consideration the multiple time constraints of nontraditional students, and faculty experienced in the ways of learning and teaching nontraditional students.

The Ohio Board of Regents (2015) recommended a variety of ways to increase adult learners' success at postsecondary institutions. These practices include: offering online and blended learning, programs for veterans, student support services, career advising, and stacking certificates into degree programs.

The Western Interstate Commission for Higher Education (2010) recommended developing a 'ready adult concierge' at colleges and universities to help adult learners through institutional processes to reenroll in college and overcome barriers to complete their degrees. The WICHE define 'ready adults' as adults who have completed some college, but who have not completed their degrees. Some of the barriers that prevent college completion of 'ready adults' include the financial aid process, the complexity of the reenrollment process, class scheduling, alternative delivery models, transcript issues and work/life credit (WICHE, 2010).

Markle (2015) identified and described the factors that alienated many adult learners on college campuses. The adult learners stated that class schedules, advisor schedules, and professor schedules fit the schedules of traditional students and this makes

adult learners feel alienated. To make them feel more welcome on college campuses, adult learners proposed that they should be exempted from attendance policies, they should receive course credit for work experience, specialized degree programs should be developed, and that there should be more opportunities to "complete courses in their own time." Moreover, women felt professors should be more receptive to their family-related needs while men were more likely to request financial assistance such as reduced tuition, scholarships, or work-study programs.

Finally, Erisman and Steele (2015) argued that institutional data should be disaggregated to track outcomes for adult students. As it stands today, the success of adult learners is difficult to track in national databases like the Integrated Postsecondary Education Data (IPEDS). Without this information, researchers do not know to what extent changes that postsecondary institutions have affected the retention and completion rates among adult students. If researchers could track the success of adult learners in national databases, more research could be done to understand how postsecondary institutions can improve the success of adult students.

CHAPTER III

RESEARCH METHODS

This chapter describes the methods employed to investigate whether relationships exist among institutional services and special learning and credit opportunities, the student body characteristics at public, two-year colleges and private, for-profit, two-year colleges in the United States, student financial awards and local community demographics. All methods utilized in this study are exempt from Human Research Subject Regulations and require no IRB oversight, as no human subjects will be studied, and data from the IPEDS database are available to the public.

This study is based upon the collection of quantitative data available through the Integrated Postsecondary Education Database System (IPEDS) at the National Center for Education Statistics (NCES) at the Department of Education (DOE) and the American Community Survey (ACS) managed by the United States Census Bureau. The data collected through IPEDS includes data for the years 2015-2016, which includes (N = 1,479) postsecondary institutions in the United States. Student enrollment, institutional services and characteristics for every postsecondary institution in this sample was used for statistical analysis and comparison as to their status as public or private institution and their local census tract characteristics. Data were analyzed from the ACS 2011-2015 ACS

5-year estimates data series and includes racial, socioeconomic and educational attainment characteristics.

Research Questions

There are four research questions that drive this study. The research questions center on student body characteristics, federal student aid, institutional control, institutional characteristics, census tract characteristics and institutional services and opportunities.

1. What are the general student body characteristics and institutional services at 2-year for-profit colleges and community colleges and how do they compare?

2. What are the relationships among federal student awards and the institutional services that less than 90% of 2-year for-profit colleges and community colleges offer at their institutions?

3. What are the relationships among degree of urbanization, community characteristics and the institutional services that less than 90% of 2-year for-profit colleges and community colleges offer at their institutions?

4. What are the relationships between multi-institution and multi-campus organizations who own or operate private, for-profit institutions and the selected institutional services?

Quantitative Research Design and Sample

This is a non-experimental, quantitative study that sought to determine to what extent selected institutional characteristics and services are related to selected community characteristics. To evaluate whether a relationship exists among the institutions in this

study and their local communities, statistical analyses included: descriptive statistics, independent sample t-tests and Chi-square Tests of Independence.

The sample considered for this study is two-year, degree-granting, Title IV eligible, public and private, for-profit institutions located in the United States who reported data surveys to the Integrated Postsecondary Education Data System (IPEDS) for the 2015-2016 academic year. This academic year was selected because it is the most current, complete data set available. There were 916 community colleges and 564 private for-profit colleges in this study. The total sample was 1,479 postsecondary institutions. Less than that two-year institutions, meaning institutions who award certificates and not associate's degrees, and four-year institutions will be excluded from this study.

Data Collection Procedures

Data were gathered through statistical record sources, primarily governmental organizations that conduct annual, nationally vetted and accepted surveys. These included such sources as IPEDS and the US Census Bureau's American Fact Finder website. Data gathered from statistical records came from both published sources and through customized data queries by the researcher. Brief summaries of the data sources are provided in the following sections of this chapter.

The researcher electronically retrieved data from the IPEDS Data Center website as a guest and download them as Microsoft Excel files. The researcher created one Microsoft Excel file and uploaded the file to SPSS for statistical analysis. Within the IPEDS Data Center website, the researcher created data files according to specifications set by the research questions. Census Tract identifiers for each postsecondary institution in this population will be obtained at the American Fact Finder website maintained by the

U.S. Census Bureau. Census tract data were downloaded from the U.S. Census Bureau website and uploaded to SPSS for statistical analysis.

Data Sets

Integrated Postsecondary Education Data System

This study utilized a national approach by collecting existing data from the National Center for Educational Statistics' Integrated Postsecondary Education Data System (IPEDS) for the 2015-2016 academic year on student body enrollment characteristics and institutional services and characteristics from two-year, public and private, degree-granting, Title IV eligible institutions in the United States. The data for this project are available to researchers through the IPEDS Data Center. Additionally, census tract data were gathered from the American Community Survey (ACS) for the year 2015, which is managed by the United States Census Bureau.

The NCES initiated the collection of data for postsecondary education through IPEDS in 1986 (Jackson, Jang, Sukasih, & Peecksen, 2005). IPEDS is the core, federal reporting database system for all institutions that deliver postsecondary education in the country and receive Title IV federal student financial aid funding. These postsecondary institutions have Program Participation Agreements with the Department of Education through the Office of Postsecondary Education. Postsecondary institutions receiving Title IV funds have been required to report their institution's data since 1992 (Jackson, et al., 2005). Reporting data to IPEDS is mandatory for institutions participating in or applying for participation in any federal financial assistance program authorized by Title IV of the Higher Education Act of 1965 (NCES, 2017). Due to the mandate, the researcher considers the data set to be highly accurate and reliable. In the academic year

2014-2015, 7,151 postsecondary institutions were awarded federal student aid. In addition, institutions not participating in Title IV funding may voluntarily submit data to IPEDS.

Institutional data are reported to IPEDS in a series of nine interrelated, annual survey components collected over three collection periods (Fall, Winter and Spring). Survey components include: institutional characteristics, enrollments, program completions, graduation rates, student financial aid, human resource information on faculty and staff, and finances. Enrollment data are collected every year by institutional level (graduate, undergraduate, and first professional), by race and sex of students, and on the number of part-time and full-time student status in the fall, winter and spring. In addition, demographic data are collected on age, state of residence for first-time freshmen, and those students who have graduated in the past 12 months. Although IPEDS surveys colleges and universities on several indicators, this study was restricted to: institutional characteristics, student enrollment characteristics and student financial aid for the 2015-2016.

American Community Survey

The American Community Survey (ACS) is a survey that provides current demographic, social, economic, and housing and financial characteristics about America's communities (American Community Survey Office, 2014). In 1994, the United States Census Bureau began developing what became the ACS with the idea of continuously measuring the characteristics of population and housing, instead of collecting the data only once per decade with each decennial census. To accomplish this, the survey uses a series of monthly samples to produce annually updated estimates for

census tracts and block groups. Currently, the ACS publishes single-year and multiyear estimates for all areas, including those with populations of less than 20,000 (American Community Survey Office, 2014). All estimates are updated annually, with data published for the largest areas with populations of 65,000 or more.

Since ACS estimates are based on a sample, data are published with margins of error (MOEs) for every estimate. These MOEs are based on a 90-percent confidence level that enables data users to measure the range of uncertainty around each estimate. As the MOE gets larger, relative to the size of an estimate (the smaller the sample, the larger the MOE), the estimate becomes less reliable. The larger the MOE, the lower the precision of the estimate and the less confidence. ACS data used for this project is derived from the 2011-2015 ACS 5-year estimates data series. This is the largest sample data and the most reliable of the ACS data, but it is the least current. Data in this series was collected over a 60th month period between January 1, 2011 and December 31, 2015 (United States Census Bureau, 2016). The US Census recommends using this data set when precision is more important than currency and when analyzing very small populations and examining census tracts and other smaller geographies (United States Census Bureau, 2016). Census Tracts are small statistical subdivisions of a county or equivalent entity (United States Census Bureau, 2012). They typically have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people and they usually cover a contiguous area (United States Census Bureau, 2012). However, the spatial size of census tracts varies widely depending on the density of settlement (United States Census Bureau, 2012).

This study used data from the ACS to provide census tract level data on characteristics including the percentage of households with an annual income of less than

$30,000 and more than $100,000, race, the percentage of high school dropouts, the percentage of individuals with bachelor degrees, and percentage of single mothers. US Census tract data were used in this project because it details the immediate community surrounding each postsecondary institution in the population.

Variables in the Study

Each variable examined in this study is identified in this section. This study does not identify causality of independent variables on the dependent variable, but rather a relationship, if any, between them.

Institutional Characteristics

The institutional characteristics came from the IPEDS, 2015-16, General Information, IPEDS, Fall 2015, Institutional Characteristics Header component. The variables included 1) institution size based on the institution's total students enrolled for credit, 2) control of the institution, 3) degree of urbanization and 4) Bureau of Economic Analysis (BEA) regions, 5) Multi-institution and multi-campus organization.

Control

This is a classification of whether an institution is operated by publicly elected or appointed officials (public control) or by privately elected or appointed officials and primarily derives funding from private sources (private control) (IPEDS, 2016). In this study, the two subcategories for control are: 2-year for-profit colleges (private control) and community colleges (public control).

Degree of Urbanization, or Urban-Centric Locale

Degree of Urbanization, or Urban-Centric Locale, is a code representing the urbanicity (city/suburb/town/rural) by population size of the institution's location. This

urban centric locale code was assigned through a methodology developed by the U.S. Census Bureau's Population Division in 2005. It is based on the physical address of the institution. The IPEDS classification system has four major locale categories: “City” refers to an urbanized area inside a principle city with a population greater than or equal to 100,000. “Suburban” is a territory outside a principal city and inside an urbanized area. “Town” is a territory inside an urban cluster, but outside an urbanized area. “Rural” refers to a region outside an urbanized area or cluster (IPEDS, 2016).

Bureau of Economic Analysis (BEA) Regions

These regions are a set of geographic areas that are aggregations of the states. The regional classifications group states in terms of economic, demographic, social, and cultural characteristics (Johnson & Kort, 2004). BEA groups all 50 states and the District of Columbia into eight regions for purposes of data collecting and statistical analyses. The eight BEA regions are: New England, Mid-East, Great Lakes, Plains, Southeast, Southwest, Rocky Mountains, Far West. There is a ninth BEA region, Outlying areas, but it is not included in this study because universities in this region are located outside of the United States.

Multi-Institution and Multi-Campus Organizations

Organizations that own, govern, or control two or more institutions or campuses. They do not include: coordinating systems, single institution owner, single institution corporate name, single institution governing board, consortia, associations, religious affiliations (Fuller, 2012).

Institutional Services

The institutional services and special learning opportunities are derived from IPEDS, Fall 2015, Institutional Characteristics component. Institutions report 'yes' or 'no' to whether they offered the 8 following services during the 2015-2016 academic year:

- On campus day care for students' children
- Remedial Services
- Weekend/Evening college
- Placement services for completers
- Credit for life experiences
- Credit for military training
- Academic/career counseling service
- Undergraduate programs or courses are offered via distance education

Federal Student Aid Data

These variables came from the IPEDS, Winter 2015-16, Student Financial Aid component. FSA data included the following four variables: the percentage of undergraduate students receiving federal Pell Grants at the institution, the average dollar amount of their Pell Grant award, the percentage of undergraduate students receiving federal student loans, and the average dollar amount of their federal student loan award.

Enrollment Characteristics

These variables came from IPEDS, Spring 2016, Fall Enrollment component and included the following nine variables: Full-time, degree-seeking enrollment according to race (percentages of African American, White, Asian, and Hispanic students enrolled)

and gender. Variables for age include the percentages of full-time and part-time enrollment for those under 25 years and over 25 years. Full-time status is the percentage of the undergraduate student body according to age enrolled in 12 or more semester/quarter hours. Part-time status is the percentage of the undergraduate student body according to age enrolled in less than 12 semester/quarter hours.

Community Characteristics

These data are from the 2011-2015 American Community Survey 5-year estimates located on the US Census Bureau's American Fact Finder website and they are reported in the form of tables. The community census characteristics reflect the census tract characteristics in which each institution is located. The nine variables (with their corresponding table number) that will be examined include: the percentages of Whites (DP05), African Americans (DP05), Asians (DP05), and Hispanics/Latinos (DP05) living in the census tract in which each postsecondary institution is located, the percent of households in each census tract that earn less than $35,000 in 2015 (S1901), the percentage of families that earns $100,000 or more in 2015 (S1901), the percentage of high school dropouts living in the census tract in which each institution is located (S1501), the percentage of individuals with a bachelor's degree (S1501), and the percentage of family households with a female householder (no husband present) who has a related child under 18 years living with her (B1105). Table B11005 is reported as a number and the researcher will calculate this figure to a percentage.

Data Analysis

For research question one, "*What are the general student body characteristics and institutional services at 2-year for-profit colleges and community colleges and how do*

they compare?" the researcher reported descriptive statistics on the institutional characteristics, institutional services and special learning and credit opportunities, and enrollment characteristics. Data analyzed in this research question include both categorical and continuous data. Gall, Gall and Borg (2007) suggested that using exploratory data analysis techniques will help researchers gain an understanding of the data collected and it may also help them to observe data patterns. According to Gall et al. (2007), descriptive studies are useful to unveil critical knowledge (p. 302). Therefore, when differences or similarities were observed, charts were created. Descriptive statistics (mean, mode, median, frequency, and standard deviation) were reported in a table, bar graph, or histogram as determined by the researcher based on the data. Statistical Package for the Social Sciences (SPSS) was used to perform the analyses.

For research question two, "*What is the relationship between federal student awards and the institutional services that less than 90% of 2-year for-profit colleges and community colleges offer at their institutions?*" the researcher split the sample into two groups, one group for public colleges and one for private, for-profit colleges. Next, the researcher performed independent samples t-tests at both public and private, for-profit institutions for each institutional service that was offered by less than 90 percent and the percentages of undergraduate students receiving federal Pell Grants, average dollar amount of Pell Grant awards, the percentage of the undergraduate student body receiving federal student loans and the average dollar amount of federal student loan awards to determine if differences in mean percentages and dollar amounts existed. The purpose of these separate t-tests was to determine if differences exist between the student body financial aid characteristics between the two groups, campuses that offer these limited

institutional services and opportunities and those that do not. The t-test was selected because this analysis involves two groups (those who offer the institutional service and those who do not), one independent variable (the institutional service) and multiple dependent variables (FSA awards) (Keppel, 1991). The researcher examined only services that less than 90 percent of public and for-profit institutions provide to center the analysis on the services that are not consistently available.

For each t-test, the researcher analyzed only the for-profit colleges or community colleges and performed the analysis to determine if there is a relationship among FSA and those private, for-profit institutions or the public institutions who offer the specific institutional service or opportunity and those who do not. The goal was to determine if there is a relationship between FSA and the status of offering or not offering an institutional service at either for-profit colleges or community colleges. Results from this analysis uncovered if student bodies who are more reliant on Pell Grant awards, an indication of lower socioeconomic status, or who have higher federal student loan awards, an indication of higher tuition, are more likely to have access or not to institutional services and opportunities. The alpha level, or significance criterion, will was set a priori at .05 for this analysis. SPSS was used to perform the statistical analysis.

Independent samples t-tests and not Multivariate Analyses of Variance (MANOVA) were selected for research question two for two reasons. First, this exploratory study examines private, for-profit colleges and public colleges independently of one another to uncover the national characteristics of and services provided by each sector. While a MANOVA might be anticipated as the primary means of analysis, t-tests were employed to examine the characteristics of each sector since the sectors are

dissimilar and provide differing services to their student bodies. Secondly, the percentages of students receiving Pell Grant awards and student loans were viewed as percentiles and not as proportions.

For research question three, "*What are the relationships among degree of urbanization, community characteristics and the institutional services that less than 90% of 2-year for-profit colleges and community colleges offer at their institutions?"* the researcher performed Chi-square tests of independence and independent samples t-tests. Chi-square tests, one for private, for-profit institutions and one for public institutions, were used to determine if there was a relationship among the institutional services and opportunities that less than 90 percent of 2-year for-profit colleges and community colleges offer at their institutions and the degree of urbanization of each institution. An independent samples t-test was used to determine if there was a relationship between institutional services and the selected census tract community characteristics. See Table 8 for a list of the variables that were used for this analysis. The Chi-square test was selected because the researcher analyzed the difference in sample counts among nominal data, institutional services and the degree of urbanization (Gall, Gall, & Borg, 2007; Keppel, 1991). The t-test was selected because the researcher analyzed the differences in mean scores among continuous, census track variables for two groups, community colleges and private, for-profit colleges (Keppel, 1991). The goal of these analyses was to determine if there are relationships among less available institutional services, racial and socioeconomic characteristics and the urbanicity of the public or private, for-profit institution location. The alpha level, or significance criterion, will be set a priori at .05 for this analysis. SPSS was used to perform the statistical analysis.

For research question four, "*What are the relationships between multi-institution and multi-campus organizations who own or operate private, for-profit institutions and the selected institutional services?*" the researcher performed 8 Chi-square tests of independence to determine if there are statistically significant relationships among each multi-institution or multi-campus organizations who owns/operates at least 5 for-profit colleges and the selected institutional services and learning and credit opportunities of: 'Remedial services', 'Academic/Career counseling', 'Undergraduate programs or courses offered via distance education', 'On-campus daycare', 'Credit for life-experiences', and 'Credit for military training'. The purpose of this analysis was to determine if larger organizations who own/operate more private, for-profit colleges tend to offer more services and opportunities to their students. Only multi-institution/multi-campus organizations that operate at least 5 for-profit colleges in this sample were selected for analysis to examine patterns of available institutional services and opportunities among larger organizations who each own/operate at least a moderate share for-profit 2-year, degree-granting, Title IV eligible institutions with comparable certificate/degree programs in the United States. The Chi-square test was selected because the researcher analyzed the difference in sample counts among nominal data, institutional services and the multi-institutional or multi-campus organizations (Gall, Gall, & Borg, 2007; Keppel, 1991). The alpha level, or significance criterion, was set a priori at .05 for this analysis. SPSS was used to perform the statistical analysis. Table 8 gives a summary of the research study questions with corresponding statistical analyses and variables.

Table 8

Research Questions, Statistics Employed and Aligned Variables

Research Question	Statistical Analyses	Variables
1. What are the general student body characteristics and institutional services at 2-year for-profit colleges and community colleges and how do they compare?	Descriptive statistics (mean, mode, median, frequency, and standard deviation)	**Institutional Characteristics** • BEA regions • Institutional size based on enrollment • Degree of urbanization • Control of institution **Institutional services and opportunities** • On campus day care for students' children • Remedial Services • Weekend/Evening college • Placement services for completers • Credit for life experiences • Credit for military training • Academic/career counseling service • Undergraduate programs or courses are offered via distance education **Enrollment characteristics** The percentages of: • African American students • White students • Asian students • Hispanic students • Gender • Full-time students • Part-time students • Students under 25 years

Research Question	Statistical Analyses	Variables
		• Students over 25 years **FSA data** • Percentage of students receiving federal Pell Grants • Average dollar amount of Pell Grant award • Percentage of students receiving federal student loans • Average dollar amount of federal student loan award.
2. What are the relationships among federal student awards and the institutional services that less than 90% of 2-year for-profit colleges and community colleges offer at their institutions?	Independent samples t-tests	One **t-test** for each service offered at less than 90% of for-profit or community colleges. (Note: The two groups for each t-test will be those campuses who offer the service and those who do not.) **IVs**: **Institutional services and opportunities** • On campus day care for students' children • Remedial Services • Weekend/Evening college • Placement services for completers • Credit for life experiences • Credit for military training • Academic/career counseling service • Undergraduate programs or courses are offered via distance education **DV**s: **FSA data** • Percentage of students receiving federal Pell Grants

Research Question	Statistical Analyses	Variables
		• Average dollar amount of Pell Grant award • Percentage of students receiving federal student loans • Average dollar amount of federal student loan award.
3. What are the relationships among degree of urbanization, community characteristics and the institutional services that less than 90% of 2-year for-profit colleges and community colleges offer at their institutions?	Chi-square tests of independence and an Independent samples t-tests	**Chi-square** Chi-square analyses for public institutions and private, for-profit institutions will be separated. **Institutional services and opportunities:** offered by less than 90% of either public or private, for-profit institutions **Degree of urbanization** • City • Suburb • Town • Rural **T-Tests** **IV**: **Control of the institution** (for-profit/community college) **DVs**: **Census tract characteristics that include the percentages of**: • Whites • African Americans • Asians • Hispanics • households earning less than $35,000 • households earning at least $100,000 • high school dropouts • individuals with a bachelor's degree

Research Question	Statistical Analyses	Variables
		• single mothers in the census tract where the institution is located.
4. What are the relationships between multi-institution and multi-campus organizations who own or operate private, for-profit institutions and the selected institutional services?	Chi-square tests of independence	**Institutional services and opportunities** • On campus day care for students' children • Remedial Services • Weekend/Evening college • Placement services for completers • Credit for life experiences • Credit for military training • Academic/career counseling service • Undergraduate programs or courses are offered via distance education **Multi-institution and multi-campus organizations** • Must own/operate at least 5 for-profit campuses in the sample to be included in the analysis.

Limitations

While one of the strengths of this dissertation is its use of nationally representative data sets, there are some challenges using IPEDS. The data for this analysis relies on information extracted from the Integrated Postsecondary Education Data System. Although IPEDS is a national database and institutions are statutorily required to submit information to the National Center for Educational statistics, the data source does have limitations. Institutions may have additional services for students that cannot be reported to IPEDS. Each of the postsecondary variables used in this research

are presumed to be consistent with the required reporting definitions. Although there are clear definitions for each data element available on the IPEDS website, the data are still self-report and allows for some variation in interpretation from those individuals responsible for the submission. Thus, what may be considered a student service at one institution may not be considered a student service at another institution. Additionally, there is a possibility of an individual selecting invalid response with self-reported data (Gall et al., 2007). The data reported to IPEDS is limited because it contains institutional aggregate data, not student level data. Therefore, the number of times students have used student services is unknown. Without student level data, researchers are unable to reflect student characteristics variation across individual students.

Another limitation in the study concerns the lack of specific variables that would have supplemented the analysis, specifically a lack of a reliable student outcome measurement in IPEDS. Graduation rate was not considered as measure of student success because it is a problematic measure that is restricted to the full-time, first-time students who do not stop out, delay selecting a major, who do not repeat courses, who graduate at the same school in which they began, who graduate in 150 percent and 200 percent of normal time and who focus on earning an associate's degree. Therefore, the success of students who are attending school part-time or students who have attended college in the past, many of whom are non-traditional and/or adult learners, cannot be assessed using these data. While IPEDS graduation rates are limited, there is currently no alternative. As more nontraditional students are enrolling in postsecondary institutions, it has become increasingly important to develop more comprehensive and accurate measure of student success. Although IPEDS has its limitations, it is a broad-based resource that

contains organizational-level data about most of the higher education institutions in the United States and it is the standard by which all postsecondary institutions are evaluated (Paulsen, 2014).

Research Design Note

At the beginning of this project, the researcher planned on creating a variable from IPEDS data that would have some indication of the success of adult learners in two-year postsecondary institutions. This success measure was going to be measured as a construct by dividing the number of completions by age group by the number of undergraduate students at an institution by age group. This variable was not considered a comprehensive figure. Rather, it was going to be viewed as a broad estimate and an indication of the incompleteness of national data collection of nontraditional learners.

However, during the data collection process, the researcher discovered that IPEDS will be releasing a new Outcome Measure for the 2007-2008 cohort in the provisional data release in December 2017. With direction from the Secretary of Education, IPEDS developed the Outcome Measures (OM) survey component to provide more accurate success measures on nontraditional and part-time students, student groups who have not been accurately captured in IPEDS data (Rorison & Voight). The OM survey collects data from degree granting institution on four degree/certificate-seeking student cohorts: Full-time, first-time entering students; Part-time, first-time entering students; Full-time, non-first-time entering students; and Part-time, non-first-time entering students.

While the OM is a step towards evaluating the success of nontraditional learners, the OM component has three problems. First, the cohorts group students of all credential

levels (certificate, associate's, bachelor's), so outcomes at institutions that offer more than one credential level may be unclear or misleading (Rorison & Voight). Additionally, the OM component, does not disaggregate for race, ethnicity, gender by Pell receipt or any other indicator of socioeconomic status (Rorison & Voight). Lastly, completion is reported only at the six-year mark, and other outcomes, including transfer and still-enrolled counts, are reported only eight years after initial enrollment, even at two-year institutions (Rorison & Voight).

The researcher hopes to include the OM measure in future research that assesses institutional services, nontraditional students, and two-year institutions. This present research does not focus on student success. No variable is calculated to gauge the success of non-traditional learners because the release of OM in Winter 2017 will provide a much more accurate figure than can be calculated at this present moment. Instead, the focus of this research is how institutional services and opportunities are stratified by race, socioeconomic status, institutional control, and geography. Additionally, analysis of the relationship between institutional services, large organizations who own and operate for-profit colleges and the students who choose to enroll at for-profit colleges is included.

CHAPTER IV

RESULTS

The purpose of this study was to examine the institutional services available to students at public and private, for -profit two-year, degree-granting, Title IV eligible institutions in the United States to determine what relationships existed among the institutional services available at these institutions, the student financial aid characteristics, and racial, socioeconomic and age characteristics of their student bodies. Additionally, the researcher examined the census tract characteristics surrounding the institutions in the sample to determine what relationships existed among institutional control, the racial and socioeconomic characteristics of the institutions' local census tracts, and degree of urbanization. The goal of this project was to determine if institutional services are stratified by institutional control, race, socioeconomic status or geography.

This study utilized a national approach by collecting extant data from the Integrated Postsecondary Education Data System (IPEDS) on enrollment characteristics from the Spring 2016 Fall Enrollment component, institutional characteristics from the Fall 2015, Institutional Characteristics Header component and the student financial awards from the Winter 2015-16, Student Financial Aid component of 1,479 public and

private, for-profit, two-year, degree granting, Title IV eligible institutions. The 2011-2015 American Community Survey 5-year estimates data detailing the racial and socioeconomic characteristics of the census tracts immediately surrounding each of the institutions in this sample was retrieved from their website the US Census Bureau's American Fact Finder website. These data sets were compiled in SPSS and the statistical analyses was conducted. The data were normally distributed. This chapter presents the data and analysis in order of the research questions.

Research Question 1

For research question one, "*What are the general student body characteristics and institutional services offered at 2-year for profit colleges and community colleges and how do they compare"* descriptive statistics of the sample were reported, including: institutional characteristics (BEA regions, institutional size based on enrollment, degree of urbanization, and control), institutional services offered at private for-profit and public institutions, and the enrollment characteristics of public and private, for-profit institutions.

Table 9 offers a comparison between the for-profit and public institutions in the sample. It indicates that the total count of public institutions in this sample is 910, or 61.9 percent of the sample, and 560 for-profit institutions, or 38.1 percent of the sample, for a total of 1,470 institutions. Originally, 1,479 two-year, degree-granting, Title IV eligible institutions were identified by the IPEDS database. However, upon further analysis, 9 institutions were omitted from this sample because they indicated in their IPEDS surveys that they were not active in 2015 and, consequently, did not report any data.

Table 9

Count and distribution of public and for-profit institutions in the sample.

Institutional Control	Count	Percent
Public institutions	910	61.9%
For-profit institutions	560	38.1%
Total	1,470	100%

Table 10 identifies the count and percentage distribution of the public and for-profit institutions by their respective Bureau of Economic Analysis (BEA) regions. The BEA region with the highest percentage of public, two-year institutions is New England with 44 public institutions or 89.8 percent of the institutions in the region. The region with the highest count of public institutions is the Southeast with 247 institutions, although these public institutions are only 59.5 percent of the two-year institutions in the region. The Southeast also has the most for-profit institutions with 172 campuses, or 41.1 percent of the two-year institutions in the region. The Southeast region has the highest count of institutions out of all BEA regions analyzed in this study with 419 institutions. However, 12 states, or double most of the other regions, are grouped within the Southeast region. The Mid-East region has the second highest count of for-profit colleges with 96 institutions. This region has the most equal proportion of public (48.1 percent) and for-profit (51.3 percent) institutions and the highest proportion of for-profit colleges. The New England region has the most unequal proportion of institutions, favoring public colleges (89.8 percent) over for-profit intuitions (10.2 percent). Figure 1 compares the count distribution of the public and for-profit institutions by BEA region.

Table 10

Count and percentage distribution of two-year, Title IV eligible public and for-profit institutions, by Bureau of Economic Analysis region.

Bureau of Economic Analysis Region		Control of Institution		Total
		Public	For-Profit	
New England CT ME MA NH RI VT	Count	44	5	49
	% within BEA Region	89.8%	10.2%	100%
Mid-East DE DC MD NJ NY PA	Count	89	96	185
	% within BEA Region	48.1%	51.3%	100%
Great Lakes IL IN MI OH WI	Count	118	76	194
	% within BEA Region	60.8%	39.2%	100%
Plains IA KS MN MO NE ND SD	Count	104	37	141
	% within BEA Region	73.8%	26.2%	100%
Southeast AL AR FL GA KY LA MS NC SC TN VA WV	Count	247	172	419
	% within BEA Region	58.9%	41.1%	100%
Southwest AZ NM OK TX	Count	113	77	190
	% within BEA Region	59.5%	40.5%	100%
Rocky Mountains CO ID MT UT WY	Count	37	19	56
	% within BEA Region	66.1%	33.9%	100%
Far West AK CA HI NV OR WA	Count	158	78	236
	% within BEA Region	66.9%	33.1%	100%
Total	Count	910	560	1470
	% within BEA Region	61.9%	38.1%	100%

Figure 1

Count distribution of Title IV eligible public and for-profit institutions, by Bureau of Economic Analysis (BEA) regions.

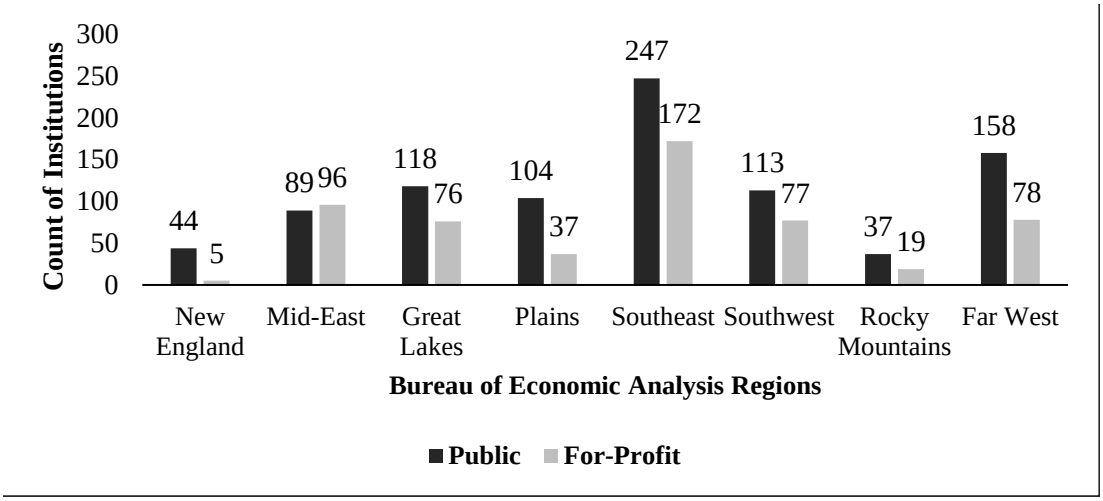


Table 11 displays the count and percentage distribution of public and for-profit institutions by institution size, which is based on enrollment. Nearly 48 percent of all public institutions, or 431 institutions, have enrollments between 1,000–4,999 students. Public institutions have campuses in each size category, with the 1,000–4,999 category containing the highest count (431) and highest percentage of institutions (93.1 percent) and the 20,000 and above category with the fewest count of 52 institutions, 100 percent of the institutions in this size category. For-profit colleges have the most institutions (527) in the smallest category, the 'Under 1,000' students enrolled group. About 99 percent of for-profit institutions are grouped in the Under 1,000 and 1,000–4,999 categories. For-profits have only one campus with an enrollment between 5,000–9,999 students and no campus with an enrollment larger than 9,999 students. The results of this analysis indicate that the size of public institutions experiences more and broader variation than for-profit colleges. For-profit colleges are likely to enroll student bodies of

under 1,000 and, at times, up to 4,999 students while public institutions have the highest representation in the 1,000-4,999 category.

Table 11

Count and percentage distribution of 2-year, Title IV eligible public and for-profit institutions, by institution size (based on enrollment).

Institution Size		Control of Institution		Total
		Public	For-Profit	
Under 1,000	Count	71	527	598
	% within Institution Size	11.9%	88.1%	100%
	% within Control of Institution	7.8%	94.1%	40.7%
1,000 - 4,999	Count	431	32	463
	% within Institution Size	93.1%	6.9%	100%
	% within Control of Institution	47.4%	5.7%	31.5%
5,000 - 9,999	Count	221	1	222
	% within Institution Size	99.5%	0.5%	100%
	% within Control of Institution	24.3%	0.2%	15.1%
10,000 - 19,999	Count	135	0	135
	% within Institution Size	100.0%	0.0%	100%
	% within Control of Institution	14.8%	0	9.2%
20,000 and above	Count	52	0	52
	% within Institution Size	100.0%	0.0%	100%
	% within Control of Institution	5.7%	0	3.5%
Total	Count	910	560	1470
	% within Institution Size	61.9%	37.9%	100%
	% within Control of Institution	100%	100%	100%

Figure 2

Count of institutions by size, by control.

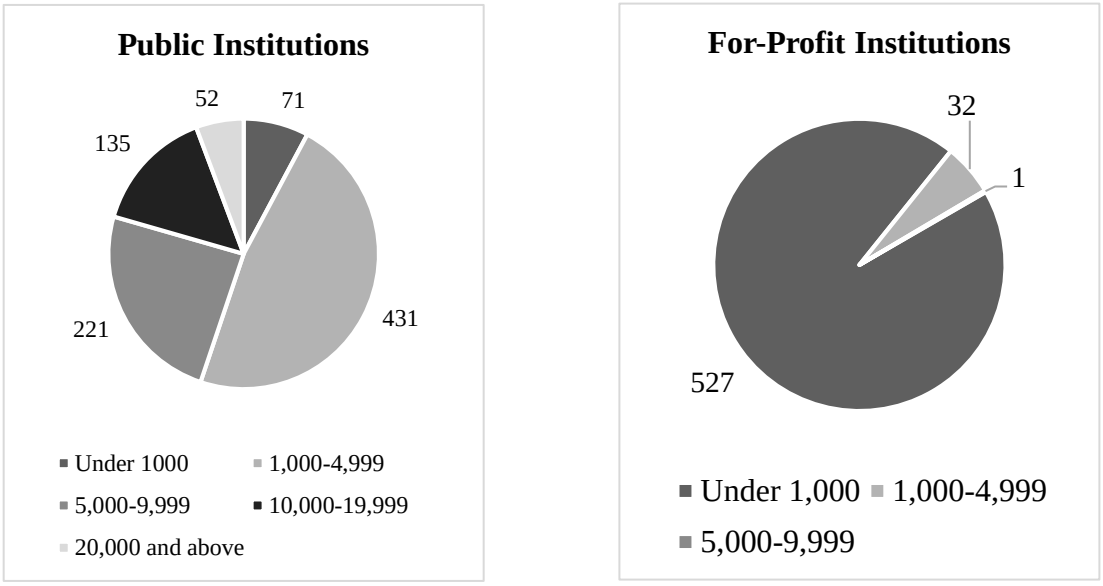


Figure 3 shows the percentages of public and for-profit institutions that reported to IPEDS in the Fall 2015 Institutional Characteristics component that they offer the selected institutional services. In nearly every category, public colleges offer more services than their for-profit college counterparts. Nearly all public colleges, about 99 percent, offer remedial services and academic/career counseling. Moreover, about 97 percent of public institutions reported that their undergraduate programs or courses offered via distance education. The least offered service by public institutions is on-campus daycare, a service only 45.6 percent, of public institutions offer. More than two-thirds of public institutions reported that they offer credit for life-experiences (67.9 percent) and credit for military training (85.2 percent).

More for-profit colleges (94.8 percent), offer placement services for completers than community colleges (79.8 percent), but for-profit colleges are nearly equal with

weekend/Evening college, 65.7 percent and 65.4 percent respectively. The least frequently offered service at for-profit colleges is on-campus daycare with only 1 percent of for-profit colleges indicating that they offer this service. Less than half of for-profit colleges offer credit for military training (47.7 percent), remedial services (43 percent), distance education (34.8 percent), and credit for life experiences (25.9 percent). The results indicate that public institutions are more likely than for-profit colleges to offer the selected institutional services and opportunities.

Figure 3

Percent of public and for-profit institutions that reported they offer the selected institutional services.

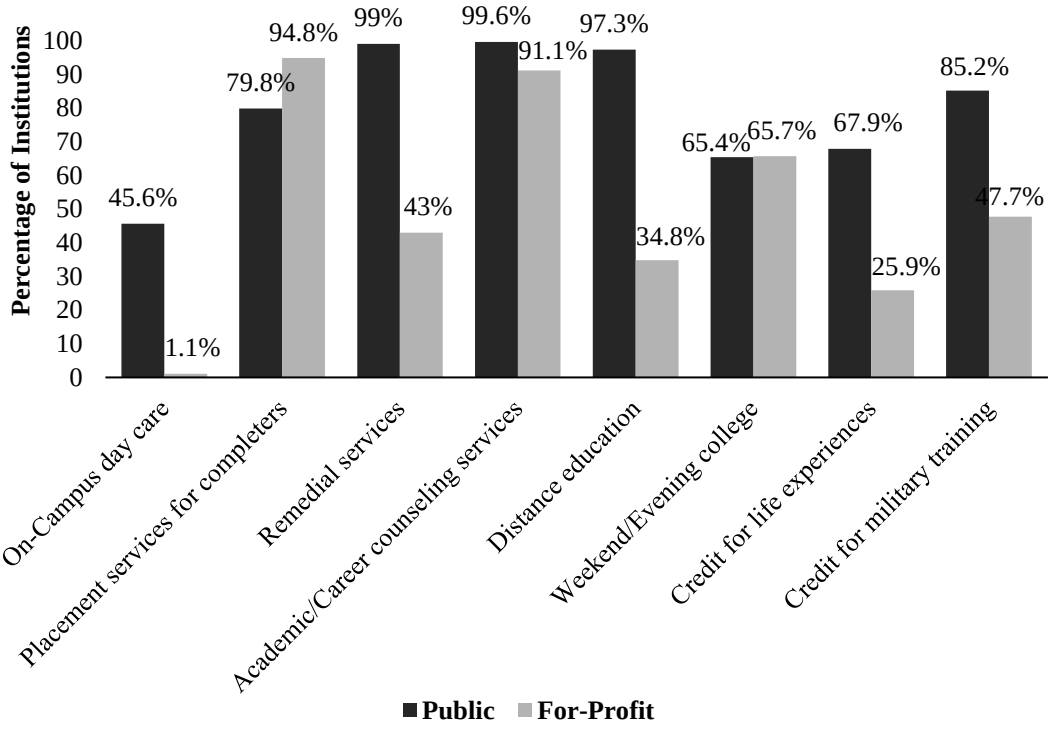


Table 12 shows the overall mean, median, mode and standard deviation of enrolled undergraduate students attending the institutions in the sample by age and

enrollment status (part-time or full-time) and degree-seeking undergraduates by enrollment status. This table does not provide of a breakdown of age and enrollment status characteristics by institutional control, but Table 14 does displays these descriptive statistics. Overall, the average undergraduate enrollment under 25 years at a two-year, postsecondary institution in this sample is 57 percent, while the average undergraduate enrollment of students over 25 years is 43 percent. The average full-time undergraduate enrollment for students under 25 years is nearly 34 percent and their average part-time enrollment is 23.5 percent. For undergraduates over 25 years, their average full-time enrollment at public and for-profit colleges combined is 24.5 percent and their average part-time enrollment is 18.1 percent. The average full-time, degree-seeking undergraduate enrollment is 64.4 percent while the part-time degree-seeking undergraduate enrollment is 46.1 percent.

Table 12

Descriptive statistics of all undergraduate students attending the institutions in the sample, by age and enrollment load.

Enrollment Characteristics	N	Missing	Mean	Median	Mode	Std. Dev.
Total undergrads under 25	1467	3	57.4%	60.8%	25.0%	17.24
Undergrads over 25	1467	3	42.6%	39.2%	75%	17.24
Full-time undergrads under 25	1467	3	33.8%	30.8%	25.0%	15.50
Part-time undergrads under 25	1469	1	23.50%	27.4%	0	17.94
Full-time undergrads over 25	1467	3	24.5%	12.8%	40%	21.54
Part-time undergrads over 25	1468	2	18.1%	19.0%	0	14.04
Full-time degree-seeking undergrads	1468	2	64.4%	60.8%	100%	25.52
Part-time degree-seeking undergrads	1138	332	46.1%	47.8%	33.3%	19.18

It is important to note that some for-profit colleges did not report enrollment data for part-time degree-seeking students. Some for-profit colleges do not offer a part-time enrollment option due to their program format. Only 228 out of the 560 for-profit institutions in this sample reported part-time student data while 557 for-profit institution reported full-time enrollment data. Each of the 908 out of the 910 community colleges in this sample reported both part-time and full-time enrollment figures. Without considering institutional control, institutions in this sample tend to enroll higher percentages of younger, full-time and part-time students than older, full-time and part-time students. Additionally, the institutions as a whole tend to enroll more full-time degree seeking students than part-time, degree seeking students.

Table 13 displays the overall mean, median, mode and standard deviation of degree-seeking students (not total undergraduate population) by gender and race. This table does not provide of a breakdown of student racial and gender characteristics by control of institution, but Table F does offer these descriptive statistics. Overall, the average degree-seeking male enrollment at a two-year, postsecondary institution in this sample is 39.4 percent while female enrollment is 60.6 percent. The average enrollment for each race in this study is: White (49.9 percent), Hispanic/Latino (16.9 percent), African American (19.2 percent) and Asian (3.2 percent). Generally, without considering institutional control, women tend to outnumber male enrollment and Whites are the racial majority at two-year institutions.

Table 13

Descriptive statistics of degree-seeking students attending the institutions in the sample, by gender and race.

Enrollment Characteristics	N	Missing	Mean	Median	Mode	Std. Dev.
Men	1136	334	39.4%	40.8%	14.2%	14.20
Women	1136	334	60.6%	59.2%	85.7%	14.20
Whites	1470	0	49.9%	53.3%	0	26.76
African Americans	1470	0	19.2%	11.4%	0	20.59
Hispanics/Latinos	1470	0	16.9%	8.1%	0	19.95
Asians	1470	0	3.2%	1.3%	0	6.05

Table 14 presents the mean and standard deviation of the racial, gender and enrollment status characteristics by institutional control. On average, public institutions have higher percentages of degree-seeking men (42.1 percent), Whites (55.8 percent), Asians (3.5 percent), undergraduates under 25 years (65.8 percent), part-time undergraduates under 25 years (35.6 percent), part-time undergraduates over (24.1 percent) and part-time degree-seeking students (50.2 percent) than for-profit institutions. Conversely, for-profit institutions enroll higher percentages of degree-seeking women (71.0 percent), degree-seeking Hispanics/Latinos (18.3 percent), degree-seeking African Americans (27.4 percent), undergraduates over 25 years (61.3 percent), full-time undergraduates under 25 years (39.8 percent), full-time undergraduates over 25 (48.0 percent), and full-time, degree-seeking students (70.8 percent) than public institutions. Figures 4, 5, 6 and 7 compare the gender, enrollment status, and age distributions at public and for-profit institutions.

Table 14

Descriptive statistics of enrollment characteristics, by control.

Enrollment Characteristics	Control of Institution	Mean	Std. Dev.
Degree-seeking men	Public	42.1%	7.70
	Private for-profit	29.0%	25.22
Degree-seeking women	Public	57.9%	7.70
	Private for-profit	71.0%	25.22
Degree-seeking Whites	Public	55.8%	24.43
	Private for-profit	44.7%	27.61
Degree-seeking African Americans	Public	14.2%	15.61
	Private for-profit	27.4%	24.69
Degree-seeking Hispanics/Latinos	Public	16.0%	18.17
	Private for-profit	18.3%	22.50
Degree-seeking Asians	Public	3.5%	5.72
	Private for-profit	2.8%	6.51
Undergrads under 25	Public	65.8%	11.14
	Private for-profit	38.7%	16.00
Undergrads over 25	Public	34.2%	11.14
	Private for-profit	61.3%	16.00
Full-time undergrads under 25	Public	30.2%	11.88
	Private for-profit	39.8%	15.56
Part-time undergrads under 25	Public	35.6%	10.40
	Private for-profit	3.8%	6.51
Part-time undergrads over 25	Public	24.1%	10.13
	Private for-profit	8.4%	14.08
Full-time undergrads over 25	Public	10.1%	5.43
	Private for-profit	48.0%	16.88
Full-time, degree-seeking students	Public	49.8%	16.44
	Private for-profit	70.8%	19.56
Part-time, degree-seeking students	Public	50.2%	16.44
	Private for-profit	29.2%	19.56

Figure 4

Percentage distribution of males and female enrollment, by institutional control.

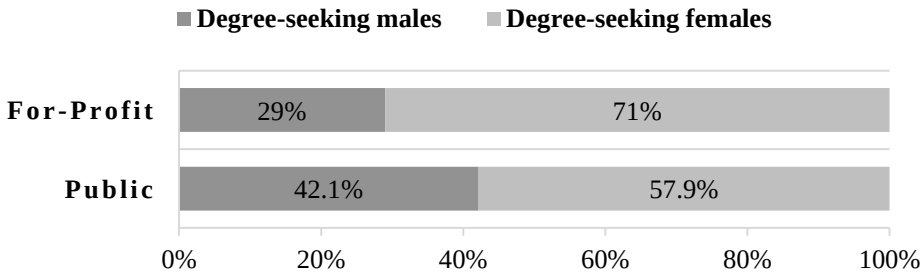


Figure 5

Percentage distribution of enrollment by age and institutional control.

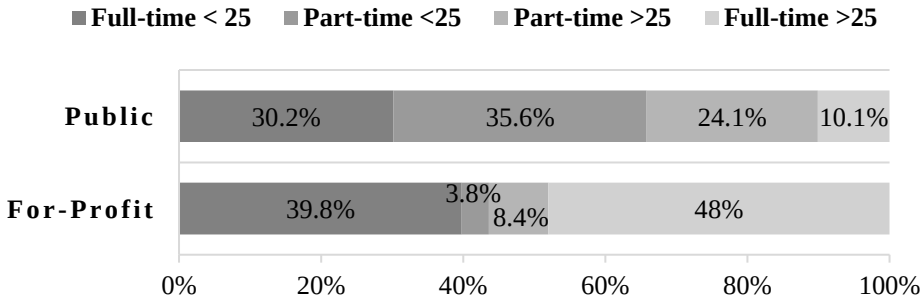


Figure 6

Percentage distribution of enrollment by race institutional control.

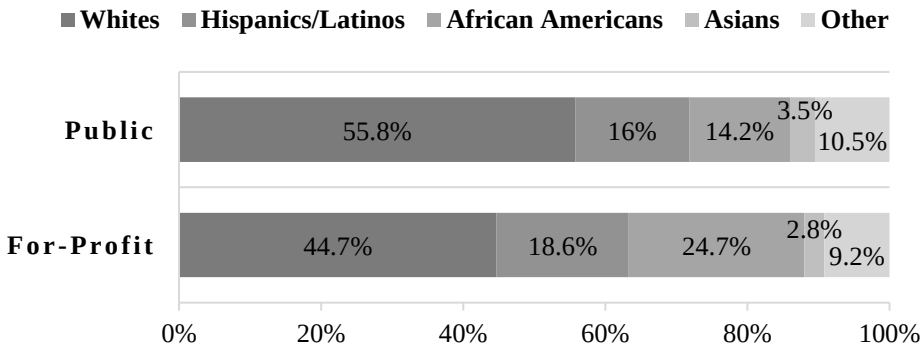


Figure 7

Percentage distribution of enrollment by age and institutional control.

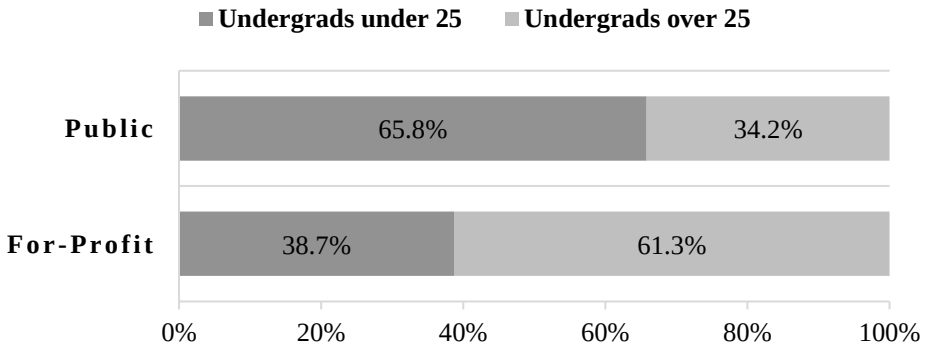


Table 15 displays the mean, median and standard deviation of student financial aid characteristics and public and for-profit institutions in this sample. The average percent of undergraduate students receiving federal Pell Grants at public institutions is 40.5 percent while the average is 69.4 percent at for-profit institutions. At public institutions, the average Pell Grant award is $3,842.41, the average percent of undergraduates receiving federal student loans is 19.6 percent and the average student loan award is $5,035.94. In contrast, at for-profit institutions, the average Pell Grant award is $3,935.01, the average percent of undergraduates receiving federal student loans is 70.2 percent and the average student loan award is $7,390.77. The results indicate that student bodies enrolled at for-profit institutions are more reliant on Pell Grant awards, they receive higher Pell Grant awards and they pay higher tuitions than student bodies at public institutions. In this sample, student bodies at for-profit institutions are more than three times as likely to receive federal student loans awards and their awards are nearly 50 percent more than students at public institutions. Additionally, 167 institutions reported that no students received federal student loans. Of these institutions, 165 are public institutions and the remaining two are private, for-profit institutions.

Table 15

Descriptive statistics of the student financial awards at public and for-profit colleges.

SFA Characteristics	Control of Institution							
	Public institutions				For-profit institutions			
	Mean	Median	SD	N	Mean	Median	SD	N
Percent of undergraduates awarded Pell Grants	40.5%	40%	13.58	910	69.4%	72%	17.39	558
Average undergraduate Pell Grant awarded	$3,842.41	$3,735.00	$609.51	909	$3,935.01	$3,909.00	$750.98	556
Percent awarded federal student loans	19.6%	18%	17.22	910	70.2%	73%	18.29	558
Average student federal loan	$5,035.94	$5,141.00	$1,167.58	759	$7,390.77	$7,395.00	$1,885.96	556

Table 16 displays the count and percentage distribution of the public and for-profit institutions by degree of urbanization. Only the main categories within degree of urbanization (city, suburb, town and rural) are examined in this study. The degree of urbanization category with the most institutions is 'city' with 593 total institutions. Of institutions located in cities, 53 percent are for-profit institutions while 47 percent are public institutions. More than half, 56 percent, of all for-profit colleges examined in this study are located in cities. Only 2 percent for-profit institutions, or 11 campuses) are in rural areas, or 4.5 percent of the institutions in areas categorized as rural.

Conversely, 25.4 percent of all public institutions in this study are in rural areas. For-profit institutions have more campuses on suburban areas (214) than public institutions (188). About one-third (38.2 percent) of all for-profit colleges are in suburban areas. Towns have the fewest institutions (233) out of the four categories. Of institutions located in towns, 91 percent are public while 9 percent, or 21 campuses, are for-profit

institutions. Figure 8 compares the count of institutions within each degree of urbanization category and between for-profit and public institutions.

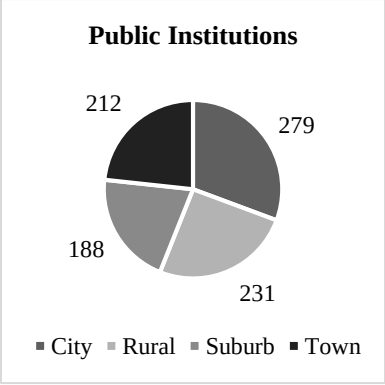
Table 16

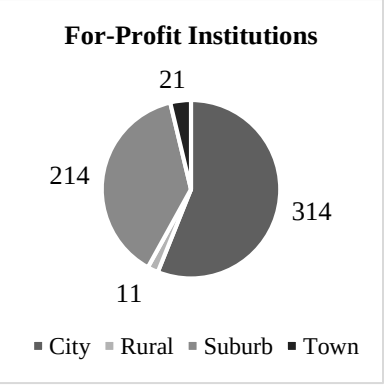
Count and percentage distribution of 2-year, Title IV eligible public and for-profit institutions, by degree of urbanization.

Degree of Urbanization		Control of Institution		Total
		Public	For-profit	
City	Count	279	314	593
	% within Degree of Urbanization	47.0%	53.0%	100.0%
	% within Control of Institution	30.7%	56.1%	40.3%
Rural	Count	231	11	242
	% within Degree of Urbanization	95.5%	4.5%	100.0%
	% within Control of Institution	25.4%	2.0%	16.5%
Suburb	Count	188	214	402
	% within Degree of Urbanization	46.8%	53.2%	100.0%
	% within Control of Institution	20.7%	38.2%	27.3%
Town	Count	212	21	233
	% within Degree of Urbanization	91.0%	9.0%	100.0%
	% within Control of Institution	23.3%	3.8%	15.9%
Total	Count	910	560	1470
	% within Degree of Urbanization	61.9%	38.1%	100.0%
	% within Control of Institution	100.0%	100.0%	100.0%

Figure 8

Count of institution locations within each degree of urbanization category, by institutional control.





Research Question 2

For research question 2, *"What are the relationships among federal student awards and the institutional services that less than 90% of 2-year for-profit colleges and community colleges offer at their institutions?*" one independent samples t-test was performed for the public institution group and five independent samples t-tests for the for-profit college group. The independent variable for each t-test was determined by the results in research question one. Any institutional service or opportunity that was offered by less than 90 percent of public institutions or for-profit institutions was selected for analysis with a t-test to determine if differences in mean percentages of undergraduate students receiving federal Pell Grants, average dollar amount of Pell Grant awards, the percentage of the undergraduate student body receiving federal student loans and the average dollar amount of federal student loan awards existed at those campuses who offered the selected institutional service and those who do not.

According to the descriptive statistics in research question one, 45.6 percent of public institutions have an on-campus daycare, 79.8 percent have placement services for completers, 65.4 percent have weekend evening college, 67.9 percent have credit for life experiences, and 85.2 percent have credit for military training. Therefore, t-tests were performed to determine if there are differences in the student body financial aid characteristics at campuses that have these services and those that do not.

Statistical analysis in research question one also determined that 1.1 percent of for-profit institutions offer an on-campus day care, 43 percent offer remedial services, 34.8 percent have distance education offerings, 65.7 percent have weekend/evening college, 25.9 percent offer credit for life experiences, and 47.7 percent offer credit for

military training. Therefore, six separate t-tests were conducted to determine if differences exist between the student body financial aid characteristics at campuses that do have these services and those that do not. The purpose of this analysis is to determine if student bodies who are more reliant on Pell Grant awards, an indication of lower socioeconomic status, or who have higher federal student loan awards, an indication of higher tuition and/or lower socioeconomic status, are more likely to have access or not to institutional services.

Public Institutions

Independent samples t-tests, two-tailed, were performed comparing the mean percentages of undergraduate students receiving federal Pell Grants, average dollar amount of Pell Grant awards, the percentage of the undergraduate student body receiving federal student loans and the average dollar amount of federal student loan awards at two-year public colleges that offer the above listed services and opportunities and those public colleges that do not.

There was a significant difference in the percent of undergraduate students awarded Pell Grants at campuses that do not have a daycare (M=42.38%, SD=13.50) than those attending campuses that do have a daycare (M=38.14%, SD= 13.33), $t(908) = 4.755$, $p < .001$. Additionally, a significant difference exists in the average Pell Grant dollar amount awarded to undergraduate students at campuses that do not have a daycare (M=$3,888.06, SD=$638.61) than those at campuses that do have a daycare (M=$3,788.06, SD= $568.94), $t(904) = 2.496$, $p = .013$. Finally, there was a significant difference in the percent of undergraduate students awarded federal student loans at campuses that do not have a daycare (M=21.42%, SD=17.70) than at those campuses that

do have a daycare (M=17.32%, SD= 16.39), t(908) = 3.599, p < .001. There was not a significant difference in the average dollar amount of federal student loans awarded to undergraduate students. These results (Table 17) indicate that, student bodies at two-year public institutions who do not have access to an on-campus day care are more reliant on federal Pell Grants, they receive higher Pell Grant awards, and they are more reliant on federal student loans than student bodies who have access to an on-campus daycare.

Table 17

Results of statistically significant t-tests and descriptive statistics for the SFA characteristics at campuses with and without an on-campus daycare.

SFA Characteristics	2-Year Public Institutions							
	No On-Campus Daycare			With On-Campus Daycare				
	M	SD	n	M	SD	n	t	df
Percent of undergraduates awarded Pell Grants	42.38%	13.50	495	38.14%	13.32	415	4.755**	908
Average Pell Grant awarded	$3,888.06	$638.61	494	$3,788.06	$568.94	415	2.496*	907
Percent of undergraduates awarded federal student loans	21.42%	17.70	495	17.32%	16.39	415	3.599**	908

* p < .05; ** p <.001

There was a significant difference in the percent of undergraduate students awarded federal student loans at public institutions that offer credit for military training (M=20.75%, SD=16.87) than at those institutions that do not (M=12.65%, SD= 17.66), t(908) = -5.110, p < .001 (Table 18). These results indicate that, on average, student bodies at two-year public institutions who have the option of receiving credit for military training are more reliant on federal student loans than student bodies who do not. There were no significant differences in the average dollar amount of federal student loans awarded to undergraduate students, the percent of undergraduate students awarded Pell Grants or the average amount of Pell Grant awards.

Table 18

Results of statistically significant t-tests and descriptive statistics for the SFA characteristics at campuses with and without credit for military training.

SFA Characteristics	2-Year Public Institutions							
	No Credit for Military Training			With Credit for Military Training				
	M	SD	n	M	SD	n	t	df
Percent of undergraduates awarded federal student loans	12.65%	17.66	135	20.75%	16.87	775	-5.110**	908

** p <.001

There was a significant difference in the percent of undergraduate students awarded federal student loans at public institutions that offer credit for life experience (M=22.68%, SD=16.67) than at those institutions that do not (M=12.92%, SD= 16.52), t(908) = -8.263, p < .001 (Table 19). On average, student bodies at two-year public institutions who have the option of receiving credit for life experiences are more reliant on federal student loans than student bodies who do not. There were no significant differences in the average dollar amount of federal student loans awarded to undergraduate students, the percent of undergraduate students awarded Pell Grants or the average amount of Pell Grant awards.

Table 19

Results of statistically significant t-tests and descriptive statistics for the SFA characteristics at campuses with and without credit for life experience.

SFA Characteristics	2-Year Public Institutions							
	No Credit for Life Experience			With Credit for Life Experience				
	M	SD	n	M	SD	n	t	df
Percent of undergraduates awarded federal student loans	12.92%	16.52	292	22.68%	16.67	618	-8.263**	908

** p <.001

There was a significant difference in the percent of undergraduate students awarded Pell Grants at public institutions that do have placement services for completers (M=41.03%, SD=13.30) than those attending institutions that do not (M=38.14%, SD= 14.23), t(908) = -2.588, p = .01 (Table 20). Additionally, there was a significant difference in the percent of undergraduate students awarded federal student loans that do have placement services for completers (M=20.13%, SD=17.45) than at those campuses that do not (M=17.26%, SD= 17.45), t(908) = -2.024, p = .043. These results indicate that, on average, student bodies at two-year public institutions who have access to placement services for completers are more reliant on federal Pell Grants and federal student loans than student bodies who do not. There were no significant differences in average amounts of Pell Grant awards or federal student loans. Additionally, there were no significant differences in the financial aid characteristics for public institutions that do and do not offer weekend/evening college.

Table 20

Results of statistically significant t-tests and descriptive statistics for the SFA characteristics at campuses with and without placement services for completers.

SFA Characteristics	**2-Year Public Institutions**							
	No Placement Services for Completers			**With Placement Services for Completers**				
	M	SD	n	M	SD	n	t	df
Percent of undergraduates awarded Pell Grants	38.14%	14.43	184	41.03%	13.29	726	-2.588**	908
Percent of undergraduates awarded federal student loans	17.26%	16.15	184	20.13%	17.45	726	-2.024*	908

** p <.01; * p <.05

For-Profit Institutions

Six separate independent sample t-tests, two-tailed, were conducted to determine if differences exist among the student financial aid characteristics at campuses that have an on-campus day care, offer remedial services, have distance education offerings, offer weekend/evening college, offer credit for life experiences, and offer credit for military training and those that do not offer these services and opportunities.

There was a significant difference in the percent of undergraduate students awarded Pell Grants at campuses that do not have remedial services (M=65.72%, SD=17.54) than those attending campuses that do (M=74.34%, SD= 15.94), $t(556) = -5.975$, $p < .001$. Additionally, there was a significant difference in the percent of undergraduate students awarded federal student loans that do not have a remedial services (M=67.85%, SD=18.75) than at those campuses that do have remedial services (M=73.27%, SD= 17.22), $t(556) = -3.500$, $p = .001$. Finally, there was a significant difference in the average dollar amount of federal student loan awards at campuses that do not have remedial services (M=$7,172.16, SD=$1,824.61)) than those attending campuses that do (M=$7,676.52, SD= $1,929.97), $t(554) = -3.150$, $p = .002$. There were no significant differences in average amount of Pell Grant awards and the presence of remedial services. These results indicate that, on average, student bodies at two-year private, for-profit institutions have access to remedial services and are more reliant on federal Pell Grants, federal student loans and receive higher student loan awards that student bodies who do not have remedial services. Table 21 summarizes the results.

Table 21

Results of statistically significant t-tests and descriptive statistics for the SFA characteristics at campuses with and without remedial services.

SFA Characteristics	2-Year For-Profit Institutions							
	No Remedial Services			With Remedial Services				
	M	SD	n	M	SD	n	t	df
Percent of undergraduates awarded Pell Grants	65.72%	17.54	317	74.34%	15.94	241	-5.975**	556
Percent of undergraduates awarded federal student loans	67.85%	18.75	317	73.27%	17.22	241	-3.500*	556
Average federal student loan	$7,172.16	$1,824.61	315	$7,676.51	$1,929.97	241	-3.150*	554

* p < .01; ** p <.001

There was a significant difference in the percent of undergraduate students awarded Pell Grants at for-profit institutions that have weekend/evening college (M=71.79%, SD=16.11) than those attending campuses that do not (M=64.94%, SD= 18.86), t(337) = -4.275, p < .001 (Table 22). The results indicate that student bodies at for-profit colleges with access to weekend/evening college options are more reliant on Pell grant awards than student bodies who do not have access. There were no significant differences in the average Pell Grant award, the percent of undergraduate students awarded federal student loans or the average student loan and the option of weekend/evening college.

Table 22

Results of statistically significant t-tests and descriptive statistics for the percent of students awarded Pell Grants at campuses with and without Weekend/Evening College.

SFA Characteristics	2-Year For-Profit Institutions							
	No W/E College			With W/E College				
	M	SD	n	M	SD	n	t	df
Percent of undergraduates awarded Pell Grants	64.94%	18.86	191	71.79%	16.11	367	-4.275**	336.55

** p <.001

There was a significant difference in the average dollar amount of federal student loan awards at campuses that do not offer credit for life experiences (M=$7,275.52, SD=$1,903.38)) than those attending campuses that do (M=$7,676.51, SD= $1,929.97), t(554) = -2.448, p = .015 (Table 23). There were no significant differences in the percent of undergraduate students awarded Pell Grants, the average amount of Pell Grant awards, or the percent of undergraduate students receiving federal student loans and the option of receiving credit for life experiences. These results indicate that, on average, student bodies at two-year private, for-profit institutions who have the option of credit for life experiences receive higher federal student loan awards than those who do not have it.

Table 23

Results of t-tests and descriptive statistics for the average dollar amount of federal student loans at for-profit campuses with and without credit for life experiences.

SFA Characteristics	**2-Year For-Profit Institutions**							
	No Credit for Life Experiences			**With Credit for Life Experiences**				
	M	SD	n	M	SD	n	t	df
Average federal student loan	$7,275.52	$1,903.38	415	$7,676.51	$1,929.97	444	-2.448*	54

* $p < .05$

There was a significant difference in the percent of undergraduate students awarded Pell Grants at campuses that do not offer credit for military training (M=64.63%, SD=17.41) than those attending campuses that do (M=74.69%, SD= 15.78), t(556) = -7.163, p < .001 (Table 24). Additionally, there was a significant difference in the average dollar amount of federal student loan awards at campuses that do not offer credit for life experiences (M=$7,232.47, SD=$1,860.78) than those attending campuses that do (M=$7,563.36, SD= $1,901.54), t(554) = -2.073, p = .039. There were no significant differences in the average amount of Pell Grant awards or the percent of

undergraduate students receiving federal student loans and the option of receiving credit for receiving military training. These results indicate that, on average, student bodies at two-year private, for-profit institutions who have the option of receiving credit for military training are more reliant on federal Pell Grants and receive higher federal student loan awards.

There were no significant differences in the undergraduate financial aid characteristics and the presence of a daycare, nor were there significant differences among undergraduate financial aid characteristics and for-profit campuses who offer undergraduate programs or courses via distance education.

Table 24

Results of statistically significant t-tests and descriptive statistics for the SFA characteristics at campuses with and without credit for military training.

SFA Characteristics	2-Year For-Profit Institutions							
	No Credit for Military Training			With Credit for Military Training				
	M	SD	n	M	SD	n	t	df
Percent of undergraduates awarded Pell Grants	64.63%	17.41	291	74.69%	15.78	267	-7.163**	556
Average federal student loan amount	$7,232.47	$1,860.78	290	$7,563.36	$1,901.54	266	-2.073*	554

* p < .05; ** p <.001

Research Question 3

For research question 3, "*What are the relationships among degree of urbanization, community characteristics and the institutional services that less than 90% of 2-year for-profit colleges and community colleges offer at their institutions*?*"* the researcher performed Chi-square tests of independence and independent samples t-tests. Chi-square tests, one for private, for-profit institutions and one for public institutions,

were used to determine if there is a relationship between the institutional services and opportunities that less than 90 percent of 2-year for-profit colleges and community colleges offer at their institutions and the degree of urbanization of each institution. A T-test was conducted to determine if there was a relationship between the institutional control and the census tract community characteristics.

Public Institutions: Services by Degree of Urbanization

Chi-square tests of independence were used to determine if there is a relationship between the institutional services that less than 90 percent of 2-year for-profit colleges and public colleges offer at their institutions and the degree of urbanization of each institution. For public institutions, a Chi-square test was conducted to determine if there is a statistically significant relationship among on-campus day care services, weekend/evening college, credit for life experience, credit for military service and placement services for completers with degree of urbanization.

The relationship between degree of urbanization and the presence of an on-campus daycare was significant, (χ^2 (3, N = 910) = 79.20, $p < .001$, Table 25). The results suggest that the probability of a public institution offering on-campus day care services is related to degree of urbanization. Students attending public institutions in suburban areas have the most access to on-campus day care services. Nearly 61 percent of public institutions in suburban areas have an on-campus day care services. Of public institutions located in cities, 58.8 percent offer on-campus day care services (Figure 9). About one-third (35.5 percent) of public institutions in rural areas have on-campus day care services. Public institutions in towns have minimal access to on-campus day care

services, with only 25.9 percent of public institutions having an on-campus day care facility.

Table 25

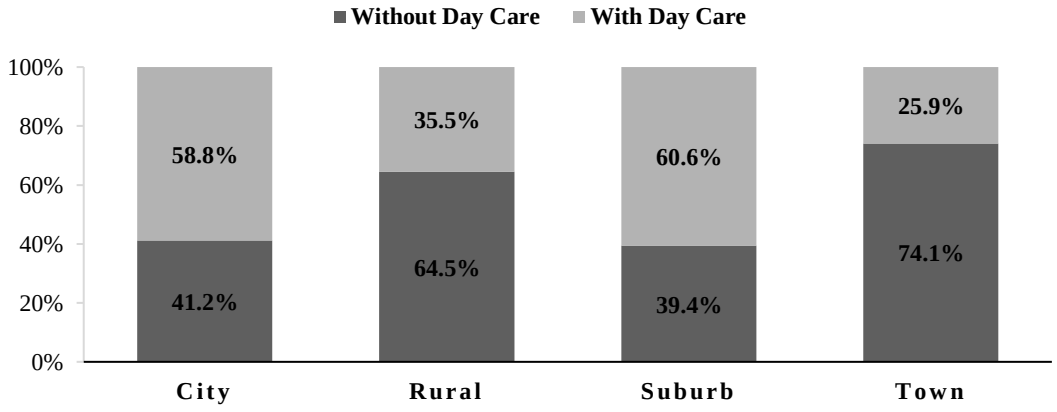
Count and percentage distribution of on-campus day care services at public institutions, by degree of urbanization.

Degree of Urbanization		On-campus day care		Total
		No	Yes	
City	Count	115	164	279
	% within Degree of Urbanization	41.2%	58.8%	100.0%
Rural	Count	149	82	231
	% within Degree of Urbanization	64.5%	35.5%	100.0%
Suburb	Count	74	114	188
	% within Degree of Urbanization	39.4%	60.6%	100.0%
Town	Count	157	55	212
	% within Degree of Urbanization	74.1%	25.9%	100.0%
Total	Count	495	415	910
	% within Degree of Urbanization	54.4%	45.6%	100.0%

$\chi^2 = 79.20$; $p < .001$

Figure 9

Percent of public institutions with and without an on-campus day care, by degree of urbanization.



The relationship between degree of urbanization and the institution having placement services for completers was significant, (χ^2 (3, N = 910) = 17.011, p = .001, Table 26). The results suggest that the probability of a public institution offering placement services for completers is related to degree of urbanization. Students attending public institutions in suburban areas and cities have the most access to placement services for completers. Nearly 86 percent of public institutions in suburban areas have placement services for completers while only 72.6 percent of public institutions in towns have placement services for completers. Of public institutions located in cities, 84.6 percent have placement services for completers and about 76 percent of public institutions in rural areas have placement services for completers.

Table 26

Count and percentage distribution of placement services for completers at public institutions, by degree of urbanization.

Degree of Urbanization		Placement Services for Completers		Total
		No	Yes	
City	Count	43	236	279
	% within Degree of Urbanization	15.4%	84.6%	100.0%
Rural	Count	56	172	231
	% within Degree of Urbanization	24.2%	75.8%	100.0%
Suburb	Count	27	161	188
	% within Degree of Urbanization	14.4%	85.6%	100.0%
Town	Count	58	154	212
	% within Degree of Urbanization	27.4%	72.6%	100.0%
Total	Count	184	726	910
	% within Degree of Urbanization	20.2%	79.8%	100.0%

$\chi^2 = 17.01$; $p < .01$

The relationship between degree of urbanization and the institution having weekend/evening college options was significant, (χ^2 (3, N = 910) = 22.469, p = .001, Table 27). The results suggest that the probability of a public institution offering

weekend/evening college is related to degree of urbanization. Students attending public institutions in suburban areas have the most access to weekend/evening college options. Nearly 76 percent of public institutions in suburban areas have weekend/evening college options while only 70.3 percent of public institutions in cities have weekend/evening college. Rural institutions have the least access, 56.7 percent, to weekend/evening college options.

Table 27

Count and percentage distribution of weekend/evening college offered at public institutions, by degree of urbanization.

Degree of Urbanization		Weekend/Evening College		Total
		No	Yes	
City	Count	83	196	279
	% within Degree of Urbanization	29.7%	70.3%	100.0%
Rural	Count	100	131	231
	% within Degree of Urbanization	43.3%	56.7%	100.0%
Suburb	Count	46	142	188
	% within Degree of Urbanization	24.5%	75.7%	100.0%
Town	Count	86	126	212
	% within Degree of Urbanization	40.6%	59.4%	100.0%
Total	Count	315	595	910
	% within Degree of Urbanization	34.6%	65.4%	100.0%

$\chi^2 = 22.47$; $p < .01$

There were no significant relationships among credit for life experiences or credit for military training and degree of urbanization.

For-Profit Institutions: Services by Degree of Urbanization

Statistical analysis in research question one determined that less than 90 percent of for-profit institutions offer on-campus day care services (1.1 percent), remedial services (43 percent), distance education (34.8 percent), weekend/evening college (65.7 percent), and offer credit for life experiences (25.9 percent), and credit for military

training (47.7 percent). Therefore, six separate chi-squares were conducted to determine if statistically significant relationships exist between each of these institutional services and degree of urbanization.

The relationship between degree of urbanization and the for-profit institution having weekend/evening college options was significant, (χ^2 (3, N = 560) = 12.185, p = .007, Table 28). The results suggest that the probability of a public institution offering weekend/evening college is related to degree of urbanization. Students attending for-profit institutions in rural areas have the most access to weekend/evening college options (81.8 percent). Nearly 70 percent of for-profit institutions in cities areas have weekend/evening college options while 61.7 percent of for-profit institutions in suburban areas have access. For-profit institutions in towns have the least access, 38.1 percent, to weekend/evening college options.

Table 28

Count and percentage distribution of weekend/evening college offered at for-profit institutions, by degree of urbanization.

Degree of Urbanization		Weekend/Evening College		Total
		No	Yes	
City	Count	95	219	314
	% within Degree of Urbanization	30.3%	69.7%	100.0%
Rural	Count	2	9	11
	% within Degree of Urbanization	18.2%	81.8%	100.0%
Suburb	Count	82	132	214
	% within Degree of Urbanization	38.3%	61.7%	100.0%
Town	Count	13	8	21
	% within Degree of Urbanization	61.9%	38.1%	100.0%
Total	Count	192	368	560
	% within Degree of Urbanization	34.3%	65.7%	100.0%

$\chi^2 = 12.19$; $p < .01$

The remaining five chi-square results indicated that no statistically significant relationships exist among degree of urbanization and on-campus day cares, (χ^2 (3, N = 560) = .51, p = .918), remedial services (χ^2 (3, N = 560) = 1.23, p = .746), distance education (χ^2 (3, N = 560) = 2.86, p = .414), credit for life experiences (χ^2 (3, N = 560) = 5.81, p = .121), and credit for military service (χ^2 (3, N = 560) = .45, p = .930). The results suggest that the probability of a for-profit institution offering each of the selected institutional services or opportunities is not related to the degree of urbanization of the campus.

Examining Census Tract Characteristics by Control

A T-test was used to determine if there was a relationship between the control of the institution and the census tract community characteristics. The descriptive statistics in research question one indicated that 95.5 percent of institutions in rural areas and 91 percent of institutions located in towns are public institutions. The count and distribution of public and for-profit institutions in the city (47.0 percent and 53.0 percent, respectively) and suburban areas (46.8 percent and 53.2 percent), respectively is more proportionate. Therefore, all institutions located in rural areas and towns were excluded from the t-test analysis that examined the census tract characteristics by control. Without excluding institutions in rural areas and towns, a t-test may produce skewed results due to the disproportionate number of public institutions in these less populated areas. The purpose of the t-test is to determine if there is a significant relationship among selected racial and socioeconomic characteristics by institutional control. By focusing on city and suburban areas collectively, categories within degree of urbanization in which public and

for-profit institutions have more equal shares, the T-test analysis may produce a more balanced analysis of these two areas.

An independent samples t-test, two-tailed, was performed comparing institutional control (public vs. for-profit) and the percentages of Whites, African Americans, Asians, and Hispanics/Latinos living in the census tract in which each postsecondary institution is located, the percent of households in each census tract that earn less than $35,000 in 2015 (S1901), the percentage of families that earns $100,000 or more in 2015 (S1901), the percentage of high school dropouts living in the census tract in which each institution is located (S1501), the percentage of individuals with a bachelor's degree and the percentage of family households with a female householder (no husband present) who has a related child under 18 years living with her (single mother). Four institutions (3 public and 1 for-profit; 3 city locations and 1 suburb campus) were excluded from the analysis because the U.S. Census specified that they could not produce accurate figures for these census tracts because they had too few sample observations.

There were significant differences in the percentage of Hispanics/Latinos living in the census tract and the percentage of households earning $100,000 or more (Table 29). Census tracts surrounding for-profit institutions have higher percentages of Hispanics/Latinos ($M = 20.67\%$, $SD = 23.75$) than public institutions ($M = 17.08\%$, $SD = 19.91$), $t(987) = -2.585$, $p = .01$. However, census tracts surrounding public institutions have higher percentages of households whose annual income is $100,000 or more ($M=23.89\%$, $SD = 17.46$) than for-profit institutions ($M = 19.31\%$, $SD = 14.72$), $t(910) = 4.43$, $p < .001$. There were no significant differences in the other racial, income or educational attainment variables.

Table 29

Statistically significant results of t-tests and descriptive statistics for the census characteristics surrounding for-profit and public institutions.

Census Tract Characteristics	2-Year Institutions							
	Public Institutions			For-Profit Institutions				
	M	SD	n	M	SD	n	t	df
Percentage of Hispanics/Latinos	17.08%	19.91	464	20.67%	23.75	527	-2.585*	987
Annual household income > $100,000	23.89%	17.46	464	19.31%	14.72	527	4.429**	910

*p<05; **p<.001

Research Question 4

For research question 4, "*What are the relationships between multi-institution and multi-campus organizations who own or operate private, for-profit institutions and the selected institutional services?"* the researcher performed 8 Chi-square tests of independence to determine if there are statistically significant relationships among each multi-institution or multi-campus organization who operates at least 5 for-profit colleges and the selected institutional services and opportunities, including: remedial services, academic/career counseling, undergraduate programs or courses offered via distance education, on-campus daycare, credit for life-experiences, and credit for military training . The purpose of this analysis was to determine if larger organizations who own/operate more private, for-profit colleges tend to offer more services and opportunities to their students. Only multi-institution and multi-campus organizations that operate at least 5 for-profit colleges in this sample were selected for analysis to examine patterns of available institutional services and learning and credit opportunities among larger organizations.

For this analysis, 17 multi-institution or multi-campus organizations, who collectively operate 270 for-profit college campuses, were selected from the 53 total multi-institution and multi-campus organizations in this sample. Additionally, these 17 multi-institution or multi-campus organizations were selected for analysis because they own at least 5 for-profit campuses that provide similar academic/professional programs, including medical/healthcare professions, information technology, business, legal and skilled-trades. Table 30 lists the multi-institution/campus organizations and the for-profit colleges they own/operate. Organizations that exclusively own and/or operate campuses that specialize in cosmetology, truck driving or auto repair were excluded. It is possible that the multi-institution/multi-campus organizations included in this analysis own or operate other educational institutions not included in this sample because this sample only includes 2-year, degree-granting, Title IV eligible institutions.

Table 30

List of the multi-institution and multi-campus organizations with the names and counts of for-profit colleges they own/operate.

Multi-institution/campus organizations	Name of For-Profit Colleges	Campuses
American National University	American National University	6
Bradford Schools Inc.	Fox College	1
	International Business College	1
	Minneapolis Business College	1
	Wood Tobe-Coburn School	1
	Bradford School	2
	Antonelli Institute	1
	Vet Tech Institute	2
	King's College	1
Career Education Corporation	Sanford-Brown College	3
	Sanford-Brown Institute	3
	Le Cordon Bleu College of Culinary Arts	15
Carrington Colleges Group Inc.	Carrington College	18

Multi-institution/campus organizations	Name of For-Profit Colleges	Campuses
Concorde Career Colleges Inc.	Concorde Career College	11
	Concorde Career Institute	4
Daymar Colleges Group	Daymar College	5
Delta Career Education Corporation	Miller-Motte College	5
	Miller-Motte Technical College	11
	Miami-Jacobs Career College	6
	Berks Technical Institute	1
	Career Technical College	2
	McCann School of Business & Technology	1
Education Affiliates Inc.	All-State Career School	1
	Fortis College	20
	Fortis Institute	10
	St. Paul's School of Nursing	2
Education Corporation of America	Golf Academy of America	5
	Virginia College	17
	Ecotech Institute	1
Employment Services Inc.	Centura College	5
International Education Corporation	Florida Career College	13
ITT Educational Services Inc.	ITT Technical Institute	13
JTC Education Inc.	MedTech College	4
	MedTech Institute	3
	Radians College	1
Kaplan Higher Education Corporation	Brightwood Career Institute	5
	Brightwood College	29
	Kaplan College	1
Lincoln Educational Services	Lincoln College of Technology	7
	Lincoln Technical Institute	5
Vatterott Educational Centers Inc.	L'Ecole Culinaire	3
	Vatterott College	17
	Court Reporting Institute	1
Weston Educational Inc.	Heritage College	4
	Heritage Institute	2
Total		**270**

Chi-Square Results

The relationship among the 17, multi-institution and multi-campus organizations who own/operate for-profit colleges and offering credit for military training was significant, (χ^2 (16, N = 270) = 233.38, $p < .001$, Table 31). The results suggest that the probability of a for-profit college offering credit for military training is related to the multi-institution or multi-campus organization. Of the 17 multi-institution/multi-campus

organizations, 11 offer credit for military training at each of their for-profit colleges they own/operate while 3 do not offer credit for military training at any of their campuses. The remaining 3 multi-institution/multi-campus organizations offer credit for military training at some of their campuses.

Table 31

Count distribution of the availability of credit for military training at multi-institution and multi-campus organizations.

Multi-Institution/Campus Organization	Credit for Military Training		Total
	Implied No	Yes	
American National University	0	6	6
Bradford Schools Inc.	8	2	10
Career Education Corporation	16	5	21
Carrington Colleges Group Inc.	0	18	18
Concorde Career Colleges Inc.	15	0	15
Daymar Colleges Group	0	5	5
Delta Career Education Corporation	0	26	26
Education Affiliates Inc.	30	3	33
Education Corporation of America	0	23	23
Employment Services Inc.	0	5	5
International Education Corporation	13	0	13
ITT Educational Services Inc.	0	13	13
JTC Education Inc.	8	0	8
Kaplan Higher Education Corporation	0	35	35
Lincoln Educational Services	0	12	12
Vatterott Educational Centers Inc.	0	21	21
Weston Educational Inc.	0	6	6
Total	**90**	**180**	**270**

The relationship among the 17, multi-institution and multi-campus organizations who own/operate for-profit colleges and offering credit for life experience was

significant, (χ^2 (16, N = 270) = 191.80, p < .001, Table 32). The results suggest that the probability of a for-profit college offering credit for life experience is related to the multi-institution or multi-campus organization. Of the 17 multi-institution and multi-campus organizations, 3 offer credit for life experience at each of their for-profit colleges they own/operate while 9 do not offer credit for life experience at any of their campuses. The remaining 5 multi-institution/multi-campus organizations offer credit for life experience at some of their campuses.

Table 32

Count distribution of the availability of credit for life experiences at multi-institution and multi-campus organizations.

Multi-Institution/Campus Organization	Credit for Life Experience		Total
	Implied No	Yes	
American National University	0	6	6
Bradford Schools Inc.	10	0	10
Career Education Corporation	21	0	21
Carrington Colleges Group Inc.	0	18	18
Concorde Career Colleges Inc.	15	0	15
Daymar Colleges Group	5	0	5
Delta Career Education Corporation	0	26	26
Education Affiliates Inc.	32	1	33
Education Corporation of America	19	4	23
Employment Services Inc.	5	0	5
International Education Corporation	13	0	13
ITT Educational Services Inc.	13	0	13
JTC Education Inc.	8	0	8
Kaplan Higher Education Corporation	21	14	35
Lincoln Educational Services	10	2	12
Vatterott Educational Centers Inc.	20	1	21
Weston Educational Inc.	6	0	6
Total	**90**	**180**	**270**

The relationship among the 17, multi-institution and multi-campus organizations who own/operate for-profit colleges and offering weekend/evening college was significant, (χ^2 (16, N = 270) = 134.53, p < .001, Table 33). The results suggest that the probability of a for-profit college offering credit for life experience is related to the multi-institution or multi-campus organization. Of the 17 multi-institution/multi-campus organizations, 3 offer credit for life experience at each of their for-profit colleges they own/operate while 9 do not offer credit for life experience at any of their campuses. The remaining 5 multi-institution/multi-campus organizations offer credit for life experience at some of their campuses.

Table 33

Count distribution of the availability of weekend/evening college at multi-institution and multi-campus organizations.

Multi-Institution/Campus Organization	Weekend/Evening College		Total
	Implied No	Yes	
American National University	0	6	6
Bradford Schools Inc.	10	0	10
Career Education Corporation	5	16	21
Carrington Colleges Group Inc.	0	18	18
Concorde Career Colleges Inc.	0	15	15
Daymar Colleges Group	1	4	5
Delta Career Education Corporation	0	26	26
Education Affiliates Inc.	13	20	33
Education Corporation of America	5	18	23
Employment Services Inc.	0	5	5
International Education Corporation	0	13	13
ITT Educational Services Inc.	13	0	13
JTC Education Inc.	0	8	8
Kaplan Higher Education Corporation	6	29	35
Lincoln Educational Services	0	12	12
Vatterott Educational Centers Inc.	0	21	21
Weston Educational Inc.	0	6	6
Total	**90**	**180**	**270**

The relationship among the 17, multi-institution and multi-campus organizations who own/operate for-profit colleges and offering distance education courses was significant, (χ^2 (16, N = 270) = 200.18, p < .001, Table 34). The results suggest that the probability of a for-profit college offering distance education is related to the multi-institution and multi-campus organization. Of the 17 multi-institution/multi-campus organizations, 2 offer distance education at each of their for-profit colleges they own/operate while 9 do not offer distance education at any of their campuses. The remaining 6 multi-institution/multi-campus organizations offer distance education at some of their campuses.

Table 34

Count distribution of the availability of distance education at multi-institution and multi-campus organizations.

Multi-Institution/Campus Organization	Distance Education		Total
	Implied No	Yes	
American National University	0	6	6
Bradford Schools Inc.	10	0	10
Career Education Corporation	15	6	21
Carrington Colleges Group Inc.	1	17	18
Concorde Career Colleges Inc.	15	0	15
Daymar Colleges Group	0	5	5
Delta Career Education Corporation	1	25	26
Education Affiliates Inc.	24	9	33
Education Corporation of America	2	21	23
Employment Services Inc.	5	0	5
International Education Corporation	13	0	13
ITT Educational Services Inc.	13	0	13
JTC Education Inc.	8	0	8
Kaplan Higher Education Corporation	35	0	35
Lincoln Educational Services	12	0	12
Vatterott Educational Centers Inc.	20	1	21
Weston Educational Inc.	6	0	6
Total	**90**	**180**	**270**

The relationship among the 17, multi-institution and multi-campus organizations who own/operate for-profit colleges and offering academic/career counseling was significant, (χ^2 (16, N = 270) = 51.96, p < .001, Table 35). The results suggest that the probability of a for-profit college offering academic/career counseling is related to the multi-institution or multi-campus organization. Of the 17 multi-institution and multi-campus organizations, 14 offer academic/career counseling at each of their for-profit colleges and remaining 3 multi-institution and multi-campus organizations offer academic/career counseling at some of their campuses.

Table 35

Count distribution of the availability of academic/career counseling at multi-institution and multi-campus organizations.

Multi-Institution/Campus Organization	Academic/Career Counseling		Total
	Implied No	Yes	
American National University	0	6	6
Bradford Schools Inc.	1	9	10
Career Education Corporation	0	21	21
Carrington Colleges Group Inc.	0	18	18
Concorde Career Colleges Inc.	0	15	15
Daymar Colleges Group	0	5	5
Delta Career Education Corporation	0	26	26
Education Affiliates Inc.	10	23	33
Education Corporation of America	0	23	23
Employment Services Inc.	0	5	5
International Education Corporation	0	13	13
ITT Educational Services Inc.	0	13	13
JTC Education Inc.	0	8	8
Kaplan Higher Education Corporation	5	30	35
Lincoln Educational Services	0	12	12
Vatterott Educational Centers Inc.	0	21	21
Weston Educational Inc.	0	6	6
Total	**90**	**180**	**270**

The relationship among the 17, multi-institution and multi-campus organizations who own/operate for-profit colleges and offering remedial services was significant, (χ^2 (16, N = 270) = 162.67, p < .001, Table 36). The results suggest that the probability of a for-profit college offering remedial services is related to the multi-institution or multi-campus organization. Of the 17 multi-institution/multi-campus organizations, 3 offer remedial services at each of their for-profit colleges while 8 do not offer distance education at any of their campuses. The remaining 6 multi-institution and multi-campus organizations offer remedial services at some of their campuses.

Table 36

Count distribution of the availability of remedial services at multi-institution and multi-campus organizations.

Multi-Institution/Campus Organization	Remedial Services		Total
	Implied No	Yes	
American National University	0	6	6
Bradford Schools Inc.	10	0	10
Career Education Corporation	18	3	21
Carrington Colleges Group Inc.	18	0	18
Concorde Career Colleges Inc.	15	0	15
Daymar Colleges Group	5	0	5
Delta Career Education Corporation	3	23	26
Education Affiliates Inc.	20	13	33
Education Corporation of America	5	18	23
Employment Services Inc.	5	0	5
International Education Corporation	13	0	13
ITT Educational Services Inc.	0	13	13
JTC Education Inc.	8	0	8
Kaplan Higher Education Corporation	19	16	35
Lincoln Educational Services	0	12	12
Vatterott Educational Centers Inc.	1	20	21
Weston Educational Inc.	6	0	6
Total	**90**	**180**	**270**

The relationship among the 17, multi-institution/multi-campus organizations who own/operate for-profit colleges and offering placement services for completers was significant, (χ^2 (16, N = 270) = 255.18, p < .001, Table 37). The results suggest that the probability of a for-profit college offering placement services for completers is related to the multi-institution or multi-campus organization. Of the 17 multi-institution and multi-campus organizations, 15 offer placement services for completers at each of their for-profit colleges while 1 does not offer placement services for completers at any of their campuses. The remaining 1 multi-institution/multi-campus organization offers placement services for completers at one of their campuses. Placement services for completers was the most available institutional service at these for-profit colleges.

Table 37

Count distribution of the availability of placement services for completers at multi-institution and multi-campus organizations.

Multi-Institution/Campus Organization	Placement Services for Completers		Total
	Implied No	Yes	
American National University	0	6	6
Bradford Schools Inc.	0	10	10
Career Education Corporation	0	21	21
Carrington Colleges Group Inc.	18	0	18
Concorde Career Colleges Inc.	0	15	15
Daymar Colleges Group	0	5	5
Delta Career Education Corporation	0	26	26
Education Affiliates Inc.	1	32	33
Education Corporation of America	0	23	23
Employment Services Inc.	0	5	5
International Education Corporation	0	13	13
ITT Educational Services Inc.	0	13	13
JTC Education Inc.	0	8	8
Kaplan Higher Education Corporation	0	35	35
Lincoln Educational Services	0	12	12
Vatterott Educational Centers Inc.	0	21	21
Weston Educational Inc.	0	6	6
Total	90	180	270

The relationship among the 17, multi-institution and multi-campus organizations who own/operate for-profit colleges and offering on-campus day care services was nonsignificant. None of the multi-institution and multi-campus organizations owned/operated any for-profit college that offered on-campus day care services.

Summary of Findings

Descriptive Statistics

In 2016, there were 1,470 degree-granting, Title IV eligible two-year postsecondary institutions operating in the United States, of which 910, or 61.9 percent, were public and 560, 38.1 percent, were private, for-profit institutions. Public and for-profit institutions are in each Bureau of Economic Analysis (BEA) region. However, for-profits have a higher share of intuitions in the Mid-East region (51.3 percent) and own a considerable share in the Southeast region (41.1 percent). Public institutions outnumber for-profits in every region, except the Mid-East (89 public versus 86 for-profit, respectively). The Southeast region has the highest count of public institutions (247).

Public institutions vary in size while for-profit institutions limit their student body enrollments. They also exist in every institutional size category, ranging from smaller student enrollments of under 1,000 to enrollments of 20,000 students and above. About 88 percent of all degree-granting, Title IV eligible two-year for-profit colleges have student enrollments of under 1,000 students. About half of degree-granting, Title IV eligible two-year public institutions have student enrollments of 1,000 to 4,999 students.

More than half (56.1 percent) of for-profit colleges are in cities and about 38 percent of for-profit colleges are in suburban areas. For-profit colleges are sparsely located in rural areas (2 percent) and towns (3.8 percent). Public colleges are more

equally distributed throughout cities (30.7 percent), suburbs (20.7 percent), towns (23.3 percent) and rural areas (25.4 percent).

Public institutions more consistently offer a variety of institutional services and learning and credit opportunities than for-profit institutions. However, only 45.6 percent of public institutions offer on-campus daycare services. For-profit institutions consistently offer placement-services for completers and academic/career counseling. However, the remaining services are not as widely available.

Public institutions enroll a younger student body (65.8 percent are under 25 years) that is 57.9 percent female. About half of the student body is white, 14 percent is African American, 16 percent is Hispanic/Latino and 3.5 percent is Asian. About 40 percent of students enrolled at public institutions receive federal Pell Grants with the average award being $3,842.41. Nearly 20 percent of students receive federal student loans of $5,035.94. Additionally, 165 public institutions, or 10 percent of the sample, reported that no students received federal student loans.

For-profit institutions enroll older student bodies (56.3 percent are over 25 years) who have more female students, 71 percent, than male students, 29 percent. Student bodies also have more African Americans (27.4 percent) and Hispanics/Latinos (18.3 percent). Student bodies at for-profits are heavily reliant on federal Pell Grants and student loans. Nearly 70 percent of students at for-profits receive federal Pell Grants that average $3,935.01. Additionally, 70.2 percent of student receive federal student loans that average $7,390.77. Only two private, for-profit institutions reported that no students received federal student loans.

Services and Financial Student Aid

There is a statistically significant relationship between financial aid characteristics and the presence of an on-campus daycare. Student bodies at two-year public institutions who do not have access to an on-campus day care are more reliant on federal Pell Grants, they receive higher Pell Grant awards, and they are more reliant on federal student loans than student bodies who have access to an on-campus daycare. There are also statistically significant relationships among financial aid characteristics and public institutions that offer credit for military training, credit for life experience and placement services for completers. Student bodies at two-year public institutions who have the option of receiving credit for military training are more reliant on federal student loans than student bodies who do not**.** Student bodies at two-year public institutions who have the option of receiving credit for life experiences are more reliant on federal student loans than student bodies who do not. Student bodies at two-year public institutions who have access to placement services for completers are more reliant on federal Pell Grants and federal student loans than student bodies who do not. These results indicate that lower SES student bodies tend to not have access to on-campus daycare services and placement services for completers. However, student bodies that have higher tuition tend to have the options of receiving credit for military training, credit for life experiences and placement services for completers.

There are statistically significant relationships among financial aid characteristics and remedial services, weekend/evening college, credit for life experience and credit for military training. Student bodies at two-year private, for-profit institutions who have access to remedial services are more reliant on federal Pell Grants, federal student loans

and receive higher student loan awards that student bodies who do not have remedial services. Student bodies at for-profit colleges who have access to weekend/evening college options are more reliant on Pell Grant awards than student bodies who do not have access to weekend/evening college options. Student bodies at two-year private, for-profit institutions who have the option of credit for life experiences receive higher federal student loan awards than those who do not have that option. Student bodies at two-year private, for-profit institutions who have the option of receiving credit for military training are more reliant on federal Pell Grants and receive higher federal student loan awards. These results indicate that lower SES student bodies at for-profit institutions tend to have access to remedial services, weekend/evening college, and credit for military training. However, students who have these services and credit options pay higher tuitions than those student bodies who do not have access to these credit options.

Institutions, Services and Degree of Urbanization

More statistically significant relationships existed between degree of urbanization and institutional services and learning and credit opportunities within public institutions than for-profit institutions. At public institutions, the relationship between degree of urbanization and the presence of an on-campus daycare was significant. Students attending public institutions in suburban areas have the most access to on-campus day care services. Nearly 61 percent of public institutions in suburban areas have an on-campus day care services. Of public institutions located in cities, 58.8 percent offer on-campus day care services. About one-third (35.5 percent) of public institutions in rural areas and 25.9 percent in towns have on-campus day care services.

Also, students attending public institutions in suburban areas (86 percent) and cities (84.6 percent) have the most access to placement services for completers. About 76 percent of public institutions in rural areas and 72.6 percent of public institutions in towns have placement services for completers. Finally, students attending public institutions in suburban areas (76 percent) have the most access to weekend/evening college options. In cities, 70.3 percent have access to weekend/evening college options while rural institutions and town locations have less access (56.7 percent and 59.4 percent, respectively). These results indicate that public institutions located in suburban areas have more consistent access to institutional services and learning and credit opportunities while towns and rural areas have less consistent access.

Only the relationship between degree of urbanization and for-profit institutions having weekend/evening college options was significant. Students attending for-profit institutions in rural areas have the most access to weekend/evening college options (81.8 percent). Nearly 70 percent of for-profit institutions in cities, 61.7 percent in suburban areas, and 38.1 percent in towns have access. This result indicates that for-profits tend to offer weekend/evening classes more consistently in less populated, rural areas.

Census Tract Characteristics

Nationally, the census tract characteristics surrounding for-profit and public institutions in cities and suburbs are similar. Public and for-profit institutions located in towns and rural areas were not included in this analysis because those areas do not have many for-profit institutions. There are statistically significant differences in the percentages of Hispanics/Latinos and households whose annual income is $100,000 or more. For-profit institutions are located in areas with higher percentages of

Hispanics/Latinos (20.67 percent) than public institutions (17.08 percent). Also, public institutions are located in areas with more households with an annual income of more than $100,000 (23.9 percent) than for-profit institutions (19.3 percent).

Multi-campus and Multi-Institutional Organizations and Institutional Services and Opportunities

There are statistically significant relationships among multi-institution and multi-campus organizations who own/operate at least 5 for-profit college campuses and offering credit for military training, credit for life experience, weekend/evening college, distance education, academic/career counseling, remedial services, placement services for completers. The only nonsignificant relationship was for on-campus day care services because none of these organizations offer than service. These results indicate that there is variability in the services that for-profit colleges with similar programs offer by ownership. In other words, for-profit college owners/operator take different approaches to which services and opportunities they decide to offer at the campuses they own/operate. At times, there is variation in the services and opportunities offered to student within campuses of the same brand. Table 38 summarizes the main findings of the analysis by control.

Table 38

Key findings of the statistical analysis, by control.

Variables	Public Institutions	For-Profit Institutions
Sample Count	910 (*61.9%*)	560 (*38.1%*)
Geographic Locations	Located in every region of the Unites States and more equally	Highly populated regions of the United States. Primarily located in in cities and suburban areas.

Variables	Public Institutions	For-Profit Institutions
	distributed throughout cities, suburbs, towns and rural areas	
Institution Size	Exist in every size category with 50% in the 1,000-4,999 category.	88% have enrollments of less than 1,000 students.
Institutional Services	More consistently offer a variety of institutional services and learning and credit opportunities. However, only 45.6 percent of public institutions offer on-campus daycare services.	Consistently offer placement-services for completers and academic/career counseling. However, the remaining services are not as widely available.
Degree-Seeking Enrollment Characteristics	34.2% over 25 years 57.9% Female 55.7% White 14.2% African American 16.1% Hispanic 3.5% Asian	56.3% over 25 years 71% Female 40.2% White 27.4% African American 18.3% Hispanic 2.7% Asian
Federal Student Aid	40.5% of students receive federal Pell Grants. The Average Pell Grant award is $3,842.41. 19.6% of students receive federal student loans. The average loan is $5,035.94.	69.4% of students receive federal Pell Grants. The Average Pell Grant award is $3,935.01. 70.2% of students receive federal student loans. The average loan is $7,390.77.
Statistically significant relationships among FSA characteristics and services	Lower SES student bodies tend to not have access to on-campus daycare services and placement services for completers. However, student bodies that have higher tuition tend to have the options of receiving credit for military training, credit for life experiences and placement services for completers.	Lower SES student bodies tend to have access to remedial services, weekend/evening college, and credit for military training. However, students who have these services and credit options pay higher tuitions than student bodies who do not have access to these credit options.
Statistically significant relationships among degree of urbanization and services	Public institutions located in suburban areas have more consistent access to on-campus daycares, placement services for completers, and weekend/evening college while towns and rural areas have less consistent access.	For-profits tend to offer weekend/evening classes more consistently in less populated, rural areas.

Variables	Public Institutions	For-Profit Institutions
Statistically significant relationships among census tract characteristics, for profit institutions and public institutions	Nationally, public institutions are in areas with more households with an annual income of more than $100,000 (23.9%) than for-profit institutions (19.3%).	Nationally, for-profit institutions are in areas with higher percentages of Hispanics/Latinos (20.67 %) than public institutions (17.08%).
Statistically significant relationships among multi-campus and multi-institutional organizations and institutional services	N/A	Variability exists in the services and opportunities that for-profit colleges with similar programs offer by ownership. For-profit college owners/operators differ in what services/opportunities their respective institutions offer. There is also some variation between campuses of the same brand.

CHAPTER V

DISCUSSION, IMPLICATIONS and RECOMMENDATIONS

This final chapter presents summaries of the current study and findings from collected data. Additionally, interpretation of the data analysis is discussed, and the implications and limitations of the study are addressed. This chapter will conclude with recommendations for further study.

This study examined the institutional services and special learning and credit opportunities available to students at two-year, degree-granting, Title IV eligible institutions in the United States to determine what relationships existed among the selected institutional services and opportunities, student financial aid characteristics, student enrollment characteristics and community characteristics. The purpose of this study was to determine if and to what extent selected institutional services and special learning and credit opportunities are stratified by race, age, socioeconomic status and urbanicity at two-year private, for-profit and public institutions in the United States.

There are four research questions that drive this study. The research questions center on student body characteristics, federal student aid, institutional control, institutional characteristics, census tract characteristics and institutional services and opportunities.

1. What are the general student body characteristics and institutional services at 2-year for-profit colleges and community colleges and how do they compare?

2. What are the relationships among federal student awards and the institutional services that less than 90% of 2-year for-profit colleges and community colleges offer at their institutions?

3. What are the relationships among degree of urbanization, community characteristics and the institutional services that less than 90% of 2-year for-profit colleges and community colleges offer at their institutions?

4. What are the relationships between multi-institution and multi-campus organizations who own or operate private, for-profit institutions and the selected institutional services?

Several statistical techniques were used to address the research questions posed in this study. For research question 1, descriptive statistics of the national sample were reported, including: institutional characteristics (BEA regions, institutional size based on enrollment, degree of urbanization, and control), institutional services offered at private for-profit and public institutions, and the enrollment characteristics of public and private, for-profit institutions. In research question 2, multiple independent samples t-tests were conducted to assess mean differences in the federal student awards and the institutional services that less than 90% of 2-year for-profit colleges and community colleges offer at their institutions. Research question 3 used Chi-square tests of independence to determine if there is a relationship between the institutional services that less than 90 percent of 2-year for-profit colleges and public colleges offer at their institutions and the degree of urbanization of each institution and an independent samples t-test was used to

determine if there was a relationship between the control of the institution and the census tract community characteristics. Finally, for research question 4, Chi-square tests of independence were employed to determine if there are statistically significant relationships among each multi-institution or multi-campus organization who operates at least 5 for-profit colleges and the selected institutional services and opportunities.

Discussion of the Significant Findings

This study revealed that statistically significant relationships existed among institutional services and special learning and credit opportunities, institutional control, the racial and socioeconomic characteristics of the institutions' local census tracts, degree of urbanization and multi-campus and multi-institutional organizations. The results indicate that stratification of institutional services and special learning and credit opportunities exists within the two-year, Title IV eligible, degree-granting sector of higher education. This stratification manifests in a variety of ways, including control and urbanicity, variables that are ultimately linked to socioeconomic status, race and age.

Public vs for-profit: location, size and student body

Findings indicated that for-profit colleges and public colleges operate under separate and distinct paradigms that connect with their organizational purpose. First, findings indicated that for-profit institutions selectively establish themselves in populated areas with large groups of potential customers to maximize the shareholders' profits. Findings showed that for-profit colleges have an unquestionably strategic presence in their physical locations compared to public institutions. Their geographic locations and enrollment sizes correspond to more populated areas in which larger pools of potential customers exist. The examination of institutions by BEA region identified that there were

geographic regions that were disproportionately populated with FPCs, including the Mid-East region in which 51.3 percent of the institutions located in that region are for-profit institutions. The 96 for-profit institutions that are in the Mid-East region are 17 percent of the for-profit institutions in the sample. Additionally, 94 percent of for-profit institutions in this sample situate themselves in populated cities and suburban areas while distancing themselves from less populated towns and rural areas. These findings coincided with previous research regarding the connection between the locations of for-profit colleges and populated urban areas with pools of potential students (Soliz, 2016).

Although for-profit institutions establish campuses in more densely populated locations, their student enrollments remain constant at 1,000 students or less. Some reasons that for-profit institutions consistently enroll less than 1,000 students include the short programs and the low overhead costs. Many for-profits offer two-year and less than two-year programs, including less than one-year certificate programs and short 'bootcamp-style' certificate programs that last for several weeks. These programs offer quick turnaround for students and consistently keep enrollment low. Also, for profit institutions typically rent property that accommodates low student enrollments. They have a flexible organizational model permits for-profit institutions to relocate to areas where there is an increased demand for for-profit programs, leaving behind the cities and neighborhoods where demand, or funding, is low. Most hire at-will instructors, they offer a standardized, proprietary curriculum designed by corporate curriculum managers and they lease property rather than purchase it (ASHE, 2006). For-profit institutions have temporary relationships with local communities that are ultimately based on funding.

Two-year public institutions also have a strategic presence within local communities. However, their strategy is to situate themselves in communities of all sizes and locales. Public institutions exist in densely populated urban areas, suburban areas, less populated towns and rural communities. This finding supports previous research regarding the locations of community colleges in both rural and urban (Soliz, 2016). The public institutions also fluctuate in size, establishing smaller institutions that serve less than 1,000 students and building campuses that accommodate upwards of 20,000 students. They exist at every level of the institutional size category in IPEDS, an indication that enrollments at public institutions fluctuate according to their population of their local communities, and they are more proportionately distributed throughout the degree of urbanization categories than the for-profit institutions. These results indicate that public institutions are established throughout the United States in a variety of regions, locations and sizes to serve the higher education needs of local communities while for-profit institutions choose regions, locations and sizes that suit their own business needs.

Variation between for-profit and public institutions also exists among the student characteristics of race, age and socioeconomic status. The enrollment characteristics findings support previous research that found that, compared to two-year public institutions, for-profit colleges serve a more disadvantaged and underserved group of beginning undergraduates that are older, predominantly female, and minority (Chung, 2012; Deming et al., 2013; Iloh & Tierney, 2014; Kena, et al., 2016). The findings indicate that public institutions have higher shares of White and younger students, more men than women and more Asian students.

Additionally, the student bodies at for-profit institutions are more dependent on federal Pell Grant awards (69.4 percent at for-profits and 40.5 percent at community colleges) and the average amount of their Pell Grant is higher than the average award at public institutions ($3,935 vs $3,842, respectively). Student bodies at for-profit institutions are also more than three times as likely to receive federal student loans awards (70.2 percent vs 19.6 percent) and their awards are nearly 50 percent greater than the awards for students at public institutions ($7,391 vs $5,036, respectively). About 10 percent of the institutions in this sample reported that no students received student loans and all but two of these institutions are public colleges. These findings support previous research identifying the disproportionate number of students who receive Pell grants and federal loans at for-profit colleges (Kena et al., 2016). The results indicate that for-profit institutions enroll older, female, lower-socioeconomic urban minorities who pay inflated tuition prices while public institutions serve younger, White, more male than female student bodies who are not as reliant on Pell Grants and tend to not take out student loans because the tuition is more affordable. Overall, these results illustrate the dissimilarities in the locations of and the enrollment characteristics at for-profit and public institutions. The findings are vital distinctions because they ultimately uncover who has access to which institutional services and special learning and credit opportunities.

Public vs for-profit: institutional services and special learning and credit opportunities

Variation and restriction exists in the institutional services and special learning and credit opportunities offered at for-profit colleges. For-profit colleges consistently offer placement services for completers and academic/career counseling, but the

remaining services are limited or absent. This finding supports previous research that examined the admissions, counseling, and placement services at for-profit colleges (Bailey, Badway & Gumport, 2001). Tierney and Hentschke (2007) stated that one of the defining characteristics of for-profit colleges is a focus on program placement. For-profit colleges are required to disclose the job-placement rates of graduates in programs identified by the gainful employment regulations. The purpose of publicly disclosing these rates is to assist prospective students in making-informed decisions about enrolling in postsecondary institutions. Therefore, it is in the for-profit institution's best interest to develop a strong job placement program; if they can place graduates in jobs after graduation, the institution has a chance at meeting the gainful employment regulations and even enrolling more students. However, colleges disclose only the job placement rates required by their accreditors and state regulatory agencies, metrics that widely vary and are rarely verified. In January 2017, the U.S. Department of Education released the first debt-to-earnings rates for career training programs as required by the landmark Gainful Employment regulations. Their report indicated that 98 percent of the failing programs are at for-profit colleges (U.S Department of Education, 2017). The newly released gainful employment is discussed later in this chapter.

Additionally, only 1 percent of for-profit colleges in this sample offer on-campus daycare services, despite that two-thirds of students who attended for-profit institutions are females over 25 years and previous research indicates that for-profit college students are disproportionately single parents (Cellini, 2012). Also, distance education is minimally offered by one-third of the for-profit institutions. Credit opportunities including credit for life experience and military training, options that nontraditional and

working students value, are also less available at for-profit institutions than at public institutions. These findings coincide with previous research about the limited spending by for-profit institutions on student resources, including instruction, academic support, student services, institutional support, and institutional grants (Iloh & Tierney, 2014).

Opposed to for-profit institutions, public colleges consistently offer institutional services and opportunities aimed towards both traditional and nontraditional students. At least 97 percent of all public colleges in the United States offer remedial services, academic/career counseling services and distance education and more than two-thirds have placement services for completers, weekend/evening college, credit for life experiences and credit for military training. However, less than half of public institutions offer on-campus daycare services, a dismal figure that could benefit from further research and policy changes (Eckerson, et al., 2016; Jones-DeWeever & Gault, 2006).

Public vs for-profit: institutional services and student financial award characteristics

The results indicated that public institutions with higher tuitions may offer a wider variety of institutional services and special learning and credit opportunity than those institutions with lower tuitions. First, a statistically significant relationship exists between student bodies at two-year public institutions who have the option of receiving credit for military training and credit for life experiences are more reliant on federal student loans than student bodies who do not. Institutions that offer credit for military training average 8 percent more students who are awarded federal student loans and those that offer credit for life experiences average nearly 10 percent more students who are awarded federal student loans. Additionally, student bodies at two-year public institutions who have

access to placement services for completers are more reliant on federal Pell Grants and federal student loans than student bodies who do not. There is about a 3 percent difference in the percent of undergraduates awarded Pell Grants and federal student loans at institutions that offer placement services for completers.

However, there is a statistically significant relationship between financial aid characteristics and the presence of an on-campus daycare at public institutions. The percentage of undergraduates receiving Pell Grants and federal student loan awards at public institutions is about 4 percent lower at campuses with on-campus daycare services, indicating that students who tend to have access to on-campus day care services at public institutions tend to have more economic resources. Moreover, the results of research question 3 indicated that the relationship between degree of urbanization and the presence of an on-campus daycare was significant. On-campus daycare services are found on about 60 percent of campuses located in suburban areas and cities while only a third of campuses in rural areas and one-quarter of campuses in towns have daycare services. These results indicate that students who have access to on-campus daycare services at public institutions are more likely to be from more populated, more suburban areas and have a slightly higher socioeconomic status than those who do not.

Additionally, public institutions located in towns and rural areas have less access to institutional services and special learning and credit opportunities than students in cities and suburban areas. Similarly, public institutions in towns and rural areas are about 10 percent less likely to have placement services for completers. These key findings illustrate the stratification of institutional services and opportunities at public institutions by urbanicity and socioeconomic status. Nationally, students at suburban, public

institutions campuses are more financially stable and they receive the broadest and most consistent services and opportunities. Students in less populated towns and rural areas have less access to services and opportunities than suburban students, but more access than students at for-profit institutions.

At for-profit institutions, statistically significant relationships exist among some institutional services and credit opportunities with student federal aid, higher tuition and dependence on federal Pell Grants. Statistically significant relationships exist among remedial services and the student financial aid characteristics. The percent of the student body receiving Pell Grants is 9 percent higher, the percentage receiving federal student loans is 5 percent higher, and the average student loan amount is $500 more. Student bodies who have the option of receiving credit for life experiences and military training have student loan awards that are about $400 more than those student bodies who do not have this option. Additionally, while there was a relationship between for-profit colleges offering weekend/evening college and degree of urbanization (82 percent of students attending for-profit colleges in rural areas have access to weekend/evening college), the other services and opportunities did not have a statistically significant relationship with degree of urbanization. This indicates that although for-profit colleges have few campuses in less populated areas, the probability of for-profit colleges offering services and opportunities is not related to their status of being in a remote or populated area.

These results highlight the importance of research question 4 which identifies how for-profit colleges ownership plays into the availability of institutional services and special learning and credit opportunities. This analysis examined connections between multi-campus and multi-institutional organizations with the selected institutional services

and special learning and credit opportunities to analyze the differences and similarities among the services and opportunities provided by for-profit college owners that own more than 5 private, for-profit college campuses.

Multi-institutional and multi-campus organization and institutional services and special learning and credit opportunities

The results of research question 4 indicated that there is a statistically significant relationship among the selected institutional services and opportunities by the multi-campus and multi-institutional organizations. These results indicate that organizations that own/operate for-profit colleges generally make top-down decisions about which student services their brands/campuses will offer. In most cases, when a multi-campus or multi-institutional organization owns several for-profit college brands, the services these different brands offer tend to be the same. For example, Delta Career Education Corporation owns/operates 6 different for-profit college brands, Miller-Motte College, Miller-Motte Technical College, Miami-Jacobs Career College, Berks Technical Institute, Career Technical College, and McCann School of Business & Technology, 4 of which have multiple campuses for a total of 26 campuses. Each of these brands offers credit for life experiences, credit for military training, academic/career counseling and weekend/evening college. On the other hand, Bradford Schools Inc. owns/operated 8 brands, 2 of which have 2 campuses for a total of 10 campuses. The campuses/brands operated by Bradford Schools Inc. do not offer credit for life experiences, weekend/evening college, remedial services or distance education.

However, for-profit college organizations are not always consistent. One of the campuses owned/operated by Delta Career Education Corporation does not offer

distance education while the remailing 25 do. Additionally, one of Bradford Schools Inc.'s campuses does not provide academic/career counseling. Moreover, there is some variation among the services offered at campuses owned by the same organization. For example, Daymar Colleges Group owns/operates 5 Daymar Colleges and no other brands or campuses. However, only 4 Daymar College campuses offer weekend/evening college while the remaining campus does not. Therefore, while statistically significant relationships exist among institutional services and multi-campus and multi-institutional organizations, which identifies that for-profit college organizations vary in their approaches to institutional services and opportunities, this analysis also determined that the services offered at for-profit institutions owned/operated by a single organization may also be inconsistent.

Since some of the programs offered by select for-profit college brands may not necessitate some of the institutional services or opportunities, these findings are not surprising. For example, Career Education Corporation's 15 Le Cordon Bleu College of Culinary Arts campuses do not offer credit for life experiences, credit for military training or distance education. Each of these absent credit and learning opportunities is understandable given the program content. However, even the services at Le Cordon Bleu College of Culinary Arts are inconsistent and some are even bewildering. For example, one Le Cordon Bleu College of Culinary Arts campus offers remedial services. Education Corporation of America is another example of a multi-institutional organization with a perplexing paring of services and programs. Education Corporation of America's for-profit institution Golf Academy of America does not offer weekend/evening college or remedial education. Perhaps Golf Academy of America

only offers golf classes during business hours on weekdays and administrators decided that remedial education is unnecessary for this two-year, Title IV eligible, degree-granting college program. However, Golf Academy of America does offer credit for life experiences, credit for military training and two campuses offer distance education.

These findings raise questions about the quality of the information reported to NCES by for-profit institutions and the quality of a for-profit college program without institutional services that can be paid for with federal taxpayer funds. First, the quality of data submitted to NCES by for-profit colleges is suspect. The irregular, inconsistent information between campuses may signify the general lack of oversight of for-profit colleges. While reporting that an institution has remedial services when it does not is a relatively minor error, it may indicate that the more vital information that is reported to NCES had not been fully inspected. In the past, some for-profit colleges have falsified job placement rates to the U.S. Department of Education while others have engaged in deceptive marketing and advertising practices, misled students and lied to their own investors (Fain, 2015a; GAO, 2010; Hamilton, 2016; Nasiripour, 2015). The for-profit college accrediting agency Accrediting Council for Independent Colleges and Schools (ACICS) was shut down by the Obama administration in December 2016 due to concerns about the agency's oversight of Corinthian Colleges and ITT Technical Institute. The inconsistency of the services reported by the for-profit institutions to NCES raises more concerns.

What can be determined from the lack of remedial services at for-profit colleges is that for-profit colleges without remedial services are not evaluating the academic level of their respective student bodies. The lack of remedial services at most for-profit

colleges suggests that some for-profit college graduates who have a postsecondary credential are not at a college level.

This raises questions about the quality and the utility of an expensive for-profit credential. Since the majority of for-profit college students are often assumed to have academic challenges, to not be ready for college, considered high risk, and are often from lower socioeconomic backgrounds, remedial services would be beneficial for most students. But, since students are assumed to be college-ready since they have a GED or diploma, even though the for-profit enrollment demographics indicate that they are not, the quality of the academic program and the work-readiness of the graduates is questionable.

What is known is that for-profit college graduates are paying a high price for a credential that shows no long-term career benefits and they have worse labor market outcomes than students who graduate from public colleges (Chung, 2012; Deming, Goldin & Katz, 2012; Deming et al., 2013; Cellini and Chaudhary, 2014). Furthermore, for-profit graduate are more prone to unemployment at loan default (Deming et al., 2013; U.S Department of Education, 2017; Wood & Urias, 2012). Therefore, although for profit-colleges argue they are they are unique institutions that provide universal access to postsecondary education for first-generation college students who are underserved by traditional providers, outcomes indicate that graduates are failing to find gainful employment and the economic stability promised to them (Berg, 2005).

The Educated Consumer

Interestingly, this study found that, nationally, for-profit institutions and public institutions are located in cities and suburban communities with similar demographics.

The only statistically significant differences between the census tract characteristics of public and for-profit institutions located in the degree of urbanization categories of city and suburb was the percentage of Hispanics/Latinos living in the census tract surrounding the institutions and the percentage of households with an annual house income of more than $100,000. This indicates that for-profit campuses and public institutions are in areas with similar characteristics. Therefore, individuals who are looking to enroll in a two-year institution can most likely find both for-profit and public colleges in their local city or suburb. However, the students who tend to enroll at for-profit colleges in this sample are most likely women, lower socioeconomic, Hispanics/Latinos, and African Americans over the age of 25 years.

So why are more women, lower socioeconomic and older individuals, and Hispanics/Latinos and African Americans choosing for-profits? Iloh and Tierney (2014) found that some students chose to enroll in a for-profit due to scheduling or capacity constraint. Most for-profit female students concentrate in low-paying vocations, such as health professions, personal and culinary services, and business support, which are the professions for which for-profit institutions often train students (Chung, 2012). Also, some individuals may view public and for-profit institutions as interchangeable and decide which to attend based location and which seems to be the best deal financially (Chung, 2012). Other students could also enroll due to aggressive recruitment practices (Government Accountability Office, 2010) or because of the massive for-profit college television advertising campaigns (Schade, 2014). Some students may enroll in these institutions because they offer programs that are more tightly coupled with local labor market demand than programs at community colleges (Cellini, 2012). Many for-profit

students have tried and failed at community colleges before enrolling at for-profits, citing the confusing registration process, difficulty finding classes required for their degree and the extended time to graduation as reasons for abandoning community colleges and enrolling at for-profit colleges (Beaver, 2009; Belfield, 2013; Chung, 2012; Deming et al., 2013; Rodriguez, 2014; Schade, 2014). Whatever the reason individuals are choosing to enroll in for-profit colleges, the growth of for-profit colleges indicates that there is a group of adult learners whose higher education needs are not being met by community colleges. State and federal policy makers must work to ensure that community colleges have the capacity and resources to serve student demand.

Results from this study suggest that individuals who choose to pursue a program at a for-profit college, or even a public college, must adopt the role of an educated consumer to maximize the institutional services and opportunities they may have access to at the lowest cost. Since there is no government regulation of educational quality, there is no legal infrastructure to ensure that student consumers can purchase a quality education (Kraiem, 2015). Therefore, students are on their own to determine not only whether a program meets their needs, but also whether that program will provide a quality education (Kraiem, 2015). Individuals must ask the enrollment counselor a variety of questions about program formats and which services are provided at the campus rather than assuming that they are available because most of the campuses offer them. To maximize the services available to them, the potential for-profit college student consumer would need to travel to a variety of for-profit campuses and inquire about which services are available and at what potential tuition cost. The individuals who are aware that institutional services and opportunities exist, who are aware of the potential

benefits, who have the foresight to ask informed questions, who can travel to a variety of campuses to inquire, who are mindful of the limited transferability of for-profit credits to other institutions and who have the financial literacy to understand the high tuition cost are the people who can make an educated choice. But, as the literature suggests, most individuals who attend for-profit colleges are not aware of any of these issues (Morris, 1993). Furthermore, an educated consumer would more likely be inclined to enroll at a community college due to the affordable tuition and the more consistent availability of institutional services and special learning and credit opportunities.

Conclusion

The results of this study produced five key findings. First, private, for profit institutions offer substantially fewer institutional services and special learning and credit opportunities than public institutions. Students at for-profit institutions, individuals who are older, more female, lower-socioeconomic minorities, have the fewest available institutional services and special learning and credit opportunities. Students attending for-profit institutions are paying inflated tuition prices at institutions that generally do not invest in services and opportunities that benefit nontraditional students. Conversely, students attending public institutions, individuals who tend to be younger and White and who live in urban and suburban areas, receive a more robust selection of services and opportunities at more affordable tuition rates. Secondly, students who attend public institutions in towns and rural areas receive fewer institutional services and special learning and credit opportunities. Additionally, few for-profit institutions are located in towns and rural areas, as for-profit institutions tend to be located in populated areas. Third, students who pay higher tuitions at public institutions may receive more special

credit options, including credit for military service and credit for life experience. Fourth, nationally, for-profit colleges and community colleges located in suburban and urban areas tend to be located in communities with similar racial and socioeconomic characteristics. There tends to be more Hispanics/Latinos in communities surrounding for-profit colleges while there are more households with annual incomes of more than $100,000 per year surrounding public institutions. Lastly, relationships exist among multi-institutional and multi-campus organizations and the institutional services and special learning and credit opportunities offered at for-profit college campuses. Campuses owned/operated by the same organization tend to have similar institutional services and special learning and credit opportunities. However, variation may exist within a brand name and within other brands owned/operated by that organization.

Delimitations and Limitations

While the purpose of this research was to determine which people have access to which services, and to some extent these questions have been answered on a national scale, the researcher cannot scrutinize the quality of the institutional services offered at two-year institutions. What may be considered an institutional service at one institution may be different at another. The remedial services offered Le Cordon Bleu College of Culinary Arts cannot be compared with the remedial services at Career Training Academy or even a community college. Therefore, since there is no data about how the service at for-profit institutions and public institutions compare, no evaluation can take place. Additionally, this review of annual surveys raised issues about the internal consistency of reporting by some for-profit colleges. Since data were collected from self-reported surveys collected by NCES, this may account for the variations/discrepancies of

the selected institutional services. Also, this study did not examine the graduation or completion figures available in IPEDS, measures that offer some indication of student success. However, those figures were not included in this study because they do not include nontraditional students. The new outcome measures from IPEDS available at the end of 2017, data that include nontraditional students, should be examined with institutional services and opportunities in the future.

Additionally, this research demonstrates that there is wider variation in what it means to be a two-year, degree-granting for-profit college than it does being a two-year public institution. While community colleges serve a wide variety of functions, for-profits have a wide variety of programs and program formats. Golf program are considered the same kind of postsectondary institution as a for-profit school that focuses on medical assisting or even a community college.

Some of the programs offered at for-profit colleges in this sample offer six-week 'bootcamp-style' classes while others offer month-long classes taken in succession. In both cases, students are considered full-time, degree-seeking students. While it can be difficult to evaluate for-profit institutions in general due to irregular or incomplete reporting stemming from for-profit closures, changes in ownership, or the fact that many students are nontraditional students who are not include in graduation rates, the variety of programs offered at two-year, Title IV eligible, degree-granting for-profit colleges is increasingly broad and makes it difficult to compare similar aspects. Moreover, there are two-year private, for-profit institutions that are not degree-granting institution and others are not Title IV eligible. This study focuses only on two-year, degree-granting, private, for-profit institutions. The recommendations for future research section provides some

guidance on exploring institutional services and special learning and credit opportunities at other for-profit institutions.

Implications for Higher Education Policy and Practice

Findings from this study have several implications for higher education policy. First, public institutions may not be serving nontraditional learners in less populated areas as well as they could. Numerous efforts to reform community colleges in recent years have worked to better serve adults and many of these efforts were sponsored by foundations and supplemented by federal and state support (Van Noy & Heidkamp, 2013). These reforms sought change in policy and practice to assist community college leaders to better meet the needs of adult learners, individuals who are often low income with limited prior education and who need a variety of support services, including remedial services, academic and career counseling, and childcare services. While states, metropolitan areas and community colleges across the country have developed initiatives to create state-level change and improve the experiences of adults, more change is needed. Specifically, this analysis suggests that students who attend community colleges in towns and rural areas may not be getting the same levels of services as those students in more populated areas. Previous research suggests that small, rural community colleges are faced with the challenge of providing high quality education with very limited resources. Community colleges in small, rural community districts had an average budget size of $9.9 million compared to $20.4 in medium rural districts and $48 million in large rural community college districts (Hardy & Katsinas, 2007). Most small rural community colleges have difficulty providing programs and services that large rural,

suburban and urban colleges offer to their students, including distance learning and weekend classes (Hardy & Katsinas, 2007).

Additionally, the absence of on-campus daycare services has been cited by researchers as a key challenge for students attending rural community colleges (Hardy & Katsinas, 2007; Katsinas, Alexander, and Opp, 2003). Community colleges in these less populated areas require targeted assistance from state policymakers to expand postsecondary education and services to all individuals. Providing funds for on-campus childcare and other services for rural residents expands lifelong learning opportunities for the most underserved population and policymakers must work to adjust programs and funding accordingly.

A second policy implication is that lawmakers, policymakers and researchers should continue evaluating the successes and failures of for-profit colleges hold them accountable for the labor market outcomes and loan defaults of their graduates. The development of gainful employment regulations was rooted in the idea that postsecondary institutions, especially for-profit colleges, should experience consequences for the lack of their graduates' success. To promote college completion and increase accountability in postsecondary education, the Department of Education set standards for career training programs at for-profit institutions to ensure they are serving their students.

The current gainful employment regulations require graduates of vocational programs at for-profit institutions and nondegree programs at community colleges to meet minimum debt-to-income rates. Programs that fail to meet these minimum requirements could lose access to federal financial aid, which increases their risk of closure. Programs that fail to meet the debt-to-income standards two out of any three

consecutive years or are in the warning zone for four consecutive years are no longer eligible for federal student aid for a minimum of three years. For-profit colleges only receive funding through tuition, they do not receive federal or state grants, so preventing their access to federal student aid would most likely force them into bankruptcy and closure. In January 2017, the U.S. Department of Education released the first debt-to-earnings rates for career training programs. The data show that over 800 programs serving hundreds of thousands of students fail the Department of Education's accountability standards and 98 percent of these failing programs are offered by for-profit institutions (U.S Department of Education, 2017a).

Institutions that failed the gainful employment requirements were required to submit detailed information about their students to the Department of Education, including placement rates, cost of attendance, the percentage of withdraws, completion statistics, promotional materials and a list detailing the occupations of their graduates. This information must be submitted through the online disclosure template within 30 days of the Department's release of the debt-to-income ratio data (Office of Postsecondary Education, 2017c). However, on March 6, 2017, the Department of Education announced that it was allowing until July 1, 2017 to comply with the data disclosure requirements. Then, on June 30, 2017, Secretary of Education Betsy DeVos announced that the Department of Education was giving institutions until July 1, 2018 to comply with the data disclosure requirements in the gainful employment regulations (U.S Department of Education, 2017b). DeVos stated that the gainful employment regulations "have been repeatedly challenged by educational institutions and overturned by the courts… the current rules would unfairly and arbitrarily limit students' ability to pursue

certain types of higher education and career training programs. We need to expand, not limit, paths to higher education for students, while also continuing to hold accountable those institutions that do not serve students well" (U.S. Department of Education, 2017b). By loosening gainful employment rules that have been effective at shutting down ineffective and expensive programs, DeVos and the current administration are not protecting students from institutions that offer limited job prospects, high student debt and loan default.

It is imperative that the Department of Education must increase regulation of for-profit colleges. As this research indicates, vulnerable populations are enrolling in these institutions and are incurring high amounts of student debt. These institutions are locating themselves in areas that provide them easy access to populations that are historically underserved and they fail to provide them with the institutional services and opportunities that they would receive for a fraction of the price at community colleges. Policymakers must be held accountable for the lack of oversight of for-profit colleges and they must ensure that students who attend for-profit institutions that engage in fraudulent practices are protected.

Lastly, research indicates that some nontraditional students enroll at for-profit institutions because they tried and failed at community colleges. They cite confusing bureaucratic and institutional processes, limited classroom space, gathering information and poor communication among other reasons for enrolling at for-profit colleges. For them, the for-profit colleges offered streamlined, customer service-oriented processes that made it easy to enroll in and progress through their programs. Community colleges must work to improve the ways in which departments work together and engage in clear

communication with potential students. Although community colleges provide a robust selection of institutional services and special learning and credit opportunities, they can only benefit students if students are aware that they are available and they understand how to access them.

Recommendations for Future Research

As a national and exploratory study, this research explored the relationships among institutional services and special learning and credit opportunities, student financial aid, community and characteristics and control at a macro-level. This broad approach resulted in a general understanding of the relationships among these variables at two-year, Title IV eligible, degree granting postsecondary institutions in the United States. While the findings are helpful in providing recommendations discussed previously, they also offer numerous opportunities for further research that expands upon the findings in this study.

Further analysis that duplicated this research within smaller geographies may be beneficial for researchers or administrators interested in the stratification of services provided to individuals at the regional, state or county level. Additionally, future analysis that examined financial aid characteristics by degree of urbanicity and BEA region would uncover differences and similarities in the socioeconomic status of students attending public institutions in cities, suburbs, towns and rural areas. These additional findings would complement the results of the institutional services and opportunities by degree of urbanization. Moreover, analysis that compared the tuition cost at public institutions by range with institutional services and opportunities would benefit research about the

stratification of services and opportunities within Title IV eligible, degree-granting institutions in the two-year sector.

Also, this research found some indications that students who pay higher tuitions may receive additional special credit opportunities. Research that examined the relationships among tuition, institutional services and opportunities may contribute to ongoing discourse regarding services, college affordability, access and success. Additionally, research that examined finance and budget information, data that are available in IPEDS, and compared this with institutional services may reveal relationships that man inform community college leaders and policy makers about how to best serve students with limited and available resources.

Research that explores how student services and departments that engage with students work together would inform how to best serve nontraditional learners. Although this research explores available services and opportunities, this research cannot: evaluate the quality of those services, determine who uses those services, estimate how many times those services were used, the effectiveness of those services, or how those services pair with other opportunities. Current research praises for-profit institutions ability to coordinate the admissions department with the job placement department and counseling services. Research that evaluated the coordination of these departments at community colleges or investigated the quality and effectiveness of those services could inform best practices for other institutions.

Additionally, qualitative research that investigated private, for-profit and public college students' perceptions of the institutional services and special learning and credit opportunities available to them at their colleges may be beneficial. Interviews or focus

groups with students at for-profit and community colleges that centered on their satisfaction of the availability or the quality of services available to them may advance ways in which student services may improve student engagement and retention at two-year colleges. Conversely, interviews conducted with students who left community colleges to attend for-profit colleges would benefit the growing literature about students' experiences or choice of attending for-profit colleges and how the availability of services and opportunities influenced that choice.

Finally, research that examined available institutional services and special learning and credit opportunities with IPEDS' new Outcome Measure (OM) survey component. This new measure provides more accurate success measures on nontraditional and part-time students, students who have not been accurately captured in IPEDS data. Future research that incorporated this new measure, an indication of nontraditional student success, with student services data would benefit approaches to increasing nontraditional student engagement and retention.

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