KAPLAN HIGHER EDUCATION

Student Outcomes & Success

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The Educational Policy Institute is a non-profit educational research organization based in the Washington, DC area. The mission of EPI is to provide high-end research to influence public policy to increase educational opportunities for all students.

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EXECUTIVE SUMMARY

The Educational Policy Institute (EPI) was contracted by Kaplan Higher Education (KHE) to conduct a broad study of the experiences and outcomes of Kaplan students at their online and campus-based institutions. The study was designed to address several key policy interests. Specific purposes stated for the project included:

- To determine and compare the student composition characteristics and degree completion rates at Kaplan and si system.
- To assess and compare additional areas of interest, such as student satisfaction with their education, satisfaction with post-graduation employment, and public service and civic engagement via student surveys conducted with Kaplan students (i.e., an adapted BPS survey) and the BPS sample.
- To examine and compare the job prospects and earnings of Kaplan students by degree completion and area of study, to compare employment and earnings of Kaplan students to the BPS sample, and to conduct a cost-benefit analysis of a Kaplan education compared to a public two-year education.
- To determine the relationship between loan status (i.e., repayment, forbearance, deferment, and default) and Kaplan students' area of study, degree attainment, and loan type.

Highlights of the analyses pursued to explore the policy focal points are presented below.

Student Background Demographics and Degree Completion

Student unit-record data from Kaplan were merged with National Student Clearinghouse (NSC) data to examine the demographics of the Kaplan student population as well as to determine the persistence and completion rates for students. From this large database, only students who initially enrolled in 2003-2004 and were first-time postsecondary students were included in these analyses. Kaplan student demographic data were compared to BPS 03/09 data for five institutional types (i.e., public two-year, private for-profit, public four-year, private not-for-profit, and public less-than-two-year institutions).

BACKGROUND

- **AGE.** Just about 40 percent of first-time students at Kaplan were 23 years of age or younger in 2003-2004. The vast majority of young students (23 or younger) were campus-based (94 percent), rather than online, students. Other than at public less-than-year schools (where 30 percent of students were 23 or younger), all other sectors had a significantly higher proportion of students who were 23 or younger. These rates were 62 percent at other for-profits, 72 percent at public two-years, and over 95 percent at public four-years and private not-for-profits.
- **GENDER.** Kaplan has a significantly higher proportion (76 percent) of female students than any other institution type (range from 55 percent at public four-year to 66 percent at private for-profit).

- **MARRIAGE & CHILDREN.** Twenty-four percent of Kaplan students were married and greater than half (57 percent) of the students had dependent children. These rates were significantly greater than at any other institution type, where only 3 to 16 percent of students were married and 4 to 41 percent had dependents. Public less-than-two-year schools were the one exception with a statistically-equivalent proportion of students with dependents (53 percent) and 40 percent of students were married (though this is still significantly lower than the rate at Kaplan).
- **PELL ELIGIBILITY.** Seventy-seven percent of first-time students at Kaplan in 2003-2004 fit the label of "Pell eligible," meaning they met the financial criteria to receive a federal, need-based Pell Grant. This was consistent with other for-profit schools (79 percent). This percentage was statistically significantly greater than at any other institution type. The rates of Pell eligibility in the other five sectors ranged from 27 to 55 percent.
- **ATTENDANCE STATUS.** Fifty-nine percent of students at Kaplan in fall of 2003 enrolled as full-time attendees. With the exception of public two-year (45 percent) and public less-than-two-year (54 percent) institutions, full-time attendance rates at Kaplan were significantly lower than at other private for-profit, not-for-profit, and public four-year institutions (range from 78 to 91 percent).
- **EMPLOYMENT.** Over three-quarters of Kaplan students were employed while attending school, as were students in all other institution types.[1]
- **DEGREE ASPIRATIONS.** The majority of first-time Kaplan students (66 percent) had aspirations of attaining a Certificate, while 30 percent of students aspired to obtain an Associate's degree. Only 4 percent were seeking at Bachelor's degree.
- **PROGRAM OF STUDY.** One third of Kaplan students enrolled in the Criminal Justice program (34 percent), followed by Health Sciences (25 percent), Business (15 percent), and Information Technology (10 percent). Three percent were enrolled in the Nursing program and another 12 percent in "Other" programs.

DEGREE ATTAINMENT

In order to relate completion findings to national trends, the Kaplan data for degree attainment were benchmarked against data from the BPS: 03/09 for public two-year schools and private for-profit schools (i.e., less-than-two-year, two-year, and four-year for-profit schools). Key findings are presented below.

- **OVERALL ATTAINMENT.** Fifty-two percent of the 31,501 students who enrolled at Kaplan in 2003-2004 as a beginning postsecondary student attained some type of degree as of 2010. This rate is statistically higher than those at public and private for-profit institutions, where 21 percent of students at public two-year schools and 42 percent at other private for-profit schools attained any degree.
- **GENDER.** Degree attainment rates for female students at Kaplan were also statistically higher than rates at other institutions. At Kaplan, 53 percent of female students completed a degree

[1] Employment for BPS was calculated based on the number of jobs reported by a student (i.e., 0 = not employed and 1 or more = employed). Employment for Kaplan students was based on reported income in that year (i.e., 0 = not employed). These Kaplan data were only available for about one-third of the population.

compared to 23 percent of female students at public two-year institutions and 44 percent at private for-profits.

- **MARRIAGE & CHILDREN.** Over half (53 percent) of Kaplan students who reported being married attained any degree within six years of enrollment. At private for-profit schools, 39 percent of married students completed a degree. This is statistically lower than completion rates at Kaplan. Similarly, only a quarter of married students (26 percent) at public two-year institutions obtained a degree. Although the proportion of Kaplan degree completers identified as single parents was statistically higher (48 percent) than those at other institutions, the percent of single parents who obtained a degree at private for-profit schools was closer (40 percent) to Kaplan rates than the percentage at public two-year schools (13 percent).
- **PELL ELIGIBILITY.** Fifty-one percent of Kaplan students eligible for Pell awards received a degree within six years of enrollment. Completion rates were statistically lower at private for-profit institutions (43 percent) and at public two-year schools (22 percent).
- **ATTENDANCE STATUS.** Sixty percent of students who attended Kaplan full time in the fall of the 2003-2004 academic year obtained any degree, compared to 41 percent of those who attended part time. These rates were significantly lower at public two-year institutions (27 percent for full-time students and 18 percent for part-time students) and other private for-profits (46 percent for full-time students and 24 for part-time students).
- **EMPLOYMENT.** Nearly half of Kaplan students (48 percent) completed a degree program if they were or were not employed, a significantly higher proportion than students at public two-year (21 percent for employed students and 24 percent for students who were not employed) and private for-profit who were employed (36 percent) institutions.
- **PROGRAM AREA.** Completion rates for Kaplan students varied based on initial program area enrollment. About one-third of students in business and criminal justice attained any degree whereas about half of students in IT (48 percent) and "other" areas (54 percent) attained a degree. The highest rates of attainment were for those in the health sciences (66 percent) and nursing (73 percent).

Survey of Kaplan Students

In June and July 2010, a Computer-Aided Telephone Interview (CATI) was undertaken to collect data from two groups of students who enrolled in courses offered by Kaplan Higher Education – (1) an online stratum composed of a minimum of 750 students enrolled in online courses, and (2) an in-person stratum composed of a minimum of 750 students enrolled in traditional classroom-based courses.

The survey utilized a survey sample list provided by Kaplan that contained the names, telephone numbers, and e-mail addresses (where available) of past students, and a uniquely-designed survey questionnaire that was based, in part, on the US Department of Education's BPS survey. In total, 1,611 surveys were completed, including 840 Kaplan online students and 771 Kaplan campus-based students. The distribution of surveys by mode of completion included 900 telephone interviews and 711 online completions. The findings below provide overall descriptive information regarding Kaplan surveys,

broken out by completers versus non-completers, followed by an analysis of select items which could be compared to the BPS 2009 data and present tests of statistical differences.

Kaplan Descriptive Information

- **ENROLLMENT PURPOSE.** Eighty-seven percent of surveyed Kaplan students enrolled to earn a degree or certificate. Forty percent of surveyed students enrolled to gain job or occupational skills, and 16 percent reported that one reason for enrolling was for recreational reasons, such as self-improvement and personal interest.
- **PROGRAM OF STUDY.** Twenty-seven percent of all Kaplan students surveyed enrolled in Business, followed by Criminal Justice (20 percent), Legal/Paralegal Studies (17 percent), Information Technology (14 percent), and Health Studies (10 percent).
- **PERSISTENCE.** Approximately one quarter (24 percent) of Kaplan students attempted to transfer their Kaplan credits to another institution upon leaving Kaplan Universities. Non-completers (37 percent) attempted to transfer at a higher rate than completers (20 percent). Approximately 1 out of 5 Kaplan students reported (20 percent) enrolling in further studies at Kaplan after finishing their initial cycle.
- **EMPLOYMENT.** Approximately 4 out of 5 surveyed Kaplan students (78 percent) had a paying job while attending Kaplan. There was very little variability in perceived job status by whether students completed their studies or not, with one exception: those who saw themselves as students were more likely to complete their studies than those who saw themselves as employees.
- **DEPARTURE RATIONALE.** While finances are often pointed to as the main ingredient of student departure at career colleges, the primary reason for student departure at Kaplan was "personal," which exclude financial reasons. Approximately one-third (34 percent) of Kaplan students cited personal reasons as to why they left before attaining their degree or diploma.
- **POST-KAPLAN OUTCOMES.** A higher percentage of Kaplan completers reported being employed than non-completers. In total, 78 percent of completers were employed or employed and in school/training, compared to 73 percent of non-completers. Of those who were working, 80 percent were working full time. There was no difference by completion status between full- and part-time status.
- **STUDENT LOANS.** Of all Kaplan students, 21 percent incurred school-related debt averaging $13,955 before attending a Kaplan institution. However, Kaplan completers incurred greater debt ($14,649) than non-completers ($12,170). It is likely that completers attend for a longer period and thus, incur more college-related expensive, including tuition, fees, books, and living expenses as compared to those that leave Kaplan without completing a degree.
- **SATISFACTION WITH KAPLAN.** Overall, 85 percent of Kaplan students were satisfied with the quality of their undergraduate education, with only 13 percent reporting that they were not satisfied. Online students were more satisfied than campus-based students (92 vs. 78 percent).
    - Degree completers were much more likely to feel that their degree helped their career, with 71 percent of completers saying yes compared to 36 percent of non-completers.

Thus, completion of a degree is important to both personal satisfaction and career advancement.

Comparisons between Kaplan and BPS Survey Responses

As mentioned earlier, 1,611 Kaplan students were surveyed and their responses were compared to BPS data. The response rates for BPS are extremely high, whereas in the case of the Kaplan survey, rates of response were lower than 20 percent. As such, there is selection bias in these data, such that students who graduated (and with high level degrees such as a bachelor) were much more likely to respond as students who did not complete a degree at Kaplan (i.e., those with any degree were four times more likely to respond). In addition, those students who had paid their student loans in full were almost two times as likely to respond, indicating perhaps that the surveyed sample represented a more financially stable subgroup of the Kaplan population. Therefore, interpretations should be made with caution as the findings of the Kaplan survey are likely skewed towards the positive in all cases.

- **JOB WHILE ENROLLED.** About the same proportion of students at public two-year and private for-profit institutions reported having a job while enrolled (77 percent and 74 percent respectively) as at Kaplan (78 percent). The BPS data does not differentiate between paying and non-paying jobs though.
    - When compared to students in other sectors, the percentage of Kaplan students who perceived themselves as employees was statistically higher (over 70 percent) than those at public two-year institutions (37 percent) and private for-profit institutions (47 percent).

- **ASSISTANCE FROM PARENTS.** For Kaplan students, a statistically lower percentage received financial assistance from parents (11 percent) than students at other private for-profits schools (32 percent) and public two-years (44 percent).
- **TRANSFER CREDITS.** Based on BPS, the same proportion of students at private for-profit schools (24 percent) generally and Kaplan specifically attempted to transfer credits. This was statistically lower than the 50 percent of students at public two-year schools who attempted to transfer credits. The wording of this item in BPS is unclear however and may refer to transfer credits *to* the first institution, not *from* it, making this comparison tenuous.
- **SATISFACTION WITH EDUCATION**. When compared to other private for-profit institutions, Kaplan students were statistically more satisfied with the quality of their education (87 percent vs. 77 percent). However, satisfaction rates for public two-year institutions were statistically though not substantially higher (91 percent). It should be noted that students' satisfaction with Kaplan may be overinflated based on selection bias.
- **SATISFACTION WITH COST OF EDUCATION.** Cost of attending college is often a deterrent for many students in attending and succeeding at college. At Kaplan, 61 percent of all students felt their education was worth the cost. About the same proportion of students at private for-profit schools (65 percent) felt this way. Over 80 percent of students at public two-year institutions, however, felt their education was worth the cost. This difference is statistically significant.

- **CURRENT JOB SATISFACTION.** Most Kaplan students were satisfied with their current job (86 percent), and over half (59 percent) said their coursework at Kaplan was related to their job. In contrast, only three quarters of students who attended public two-year schools (76 percent) and private for-profits (75 percent) reported overall satisfaction with their current job. A statistically lower percentage of students at these institutions also noted their current job is related to coursework taken while enrolled (39 percent at public two-years and 45 percent at private for-profits). It should be noted that Kaplan students' job satisfaction may be overinflated based on selection bias.

- **PUBLIC SERVICE.** A statistically higher percentage of Kaplan students (42 percent) engaged in community service or volunteer work in the past 12 months in comparison to students at public two- year schools (30 percent) and private for-profits (21 percent).

Outcomes and Benefits of a Kaplan Higher Education

Linking to datasets provided by four states – Texas, Pennsylvania, Iowa, and Ohio – analyses addressing online and campus-based students' outcomes and benefits were pursued. These data were then compared to BPS data on employment and wages. Our results are likely biased in the case of the Kaplan students since we cannot track students who moved from one state to another while BPS tracks these students. Additionally, we cannot count students who are self-employed or who do not contribute to the respective state unemployment benefits system. These biases could account for much of the differences between Kaplan and some of the BPS samples. Finally, we compare the true costs of Kaplan attendance and public two-year attendance in the state of Texas and present information on cost-benefit.

Descriptive Information

- The number of females exceeded that of males across all four states.
- The average current age of individuals was in the mid-thirties.
- There were more unmarried individuals than married individuals, and approximately half of those have children.
- The average number of individuals in a household was approximately two across all four states, with many households headed by single parents, who worked part-time while pursuing additional training.
- The average household income was highest in Ohio ($20,362) and lowest in Pennsylvania ($13,104).
- Kaplan students who go on to receive a degree at Kaplan have more positive outcomes than students who do not.
- Degree completers are more likely to be employed, and they have higher wages.
- Most students work in health industries regardless of the program in which they initially enroll.

Employment Probability

- **CERTIFICATE ASPIRATION.** When we examine Kaplan students who aspired to attaining a certificate across age groups, we find that Kaplan students in Iowa, Pennsylvania, and Texas are more likely to be employed than students attended for-profit colleges (62 percent of which were working six years after enrollment), compared to 73 percent of Kaplan students who are employed. In Ohio, Kaplan students had lower probabilities of being found working except among the older students. We note, however, that these estimates are very imprecise and in most cases, the difference in Ohio is not statistically different from that of the BPS estimate. The traditional age students (i.e. those under age 23) are less likely to be employed in the Kaplan sample as compared to the public two-year BPS sample students, but this is reversed in the older sample where analysis is possible. When we break the Kaplan estimate down by other student characteristics, we continue to find that the national BPS estimate is somewhat similar to the sample in Iowa, Pennsylvania, and Texas except for BPS students who were ineligible for Pell grants, who were more likely to be employed.
- **ASSOCIATE ASPIRATION.** Among these students pursuing associate degrees, the BPS students are more likely to be employed at every age group and across gender, marital status and Pell eligibility. The BPS students in both the public two-year colleges and the for-profit sector outperform Kaplan students who are pursing associate degrees. The differences are statistically significant across the Kaplan and BPS samples.
- **BACHELOR ASPIRATION.** The percent of students who are working from the samples of students at for-profit and public two-year colleges are higher in the BPS sample than the Kaplan sample, but the differences are not statistically significant. Students at four-year public colleges across all of our various samples are significantly more likely to be working than Kaplan students whose initial intent was to pursue a four-year degree.

Wages

- The Kaplan average wage includes students working both part-time and full-time. Across all of the samples, Kaplan students have lower earnings than students in other programs with similar degree intents. The differences are statistically significant in all of the samples except for comparisons between students attending for-profit colleges with the intent to achieve four-year degrees. Here the difference is not statistically different from zero. This is true of the samples from all of the states in our Kaplan data.

Cost-Benefit Analysis

- **FOR GOVERNMENT.**
    - While Kaplan students were slightly more likely to find employment after accounting for probable biases, their wages were lower (although this is the result of a biased comparison which may understate the impact of Kaplan). Therefore we assume Kaplan students have similar outcomes to other sectors and focus only on the cost side.
    - In our Kaplan sample, the average expenditure of Texas students was about $11,231 averaging about $226 per credit hour. The average expenditure per Pell eligible student

is about $225 per credit while it is about $230 per credit for other students. Hence, the average public expenditure per student per credit hours is about $5.

- Based on reporting by the Texas Association of Community Colleges (TACC), Texas community colleges in 2000 received funds from federal funds (14 percent), state funds (39 percent), local taxes (20 percent), tuition (19 percent) and other sources (8 percent). The state appropriations in 2003 for community colleges were $784,578,795, while the total expenditures by federal, state, and local funds were $1,468,570,565. When divided by the 530,477 students enrolled in Texas community colleges, the average expenditure per student for the academic school year was about $2,769.
- The observed subsidy for Kaplan students in Texas was about $5 per credit hour earned. By contrast, our estimates for public expenditure per student in community colleges are between $127 and $168 per credit hour assuming no dropouts. Suppose that students attend full-time and acquire 24 credit hours over the course of a year. In Texas, this would imply a $2,090 to $2,769 subsidy per student depending on which enrollment number we believe. At Kaplan, this would imply a $120 subsidy per student.
- If we believe that the labor market outcomes are similar across sectors, the difference in public expenditure suggests that the Kaplan education is far more cost effective from the policymakers' perspective.

- **For Society:**
  - The big difference in the analysis when we move to society is the cost incurred by students. The average charge to students per credit was $226 per credit hour at Kaplan. In the Texas system, the average tuition in the 2002-2003 school year was about $81 per credit hour in the community colleges. However, if we do the "societal" cost benefit analysis, we need to include both public and personal expenditures. If we do this, the cost of a Kaplan education is very similar to the overall cost of a Texas community college. The average overall cost at Kaplan is $231 per credit hour (i.e. $226 from tuition + $5 public subsidy). In the best case scenario, the overall cost at a Texas community college is about $220 (i.e. $81 from tuition, $12 from other, and $127 from public subsidies); however, if we employ more realistic assumptions, the cost is closer to $261 per credit hour.

Default Rate Analysis

A specialized set of analyses were conducted to determine how loan repayment, forbearance, deferment, and default vary by area of study, degree attainment, and loan type. T-Tests were conducted to compare Kaplan student loan repayment and defaults by their area of study, degree attainment, and loan type. The findings presented in this section are the same as the August 2010 report. Key findings by analytic themes are presented below.

For loan analyses by area of study:

- Students who studied "Other" areas had statistically higher rates of repayment than those who studied Business, Criminal Justice, or Health Sciences.

- Students who studied Health Sciences and Nursing had statistically equivalent, and the highest, rates of forbearance. Students who studied IT, Business, or "Other" areas had the lowest (and statistically equivalent) rates of forbearance.
- Students who studied the areas of IT, Nursing, and "Other" had statistically equivalent, and the lowest, rates of deferment.
- Students in the area of Health Sciences defaulted at significantly higher rates of defaults than students in all other study areas.
- Students in the areas of Business, Criminal Justice, and Nursing had the lowest rates of defaults.

For loan analyses by degree attainment:

- Those students who attained either a Certificate or Bachelor's (i.e., BA) degree had the highest repayment rates, as compared to those who attained either an Associate's or no degree.
- Students who received no degree or a Certificate have higher rates of loans in forbearance than those who attained an Associate's or Bachelor's.
- Students who attained no degree, those who attained a Certificate, and those who attained a Bachelor's have statistically equivalent rates of deferment. These three groups have statistically significant higher rates of deferment than those with an Associate's degree.
- Those students with no degree had the highest rates of default, followed by those who attained a Certificate, an Associate's, and a Bachelor's.

For loan analyses by loan type:

- There is a significant difference in repayment in full when comparing students with Direct Subsidized Loans to those with any other loan type. Those students with Direct Subsidized Loans have the lowest repayment rate as compared to those with the other three types of loans
- Those students with Direct Subsidized Loans have the highest rate of forbearance as compared to those with FFEL Subsidized, Direct Unsubsidized, and Direct Subsidized loans. The latter three repayment rates are statistically equivalent.
- There were no significant differences between rates of deferment for the four loan types. Eleven percent of students who attended Kaplan have deferred their loan, with a range of 11 to 13 percent.
- Those students with the FFEL Subsidized and Direct Unsubsidized loans have higher default rates than those students with the other two loan types.

In addition, loan repayment and defaults were further analyzed by computing rates by student background variables.

- Of the variables examined (e.g., gender, marital status, age, prior education, and other persistence risk factors), age and grades were the only variables which were consistently related to default rates when controlling for area of study, degree attainment, or loan type.
- Across all other demographic factors, rates of repayment, forbearance, deferment, and defaults were relatively consistent.

The cohort default rates provided by the US Department of Education National Student Loan Data for Students (NSLDS) of KHE students were compared to the students in other sectors of higher education, including public, private, and proprietary institutions. The cohort default rates (CDR) used were from the two-year follow-up provided in 2005, 2006, and 2007 (note that the 2007 CDR were released in May 2010 and more recent data is not yet available).

- Across three years, the loan default rates for each institution type have increased significantly. In other words, at Kaplan and all undergraduate public, private, and proprietary schools, loan default rates have increased significantly from 2005 to 2006 and 2006 to 2007.
- At each time point, Kaplan has a significantly higher default rate than each of the three comparison school types.

INTRODUCTION

Proprietary, or career colleges, play an important role in educating the US workforce. In a recent publication for the Imagine America Foundation, Swail (2010) found that career colleges enroll students, on average, that are more likely to be older, of a minority race, have one or several risk factors, hail from lower-income backgrounds, and are more likely to be first-generation status. However, the study concludes that when compared with other public and private sector institutions, career colleges do as good or a better job educating these students. In fact, four-year career colleges that serve predominantly minority students have higher graduation rates than four-year public institutions.

These facts stated, there is still a dearth of analysis on the outcomes of career college students, especially in comparison with students attending other schools. Kaplan Higher Education contracted the Educational Policy Institute to conduct a thorough analysis of Kaplan students with respect to return on investment and impact on society. The primary research question for this study is to "identify and determine the individual and societal economic benefits of a KHE education."

The Educational Policy Institute conducted a broad study to tackle the research question. A decision was made to focus on the 2003-2004 cohort of students who attended Kaplan Higher Education in order to coordinate with the US Department of Education's Beginning Postsecondary Student Longitudinal Study (BPS 03/09) of that year, which was followed-up in 2006 (three-year follow-up) and in 2009 (six-year follow-up). To do so, a protected data file of over 75,000 Kaplan student records was created by Kaplan for analysis by EPI. EPI did several augmentations to that file, including matching the file with the National Student Clearinghouse for completion and history beyond Kaplan and capturing loan default data for all students.

This master file was used for basic outcome analysis and also was trimmed for specific analysis by focusing on those students who entered postsecondary education for the first time at Kaplan during that academic year. Specifically, we used the following criteria to narrow our BPS comparisons:

- Students must be first-time freshman at any college: this is BPS's rule for inclusion, but it also narrows our Kaplan sample which includes some students who were new to Kaplan in 2003-2004 but had some prior attendance at another institution.
- Students had to have completed at least 15 hours of coursework: many students at Kaplan enrolled in a solitary course and then withdrew. We wanted to focus on students who had real degree intent.
- Students had to have entered a program pursuing a particular degree: a majority of Kaplan students have entered programs which will result in a certificate while a majority of BPS students have entered college with the intent to complete at least a Bachelor's degree. BPS probed students as to their intended degree, and we try to compare students with similar degree goals.
- Other student and institutional characteristics were central to our comparisons: we also performed several matches at more nuanced levels. For example, we would match Kaplan and

BPS students by age and the type of institution attended (e.g. 4-year public, 2-year public, and for-profit).

Demographics and degree completion data were analyzed using these data and compared to BPS 03/09 data.

In addition, EPI also conducted a telephone and web survey of 1,611 students from that cohort, using an augmented version of the BPS survey from 2009. While this report provides information on those survey findings, an updated report in September 2010 will provide comparative analysis with the new BPS data file expected at that time.

EPI also matched Kaplan student records with Wage Record Information System (WRIS) data in four states: Texas, Ohio, Iowa, and Pennsylvania to facilitate analyses on employment and wage outcomes as well as a cost-benefit analysis.

Finally, EPI collected loan default data for Kaplan students and compared it to students using the BPS 03/09 dataset.

This large-scale analysis provides information largely unparalleled in higher education, hopefully shedding light on important policy concerns for educators and legislators.

The report is sectioned into four parts, with an additional appendix with tables created to further illuminate data from the analysis. Part I looks at the background characteristics and outcomes of Kaplan students using the National Student Clearinghouse matched database. Part II illustrates data from the survey of Kaplan students conducted in June/July 2010. Part III uses the WRIS data to assess the outcomes of Kaplan students and to conduct a cost-benefit analysis, and Part IV focuses on cohort default rates of Kaplan students as compared with those of other sectors.

PART I: STUDENT BACKGROUND DEMOGRAPHICS AND DEGREE COMPLETION

The Educational Policy Institute (EPI) was contracted by Kaplan Higher Education (KHE) to merge Kaplan data with National Student Clearinghouse (NSC) data to examine the demographics of the Kaplan student population as well as to determine the persistence and completion rates for KHE students. From this large database, only students who had enrolled in 2003-2004 and were beginning postsecondary students (i.e., they had not attended college previously) were selected to facilitate a comparison between KHE students and students from a variety of institution-types using the National Longitudinal Study of Beginning Postsecondary Students (BPS). About once every 6-8 years, NCES tracks a set of students who have just entered college for the first time. NCES tracks these first time college students for the next six years to understand how completion rates and transfer rates vary and to measure other important educational phenomena related to educational success. These students participate in the Beginning Postsecondary Study (BPS). The details of sample selection are in Appendix A.

The initial analyses were descriptive in nature and sought to highlight the demographics of the Kaplan beginning students[2]. In this report, Kaplan student demographics are compared to students at other types of institutions (i.e., public two-year, public four-year, public less-than-two-year, private for-profit, and private not-for-profit). The findings of these analyses are listed below and greater detail on the coding of variables can be found in Appendix B. For a full listing of all student characteristics by institution type, see Appendix C.

Background Characteristics of Kaplan Beginning Postsecondary Students

The demographic composition of the student bodies at Kaplan and five other institutions were compared to determine which sectors serve the most similar students and are therefore the fairest comparison on outcomes. These comparisons were also conducted to test the hypothesis that students at Kaplan and the private for-profit sector at large serve students with the greatest risk for not completing higher education. As such, we compared the proportion of students in different age groups, family education and circumstances (e.g., marital status), and socioeconomic status. We also compared student grades in the first year.

Age. With the exception of public less-than-two-year schools (30 percent), Kaplan has significantly fewer students (41 percent) of age 23 or younger than all other institution types (range from 62 to 96 percent). Not surprisingly, the public four-year and public not-for-profit schools have the highest proportion of students who are 23 or younger, with rates over 90 percent. Kaplan also has a significantly greater number of students at all other ages than public two- and four-year schools, and private for- and not-

[2]For descriptive data on Kaplan students by campus and online enrollment, please refer to June 2010 and July 2010 reports.

for-profit schools. The proportion of students in other age brackets at public less-than-two-year schools is statistically equivalent.

Gender. At Kaplan, over three quarters (76 percent) of students were female. Though all other institution types had greater numbers of females than males enrolled, the rate of female students enrolled at Kaplan was still significantly higher than any other institution type. In other sectors, 55 to 66 percent of the student body was female.

Marital and Dependent Status. In comparison to other institutions, Kaplan has a statistically higher proportion of married students (24 percent), except in public less-than-two-year schools which indicated 40 percent. All others ranged from 3 percent at public four-years to 16 percent at public two-years. Similarly, the percentage of Kaplan students (57 percent) with dependent children was also statistically higher than all other schools (range from 4 to 41 percent), with the exception of public less-than-two-year schools (53 percent). Across all institution types, Kaplan has a statistically higher proportion of students who are single parents (35 percent). Others range from 2 percent at public four-year to 23 percent at public less-than-two-year.

Pell Eligibility. When compared to other institution types, the proportion of Pell eligible Kaplan students (77 percent) was statistically higher, with the exception of other private for-profit schools (79 percent). The Pell eligibility rate for other institutions ranged from 27 to 55 percent.

Risk Factor Count. With the exception of public less-than-four-year institutions (5 percent), Kaplan had the lowest proportion of students with no persistence risk-factors[3] (17 percent), as compared to all other sectors (i.e.,83 percent of Kaplan students had one or more risk factors. The public two-year and private for-profit schools were most similar to Kaplan 76 and 77 percent of students with one or more risk factors. On the other hand, only 24 and 26 percent of students at public four-year and not-for-profit schools had one or more risk factors. The proportion of students with each number of risk factors (i.e., 1 to 7) was most similar between Kaplan and other private for-profit schools. Though the overall rates of one or more risk factors are comparable for public two-year schools and Kaplan, Kaplan has a lower proportion of students with one and six risk factors and a higher proportion of students with three, four, and five risk factors.

Enrollment and Work Status. Fifty-nine percent of students at Kaplan in 2003-2004 enrolled as full-time students. This rate is statistically lower than other private for-profit institutions (78 percent), private not-for-profit (89 percent), and public four-year schools (94 percent). However, full-time attendance rates at Kaplan were the same as at public two-year and less-than-two-year institutions (59 percent and 60 percent respectively). The proportion of Kaplan students who were employed while enrolled (77 percent) was most similar to rates at public two-year (77 percent), private-for-profit schools (74 percent), and public less-than-two-year institutions. Kaplan has slightly lower rates of working students

[3] Persistence Risk factors are seven characteristics associated with leaving postsecondary education without a degree: 1) not having received a high school diploma (i.e., did not graduate from high school or finished with a GED or equivalency certificate); 2) delaying enrollment in postsecondary education; 3) being financially independent; 4) having dependents other than one's spouse; 5) being a single parent; 6) attending part time; 7) working full time while enrolled.

than at public four-year (82 percent) and private not-for-profit institutions (81 percent). It is important to note, however, that this working variable was computed differently in the Kaplan and BPS datasets; in BPS it was based on the number of jobs a student reported (none versus one or more). At Kaplan, it was based on income reported (no income was reported as not working). In addition, the Kaplan data was not available for two-thirds of the new student population, as this data came from a non-required financial form.

Parent Education. Among the beginning student population at Kaplan, 9 percent indicated that their parents had less than a high school education and 43 percent reported their parents had a high school diploma or equivalent. With the exception of students at other public less-than-two-year institutions (30 percent), the proportion of Kaplan students (24 percent) whose parents had a college education was statistically lower than at other institutions (range from 39 to 78 percent). Conversely, the proportion of Kaplan students (24 percent) whose parents' education is unknown is significantly higher than all other institutions (range from 1 to 8 percent). This could be a difference in the rigor of data collection for BPS and Kaplan, or a true distinction of students' knowledge of their parent's education.

Prior Education. Of the new Kaplan enrollees, 93 percent had a GED or higher prior to enrolling at Kaplan. Only 7 percent had not completed high school or obtained a GED. All of the students who had less than a high school diploma or GED attended campus-based Kaplan institutions. These data are not reported in BPS.

GPA. Across all institution types, Kaplan had the greatest proportion (24 percent) of failing students (i.e., GPA below 1.24). Interestingly, a small but statistically significant difference exists on the proportion of Kaplan students who received an A average as compared to public four-year schools. One important caveat to note is that Kaplan data is based on school records, whereas BPS is based on students' self-report. Thus, it is possible students self report higher grades than they actually receive.

Degree Area. Of the beginning postsecondary students who enrolled at Kaplan in 2003-2004, one third enrolled in the Criminal Justice program (34 percent), followed by Health Sciences (25 percent), Business (15 percent), and Information Technology (10 percent). Three percent were enrolled in the Nursing program and another 12 percent in "Other" programs. Though BPS reports on degree areas, the categories do not align closely enough with the Kaplan data to make good comparisons. Therefore, the BPS data are not included.

Degree Aspiration. The majority of students (66 percent) enrolled at Kaplan with no prior postsecondary experience had degree aspirations of attaining a Certificate, compared to 30 percent of students who aspired to obtain an Associate's degree. Only 4 percent were seeking a Bachelor's degree. For campus-based students, the majority (75 percent) sought a Certificate whereas the majority of online students (62 percent) sought an Associate's.

On the following page is a table listing the percent of students in each grouping by sector. See Appendix C for full t-test information, including standard errors and *t*-statistics.

Figure 1. Student demographics at each institution type

	Kaplan	Public Two-Year	Private, For-Profit	Public Four-Year	Private, Not-For-Profit	Public, Less Than Two-Year
Age First Enrolled						
< 23 years	40.6	72.4	61.9	95.6	91	30.2
24to 27 years	16.6	6.9	13.2	1.5	2.3	15.9
28 to 31 years	11.7	4.4	9.6	0.7	1.4	12.6
32 to 38 years	14.5	6.7	7.3	1.1	1.5	18.0
39 years or older	16.5	9.6	8	1.1	3.9	23.3
Gender						
Male	24.1	43.7	34.1	44.6	43.6	42.5
Female	75.9	56.3	65.9	55.4	56.4	57.5
Marital status						
Married	24.4	16.2	14.4	2.7	4.2	39.5
Unmarried	75.6	83.8	85.6	97.3	95.8	60.5
Dependents						
Has dependents	56.5	24.2	41.3	4	7.6	53.2
Does not have dependents	43.5	75.8	58.7	96	92.4	46.8
Single Parenting						
Single parent	35.4	12.1	28.8	2.3	4.4	22.6
Not a single parent	64.6	87.9	71.2	97.7	95.6	77.4
Highest education of a parent						
Less than high school	9.4	9.1	15.9	3.3	3.3	18.5
High school or equivalent	42.4	31.5	40.1	18.4	17.6	44.0
College	24.4	56.2	39.4	76.8	77.9	29.5
Unknown	23.7	3.2	4.6	1.4	1.1	8.0
Pell Eligible						
Eligible	76.8	28.7	79	27.1	31.1	54.6
Ineligible	23.2	71.3	21	72.9	68.9	45.4
Employment Status						
Not working	22.5	22.9	25.7	17.6	19.5	20.6
Working	77.4	77.1	74.3	82.4	80.5	79.4
Fall Enrollment Status						
Part-Time	40.9	41.2	11	5.7	5	39.7
Full-Time	59.1	58.8	89	94.3	95	60.3

Figure 1. Student demographics at each institution type (cont'd)

	Kaplan	Public Two-Year	Private, For-Profit	Public Four-Year	Private, Not-For-Profit	Public, Less Than Two-Year
Number of Risk Factors						
None	16.7	24.4	23.1	75.7	73.8	5.4
One	19.2	24.3	14.4	13.9	12.1	10.5
Two	11.9	11.9	11.6	4.6	3.3	13.0
Three	14.4	12.1	12.1	1.9	3.2	19.8
Four	22.7	11.8	21.4	2	3.5	26.6
Five	12.9	10.7	13.6	1.3	2.6	16.3
Six	2.1	4.5	3.5	0.4	1.5	7.2
Seven	0.1	0.3	0.4	0	0	1.1
GPA in postsecondary program						
Mostly As (3.75-4.0)	16.0	19.7	25.6	17.9	20	24.1
A's and B's (3.25-3.74)	19.9	35.4	39.9	39.1	45.2	51.3
Mostly B's (2.75-3.24)	16.2	22.8	16.2	25	22	14.1
B's and C's (2.25-2.74)	10.9	17	14.9	14.7	10.5	8.1
Mostly C's (1.75-2.24)	7.7	3.6	2	2.5	1.7	1.0
C's and D's (1.25-1.74)	5.6	1.2	0.8	0.5	0.3	1.1
Failing or Mostly D's	23.6	0.3	0.5	0.2	0.2	0.3

Degree Attainment

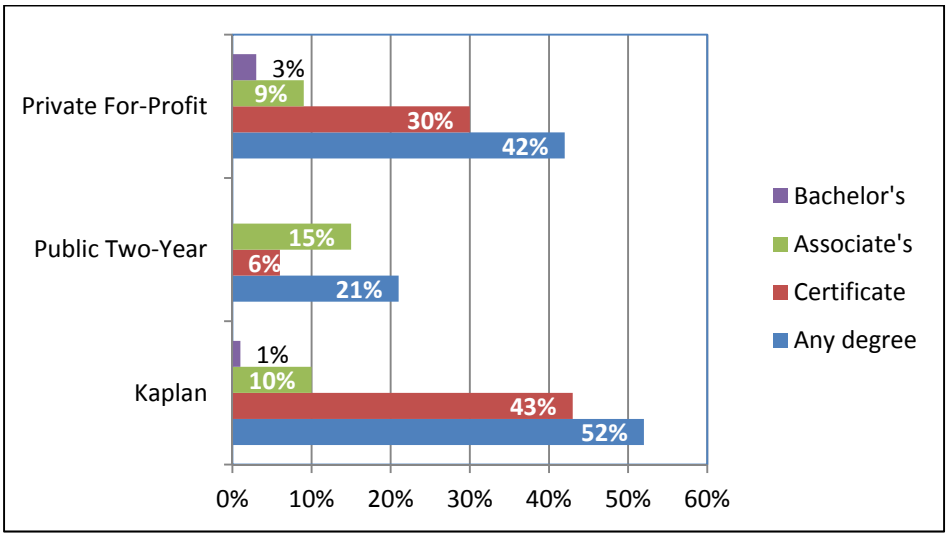
The degree attainment analyses were conducted by comparing first-time students in 2003-2004 at Kaplan to students in the BPS 2004-2009 study. The analyses were conducted for all newly enrolled students at Kaplan and at two comparable institution types (i.e., public two-year and private for-profit) as well as broken out by degree aspiration (e.g., Certificate attainment for Certificate aspirations, Certificate or Associate's attainment for Associate's aspiration, etc.). In both cases, variations in the completion rates were examined by student background variables (i.e., age, gender, marital status, whether a student has dependents or is a single parent, the highest education of the student's parent, the student's prior education, whether the student was Pell eligible, whether the student was employed while at Kaplan and whether they attended part or full time), the seven federally defined persistence factors, area of study, and grades while at Kaplan. The same variations were explored using the BPS 03/09 data, where comparable data were available. See Appendix B for details on the coding of these variables.

General Degree Attainment for Kaplan and BPS Students

Of all 31,501 students (see Appendix A) who enrolled at Kaplan in 2003-2004 as a beginning postsecondary student, 52% of students attained any degree as of 2010 (i.e., 48% did not attain a degree). Compared to public two-year and private for-profit institutions, degree attainment rates for

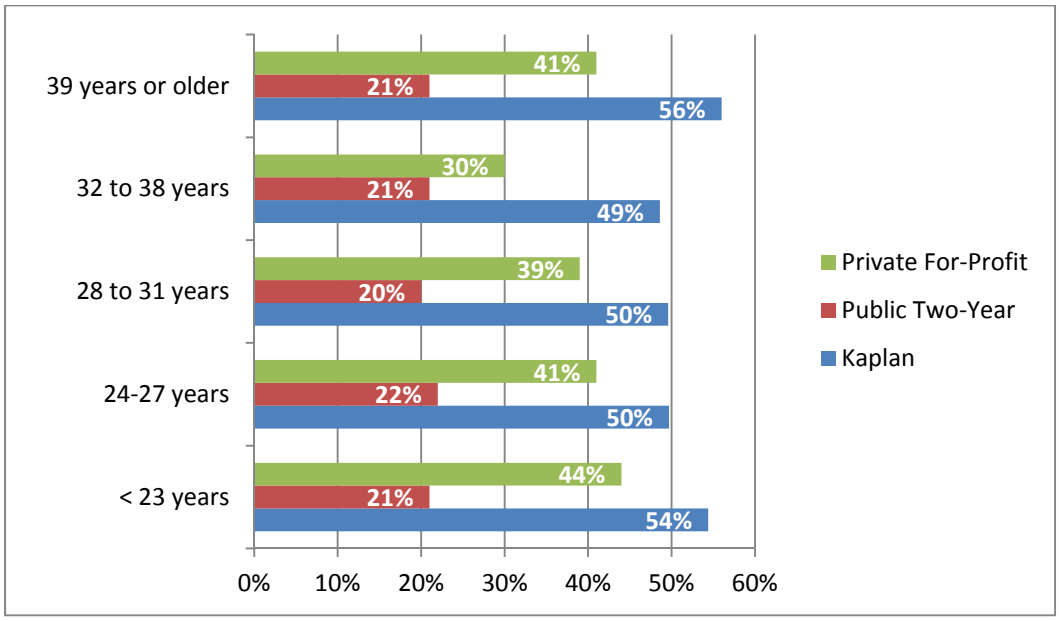
Kaplan students are significantly higher (i.e., 21 percent at public two-year and 42 percent at private for-profit). Over 40 percent of students obtained a Certificate degree, which was significantly higher than at public two-year schools where 6 percent of students obtained a certificate and at private for-profits where 30 percent obtained a certificate. The attainment rate of an Associate's degree at Kaplan (10 percent) was statistically equivalent to that at other private for-profit schools (9 percent), but was statistically lower than the rate at public two-year schools (15 percent). Only 1 percent of students at Kaplan attained a Bachelor's degree. Across all of the student demographic characteristics examined, the Bachelor's attainment rate did not vary beyond 2 percent. Because public two-year schools do not offer Bachelor's degrees, the rates at Kaplan could not be compared to this institution type. The attainment of Bachelor's degrees at private for-profit schools overall was statistically higher at 3 percent.

Figure 2. Degree attainment by institution type



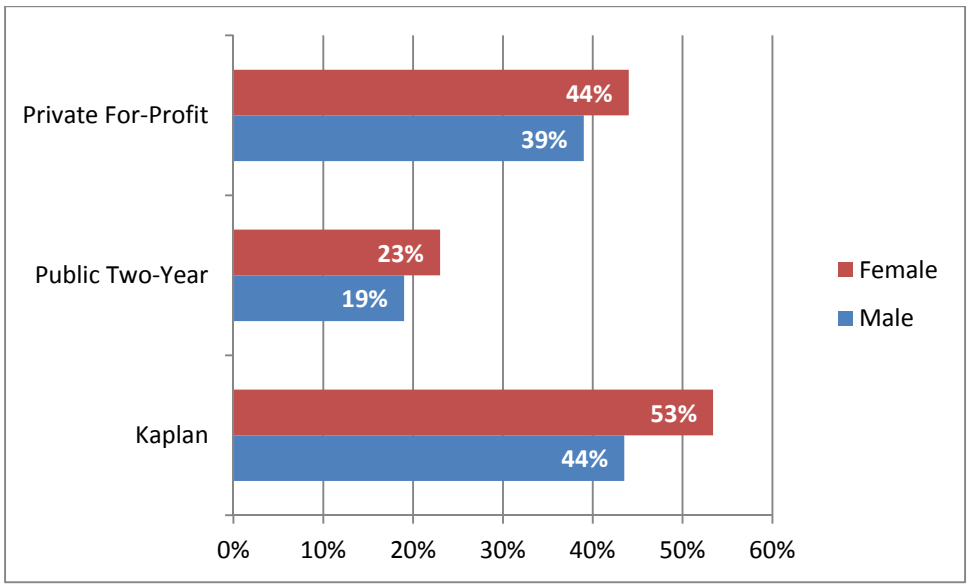
Among Kaplan students who were 23 years of age or younger at the time of enrollment, 54 percent obtained any degree. Other age groups also had a similar degree attainment rate (i.e., a range of 49 to 56 percent of students in each age group attained a degree). For students at public two-year institutions, degree attainment was statistically lower than Kaplan rates (percentages range from 20 to 22 for all age groups). Among students at private for-profit institutions, degree attainment rates ranged from 30 to 44 percent. With the exception of two age groups, 24-27 years and 28-31 years, attainment rates were statistically lower than at Kaplan (41 and 39 percent, respectively).

Figure 3. Percent of students who received any degree within six years of original enrollment, by age and institution type



Although completion rates were higher for female students all three institutions, the proportion of female completers is statistically higher at Kaplan (53 percent) than at public two-years and private for-profits (23 and 44 percent, respectively).

Figure 4. Percentage of students who received any degree within six years of original enrollment, by gender and institution type

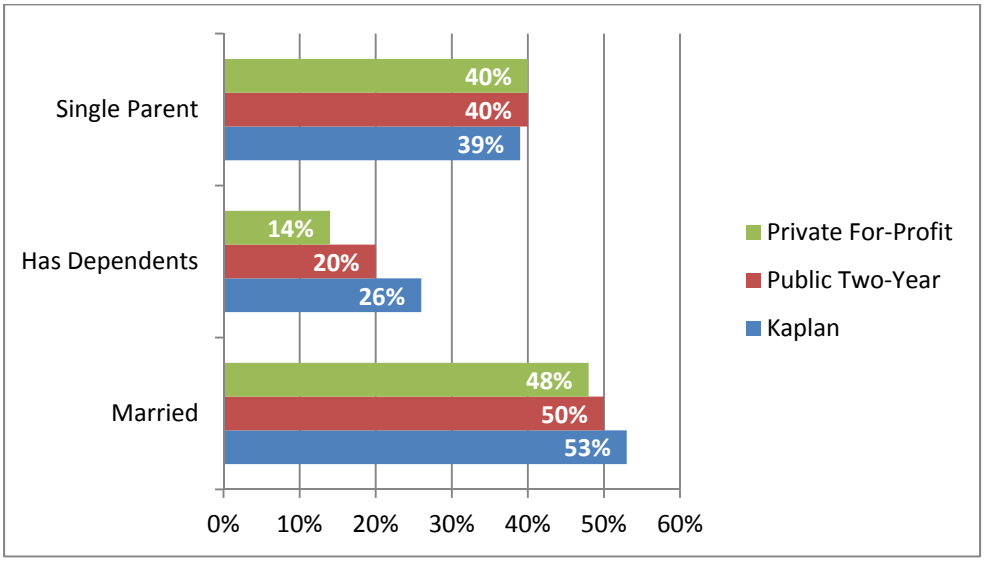


Over half (53 percent) of Kaplan students who reported being married attained any degree within six years of enrollment. At private for-profit schools, 39 percent of married students completed a degree.

Only a quarter (26 percent) of married students at public two-year institution obtained a degree. The difference among these rates is statistically significant.

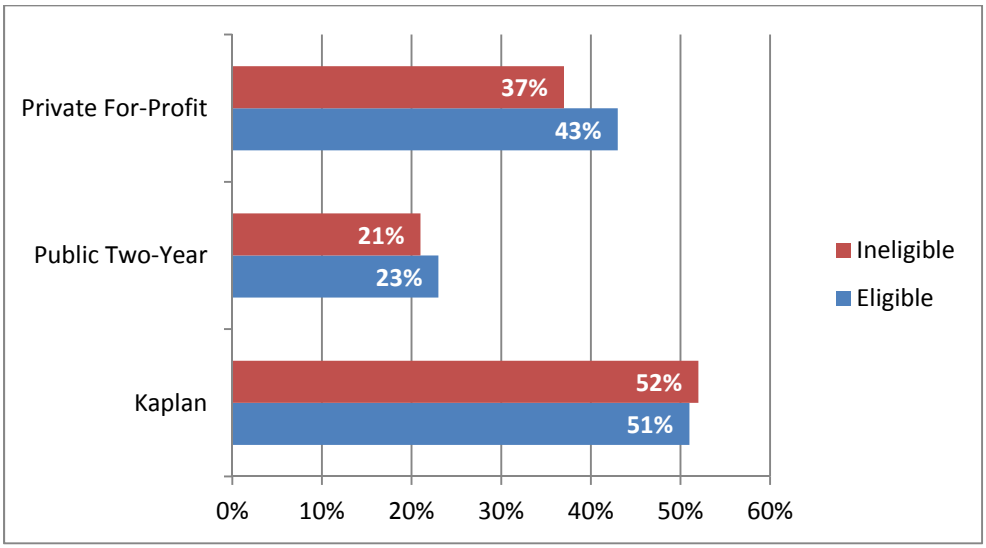
Fifty percent of Kaplan students with dependents were awarded a degree compared to 40 percent at other for-profit and 20 percent at public two-year institutions. Nearly half (48 percent) of Kaplan students who identified as a single parent completed a degree; this is significantly higher than rates for students at private for-profit (40 percent) and public two-year institutions (14 percent).

Figure 5. Percentage of students who received any degree within six years of original enrollment, by marital and dependent status



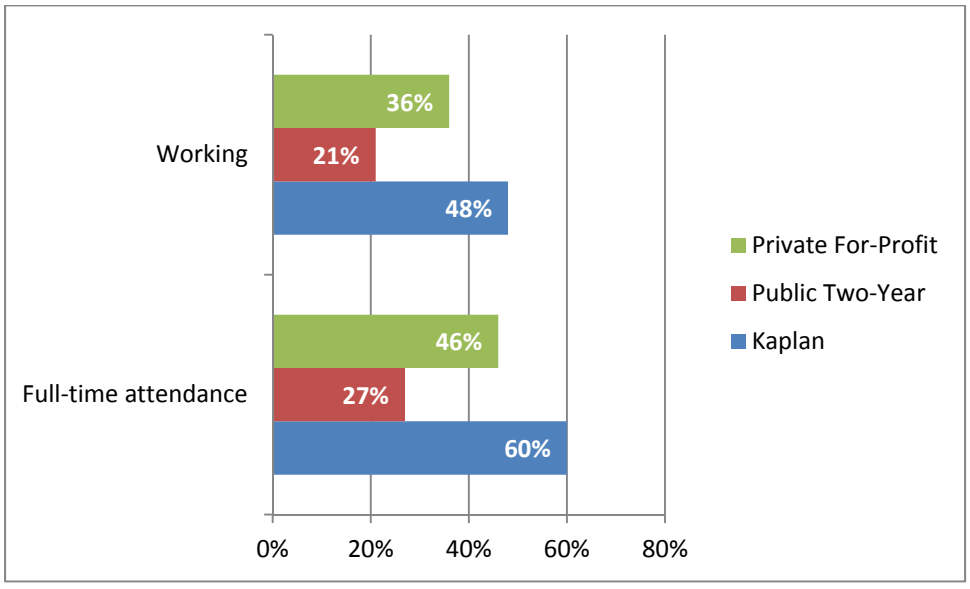
Fifty-one percent of Kaplan students eligible for Pell awards received any degree. These rates were significantly higher than at private for-profit institutions (43 percent) and at public two-year institutions (23 percent). The degree attainment rate for students ineligible to receive federal Pell grants were similar to that of eligible students at Kaplan (52 percent) and other institutions (37 percent at private for-profits and 21 percent at public two-years).

Figure 6. Percentage of students who received any degree within six years of original enrollment, by Pell eligibility status



Sixty percent of students who attended Kaplan full time in the fall of 2003 obtained any degree. At public two-year institutions, this rate was 27 percent and 46 percent at private for-profit schools. This difference is statistically significant. Similarly, degree attainment rates for part-time students at Kaplan were also significantly higher (41 percent) than at other institutions (18 percent at public two-years and 24 percent at other private for-profits). At Kaplan, 48 percent of working students attained a degree; this rate is statistically higher than rates at public two-year (21 percent) and for-profit (36 percent) institutions.

Figure 7. Percentage of students who received any degree within six years of original enrollment, by enrollment and working status



Degree Attainment Comparison by Degree Aspiration

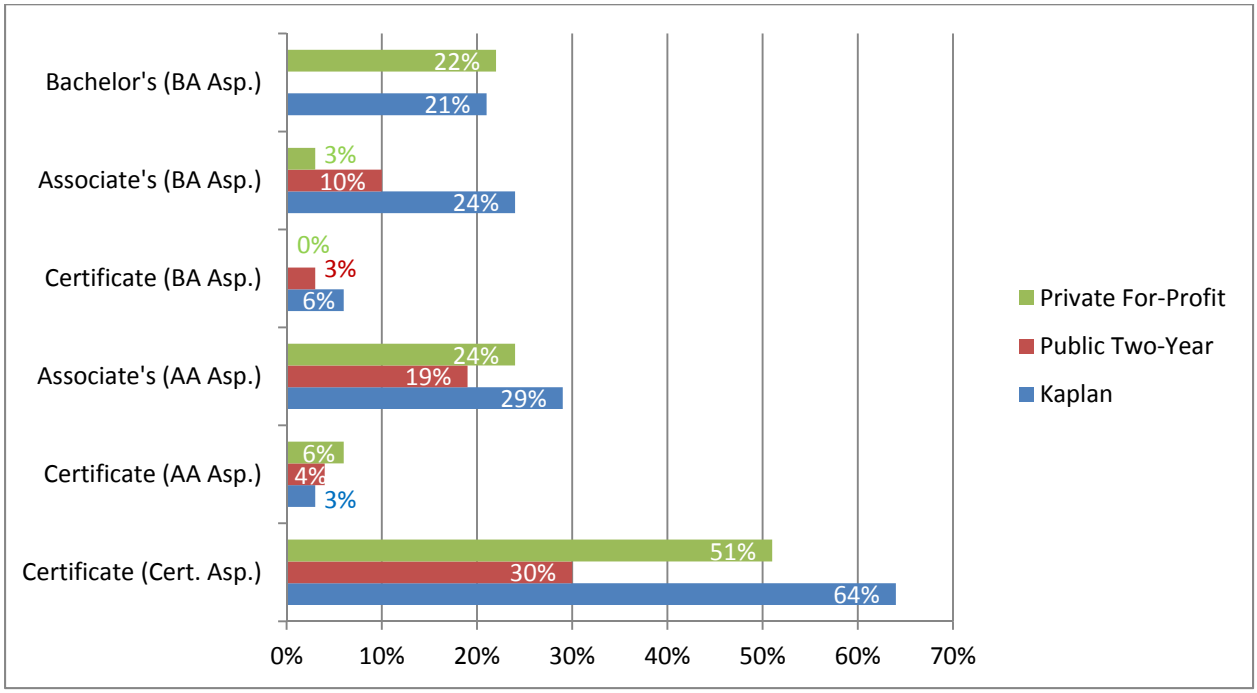
Sixty-four percent of beginning postsecondary students enrolled at Kaplan who aspired to attain a Certificate degree obtained one. In contrast, 51 percent of certificate-aspiring students at private for-profit institutions obtained a certificate and 30 percent of students at public two-year schools did so. The difference in attainment rates for these students is statistically significant.

There were no statistical differences in attainment rates for Kaplan and private for-profit students who aspired to obtain an Associate's degree (29 percent at Kaplan, 24 percent at other for-profits). A significantly lower percentage (19 percent) of students in public two-year institutions who aspired to obtain an Associate's degree succeeded in obtaining one.

Of the students that indicated Bachelor's degree aspirations and completed such degree, there were no statistical differences between Kaplan students (21 percent) and students at private for-profit institutions (22 percent).

BPS data for student demographics on degree aspirations and completion were missing in many instances; therefore no statistical comparisons were conducted between Kaplan students and students at other institutions on these multiple variations by student demographics.

Figure 8. Comparisons of Different Degree Attainments for Students with Differing Degree Aspirations at Kaplan (2003-2004 Enrollees Who Never Attended College) and Other Institutions



PART II: SURVEY OF KAPLAN STUDENTS

The Educational Policy Institute (EPI) was contracted by Kaplan Higher Education to conduct a broad study of the experiences and outcomes of Kaplan students at their online and campus-based institutions. This report focuses on findings from a computer-aided telephone interview (CATI) conducted in June and July 2010.

The CATI was conducted by R.A. Malatest & Associates Ltd. to collect data from two groups of students who enrolled in courses at Kaplan Universities between July 1, 2003 and June 30, 2004:

- An online stratum – a minimum of 750 students enrolled in online courses through Kaplan Universities; and
- An in-person stratum – a minimum of 750 students enrolled in classroom-based courses at Kaplan Universities.

Kaplan provided EPI with a survey sample list, containing the names, telephone numbers, and e-mail addresses (where available) of past students. Details about the survey sample, data coding, and collection process are provided in Appendices F.

A survey questionnaire was developed based in part on the Beginning Postsecondary Study (BPS), developed by the US Department of Education. Unique revisions were made to the questionnaire to provide additional information on the Kaplan student panels, while retaining the integrity of the original survey. A copy of the final questionnaire is provided in Appendix G.

Upon completion of the draft instrument, the CATI was programmed and field tested to verify the programming (e.g., skip patterns, wording, etc.), train the survey interviewers, and provide feedback on the instrument and administration process. This field test was conducted on June 7, 2010. Upon revision of the instrument and process, the full survey was launched on June 9, 2010 and closed on July 5, 2010. The survey was administered both online and by telephone. A gratuity of $20 in the form of a check was offered by Kaplan to those who completed the survey.

In total, 1,611 surveys were completed, including 840 Kaplan online students and 771 Kaplan campus-based students. The distribution of surveys by mode of completion included 900 telephone interviews (taking on average 20.84 minutes to complete) and 711 online completions (either following telephone contact with an interviewer or in response to the email campaign).

During field work, a total sample of 30,301 former students was uploaded to the CATI system. The sample was added in stages to ensure each sample allocation was called to the fullest extent possible within the time available, in order to maximize the overall survey response rate. In total 28,009 records were accessed by surveyors (8,344 from the online stratum and 19,665 from the in-person stratum). The valid response rate was 17.5 percent for the online stratum and 8.5 percent for the in-person stratum, yielding an overall response rate of 11.3 percent.

Given the response rate to the survey, attrition analyses were conducted to determine whether the survey sample was representative of the larger Kaplan population. By using regression analyses, where survey completion was the outcome variable, different student variables were modeled to determine whether they predicted student completion of the survey. Of greatest concern is that the surveyed sample was four times more likely than students in the general Kaplan population to have received any degree (i.e., this explains the high rate of degree completion reported by the surveyed sample). When looking further at each type of degree attainment specifically, those who completed the survey were almost two times as likely to have attained a certificate, about four times as likely to have attained an associate's, and 12 times as likely to have obtained a bachelor degree. In almost all cases, student reports of receiving a degree were confirmed by the Kaplan-provided data set, implying that the data regarding degree completion are reliable from students. Of further concern is that those students who had paid their student loans in full were almost two times as likely to respond, indicating perhaps that the surveyed sample represented a more financially stable subgroup of the Kaplan population. Student demographics such as gender and age were not associated with receipt of the survey. As such, there is selection bias in these data and therefore all results presented in this section must be interpreted with caution as it likely presents Kaplan in a more positive light than a survey of the general population would.

This report provides an analysis of survey data in comparison to students at public two-year and private for-profit institutions, using the BPS 03/09 data. The analyses discussed below provide highlights with illustrations of interesting perspectives from former Kaplan students and benchmark findings (where applicable) to the BPS data. The Kaplan sample is discussed as one overall sample. Detailed tables breaking out results only for Kaplan students by completers vs. non-completers are provided in Appendix H as well as in the July 2010 report. A full listing of the survey comparisons for Kaplan and BPS (discussed below) can be found in Appendix I.

Jobs While Enrolled in School

There was no statistical difference in the proportion of students who reported having a job while in school. Like Kaplan, over 70 percent of students at public two-year and private for-profit institutions indicated being employed while enrolled and fewer than 10 percent of students at all institutions reported having a work-study job.

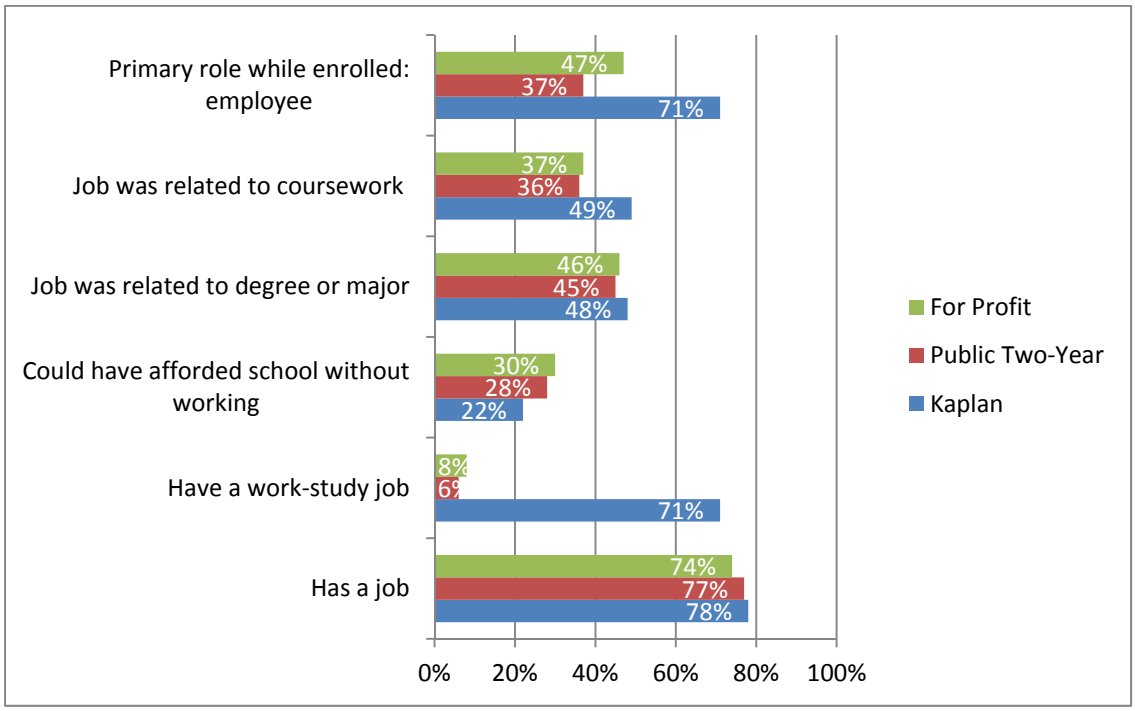
Statistically fewer students at Kaplan (22 percent) reported that they could have afforded school without working than public two-year students (28 percent). Although 30 percent of students at private for-profit schools indicated that they could have afforded school, the difference was not statistically significant.

Nearly half of Kaplan students (49 percent) noted that their job while enrolled was related to coursework; this is statistically higher than students at public two-year institutions (36 percent) but was not statistically different from the proportion reporting this at private for-profits (37 percent), due to the large standard error in estimating the mean for for-profit institutions. On the other hand, the same

proportion of students (i.e., between 45 and 48 percent) reported that their job while enrolled was related to their degree or major at all institutions examined.

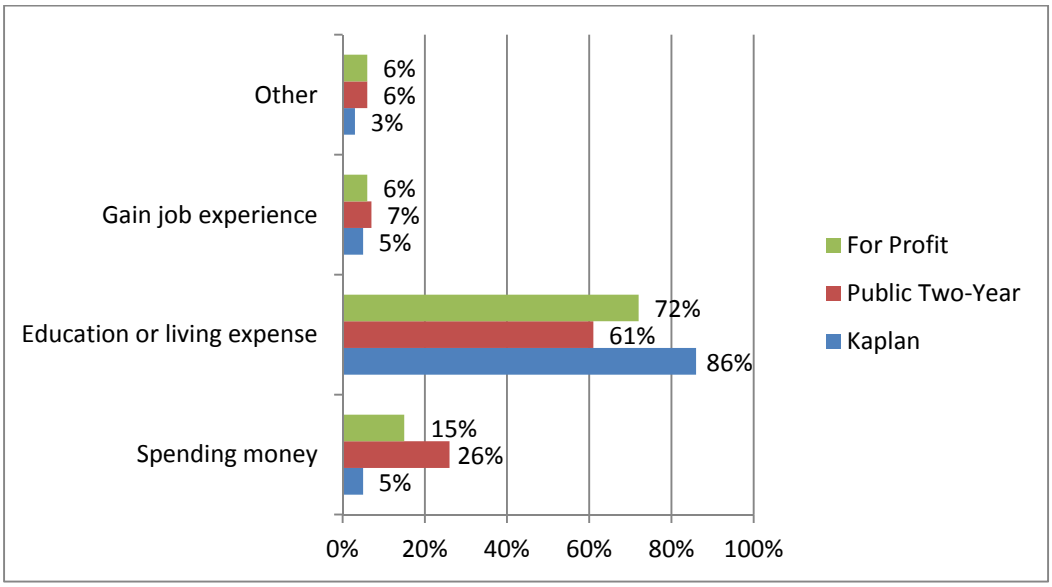
A significantly higher proportion of Kaplan students (71 percent) indicated that their primary role while enrolled in school was as an employee attending school (i.e., as opposed to students who also worked). Forty-seven percent of students at for-profit organizations indicated that they were primarily an employee; only 37 percent of students at public two-year institutions considered themselves an employee first.

Figure 9. Kaplan and BPS Responses Regarding Jobs while Enrolled



Among the main reasons cited by Kaplan students for having a job while in school, over 85 percent mentioned reasons to cover education and living expenses. In contrast, a statistically lower amount of students at public two-year schools (61 percent) and private for-profit ones (72 percent) reported such reasons. On the other hand, 26 and 15 percent of students at public two-year and private for-profits reported working to earn spending money, while only 5 percent of students at Kaplan indicated this. This difference is also statistically, significantly different.

Figure 10. Kaplan and BPS Responses Regarding Reasons for Working while Enrolled

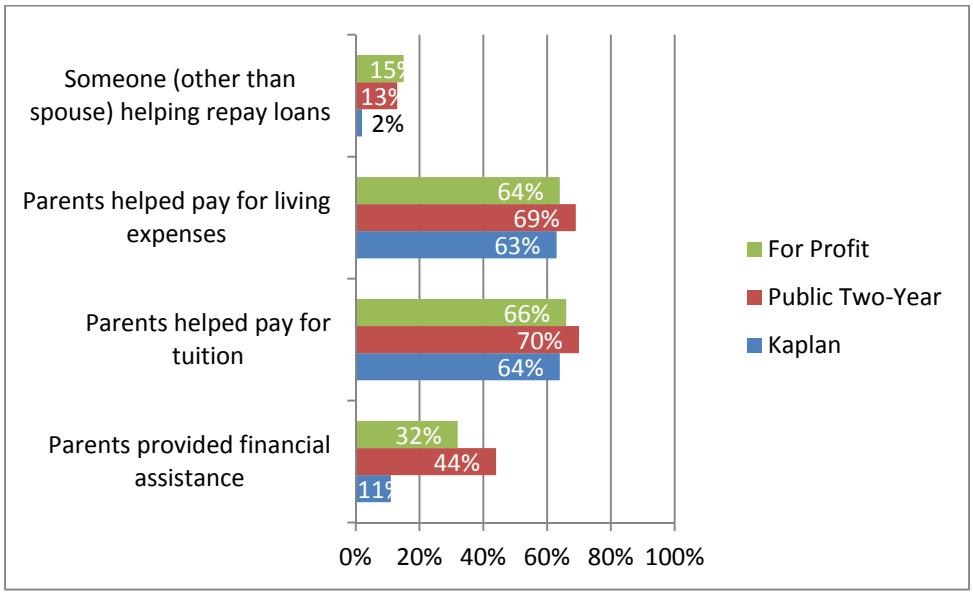


Financial Assistance

Compared to other types of institutions (44 percent at public two-year and 32 percent at private for-profit institutions), Kaplan had the lowest percentage (11 percent) of students who received financial support from parents. When examining the students who reported receiving assistance from parents, 60 to 70 percent of those receiving assistance reported that their parents helped with tuition/fees and living expenses. There were no statistical differences between Kaplan students' reports and those at public two-year or private for-profit institutions.

Similarly, Kaplan had the lowest percentage (2 percent) of students who reported having someone (other than their spouse) help repay undergraduate loans. At public two-year schools this rate was 13 percent, followed by 15 percent at private for-profit institutions.

Figure 11. Kaplan and BPS Responses Regarding Financial Assistance



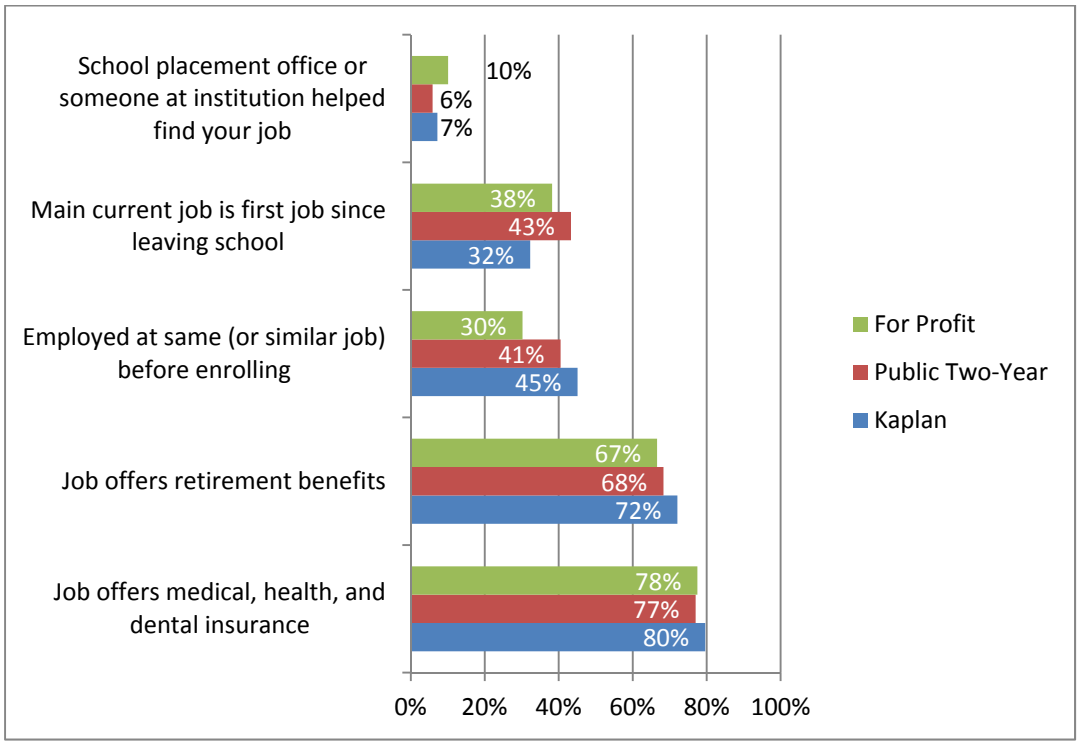
Current Job

On average, the same proportion of students at Kaplan (80 percent) and other institution types (77 percent at public two-year and 78 percent at private for-profit) reported having medical and health benefits in their current jobs. There was no statistical difference among these rates. Albeit close, the percentage of students who reported having retirement benefits in their current job was statistically higher for Kaplan (72 percent), compared to public two-year schools (68 percent) and private for-profits (67 percent).

About a third of Kaplan students reported that their current job is the first since leaving school. The same proportion of private for-profit students reported so (38 percent), but a significantly higher percentage of students at public two-years (43 percent) did.

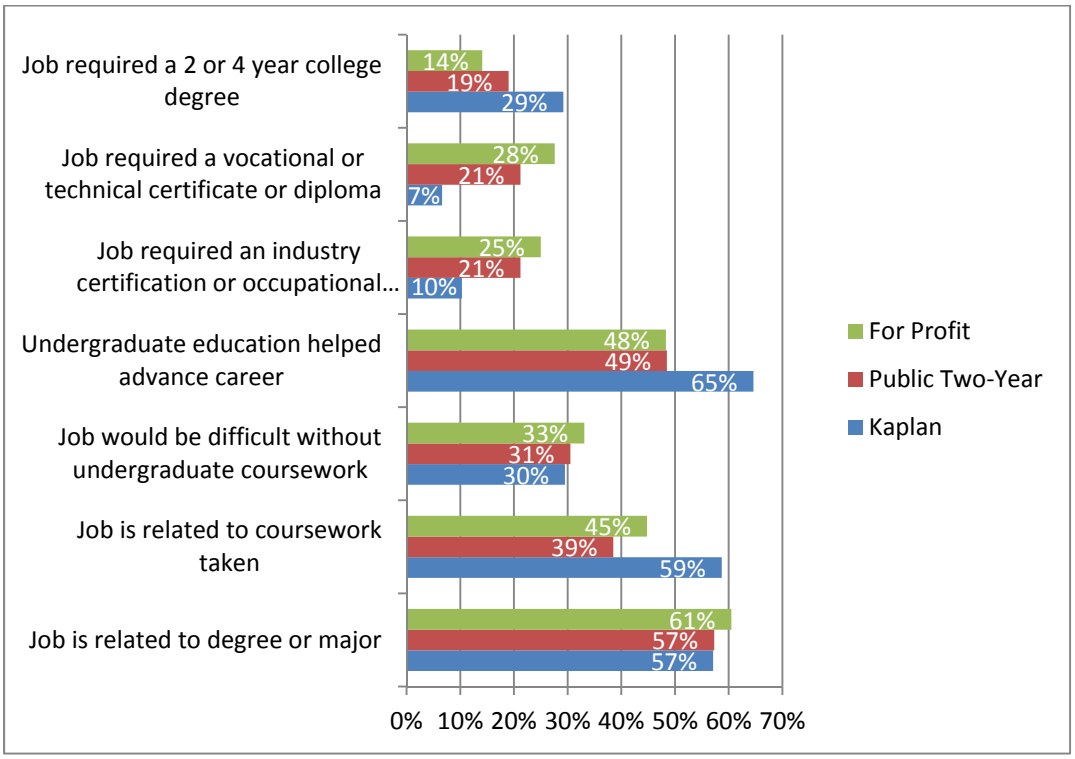
Overall, there was no statistical difference in the percentage of students who reported receiving assistance from the school job placement office. Public two-year institutions have the lowest rate (6 percent), followed by Kaplan (7 percent), and private for-profits (10 percent).

Figure 12. Kaplan and BPS Responses Regarding Current Job Attainment and Benefits



Nearly 3 out of 5 students (58 percent) at Kaplan indicated that their current job is related to coursework taken at the institution. This is statistically higher than at private for-profit schools (45 percent) and public two-years (39 percent). Similarly, a significantly higher percentage of Kaplan students (65 percent) reported that their undergraduate education helped advance their career. The proportion was over 48 percent at both public two-year and private for-profit institutions. While a greater proportion of students at public two-year and private for-profit schools indicated that their current jobs required an industry certification, vocational/technical certificate, or diploma (range 21 to 28 percent), a significantly higher percentage of Kaplan students (29 percent) noted that their job required a 2 or 4 year college degree.

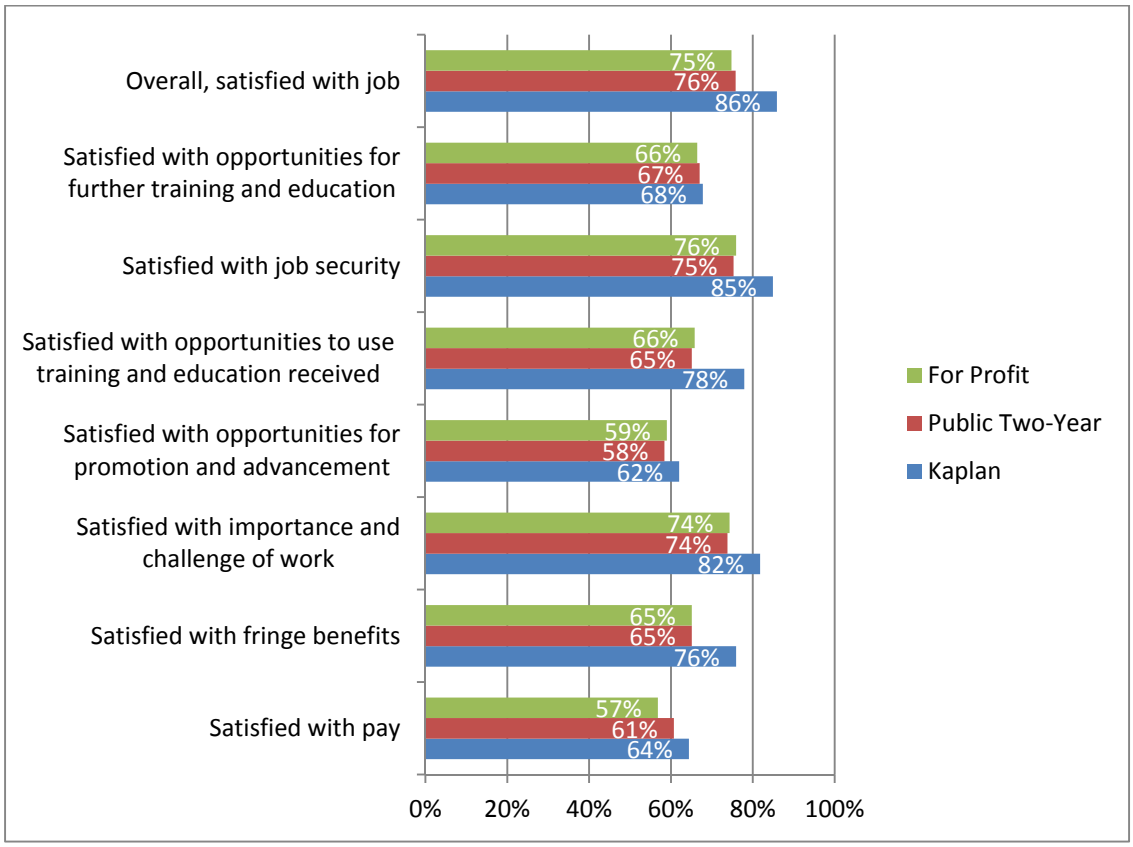
Figure 13. Kaplan and BPS Responses Regarding Current Job Education Requirements and Relevance



Job Satisfaction

Overall, a greater proportion of Kaplan students (86 percent) reported being satisfied with their current job, than students at public two-year (76 percent) and private for-profit schools (75 percent). There was no statistical difference in the percent of students who reported being satisfied with pay at their current job (range from 57 to 64 percent). The percentage of students satisfied with the importance and challenge of work at current job was significantly greater for Kaplan students (82 percent) than at public two-year and private for-profit schools (74 percent for both). Compared to other institution types, a greater proportion of students at Kaplan reported being satisfied with opportunities to use training and education received at their current job (78 percent at Kaplan vs. 65 percent at public two-year and 66 percent at private for-profit schools). Significantly more Kaplan students (85 percent) indicated being satisfied with job security than students at public two-years (75 percent) and private for-profits (76 percent).

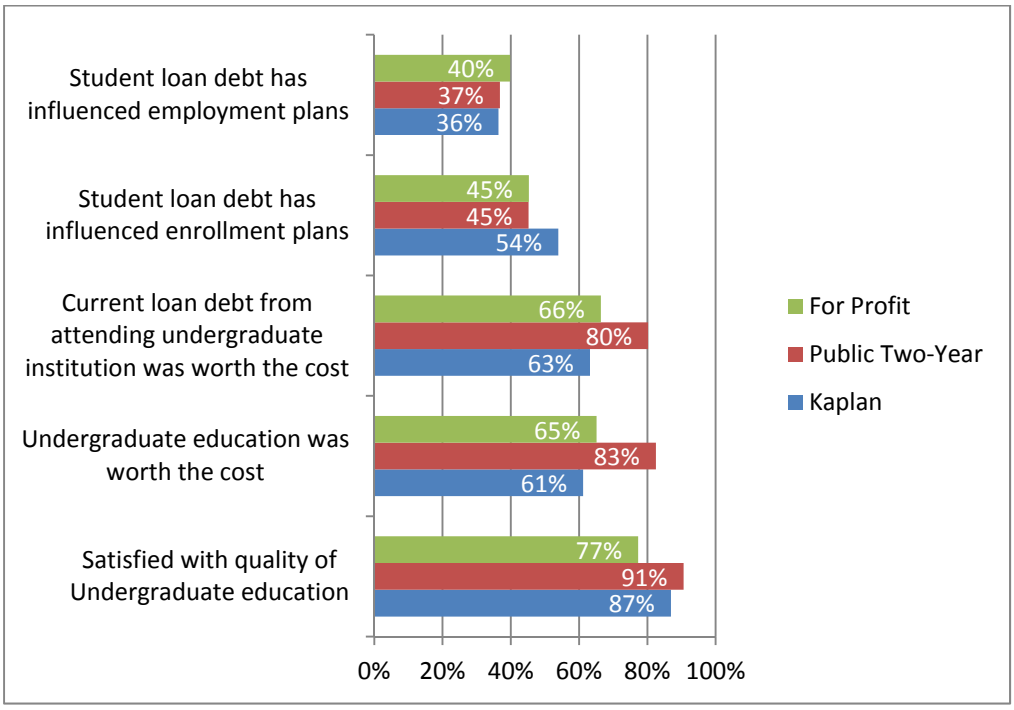
Figure 14. Kaplan and BPS Responses Regarding Current Job Satisfaction



Satisfaction with Education

The greatest percentage of students reported being satisfied with the quality of the education they received at public two-year institutions (91 percent), followed by students at Kaplan (87 percent), and students private for-profit institutions (77 percent). Though the difference between public two-year and Kaplan institutions was small, it was statistically significant. Significantly more students at public two-year schools (83 percent) reported that their undergraduate education was worth the cost, than did students at Kaplan (61 percent). The difference between Kaplan and other private for-profit institutions (65 percent) was not statistically significant. Similarly, the proportion of students at public two-years (80 percent) who indicated that the current loan debt for attending their undergraduate institution was worth the cost was statistically higher than for Kaplan students (63 percent).

Figure 15. Kaplan and BPS Responses Regarding Satisfaction with Education



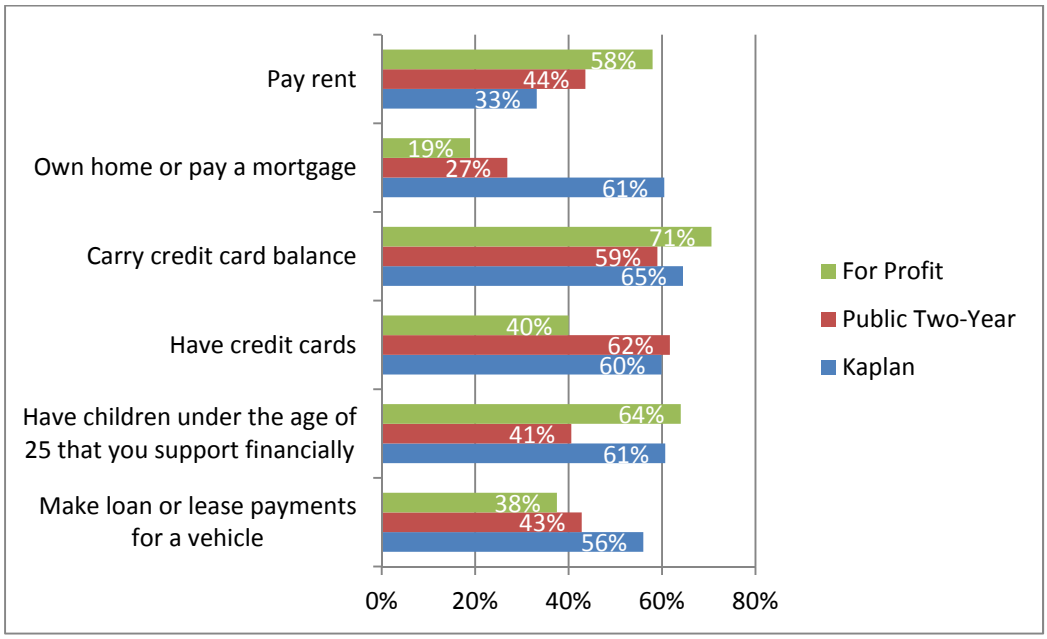
Home Finances

Significantly more Kaplan students (61 percent) reported having to pay a mortgage or owning a house, followed by students at public two-year institutions (27 percent) and private for-profits (19 percent). Conversely, a statistically greater proportion of students at private for-profit schools (58 percent) indicate paying rent, followed by students at public two-years (44 percent) and Kaplan students (33 percent).

Over 60 percent of Kaplan students indicate having financially dependent children under the age of 25. This is statistically higher than students at public two-year schools (41 percent). There was no statistical difference between students at Kaplan and other private for-profit schools (64 percent).

Among those students who reported having credit cards, a significantly greater percentage of students at Kaplan (64 percent) carry over a credit card balance each month than students at public two-year institutions (59 percent). On the other hand, the rate at Kaplan is statistically lower than at other private for-profit institutions (71 percent).

Figure 16. Kaplan and BPS Responses Regarding Home Finances



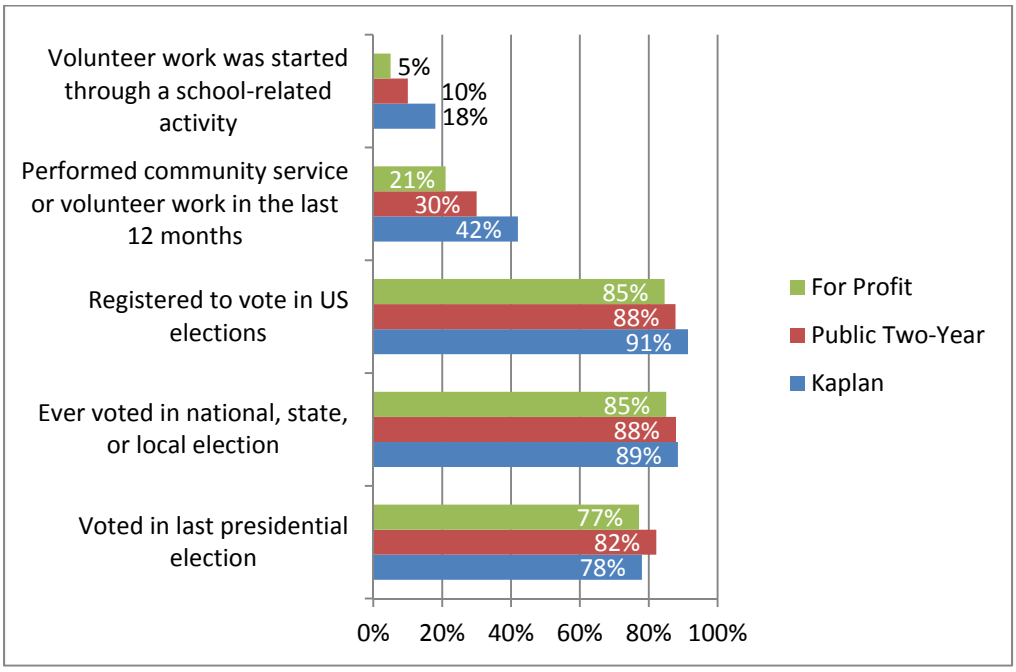
Public Service and Other Items

Of all groups of institutions being examined, Kaplan has the highest proportion (99 percent) of students who are US citizens, followed by private for-profits (97 percent) and public two-years (95 percent). Public two-year institutions have the highest proportion of students (5 percent) who are eligible non-citizens, followed by private for-profits (3 percent) and Kaplan Higher Education (1 percent).

In terms of civic participation, a significantly, though not substantially, greater proportion of students at public two-year institutions (82 percent) voted in the last presidential election compared to Kaplan students (78 percent). Interestingly, a higher percentage of Kaplan students (91 percent) reported being registered to vote than students at public two-years (88 percent) and private for-profits (85 percent).

Kaplan has the statistically highest proportion of students (42 percent) who volunteered in the past 12 months compared to public two-year (30 percent) and private for-profit schools (21 percent). Similarly, 17 percent of Kaplan students indicated that the volunteer work was started through a school-related activity, followed by 10 percent at public two-year institutions and five percent at private for-profits.

Figure 17. Kaplan and BPS Responses Regarding Civic Participation



PART III: OUTCOMES AND BENEFITS OF A KHE EDUCATION

Perhaps the most important outcomes of interest are students' subsequent labor market experiences. Most students who come to Kaplan or who invest more generally in higher education want to improve their wages and to increase their general job prospects. In this section of our report, we present the results of two types of analyses. First, we present descriptive statistics about the job prospects of Kaplan students from the states of Texas, Pennsylvania, Iowa, and Ohio. We explain below why we focus on these states. Second, we compare and contrast the job prospects of Kaplan students with similar students who were enrolled in other higher education sectors. In our original report, we used the BPS to benchmark Kaplan's students labor market experiences with national trends on similar students; however, only the three-year follow up for the 2003-2004 BPS cohort was available, so we used this and the six-year follow-up for the 1995-1996 BPS cohort. There were several weaknesses to this earlier approach as we were forced to compare enrollment probabilities of BPS students after three years with those of Kaplan students after six years. Many BPS students may have been still enrolled in college making it so that the BPS comparisons could overstate the effects of a Kaplan education on employment probabilities. Additionally, Kaplan students' labor market experiences were measured during a recessionary year whereas those of BPS students were measured in a year where the economy was much better. These results could bias the BPS comparisons so that the comparisons understate the effects of a Kaplan education.

To overcome these biases, we now provide comparisons of Kaplan to the six-year follow-up for the 2003-2004 BPS cohort. These data include information on students' probability of being employed and on their ultimate wage. These data should provide better comparisons than those included in our original study. However, there are two important exceptions. First, we were only able to track students if they remained in their original state of enrollment while BPS tracked students across all states. Second, we rely on unemployment records from the respective states. These data include only taxable income reported by employers. They do not include self-employment income or income coming from out of state sources. Both of these issues should lead us to understate employment probabilities and wages in the Kaplan sample. As a result, the analyses should understate the impact of a Kaplan education on student employment outcomes. Finally, we provide a cost-benefit analysis of the costs of Kaplan compared to the costs of a public two-year school, using Texas as an example. We examine this cost-benefit ratio through two lenses: that of society and that of the individual. Comprehensive findings are demonstrated in tables provided in Appendix J.

Datasets

Our data come from three sources. First, as in the previous chapter, we rely on comprehensive data for students who enrolled at Kaplan in the 2003-2004 school year. These students are the core group on

which we focus. We track their outcomes over subsequent years, and our primary data on wages and employment come from students' employment experiences in 2009 and 2010.

Our second source of data is the Wage Record Information Systems for the states of Texas, Pennsylvania, Iowa, and Ohio. We focus on these states for two reasons. First, these states have significant numbers of students attending their Kaplan campuses. In fact, we are able to track almost 27,258 students who attended Kaplan campuses in these three states. This accounts for about 25 percent of all of Kaplan's students who first enrolled at Kaplan during the 2003-2004 school year.

We choose these states for a second reason; these states were willing to cooperate and share data. Many other states were either unable to provide data rapidly or unwilling to do so. For Texas, Pennsylvania, and Iowa, one limitation of the data is that the states would only provide records for sets of at least 10 students. While we attempted to gather data on homogeneous sets of students, we note that the aggregation does impact our statistical analysis by reducing the statistical power that we would have had were we able to do an individual-level analysis. A severe limitation of these data, for example, is that we cannot separate students who are working part-time as opposed to students who are working full-time at low wages. We only observe the average wage for a group of about 10 students which may include several students with only a partial attachment to the labor force. In Ohio, we have student level data and hence we can get more precise estimates of student income.

Our final source of data comes from publicly available information from the Texas Association of Community Colleges (TACC) on the expenditures and costs of public two-year institutions in that state.

Student Background for Labor Market Experience Analysis

Our analyses first focus on the post-college labor market experiences of Kaplan students. In particular, we investigate the following questions:

- How much do KHE graduates and dropouts earn in the marketplace, by degree type and background?
- How do they compare with students from other institutions/sectors?
- What type of jobs do KHE students hold?
- Does a KHE education help students achieve higher levels of professional success?
- Do the jobs that KHE students achieve relate to their degree/program?

As previously noted, our focus is on students who attended Kaplan campuses in Texas, Iowa, Pennsylvania, or Ohio. These include students who attended one of the physical campuses in these states, students who enrolled in Kaplan Online but had an address in these states, or students who had a mailing address in these states but attended a physical campus in another state.

Table J1 (In Appendix J) shows basic descriptive statistics about the students from these states. We present results for those individuals who are part of the earnings analysis. We include all students in the

respective states regardless of whether they were new to higher education or just new to Kaplan in the 2003-2004 school year.

As in the overall sample, there is more female representation than male representation across all four states. The average current age of individuals is mid-thirties. Most of these students are "non-traditional" in that they have enrolled in college later in life. Some are pursuing college for professional development opportunities while others are getting their first exposure to college. There are more unmarried individuals than married individuals, and approximately half of those have children. In general, the average number of individuals in a household is approximately two across all four states (response range is 2.02-2.39), with many households headed by single parents, who work part-time while pursuing additional training.

In terms of the financial characteristics, there are some differences among the four states. The average household income is highest in Ohio ($20,362) and lowest in Pennsylvania ($13,104). The expected family contribution is lowest in Texas at approximately $2,000, less than half the average EFC in Ohio ($4,346). The higher EFC in Ohio suggests that individuals who enroll in Kaplan schools from Ohio have less eligibility for financial aid.

There are variances among academic characteristics of individuals in all four states. In Texas, there is very small proportion of individuals enrolled in higher education as a part-time student (5 percent). In contrast, the part-time enrollment rate is in Ohio is 45 percent. Texas also has a higher proportion of students with a General Equivalency Diploma (GED) in comparison to other states (20% in comparison to 10 to 12 percent in Iowa, Pennsylvania, and Texas). Approximately half of the individuals in the dataset received some type of degree from Kaplan University across all four states. In Texas, most of those degrees are Certificates. There are only small fractions of the students in Iowa and Ohio that are receiving Certificates.

Our central outcomes of interest include the probability of working at any point and the average earnings of an individual. We observe these outcomes for all students. In the Pennsylvania, Texas, and Iowa samples, we observe these outcomes for groups of 10-20 students. So, for example, we might observe that 75 percent of students in a group are working, but we are unable to know which specific students were working. In order to improve our ability to make inferences, we created groups that were somewhat homogeneous (e.g. a group of 10 students who all earned a Certificate from Kaplan and were similar in age).

In terms of the probability of working, these grouping should still give an accurate picture for all students in the sample. The average across groups should be identical to the average across individuals. Similarly, the average earnings should be the same for the entire group.

One limitation is distinguishing between the average earnings across people with different attachments to the labor force. For example, consider an exaggerated example. Suppose that there is a group of 10 individuals where six individuals work part-time and earn $2,000 per year, one person works full-time and earns $100,000 per year, and the rest of the group does not work. The total earnings for this group

are $112,000, and hence the average earnings are only $11,200 per person. We will also observe that 70 percent of individuals are working although clearly only one student is having a significant labor market experience. Since 70 percent of students account for the entire total earnings in this fictional group, we can further define the average earnings conditional on working as $16,000 (or $112,000/7).

The average earnings in these groupings are clearly understating the true, fulltime earnings that would be available to these students had they decided to fully engage in the work force. The one student who did engage received significant earnings. Unfortunately, the Pennsylvania, Texas, and Iowa data do not allow us to get further refinements in our analysis. Because of the mixing of part-time and full-time wages, the wage results will artificially bias the average observed wages downward in our sample.

One advantage of using the Ohio data in our analysis is that the Ohio data does not have these same biases. Ohio provided us with data disaggregated to the student-level. We observe each student's exact wage. We do not observe students' exact number of hours of work, so we cannot distinguish part-time or full-time employment based on student effort in the work force. For simplicity, we use annual wages above or below $20,000 as our definition of part-time or full-time employment. This seems reasonable as the average number of weeks worked in our data is 52 for students earning over $20,000 and only 32 for students earning less than $20,000.

Finally, there are two main reasons why we will not find a student in our states sample. First, the student may not be working. They may have chosen to stay home or they may be unemployed. Second, the student may have moved to another state. Each state tracks wages for students who work in their state. If a student is working in a state other than the one where they initially started at Kaplan, then this student will appear to be unemployed in our data.

There are a couple of ways for us to try to control for student mobility. First, we can adjust our statistics using national data on worker mobility. For example, the decennial census tracks whether students are in the same state every five years. For reference, the table below shows the average mobility of students in each of the four target states. The key column is the out-migration. Between 1995 and 2000 between 66 and 91 people per 1000 in the population in these states moved to other states. The rates are similar across states with the exception of Iowa. Given that younger people are more mobile than the population, the mobility estimate is likely an underestimate for Kaplan students. The mobility rates suggest that we will likely underestimate unemployment rates by 6-9 percentage points.

Table 1. Mobility Rates by State

	Rate per 1,000 people		
	In-migration	Out-migration	Net Migration
Iowa	78.6	90.7	-12.1
Ohio	55.6	66.6	-11.0
Pennsylvania	58.0	69.4	-11.4
Texas	74.2	66.1	8.1

Source: US Census Bureau (2003)

Additionally, we can focus our sample only on those students who live in the interior of a state. Students who live in the interior are less likely to move than those students who live next to the border. For example, in Ohio, a student from Toledo only needs to travel 10 minutes to be in Michigan while a student in Columbus must travel several hours. In Ohio, the most relevant campus is Dayton. It is by far the largest campus in Ohio and it is sufficiently far from the Kentucky and Indiana borders, suggesting migration may be less than in the state as a whole.

Having presented the important caveats in our employment data, we now present the descriptive statistics on the employment data for the respective states. In the analysis that follows, we make meaningful comparisons aimed at shedding light on the potential effects of a Kaplan education.

Probability of Working and Kaplan Education

Table 2 shows some basic descriptive statistics about the probability of employment for the Kaplan sample. On average, we can match about 71 percent of the students in Iowa, Pennsylvania, and Texas. As we mentioned before, we do not know whether these workers are working part-time or full-time. In the Ohio data, we match about 52 percent of students. We can divide the 52 percent into those who worked part-time (25 percent) and those who worked full-time (28 percent).

Table 2. Employment Status by Kaplan Degree Receipt

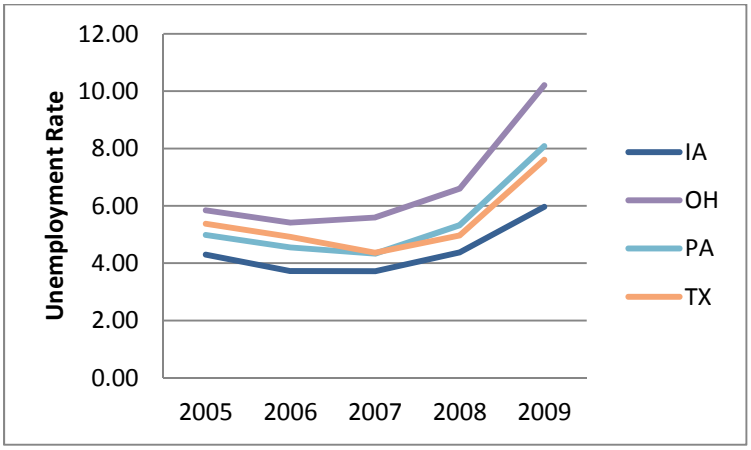
	IA, PA, TX combined	OHIO		
	Working	All	Full-time	Part-time
Kaplan Degree Recipients				
Business	0.71	0.59	0.55	0.05
Health	0.77	0.59	0.26	0.33
IT	0.73	0.56	0.45	0.11
Legal	0.71	0.53	0.31	0.22
Nursing	0.75	0.58	0.58	0.00
Other	0.72	0.47	0.27	0.20
Non-Degree Recipients				
Business	0.63	0.54	0.34	0.20
Health	0.65	0.52	0.12	0.39
IT	0.63	0.54	0.32	0.22
Legal	0.63	0.48	0.22	0.25
Nursing	0.66	0.36	0.36	0.00
Other	0.66	0.55	0.23	0.33

The match rate is much lower in Ohio than in the other states. One potential explanation for this is that there could be more outward migration from Ohio than the other states. This is likely the case with respect to Texas and Iowa, but is less likely to be the case considering Pennsylvania is a neighboring state with similar demographics and our match rate is 68 percent there. Additionally, if we focus only on

the program in Dayton, which is the largest program in Ohio and not immediately bordering another state, the match rate is quite similar (53 percent) to the overall match rate.

The difference in match rates is likely being driven by the differences in the economic climates and by differences in the types of students who attend Kaplan in the respective states. As seen in Figure 18, the unemployment rate in Ohio is much greater than the unemployment rate in Pennsylvania. The unemployment rate in Ohio increased sharply from 6.6 to 10.2 percent between 2008 and 2009. The unemployment rate worsened for Pennsylvania as well (from 5.3 to 8.0 percent in 2009), but it remains slightly less dire than the employment situation in Ohio. These macro-economic factors have led to higher outward migration from Ohio and have likely made our employment statistics appear much worse for Ohio than for the other states.

Figure 18. Unemployment Rate in Iowa, Ohio, Pennsylvania, and Texas



Source: Bureau of Labor Statistics. Figures are seasonally adjusted.

Table 2 also shows some basic descriptive statistics about the probability of employment for the Kaplan sample. On average, there is a higher probability for employment after receiving a Kaplan education in the combined data for Iowa, Pennsylvania, and Texas across all programs. We find that the means are statistically different from each other in all sectors. This suggests that on the aggregate, education from Kaplan either has a positive effect on the likelihood of employment or that the students who complete degrees at Kaplan are systematically different from students who do not complete degrees for reasons other than their Kaplan experience (e.g. more motivated students).

Nonetheless, there is a different story when we observe the data only for Ohio. Among all workers in Ohio, there is no statistically significant difference in the probability of employment between individuals who obtain education at Kaplan to those who obtain education at other institutions. The difference in employment rates is about three percentage points but the small sample in Ohio prevents us from finding a statistically significant result.

In order to refine the analysis, we divided the Ohio workers into those who worked part-time and those who worked full-time. Here, we observe that for those who are employed full-time, advanced training in Business as well as Health from Kaplan increased their probability of employment. Those who obtained advanced training in the field of Law from Kaplan also increased their probability of employment in contrast to those who received Legal Studies training from non-Kaplan academic institutions. For Information Technology (IT) studies, the difference is only statistically significant at the ten percent level. This suggests that in Ohio, the probability of working full-time after receiving a Kaplan degree is greater than the probability of working full-time after attending but not completing a Kaplan degree. For part-time status, the only statistically different areas of studies are in Business and in "Other" fields. For studies related to IT, the difference in the probability of employment is statistically significant only at the 10 percent level. For all other programs, there is no difference in the probability of employment between those who receive a Kaplan degree and those who do not. As we mentioned above, we cannot make any meaningful comparisons in Iowa, Pennsylvania, or Texas since we lack data on whether workers were working full- or part-time. While the data from Iowa, Pennsylvania, and Texas are based on groups rather than on individuals, the results from Table 2, Column 1 will give us the most accurate representation of the true effect of a Kaplan education on employment opportunities subject to the potential biases discussed above.

Student Earnings and Kaplan Education

We also gathered student earning data for Kaplan students. As we explained above, we were able to get data on earnings at the "group" level in Iowa, Pennsylvania, and Texas. These groupings consisted of 10-19 individuals with fairly homogeneous characteristics. While we received employment records for these individuals, the states assigned a wage to zero for individuals who were not matched. Since data are reported at group levels, the data include average earnings for the group rather than for those who are working. Additionally, part-time employment and full-time employment are indistinguishable. In Ohio, by contrast, we faced no such problem.

Table I2 shows some basic comparisons of the wages for the students who either earned or did not earn a Kaplan degree. We do this for each of the key program areas.

For Iowa, Pennsylvania, and Texas, the average earnings for business students who earned a degree or certificate from Kaplan was almost $23,000. Again, this is likely lower than the true average among workers because of the way the data are reported. For individuals who enrolled but did not earn a degree, the average wage was about $20,600. This difference in wages is statistically significant. In the other program areas, the wage increase is always positive. Students who earn Kaplan degrees earn more money in the workforce than individuals who attend Kaplan but do not complete degrees.

In Ohio, the wages are higher than in the other states. This increase in wages is being driven both by the way in which data were reported to us as well as the fact that Ohio's Kaplan campuses are focused more heavily on students pursuing Associate's degrees, instead of Certificates. Students who are earning

Certificates tend to earn less money than those who pursuing higher degrees. However, Ohio's degree pattern is similar to that of Iowa (see Table J2), and Ohio's wages are higher.

As in the other states, the wages of degree recipients in Ohio are higher than the wages of non-degree recipients. For Business, wages are almost $14,000 higher; for Health, IT, and Legal, wages are $4,000 to $6,000 higher; for Nursing, wages are almost $16,000 higher; and for "Other" fields, wages are just slightly (about $500) higher. These wages still include individuals who have zero earnings, so in the subsequent rows of Table I2, we break down the wages for individuals who work full-time or part-time.

In the areas of Business, Legal, and Nursing, wages are higher among full-time workers who earned a degree by $4,000 to $8,000 over non-degree recipients. In the other areas, wages actually declined although the differences in wages are not statistically significant. Why might have wages declined? One hypothesis is simply mechanical. We have defined full-time employment as whether or not the worker earned more than $20,000 in annual earnings. If a Kaplan education increases the likelihood that an individual earns more than $20,000, then we are likely to have a few low-earning degree recipients who now make $21,000 or $22,000 a year, and because of our definition, they appear to be working full-time. These individuals, however, would not have had such earnings in the absence of the program. For example, the wage differences for IT workers appear to be negative for both full-time and part-time workers, yet in the overall population wages increased. The mix of full-time and part-time workers is much more favorable for degree recipients versus non-recipients, and hence, the absolute advantage in wages is higher. If we look across the entire sample and conditional on already being in the labor force, Kaplan graduates are about 16 percentage points more likely to work full-time than students who attended Kaplan but did not earn a degree or certificate. This effect on the likelihood of full-time employment makes it so that comparisons based on conditioning on employment status have limitations.

Benchmarking Against National Norms

So far, our comparisons of Kaplan student earnings have focused on students who earn degrees and students who do not. One concern with such comparisons is that the types of students who earn credentials from Kaplan may be systematically different from the types of students who enter Kaplan but do not complete degrees. To benchmark Kaplan student experiences, we use data from the National Center for Educational Statistics (NCES) Beginning Postsecondary Study (BPS) data.

We designed our study focusing on the 2003-2004 students and used a similar cohort of Kaplan students and our labor market outcomes track the Kaplan students over the next six years. Therefore, we focus our comparative discussion on the most relevant cohort: the BPS students who entered college in 2003-2004 and had a six-year follow-up in 2009. Results for the 95/01 cohort can still be found in Appendix J (Tables 6-8), but are not discussed in narrative form here.

Appendix Table J3 shows the enrollment probabilities for the 2003-2004 BPS cohort after six years. The entire sample in this table focuses on students who are pursuing certificates. When we examine Kaplan students across age groups, we find that they are more likely to be employed. Among students who

attended for-profit colleges, sixty-two percent of students nationally were working six years later (after reweighting the average so that it is comparable to the Kaplan student profile). In the Kaplan sample from Iowa, Pennsylvania, and Texas, students were much more likely to be working with 73 percent of students currently employed. Across different age groups, Kaplan students from these states were always more likely to be employed. The results are quite different for students from Ohio. In Ohio, Kaplan students had lower probabilities of being found working except among the older students. We note, however, that these estimates are very imprecise and in most cases, the difference in Ohio is not statistically different from that of the BPS estimate.

When we break the Kaplan estimate down by other student characteristics, we continue to find that the national BPS estimate is somewhat similar to the sample in Iowa, Pennsylvania, and Texas. We cannot reject that there are significant differences except in the case of students who are ineligible for the Pell grant award. In that subsample, BPS students are more likely to be employed than other students.

The table also makes comparisons between students at public two-year colleges and Kaplan students. The traditional age students (i.e. those under age 23) are less likely to be employed in the Kaplan sample as compared to the BPS sample, but this is reversed in the older sample where analysis is possible.

In Appendix Table J4, we repeat this analysis for students who aspired to complete an associate's degree. Here the sample of students for our BPS comparisons includes the students who attended public two-year or for-profit colleges.

In contrast to the students pursuing certificates, the average employment rate among Kaplan students in Iowa, Pennsylvania, and Texas is about 64.4 percent. This is very consistent across age ranges, gender, marital status, and those having or not having dependents. The sample of students who are not eligible for Pell grants have a higher employment rate (71.4 percent) as compared to the students who were not Pell eligible.

Among these students pursuing associate degrees, the BPS students are more likely to be employed at every age group and across gender, marital status and Pell eligibility. The BPS students in both the public two-year colleges and the for-profit sector outperform Kaplan students who are pursing associate degrees. The differences are statistically significant across the Kaplan and BPS samples.

Appendix Table J5 repeats the analysis for the sample of students who stated that their intent was to achieve a four-year degree. The percent of students who are working from the samples of students at for-profit and public two-year colleges are higher in the BPS sample than the Kaplan sample, but the differences are not statistically significant. Students at four-year public colleges across all of our various samples are significantly more likely to be working than Kaplan students whose initial intent was to pursue a four-year degree.

Overall the differences depend largely on the groups to which we are comparing Kaplan students. Public four-year college students are likely not a good comparison, and when we compare Kaplan students to students at for-profit and public colleges, the Kaplan students are much more similar, and in

the case of students pursuing certificate degrees, the Kaplan students consistently outperform students attending other for-profit colleges. As we mentioned before, our results are likely biased in the case of the Kaplan students since we cannot track students who moved from one state to another while BPS tracks these students. Additionally, we cannot count students who are self-employed or who do not contribute to the respective state unemployment benefits system. These biases could account for much of the differences between Kaplan and some of the BPS samples.

As noted earlier, Tables J6, J7, and J8 presents similar analysis using the 1995 cohort. Given the availability of the BPS: 03/09 data, we do not review these findings in depth here.

In Appendix Table J9-I11, we examine the average wages of Kaplan students and similar students in the BPS sample. The average includes students working both part-time and full-time. Across all of the samples, Kaplan students have lower earnings than students in other programs with similar degree intents. The differences are statistically significant in all of the samples except for comparisons between students attending for-profit colleges with the intent to achieve four-year degrees. Here the difference is not statistically different from zero. This is true of the samples from all of the states in our Kaplan data.

Conclusions

Overall the results are mixed. We generally find that Kaplan students are just as likely as or slightly more likely to be employed than similar students in other sectors. On the other hand, earnings appear to be lower among Kaplan students than students in other sectors.

The results using the six-year follow-up with the 2003-2004 BPS cohort are an improvement on our previous results, but they are not devoid of bias. As we mentioned above, the data from BPS come from student self-reports while our data come from state administrative data. Additionally, while the BPS can track students outside of the state where they originally attended college, we cannot do that in our data. We also cannot view sources of income from self-employment.

Hence, these results are likely biased against Kaplan. In the case of employment probabilities, this suggests that Kaplan students are just as likely to get jobs and may even be consistently more likely to get jobs. In the earnings data, the results may suggest that the Kaplan students perform better than the results in Appendix Tables I9-I11 indicate.

Cost-Benefit Analysis

One of our goals in our analysis was to create a cost-benefit analysis. We examine the cost-benefit analysis through two different perspectives. The first perspective is that of the public government. The second is that of society. The difference is that “society” will take into account all expenditure, including student expenditure. The public government, on the other hand, does not include student expenditure in their computations.

From our analysis in Part III, we are going to assume that Kaplan students have similar outcomes to similar students in other sectors. While Kaplan students were slightly more likely to find employment after accounting for probable biases, their wages were lower (although this is the result of a biased comparison which may understate the impact of Kaplan).

With that assumption in mind, we focus only on the cost side. In the Kaplan data, we observe the total charges made to each student. This is the net cost to these students after whatever grant aid the student has received. While the pricing is not exact because we cannot account for all sources of aid and other differences in pricing, we estimate that students pay about $235 per credit that they attempt. Students who are eligible for Pell grant aid pay about $231 per credit while students who are not pay about $241 per credit. Across students' careers, the average student pays about $15,344 to Kaplan with Pell eligible students paying about $14,553 and other students paying about $17,164. The average public expenditure per student per credit hour is about $10.

Getting at public expenditure is much more difficult. Naïve comparisons focus only on tuition and ignore other expenditures to public colleges. To get at the overall expenditure, we focus on Texas. We attempt to focus on data near the 2003-2004 school year for comparability purposes. We also focus only on community colleges for comparability.

In our Kaplan sample, the average expenditure of Texas students was about $11,231 averaging about $226 per credit hour. The average expenditure per Pell eligible student is about $225 per credit while it is about $230 per credit for other students. Hence, the average public expenditure per student per credit hours is about $5.

According to the Texas Association of Community Colleges (TACC)[4] Texas community colleges in 2000 received funds from federal funds (14 percent), state funds (39 percent), local taxes (20 percent), tuition (19 percent) and other sources (8 percent). The state appropriations in 2003 for community colleges were $784,578,795.[5]

If we use the breakdown from the TACC in terms of percentage of revenue, then the appropriations implies the following overall revenue distribution:

Source of Funds	Percentage	Implied Overall Revenue
Federal Funds	14	281,643,670
State Funds	39	784,578,795
Local Taxes	20	402,348,100
Tuition	19	382,230,695
Other Sources	8	160,939,240

[4] (http://www.tacc.org/resguide/funding.html accessed January 2011).
[5] (http://www.tacc.org/resguide/formula.pdf accessed January 2011).

Now as we think about breaking down the state expenditure, we need to divide the funds into both public and private expenditures. Clearly the three expenditures most directly related to public expenditure are from federal, state, and local funds. These add up to about $1,468,570,565.

In fall 2002, Texas community colleges enrolled about 530,477 students according to the federal government.[6] Hence the average expenditure per student for the academic school year was about $2,769. If we were to make the heroic assumption that all students in these community colleges accrued 24 credit hours (i.e. full-time status for two semesters) over the course of the year, the average public expenditure per credit hour is about $115. This figure is the most conservative estimate and clearly understates the overall expenditure per credit hour.

For example, we know that only about 37 percent of community college students attended school full-time. If we allow 37 percent to achieve 12 credit hours and the remaining 63 percent to do only six hours, then the implied subsidy per hour is about $168. We have made no assumptions about dropouts which could only increase our expenditure.

The figure on enrollment is also quite hard to defend. For example, TACC claims that the true number in the 2000 academic year was closer to 949,554 including students across academic, technical, and non-credit courses.[7] We will exclude the non-credit courses since the state does not reimburse the colleges for these courses giving us a total of 702,655. This still may be smaller than the accurate number for the same year as our appropriations information (although appropriations has been falling), but if we repeat the analysis, we get that the subsidy per credit hour ranges from $87 (if everyone is full-time) to $127 (if we breakdown part-time and full-time attendance assuming no dropouts).

So, what do we find? The observed subsidy for Kaplan students in Texas was about $5 per credit hour earned. By contrast, our estimates for public expenditure per student in community colleges are between $127 and $168 per credit hour assuming no dropouts. Suppose that students attend full-time and acquire 24 credit hours over the course of a year. In Texas, this would imply a $2090 to $2769 subsidy per student depending on which enrollment number we believe. At Kaplan, this would imply a $120 subsidy per student.

If we believe that the labor market outcomes are similar across sectors, the difference in public expenditure suggests that the Kaplan education is far more cost effective from the policymakers' perspective.

The big difference in the analysis when we move to society is the cost incurred by students. The average charge to students per credit was $226 per credit hour at Kaplan. In the Texas system, the average tuition in the 2002-2003 school year was about $81 per credit hour in the community colleges.[8] The overall cost to students was much cheaper at the Texas community colleges. In terms of the overall cost, we would have to increase our expenditure estimates by about $12 per credit hour in the public

[6] (http://nces.ed.gov/programs/digest/d04/tables/dt04_196.asp accessed January 2011).
[7] (http://www.tacc.org/resguide/enrollment.html accessed January 2011).
[8] (http://www.tacc.org/resguide/enrollment.html accessed January 2011).

sector if we assume that the "Other" category; however, we do not know if these represent public subsidies or additional student expenditure.

However, if we do the "societal" cost benefit analysis, we need to include both public and personal expenditures. If we do this, the cost of a Kaplan education is very similar to the overall cost of a Texas community college. The average overall cost at Kaplan is $231 per credit hour (i.e. $226 from tuition + $5 public subsidy). In the best case scenario, the overall cost at a Texas community college is about $220 (i.e. $81 from tuition, $12 from other, and $127 from public subsidies); however, if we employ more realistic assumptions, the cost is closer to $261 per credit hour.

Conclusion

We find the cost of Kaplan and public two-year colleges in Texas are extremely close when accounting for all sources of income. Kaplan may even be cheaper depending on the assumptions we make. From a policymaker's point of view, the cost is significantly cheaper to the state to encourage attendance at Kaplan rather than the two-year sector. The average subsidy to individuals was about $5 per credit hour earned while it was as much as 34 times as high in the public sector. In our benefit analysis, in many cases we found that the outcomes were not statistically different across Kaplan and public two-year colleges. We did find several instances where Kaplan students seemed to earn lower wages but have similar probabilities of employment. We also noted that there were significant biases in our estimates of individuals work experiences since we are unable to track some sources of income (e.g. self-employment) and employment in other states.

Area of Employment

Our final set of analyses focuses on identifying where Kaplan students work. The data from Iowa, Pennsylvania, and Texas allow us to track the proportion of students employed within specific sectors. We report these results in Table I12. We separate these results for Kaplan's online and its campus-based locations, as there are some interesting differences across these programs.

Across all of the subjects (Business, Health, IT, Legal, Nursing, and Other programs), Health Services is the most popular field regardless of whether students are enrolled in online courses or attending campus-based courses. This is true even if individuals are not studying in Nursing or Health Care. Across programs and campuses, we also find that many students work in other popular areas such as Office Administration, Retail, and Accommodation and Food Services; however, these sectors employ significantly fewer Kaplan students.

One interesting difference between campuses is the presence of Public Administration and Education. While students attending online classes and students attending campus-based classes have similar career options, Public Administration and Education were not present on the popular occupation codes for students in online courses. Many of these students have jobs where the salary schedules are such that students' earnings will immediately increase if they achieve a higher level of education.

PART IV: DEFAULT RATE ANALYSIS

The Educational Policy Institute (EPI) was contracted by Kaplan Higher Education to acquire student loan repayment and default data and to conduct analyses to determine how loan repayment, forbearance, deferment, and default vary by area of study, degree attainment, and loan type. T-Tests were conducted to compare Kaplan student loan repayment and defaults by their area of study, degree attainment, and loan type. In addition, this was further analyzed by computing the repayment and default rates by student background variables. The variables included were age, gender, marital status, whether a student has dependents or is a single parent, the highest education of the student's parent, the student's prior education, whether the student was Pell eligible, whether the student was employed while at Kaplan and whether they attended part- or full- time, the number of federally defined persistence risk factors (i.e., the seven risk factors listed in Part I), and the student's GPA. Detailed information regarding the coding of these variables can be found in the Appendices for Student Success at Kaplan: Demographics and Degree Completion.

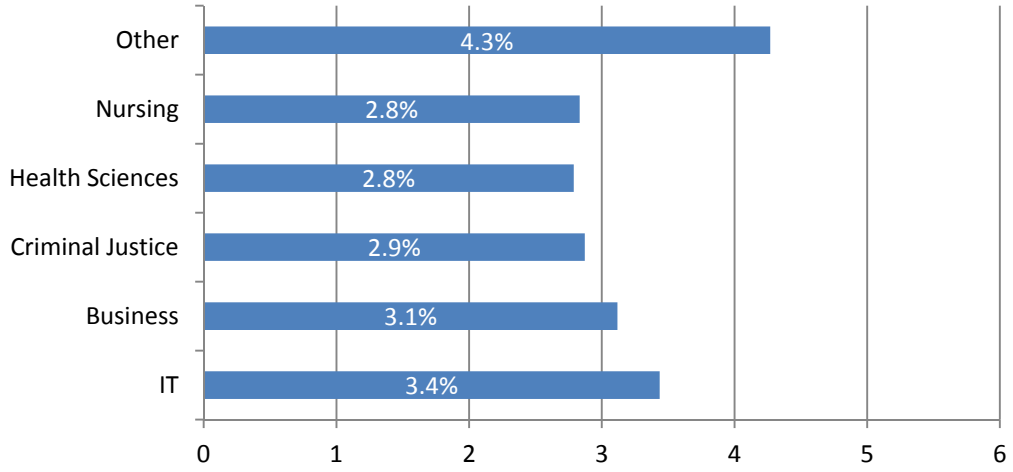
The cohort default rates provided by the US Department of Education National Student Loan Data for Students (NSLDS) of KHE students were compared to the students in other sectors of higher education, including public, private, and proprietary institutions. The cohort default rates (CDR) used were from the two-year follow-up provided in 2005, 2006, and 2007 (note that the 2007 CDR were released in May 2010 and more recent data is not yet available).

Loan repayment and default by area of study

The rates of loan repayment in full, forbearance, deferment, and default were computed for students based on the area of study they enrolled in at Kaplan. The areas of study included were: Information Technology (IT), Business, Criminal Justice, Health Sciences, Nursing, and Other. The area of study was attained through data provided by Kaplan.

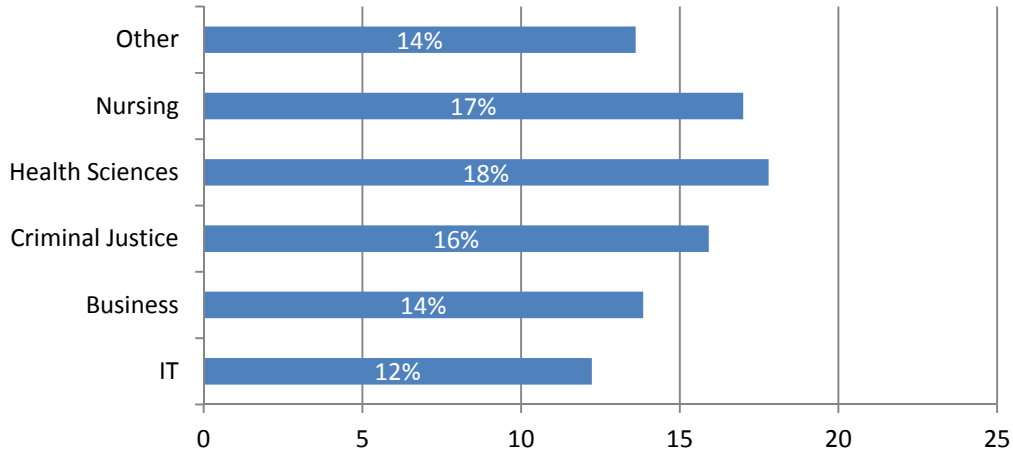
Students who studied "Other" areas had statistically higher rates of repayment than those who studied Business, Criminal Justice, or Health Sciences. Repayment rates for students who studied IT and Nursing did not have repayment rates which were statistically significantly different from the repayment rate of students any other study areas, including the "Other" category.

Figure 19. Rates of student loan repayment in full as of 2010 for full sample of Kaplan students



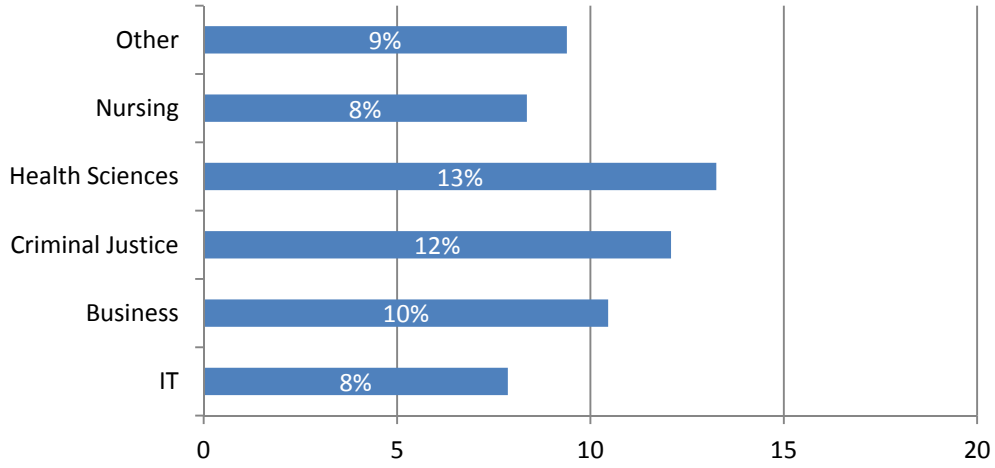
Students who studied Health Sciences and Nursing (18 and 17 percent, respectively) had statistically equivalent, and the highest, rates of forbearance. Those who studied Criminal Justice had statistically equivalent rates (16 percent) of forbearance as did students who studied Nursing, but statistically lower rates than those in Health Sciences. Students who studied IT, Business, or "Other" areas had the lowest (and statistically equivalent) rates of forbearance.

Figure 20. Rates of student loan forbearance as of 2010 for full sample of Kaplan students



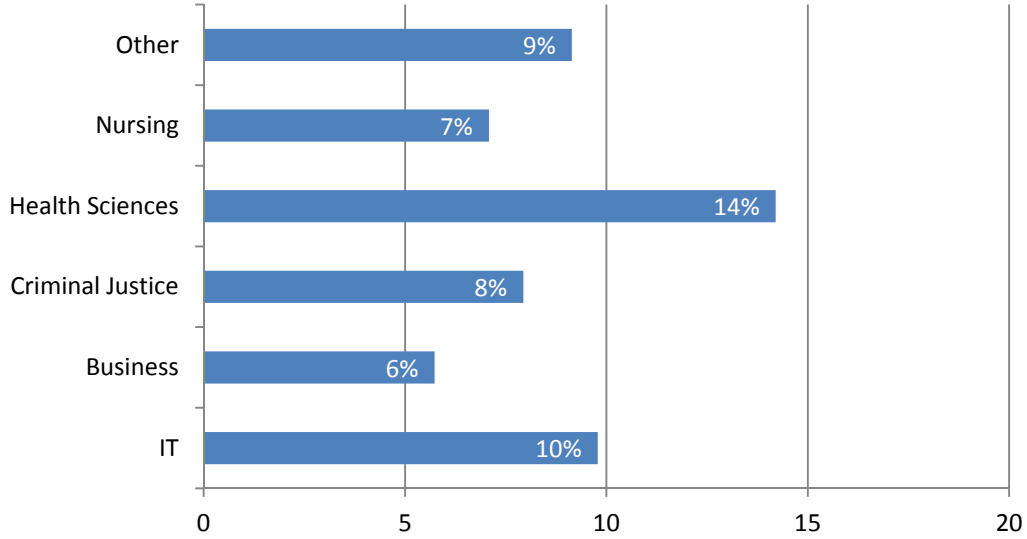
Students who studied the areas of IT, Nursing, and "Other" had statistically equivalent, and the lowest, rates of deferment (range of 8 to 9 percent). Those students who studied Business had the next highest rates of deferment (10 percent), which was only statistically greater than the deferment rates of students of IT, but not Nursing or "Other" areas. Students who studied Criminal Justice or Health Sciences had the highest rates of deferment.

Figure 21. Rates of student loan deferment as of 2010 for full sample of Kaplan students



Students in the area of Health Sciences defaulted at significantly higher rates (on average 14 percent) than students in all other study areas (a range of 6 to 10 percent). Students in the areas of Business, Criminal Justice, and Nursing had statistically equivalent, and also the lowest rate, of defaults. Students in "Other" areas of study had significantly higher rates of defaults than those in Business, but were statistically equivalent to those students in IT, Criminal Justice, and Nursing.

Figure 22. Rates of student loan default as of 2010 for full sample of Kaplan students



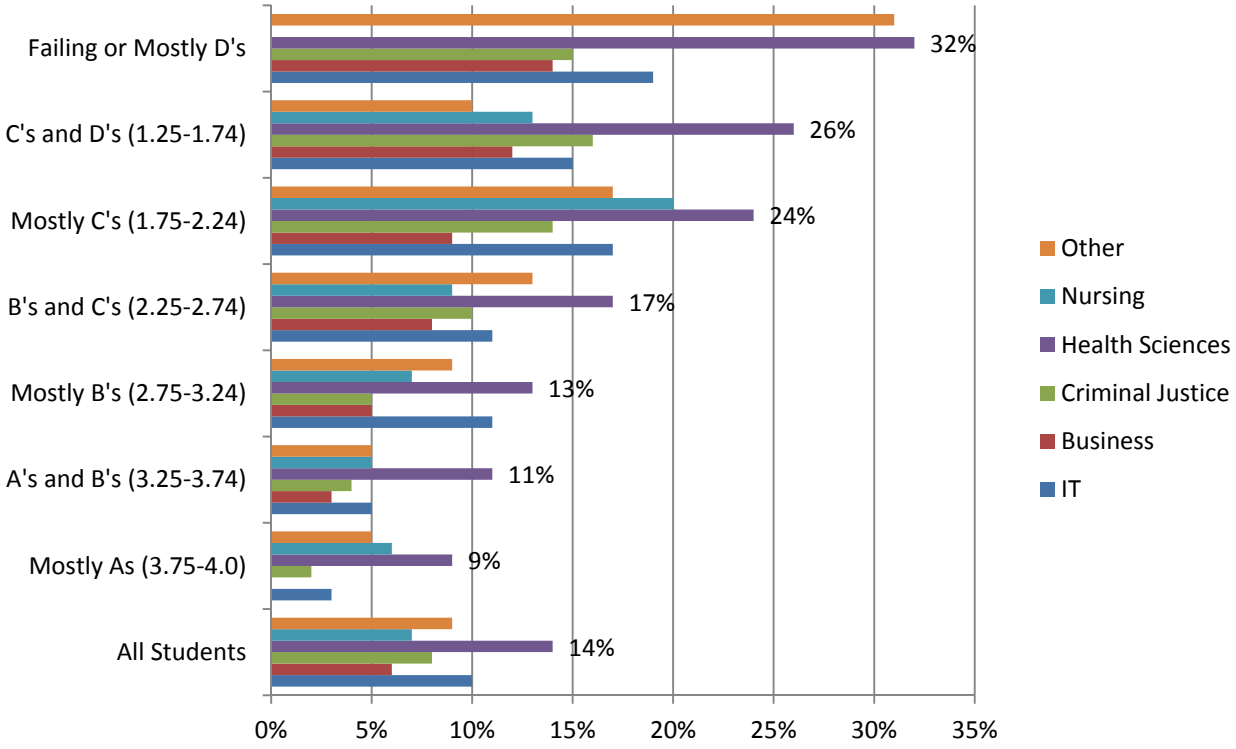
The loan repayment and default rates for each area of study were further analyzed by demographic characteristics. Students across all demographics made full repayment at consistent rates; the overall rates of 3 to 4 percent were consistent across the variety of demographics (e.g., gender, prior education, family background) analyzed. The range of repayment rates across these demographics was 2 to 7 percent, with only two exceptions, which were counterintuitive and not consistent with the other finding in that demographic (i.e., 10%of students in "Other" areas of study and with six risk factors

repaid, and 13% of students who studied Nursing and received Cs and Ds repaid). See Appendix L Table L1 for a full listing of these findings.

A similar pattern was found for loans in forbearance and deferment. For all students, across the six areas of study, the rates of forbearance ranged from 12 to 18 percent and the rates of deferment ranged from 8 to 13 percent. The rates across demographics were also very consistent. In general, students with better grades across 5 of the 6 areas of study had lower rates of forbearance in than students with poor grades.

The rates of default were most notable when examining the rates by grades attained while at Kaplan. Across all areas of study, default rates increased as grades decreased. Students who studied Health Sciences consistently had the highest rates of default across all grade categories.

Figure 23. Rates of student loan default as of 2010 for full sample of Kaplan students by area of study and grades at Kaplan



Note. There were too few students in Nursing with failing grades to report and therefore the bar for Nursing is missing.

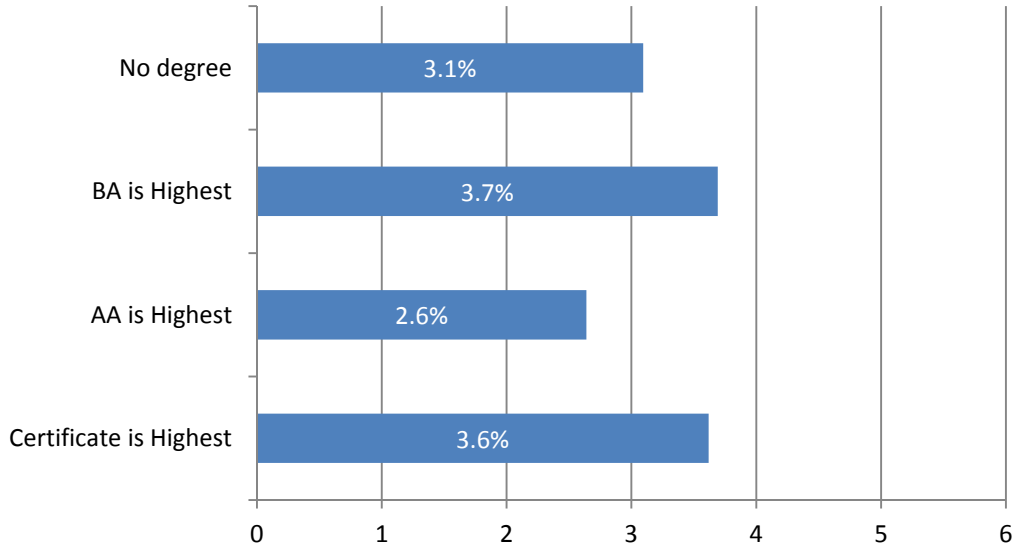
Loan repayment and default by degree attainment

The rates of loan repayment in full, forbearance, deferment, and default were computed for students based on the highest degree they attained at Kaplan. In other words, rates were computed for students

who attained any degree, no degree, and whose highest degree attainment was a Certificate, Associate's, or Bachelor's degree. There are significant differences between the rates of payment in full, forbearance, deferment, and defaults for Kaplan student loans across the different degree attainments.

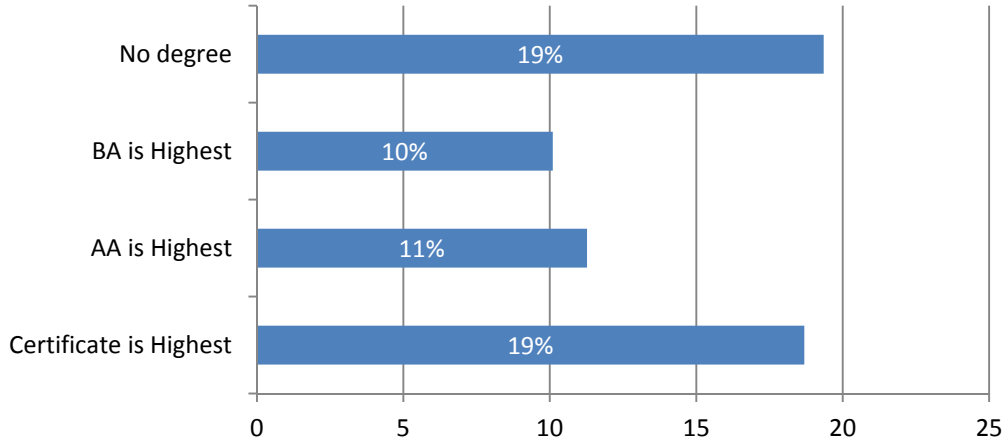
Students at Kaplan who attained either a Certificate or a Bachelor's degree had statistically equivalent rates of repayment in full. The repayment in full rates for those with an Associate's (i.e., AA) and no degree were also statistically equivalent to one another. Those with either a Certificate or Bachelor's (i.e., BA) degree had the highest repayment rates, as compared to those who attained either an Associate's or no degree.

Figure 24. Rates of student loan repayment in full as of 2010 for full sample of Kaplan students



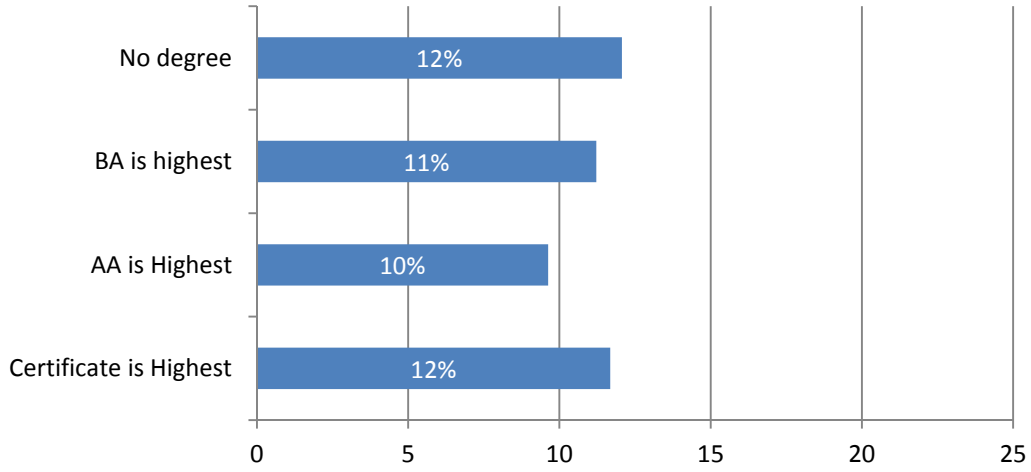
Students who attained no degree and a Certificate have statistically equivalent rates of forbearance, as do those who attained an Associate's or Bachelor's. The difference between rates of forbearance for students with no degree or Certificate and those with an Associate's or Bachelor's is statistically significant. Students who received no degree or a Certificate have higher rates of loans in forbearance (19%) than those who attained an Associate's or Bachelor's.

Figure 25. Rates of student loan forbearance as of 2010 for full sample of Kaplan students



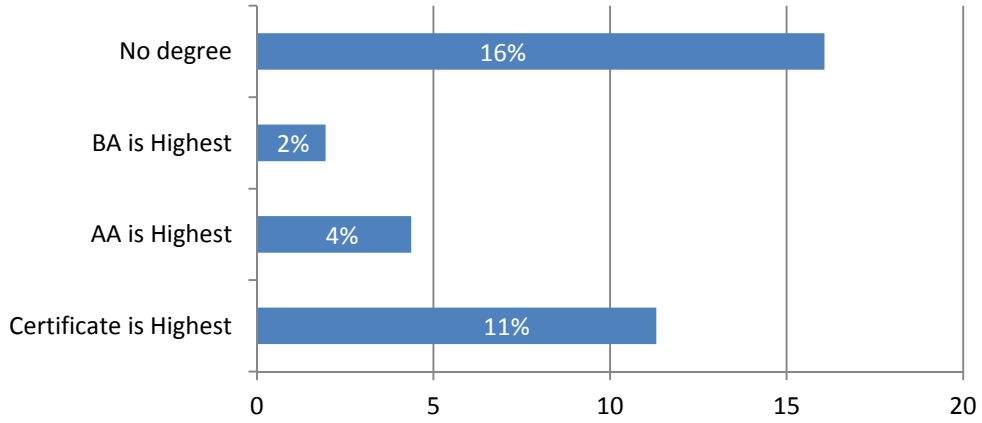
Students who attained no degree, those who attained a Certificate, and those who attained a Bachelor's have statistically equivalent rates of deferment. These three groups have statistically significant higher rates of deferment than those with an Associate's degree.

Figure 3.8. Rates of student loan deferment as of 2010 for full sample of Kaplan students



Finally, there are significant differences between the default rates of students who did not attain a degree, attained a Certificate, an Associate's, and a Bachelor's. The default rates decrease in accordance with higher levels of education. In other words, those with no degree had the highest rates of default, followed by those who attained a Certificate, an Associate's, and a Bachelor's.

Figure 26. Rates of student loan default as of 2010 for full sample of Kaplan students



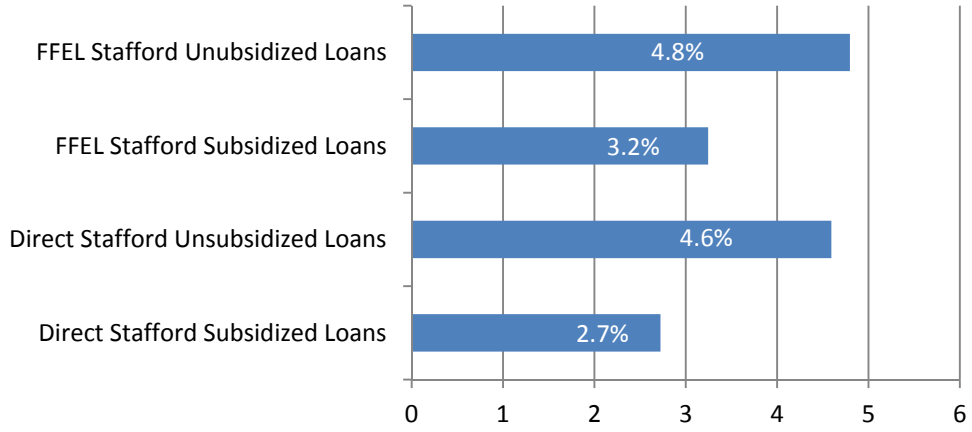
The loan repayment and default rates for each area of study were further analyzed by demographic characteristics. Students across all demographics had consistent rates of repayment, forbearance, deferment, and default. It appears that by controlling for the degree attained by the student, the variability in repayment and default rates is accounted for. See Appendix L Table L2 for a full listing of these findings.

Loan repayment and default by loan type

The rates of loan repayment in full, forbearance, deferment, and default were computed for students based on the type of loan they received including Direct Stafford Subsidized, Direct Stafford Unsubsidized, FFEL Stafford Subsidized, and FFEL Stafford Unsubsidized loans. There were no significant differences between rates of deferment for the four loan types. Eleven percent of students who attended Kaplan have deferred their loan, with a range of 11 to 13 percent.

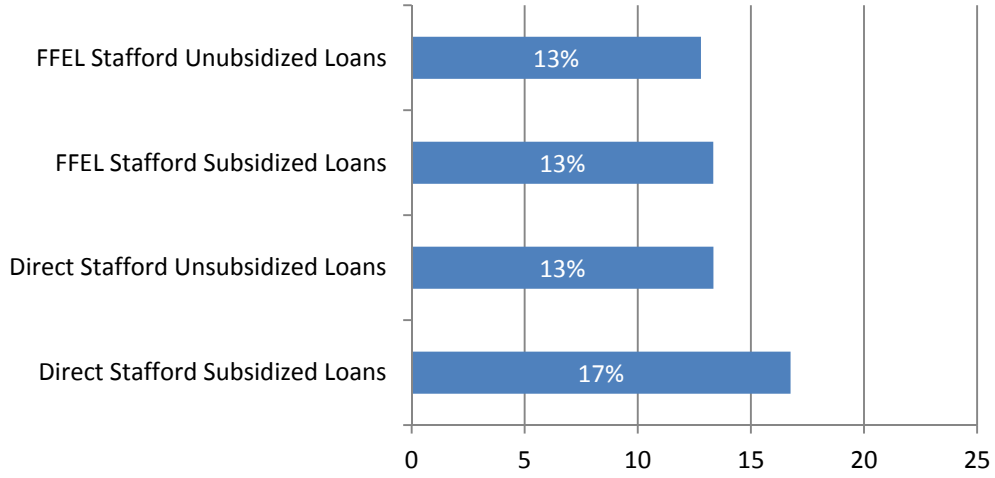
There is a significant difference in repayment in full when comparing students with Direct Subsidized Loans to those with any other loan type. Those students with Direct Subsidized Loans have the lowest repayment rate as compared to those with FFEL Subsidized, Direct Unsubsidized, and Direct Subsidized loans. The latter three repayment rates are statistically equivalent.

Figure 27. Rates of student loan repayment in full as of 2010 for full sample of Kaplan students



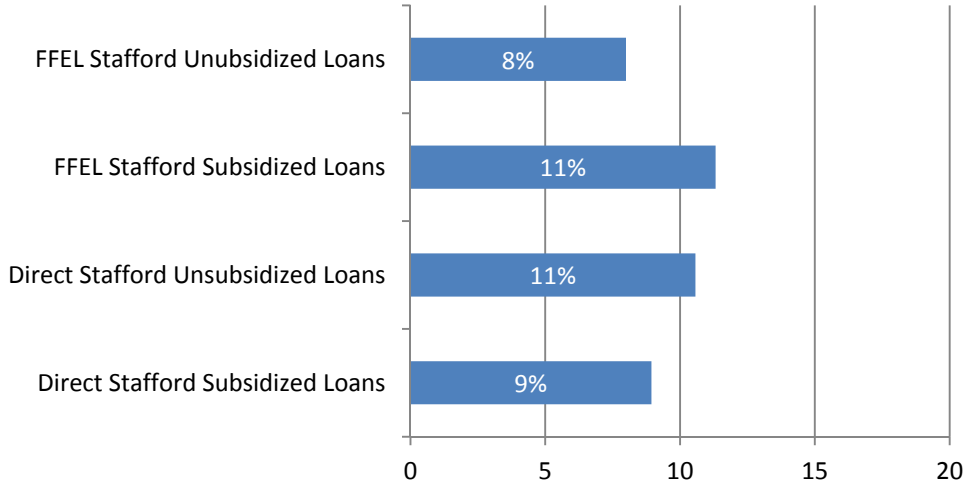
There is a significant difference between the rates of forbearance when comparing students with Direct Subsidized Loans to those with any other loan type. Those students with Direct Subsidized Loans have the highest rate of forbearance as compared to those with FFEL Subsidized, Direct Unsubsidized, and Direct Subsidized loans. The latter three repayment rates are statistically equivalent.

Figure 28. Rates of student loan forbearance as of 2010 for full sample of Kaplan students



Students with FFEL Subsidized and Direct Unsubsidized loans have statistically equivalent rates of defaults. Those with FFEL Unsubsidized and Direct Subsidized also have statistically equivalent default rates. Those with the FFEL Subsidized and Direct Unsubsidized loans have higher default rates than those students with the other two loan types.

Figure 29. Rates of student loan default as of 2010 for full sample of Kaplan students

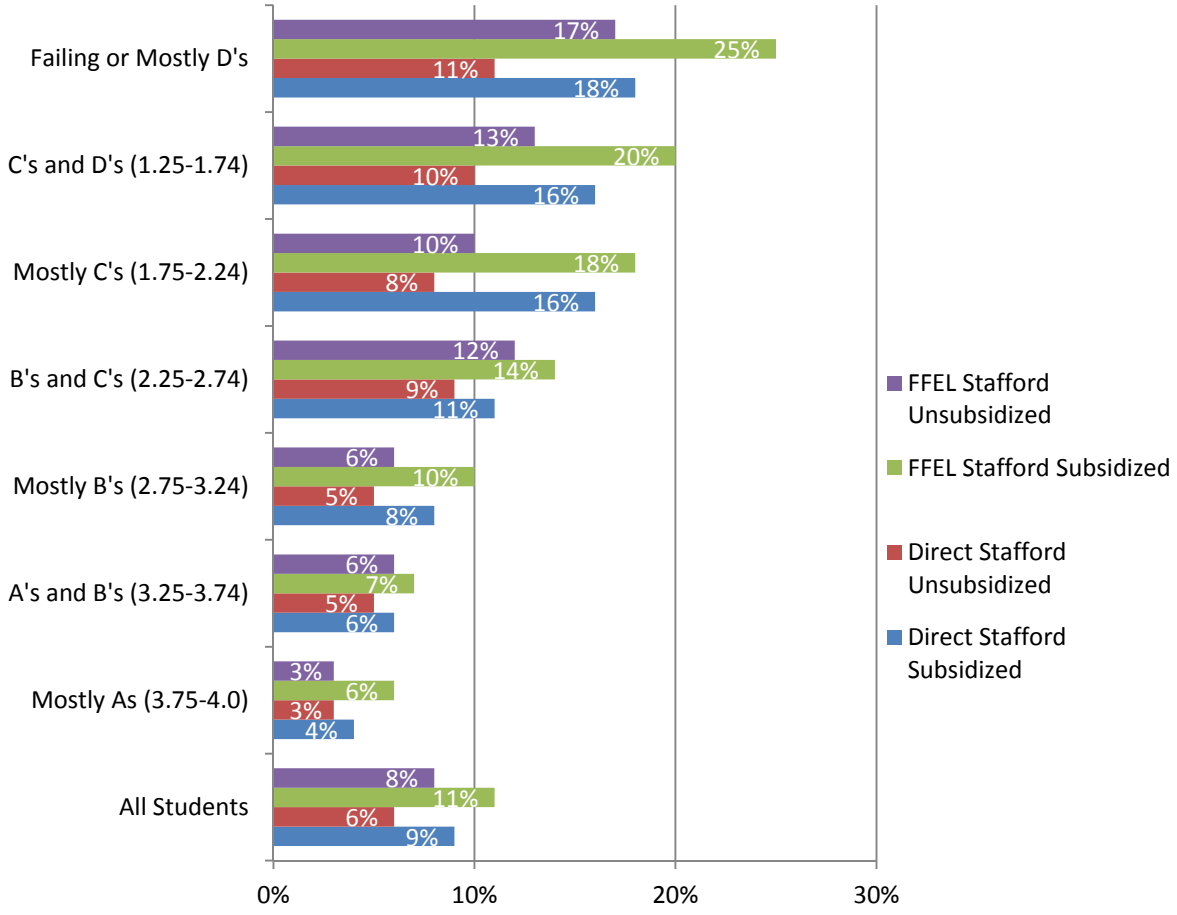


Like in the previous analysis sections, the loan repayment and default rates for each loan type were also analyzed by demographic characteristics. Students across all demographics made full repayment at consistent rates; the overall rates of 3 to 5 percent were consistent across the variety of demographics (e.g., gender, prior education, family background) analyzed. One exception was that students with FFEL Stafford Unsubsidized loans who received mostly A's at Kaplan repaid at a rate of 14 percent. This was in juxtaposition to rates of repayment of 1 to 7 percent for all other grade categories. Other than this one rate, students repaid at a rate of 3 to 8 percent across all other demographic breakdowns. See Appendix L, Table L3 for a full listing of these findings.

A similar pattern was found for loans in forbearance and deferment. For all students, across the four loan types, the rates of forbearance ranged from 13 to 17 percent. The rates across demographics were also very consistent, ranging from 9 to 22 percent with the one exception of grades again. Among students with Direct Stafford Unsubsidized loans, 6 percent of students with mostly A's were in forbearance compared to 24 and 25 percent of students who received mostly C's and C's and D's, respectively. Again, grades stood out for FFEL Stafford Unsubsidized loan deferments with a range of 6 to 13 percent for students with Mostly B's or C's or better and 21 and 33 percent for of students who received mostly C's and C's and D's, respectively. A second variable which stood out was whether a student had a GED or not for deferment of this same loan (i.e., FFEL Unsubsidized). This however should be interpreted with caution given the small sample if students at Kaplan who did not attain at least a GED or high school diploma prior to enrolling. In other cases, the deferment rates were relatively consistent with the overall rates of 11 to 13 percent for the four loan types.

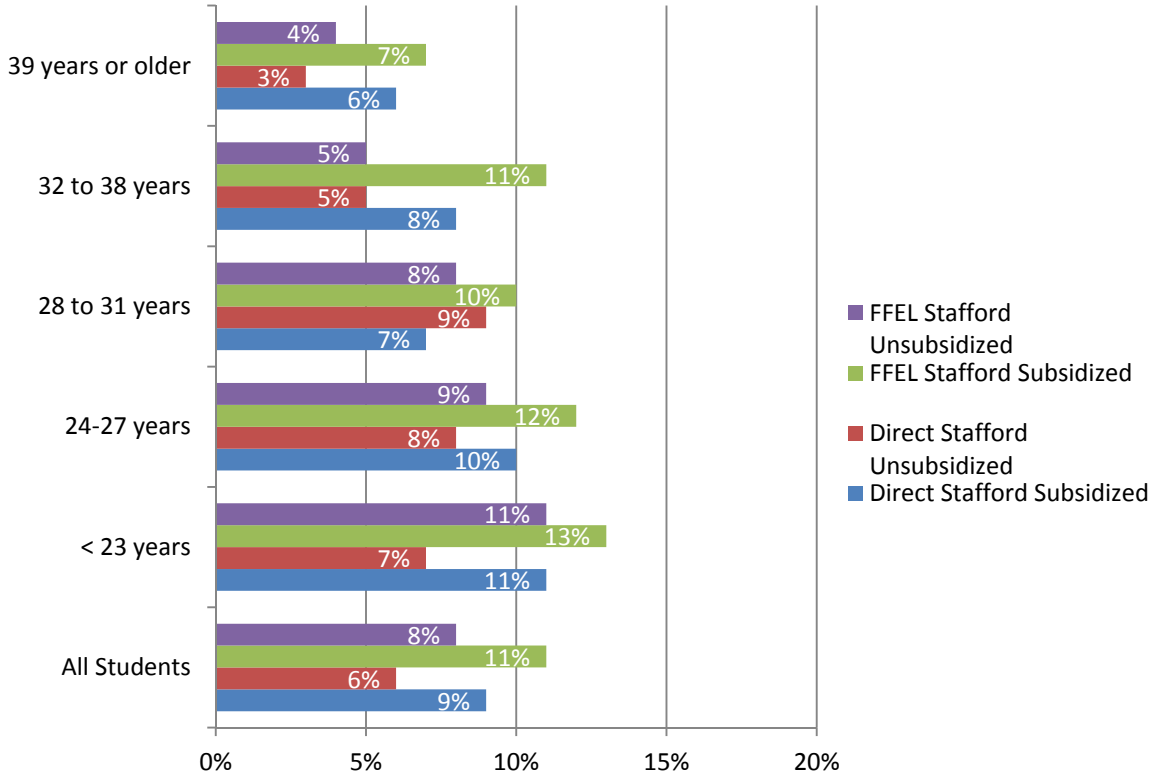
The rates of default were most notable when examining the rates by age and grades. Across all loans, default rates increased as grades decreased. The default rate for the FFEL Stafford Subsidized loans is also consistently the highest among the four loan types.

Figure 30. Rates of student loan default as of 2010 for full sample of Kaplan students by loan type and grades at Kaplan



The rates of loan defaults were also consistently higher for younger students across all loan types, particularly when you compare students who are in their 20s versus 30s or older at the time of enrollment.

Figure 31. Rates of student loan default as of 2010 for full sample of Kaplan students by loan type and age at Kaplan

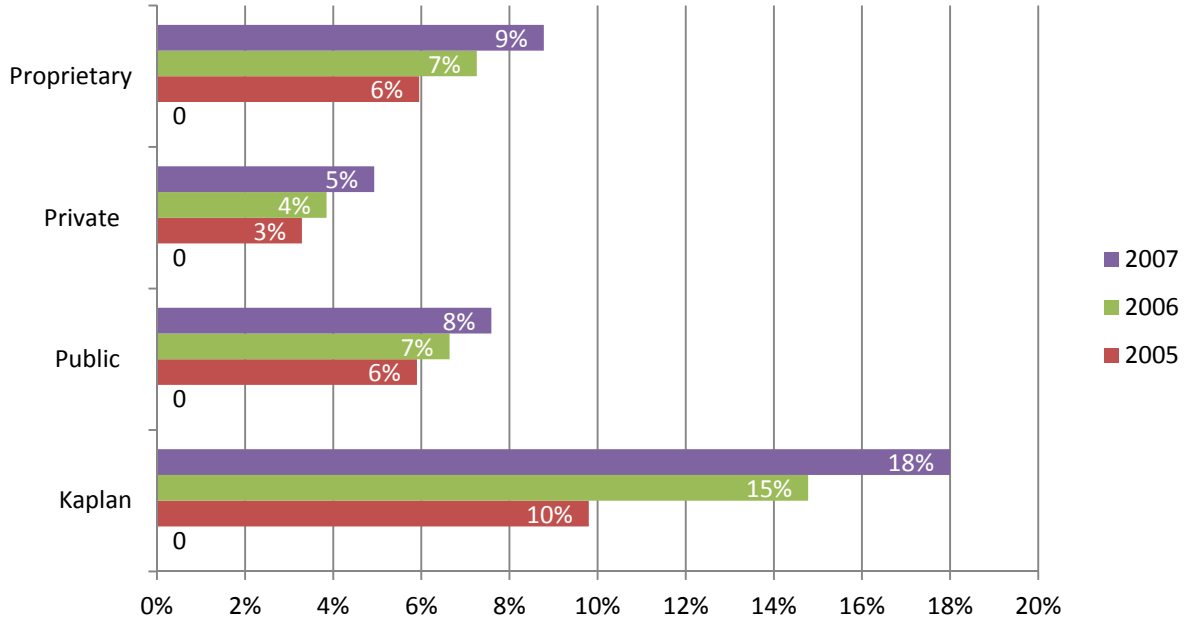


CDR comparisons of Kaplan to other educational sectors

The rates of loan defaults were attained from NSLDS for Kaplan schools, all public schools, all private schools, and all proprietary schools which offered Associate's, Bachelor's, first professional degrees or "non-degrees." Institutions categorized by NSLDS as offering graduate degrees were excluded.

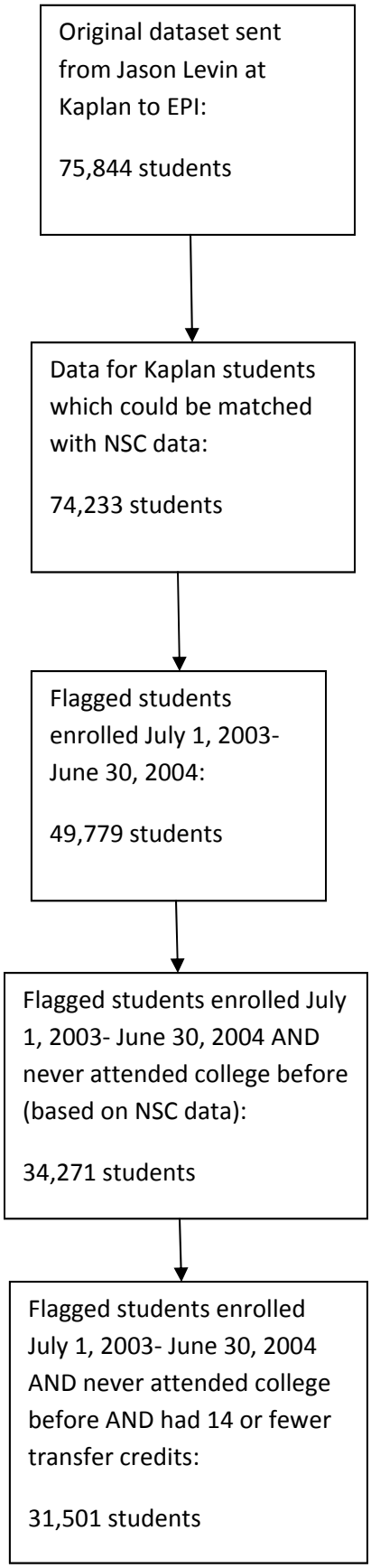
Across three years (2005, 2006, and 2007), the loan default rates for each institution type has increased significantly. In other words, at Kaplan and all undergraduate public, private, and proprietary schools, loan default rates have increased significantly from 2005 to 2006 and 2006 to 2007. Additionally, at each time point, Kaplan has a significantly higher default rate than each of the three comparison school types.

Figure 32. CDR default rates comparison between Kaplan, public, private, and proprietary undergraduate schools



APPENDICES

Appendix A. Flowchart for Student Flags and Resulting Samples used in Kaplan Study



Appendix B. Kaplan and NSC data

B.1. Data Cleaning, Coding, and Validation

After Kaplan sent us the dataset including 75,844 student records, 74,233 records were sent to the National Student Clearinghouse (NSC) to be matched with additional data. The 1,611 excluded students could not be processed because of missing or invalid names. An example of an invalid name was one where students appeared to have multiple last names and it could not be determined which to match by NSC. These 74,233 students became the master sample; however, this sample includes students with various start dates. The sample was further reduced as is depicted in Appendix A and is further explained below in section B.3.

Once the Kaplan and NSC data were merged, the data were further cleaned, coded, and validated. Below is a listing of the codes created. All analyses were run using these coded variables and results are presented accordingly.

Age is the age at enrollment and was calculated by subtracting the students' date of birth from their enrollment date. An age could not be computed for those students with missing data on the birthday or enrollment date fields. Any dates which seemed miscoded (e.g., 1/1/1900) were re-sent to Jason Levin at Kaplan to see if more accurate data could be obtained. The ages were then coded into age categories of: younger than 23 years old (any student whose age appeared as under 16 was excluded), 24 to 27 years, 28 to 31 years, 32 to 38 years, and 39 and older.

A parent education variable was created using the mother and father education variables. The highest level of education attained by a parent was coded as the parent education for the student.

The students' prior education was coded as a dichotomous variable reflecting GED or higher, to contrast those students with no previous education with those with previous education. Specifically, students who had "no previous education" and "ability to benefit" were coded as no previous education. Students with a GED, high school diploma, some college, certificate, diploma, Associate's degrees, Bachelor's, or Master's were coded as having previous education. It should be noted that this is further distinguished in the flags chosen to separate first-time college attendees from those who have attended college before (see section B.3. for further description of the flags used).

Based on the school codes categories in the Kaplan Student Survey (discussed in Appendix C) and BPS data, the programs of study provided by Kaplan were coded as follows:

- Information Technology (IT) comprised Computer Business Systems, Computer Networking, Computer Support Technician, and Information Technology
- Business comprised Accounting, Business Administration, Business Office Management, Management, Financial Planning, and Wealth Management
- Criminal Justice comprised Criminal Justice and Paralegal Studies
- Health Sciences comprised Dental, Health Information Management, Medical Assistant, Medical Billing and Coding, Medical Office/Practice Management, and Pharmacy

- Nursing comprised Nursing, Respiratory Care, Surgical Technician, Forensic Nursing, Legal Nurse Consulting, and Life Care Planning

In the Kaplan database, the working variable was derived from 2003 income. Missing data in the Kaplan database were treated as missing here and excluded from the analyses. Those students reporting income as zero were coded as not working. Any students with a reported income was coded as working.

The students' grade point average, reported by Kaplan on the 4-point scale, was coded into grade categories of: Mostly As (3.75 to 4.0), Mostly As and Bs, (3.25 to 3.74), Mostly Bs (2.75 to 3.24), Mostly Bs and Cs (2.25 to 2.74), Mostly Cs (1.75 to 2.24), Mostly Cs and Ds (1.25 to 1.75), Mostly Ds (1.25 to 1.74), and mostly Ds and Fs (0 to 1.24).

Finally, a number of recodes were conducted on the degree attainment variables (i.e., degree type and degree status) to indicate type of degree attained. From the original data, variations of degree attainment were coded, such as mutually exclusive degree codlings (i.e., a student could be coded as having multiple), degree or higher codlings (e.g., Certificate or AA or BA coded as Certificate or higher), and highest degree attained (I.e., a student could only be coded as having one – the highest- degree).

B.2. Creation of student flags for BPS comparison

Three consecutive and cumulative student flags were created to allow analyses to detect the sensitivity of findings to different levels of data exclusion. To start, data were analyzed for *all* Kaplan Institutions and all students (i.e., on the matched NSC sample of 74,233). To facilitate fair comparisons with the BPS data, students needed to be flagged for the year they enrolled and whether this was the first time they attended college. As such, the first level of flagging was completed to select only students who enrolled in 2003-2004 like the BPS cohort and more specifically, between July 1, 2003 and June 30th, 2004. This resulted in a sample of 49,779 students. As a second level of screening, students who were indicated as "attending any other college" were also excluded, resulting in a sample of 34,271 students. This data was provided by NSC however, which does not cover *all* students in the country. In the case of the Kaplan student data file, 1,620 students were missing data in this field (i.e., it is unknown whether or not they attended any other higher education prior to enrolling in Kaplan). Finally, to be conservative and attempt to capture all students with prior higher education experience, students who transferred 15 or more credits to Kaplan (i.e., attended approximately the equivalent of a semester's full course load) were also excluded. This final sample comprised 31,501 students.

Appendix C. Demographics for Kaplan Beginning Postsecondary Students with BPS Comparisons by Institution Type

Table C1. Kaplan Student Demographics with BPS: 03/09 Public Two-Year and Private For-Profit Comparisons by Institution Type

	Kaplan			Public Two-Year			Private For-Profit		
Student Characteristics	**Percent**	**SE**	**N**	**Percent**	**SE**	**T-Statistic**	**Percent**	**SE**	**T-Statistic**
Age First Enrolled									
< 23 years	40.6	0.28	31114	72.4	1.07	-28.76	61.9	2.32	-9.12
24to 27 years	16.6	0.21	31114	6.9	0.6	15.25	13.2	1.15	2.91
28 to 31 years	11.7	0.18	31114	4.4	0.39	16.95	9.6	1.26	1.65
32 to 38 years	14.5	0.20	31114	6.7	0.63	11.80	7.3	1.09	6.50
39 years or older	16.5	0.21	31114	9.6	0.69	9.56	8	0.85	9.71
Gender									
Male	24.1	0.27	24484	43.7	1.16	-16.45	34.1	3.22	-3.09
Female	75.9	0.27	24484	56.3	1.16	16.45	65.9	3.22	3.09
Marital status									
Married	24.4	0.27	24574	16.2	0.89	8.81	14.4	1.2	8.12
Unmarried	75.6	0.27	24574	83.8	0.89	-8.81	85.6	1.2	-8.12
Dependents									
Has dependents	56.5	0.32	24569	24.2	1.07	28.95	41.3	2.22	6.78
Does not have dependents	43.5	0.32	24569	75.8	1.07	-28.95	58.7	2.22	-6.78
Single Parenting									
Single parent	35.4	0.30	24574	12.1	0.81	26.92	28.8	2.01	3.25
Not a single parent	64.6	0.30	24574	87.9	0.81	-26.92	71.2	2.01	-3.25
Highest Education of a Parent									
Less than high school	9.4	0.20	22460	9.1	0.69	0.42	15.9	1.4	-4.60
High school or equivalent	42.4	0.33	22460	31.5	0.98	10.54	40.1	1.53	1.47
College	24.4	0.29	22460	56.2	1.29	-24.06	39.4	1.66	-8.90
Unknown	23.7	0.28	22460	3.2	0.34	46.28	4.6	0.66	26.59
Pell Eligible									
Eligible	76.8	0.27	24586	28.7	0.81	56.35	79	1.25	-1.72
Ineligible	23.2	0.27	24586	71.3	0.81	-56.35	21	1.25	1.72

Note: T-statistics over 1.96 are significant at the $p < .05$ level.

Table C1. Kaplan Student Demographics with BPS: 03/09 Public Two-Year and Private For-Profit Comparisons by Institution Type (Cont'd)

	Kaplan			Public Two-Year			Private For-Profit		
Student Characteristics	**Percent**	**SE**	**N**	**Percent**	**SE**	**T-Statistic**	**Percent**	**SE**	**T-Statistic**
Employment Status									
Not working	22.5	0.39	11479	22.9	1.17	-0.32	25.7	3.11	-1.02
Working	77.4	0.39	11479	77.1	1.17	0.24	74.3	3.11	0.99
Fall Enrollment Status									
Part-Time	40.9	0.28	31469	41.2	0.52	-0.52	11	0.47	54.78
Full-Time	59.1	0.28	31469	58.8	0.52	0.52	89	0.47	-54.78
Number of Risk Factors									
None	16.7	0.21	31501	24.4	0.88	-8.51	23.1	2.07	-3.08
One	19.2	0.22	31501	24.3	1.18	-4.25	14.4	1.73	2.75
Two	11.9	0.18	31501	11.9	0.82	0.00	11.6	1.27	0.23
Three	14.4	0.20	31501	12.1	0.68	3.25	12.1	1.13	2.00
Four	22.7	0.24	31501	11.8	0.71	14.57	21.4	1.83	0.70
Five	12.9	0.19	31501	10.7	0.68	3.12	13.6	1.52	-0.46
Six	2.1	0.08	31501	4.5	0.46	-5.14	3.5	0.51	-2.71
Seven	0.1	0.02	31501	0.3	0.11	-1.80	0.4	0.19	-1.57
GPA in Postsecondary Program									
Mostly As (3.75-4.0)	16.0	0.21	31124	19.7	1.31	-2.79	25.6	2.95	-3.25
A's and B's (3.25-3.74)	19.9	0.23	31124	35.4	1.36	-11.24	39.9	2.88	-6.92
Mostly B's (2.75-3.24)	16.2	0.21	31124	22.8	1.1	-5.89	16.2	2.18	0.00
B's and C's (2.25-2.74)	10.9	0.18	31124	17	0.87	-6.87	14.9	1.85	-2.15
Mostly C's (1.75-2.24)	7.7	0.15	31124	3.6	0.47	8.30	2	0.58	9.51
C's and D's (1.25-1.74)	5.6	0.13	31124	1.2	0.21	17.79	0.8	0.72	6.56
Failing or Mostly D's	23.6	0.24	31124	0.3	0.14	83.64	0.5	0.21	72.29

Note: T-statistics over 1.96 are significant at the $p < .05$ level.

Table C2. Kaplan Student Demographics with BPS: 03/09 Public Four-Year, Private Not-For-Profit, Public Less than Two-Year Comparisons by Institution Type

	Kaplan			Public Four-Year			Private Not-For-Profit			Public Less Than Two-Year		
Student Characteristics	**Percent**	**SE**	**N**	**Percent**	**SE**	**T-Statistic**	**Percent**	**SE**	**T-Statistic**	**Percent**	**SE**	**T-Statistic**
Age First Enrolled												
< 23 years	40.6	0.28	31114	95.6	0.55	-89.22	91	0.92	-52.43	30.2	4.06	2.56
24to 27 years	16.6	0.21	31114	1.5	0.32	39.38	2.3	0.51	25.91	15.9	3.64	0.19
28 to 31 years	11.7	0.18	31114	0.7	0.2	40.63	1.4	0.34	26.69	12.6	3.04	-0.30
32 to 38 years	14.5	0.20	31114	1.1	0.22	45.11	1.5	0.33	33.71	18.0	3.66	-0.95
39 years or older	16.5	0.21	31114	1.1	0.22	50.56	3.9	0.64	18.70	23.3	4.3	-1.58
Gender												
Male	24.1	0.27	24484	44.6	1.13	-17.63	43.6	1.52	-12.63	42.5	3.97	-4.62
Female	75.9	0.27	24484	55.4	1.13	17.63	56.4	1.52	12.63	57.5	3.97	4.62
Marital status												
Married	24.4	0.27	24574	2.7	0.39	45.53	4.2	0.63	29.40	39.5	3.78	-3.98
Unmarried	75.6	0.27	24574	97.3	0.39	-45.53	95.8	0.63	-29.40	60.5	3.78	3.98
Dependents												
Has dependents	56.5	0.32	24569	4	0.49	90.02	7.6	0.88	52.29	53.2	3.06	1.07
Does not have dependents	43.5	0.32	24569	96	0.49	-90.02	92.4	0.88	-52.29	46.8	3.06	-1.07
Single Parenting												
Single parent	35.4	0.30	24574	2.3	0.36	70.15	4.4	0.78	37.01	22.6	3.44	3.71
Not a single parent	64.6	0.30	24574	97.7	0.36	-70.15	95.6	0.78	-37.01	77.4	3.44	-3.71
Highest Education of a Parent												
Less than high school	9.4	0.20	22460	3.3	0.41	13.44	3.3	0.61	9.53	18.5	3.74	-2.43
High school or equivalent	42.4	0.33	22460	18.4	0.76	28.97	17.6	0.98	23.98	44.0	4.87	-0.33
College	24.4	0.29	22460	76.8	0.84	-59.04	77.9	1.09	-47.47	29.5	4.61	-1.10
Unknown	23.7	0.28	22460	1.4	0.26	57.93	1.1	0.29	55.69	8.0	3.58	4.37
Pell Eligible												
Eligible	76.8	0.27	24586	27.1	0.59	76.64	31.1	0.63	66.71	54.6	4.41	5.02
Ineligible	23.2	0.27	24586	72.9	0.59	-76.64	68.9	0.63	-66.71	45.4	4.41	-5.02

Note: T-statistics over 1.96 are significant at the $p < .05$ level.

Table C2. Kaplan Student Demographics with BPS: 03/09 Public Four-Year, Private Not-For-Profit, Public Less than Two-Year Comparisons by Institution Type (Cont'd)

	Kaplan			Public Four-Year			Private, Not-For-Profit			Public, Less Than Two-Year		
Student Characteristics	**Percent**	**SE**	**N**	**Percent**	**SE**	**T-Statistic**	**Percent**	**SE**	**T-Statistic**	**Percent**	**SE**	**T-Statistic**
Employment Status												
Not working	22.5	0.39	11479	17.6	0.82	5.40	19.5	1.03	2.72	20.6	9.29	0.20
Working	77.4	0.39	11479	82.4	0.82	-5.51	80.5	1.03	-2.81	79.4	9.29	-0.22
Fall Enrollment Status												
Part-Time	40.9	0.28	31469	5.7	0.28	89.33	5	0.37	77.64	39.7	0.8	1.41
Full-Time	59.1	0.28	31469	94.3	0.28	-89.33	95	0.37	-77.64	60.3	0.8	-1.41
Number of Risk Factors												
None	16.7	0.21	31501	75.7	1.3	-44.80	73.8	1.24	-45.40	5.4	1.23	9.06
One	19.2	0.22	31501	13.9	0.87	5.90	12.1	1	6.93	10.5	2.99	2.90
Two	11.9	0.18	31501	4.6	0.53	13.03	3.3	0.52	15.61	13.0	2.39	-0.46
Three	14.4	0.20	31501	1.9	0.26	38.28	3.2	0.68	15.82	19.8	2.81	-1.92
Four	22.7	0.24	31501	2	0.4	44.57	3.5	0.67	27.03	26.6	4.82	-0.81
Five	12.9	0.19	31501	1.3	0.22	39.98	2.6	0.54	18.00	16.3	4.83	-0.70
Six	2.1	0.08	31501	0.4	0.15	9.96	1.5	0.38	1.54	7.2	2.12	-2.40
Seven	0.1	0.02	31501	0	0.03	2.87	0	0.04	2.29	1.1	1.45	-0.69
GPA in Postsecondary Program												
Mostly As (3.75-4.0)	16.0	0.21	31124	17.9	0.81	-2.27	20	1.01	-3.88	24.1	6.3	-1.29
A's and B's (3.25-3.74)	19.9	0.23	31124	39.1	0.9	-20.69	45.2	1.21	-20.55	51.3	7.75	-4.05
Mostly B's (2.75-3.24)	16.2	0.21	31124	25	0.73	-11.59	22	1.23	-4.65	14.1	5.65	0.37
B's and C's (2.25-2.74)	10.9	0.18	31124	14.7	0.75	-4.93	10.5	0.72	0.54	8.1	3.31	0.84
Mostly C's (1.75-2.24)	7.7	0.15	31124	2.5	0.27	16.80	1.7	0.34	16.12	1.0	0.99	6.69
C's and D's (1.25-1.74)	5.6	0.13	31124	0.5	0.12	28.73	0.3	0.17	24.71	1.1	0.84	5.29
Failing or Mostly D's	23.6	0.24	31124	0.2	0.07	93.30	0.2	0.09	91.01	0.3	0.51	41.31

Note: T-Statistics over 1.96 are significant at the $p < .05$ level.

Appendix D. Degree Attainment for Students Who Attended Kaplan, Public Two-Year, or Private For-Profit Schools as Beginning Postsecondary Students in 2003-2004

Table D1. Degree Attainment by Student Demographics at Kaplan and Public Two-Year Institutions

	Kaplan Institutions (degree at Kaplan)					Public Two-Year Institutions			
Student Characteristics	No degree	Any degree	Certificate	Associate's	Bachelor's	No degree	Any degree	Certificate	Associate's
All Students	48%	52%	43%	10%	1%	79%	21%*	6%*	15%*
Age First Enrolled									
< 23 years	46%	54%	43%	11%	1%	79%	21%*	4%*	17%*
24-27 years	50%	50%	42%	8%	1%	78%	22%*	9%*	13%*
28 to 31 years	50%	50%	40%	9%	1%	80%	20%*	10%*	10%
32 to 38 years	51%	49%	38%	10%	1%	79%	21%*	10%*	11%
39 years or older	44%	56%	47%	8%	1%	79%	21%*	12%*	9%
Gender									
Male	57%	44%	30%	13%	1%	81%	19%*	6%*	13%
Female	47%	53%	41%	11%	1%	77%	23%*	6%*	17%*
Marital Status									
Married	47%	53%	40%	11%	2%	74%	26%*	13%*	13%
Unmarried	50%	50%	38%	12%	1%	80%	20%*	4%*	16%*
Dependents									
Has dependents	50%	50%	40%	9%	1%	80%	20%*	10%*	10%
Does not have dependents	48%	52%	37%	14%	1%	79%	21%*	4%*	17%*
Single Parenting									
Single parent	52%	48%	39%	9%	1%	86%	14%*	6%*	8%
Not a single parent	48%	52%	38%	13%	1%	78%	22%*	6%*	17%*
Highest Education of a Parent									
Less than high school	44%	56%	48%	8%	0%	80%	20%*	9%*	10%
High school or equivalent	44%	56%	46%	9%	1%	77%	23%*	7%*	16%*
College	52%	48%	35%	12%	1%	79%	21%*	4%*	17%*
Unknown/Missing	53%	47%	32%	14%	2%	86%	14%*	5%*	9%

Note: BPS data reflects degree attainment at first institution in 2009. Due to rounding of percentages, totals may exceed 100%. T-tests were conducted for each cell in which data were available for Kaplan and BPS, to compare Kaplan to each of the sectors.*indicates that there is a significant difference.

Table D1. Degree Attainment by Student Demographics at Kaplan and Public Two-Year Institutions (Cont'd)

	Kaplan Institutions (degree at Kaplan)					Public Two-Year Institutions			
Student Characteristics	No degree	Any degree	Certificate	Associate's	Bachelor's	No degree	Any degree	Certificate	Associate's
Pell Eligible									
Eligible	49%	51%	40%	10%	1%	77%	23%*	6%*	17%*
Ineligible	48%	52%	33%	17%	2%	79%	21%*	6%*	15%
Employment Status									
Not working	52%	48%	34%	16%	2%	76%	24%*	7%*	16%
Working	52%	48%	28%	21%	2%	79%	21%*	5%*	15%*
Fall Enrollment Status									
Part-Time	59%	41%	30%	10%	1%	82%	18%*	7%*	12%
Full-Time	40%	60%	51%	9%	0%	73%	27%*	5%*	22%*
Number of Risk Factors									
None	37%	63%	61%	2%	0%	73%	27%*	2%*	25%*
One	45%	55%	42%	13%	1%	79%	21%*	3%*	18%*
Two	53%	47%	34%	12%	1%	82%	18%*	6%*	12%
Three	48%	53%	42%	9%	1%	80%	20%*	8%*	12%
Four	49%	52%	41%	9%	1%	77%	23%*	11%*	12%
Five	56%	45%	33%	11%	1%	85%	15%*	9%*	6%*
Six	67%	33%	18%	14%	2%	90%	10%*	5%*	5%*
Seven	*Too few students to report					*BPS reporting standard not met			
GPA in Postsecondary Program									
Mostly As (3.75-4.0)	16%	84%	71%	12%	1%	73%	27%*	8%	19%
A's and B's (3.25-3.74)	18%	82%	65%	16%	1%	71%	29%*	5%	24%
Mostly B's (2.75-3.24)	27%	73%	56%	15%	1%	73%	27%*	3%	24%
B's and C's (2.25-2.74)	49%	51%	39%	12%	1%	84%	16%*	4%	12%
Mostly C's (1.75-2.24)	76%	24%	19%	5%	0%	80%	20%	4%	16%
C's and D's (1.25-1.74)	39%	61%	61%	1%	0%	92%	8%*	1%	7%
Failing or Mostly D's	87%	13%	13%	0%	0%	BPS reporting standard not met			

Note: BPS data reflects degree attainment at first institution in 2009. Due to rounding of percentages, totals may exceed 100%. T-tests were conducted for each cell in which data were available for Kaplan and BPS, to compare Kaplan to each of the sectors.*indicates that there is a significant difference.

Table D1. Degree Attainment by Student Demographics at Kaplan and Public Two-Year Institutions (Cont'd)

	Kaplan Institutions (degree at Kaplan)					Public Two-Year Institutions			
Student Characteristics	No degree	Any degree	Certificate	Associate's	Bachelor's	No degree	Any degree	Certificate	Associate's
Degree Area									
IT	52%	48%	38%	11%	1%	Data not available in BPS			
Business	69%	32%	17%	14%	3%				
Criminal Justice	68%	32%	15%	16%	2%				
Health Sciences	35%	66%	62%	4%	0%				
Nursing	27%	73%	66%	7%	0%				
Other	47%	54%	37%	17%	1%				

Note: BPS data reflects degree attainment at first institution in 2009. Due to rounding of percentages, totals may exceed 100%. T-tests were conducted for each cell in which data were available for Kaplan and BPS, to compare Kaplan to each of the sectors.*indicates that there is a significant difference.

Table D2. Degree Attainment by Student Demographics at Kaplan and Private For-Profit Institutions

	Kaplan Institutions (degree at Kaplan)					Private For-Profit				
Student Characteristics	No degree	Any degree	Certificate	Associate's	Bachelor's	No degree	Any degree	Certificate	Associate's	Bachelor's
All Students	48%	52%	43%	10%	1%	58%	42%*	30%*	9%	3%*
Age First Enrolled										
< 23 years	46%	54%	43%	11%	1%	56%	44%*	30%*	11%	4%*
24-27 years	50%	50%	42%	8%	1%	59%	41%	29%*	9%	3%
28 to 31 years	50%	50%	40%	9%	1%	61%	39%	30%	7%	2%
32 to 38 years	51%	49%	38%	10%	1%	70%	30%*	27%*	3%*	0%*
39 years or older	44%	56%	47%	8%	1%	59%	41%*	33%*	4%	4%
Gender										
Male	57%	44%	30%	13%	1%	61%	39%	19%*	15%	4%
Female	47%	53%	41%	11%	1%	56%	44%*	35%*	6%*	3%
Marital Status										
Married	47%	53%	40%	11%	2%	61%	39%*	30%*	7%*	3%
Unmarried	50%	50%	38%	12%	1%	57%	43%*	30%*	9%	3%*
Dependents										
Has dependents	50%	50%	40%	9%	1%	60%	40%*	31%*	5%	3%
Does not have dependents	48%	52%	37%	14%	1%	56%	44%*	29%*	12%	3%*
Single Parenting										
Single parent	52%	48%	39%	9%	1%	60%	40%*	32%*	5%	3%
Not a single parent	48%	52%	38%	13%	1%	57%	43%*	29%*	11%	3%*
Highest Education of a Parent										
Less than high school	44%	56%	48%	8%	0%	48%	52%	39%*	11%	2%
High school or equivalent	44%	56%	46%	9%	1%	58%	42%*	30%*	8%	4%*
College	52%	48%	35%	12%	1%	62%	39%*	25%*	10%	3%
Unknown/Missing	53%	47%	32%	14%	2%	63%	37%	29%*	8%	0%*

Note: BPS data reflects degree attainment at first institution in 2009. Due to rounding of percentages, totals may exceed 100%. T-tests were conducted for each cell in which data were available for Kaplan and BPS, to compare Kaplan to each of the sectors.*indicates that there is a significant difference.

Table D2. Degree Attainment by Student Demographics at Kaplan and Private For-Profit Institutions (Cont'd)

	Kaplan Institutions (degree at Kaplan)					Private For-Profit				
Student Characteristics	No degree	Any degree	Certificate	Associate's	Bachelor's	No degree	Any degree	Certificate	Associate's	Bachelor's
Pell Eligible										
Eligible	49%	51%	40%	10%	1%	57%	43%*	34%*	7%*	3%
Ineligible	48%	52%	33%	17%	2%	63%	37%*	15%*	17%	6%*
Employment Status										
Not working	52%	48%	34%	16%	2%	49%	51%	41%*	7%*	3%
Working	52%	48%	28%	21%	2%	64%	36%*	23%	10%*	4%
Fall Enrollment Status										
Part-Time	59%	41%	30%	10%	1%	76%	24%*	19%*	3%*	1%
Full-Time	40%	60%	51%	9%	0%	54%	46%*	34%*	9%	3%*
Number of Risk Factors										
None	37%	63%	61%	2%	0%	53%	47%*	30%*	12%*	5%*
One	45%	55%	42%	13%	1%	52%	48%	31%*	12%	5%
Two	53%	47%	34%	12%	1%	55%	45%	32%	13%	0%
Three	48%	53%	42%	9%	1%	60%	40%*	31%	8%	2%
Four	49%	52%	41%	9%	1%	59%	41%	34%	6%	1%
Five	56%	45%	33%	11%	1%	68%	32%*	21%*	5%*	6%
Six	67%	33%	18%	14%	2%	70%	30%	22%	3%*	5%
Seven	*Too few students to report					*BPS reporting standard not met				

Note: BPS data reflects degree attainment at first institution in 2009. Due to rounding of percentages, totals may exceed 100%. T-tests were conducted for each cell in which data were available for Kaplan and BPS, to compare Kaplan to each of the sectors.*indicates that there is a significant difference.

Table D2. Degree Attainment by Student Demographics at Kaplan and Private For-Profit Institutions (Cont'd)

	Kaplan Institutions (degree at Kaplan)					Private For-Profit				
Student Characteristics	No degree	Any degree	Certificate	Associate's	Bachelor's	No degree	Any degree	Certificate	Associate's	Bachelor's
GPA in Postsecondary Program										
Mostly As (3.75-4.0)	16%	84%	71%	12%	1%	54%	46%*	31%	4%	11%
A's and B's (3.25-3.74)	18%	82%	65%	16%	1%	61%	39%*	23%	9%	7%
Mostly B's (2.75-3.24)	27%	73%	56%	15%	1%	44%	56%	25%	22%	9%
B's and C's (2.25-2.74)	49%	51%	39%	12%	1%	63%	38%	25%	10%	3%
Mostly C's (1.75-2.24)	76%	24%	19%	5%	0%					
C's and D's (1.25-1.74)	39%	61%	61%	1%	0%		BPS reporting standard not met			
Failing or Mostly D's	87%	13%	13%	0%	0%					
Degree Area										
IT	52%	48%	38%	11%	1%					
Business	69%	32%	17%	14%	3%					
Criminal Justice	68%	32%	15%	16%	2%		Data not available in BPS			
Health Sciences	35%	66%	62%	4%	0%					
Nursing	27%	73%	66%	7%	0%					
Other	47%	54%	37%	17%	1%					

Note: BPS data reflects degree attainment at first institution in 2009. Due to rounding of percentages, totals may exceed 100%. T-tests were conducted for each cell in which data were available for Kaplan and BPS, to compare Kaplan to each of the sectors.*indicates that there is a significant difference.

Appendix E. Degree Attainment by Degree Aspiration for Students Who Attended Kaplan, Public Two-Year, Private For-Profit Schools as Beginning Postsecondary Students in 2003-2004

Table E1. Degree Attainment by Student Demographics and Degree Aspirations at Kaplan Institutions

	Kaplan Institutions							
	Certificate Aspiration	Associate's Aspiration			Bachelor's Aspiration			
Student Characteristics	Certificate	Any	Certificate	Associate's	Any	Certificate	Associate's	Bachelor's
All New Students	64%	30%	3%	29%	39%	6%	24%	21%
Age First Enrolled								
< 23 years	64%	34%	2%	33%	63%	4%	52%	31%
24-27 years	63%	25%	3%	23%	32%	7%	22%	15%
28 to 31 years	63%	28%	3%	26%	39%	7%	17%	15%
32 to 38 years	63%	28%	3%	26%	34%	5%	16%	20%
39 years or older	67%	32%	4%	30%	35%	7%	13%	23%
Gender								
Male	58%	28%	2%	27%	33%	3%	23%	19%
Female	66%	32%	3%	31%	44%	7%	26%	24%
Marital Status								
Married	71%	30%	4%	29%	33%	6%	15%	21%
Unmarried	62%	31%	2%	30%	46%	6%	31%	24%
Dependents								
Has dependents	64%	27%	3%	26%	35%	6%	18%	21%
Does not have dependents	64%	35%	2%	34%	49%	6%	35%	25%
Single Parenting								
Single parent	60%	27%	3%	25%	38%	6%	23%	51%
Not a single parent	67%	33%	3%	32%	42%	6%	25%	33%
Highest Education of a Parent								
Less than high school	67%	32%	3%	31%	36%	3%	25%	22%
High school or equivalent	63%	29%	2%	28%	40%	8%	23%	22%
College	63%	30%	3%	29%	40%	5%	23%	22%
Unknown	65%	33%	4%	31%	35%	3%	27%	18%

Note: BPS data reflects degree attainment at first institution in 2009. Due to rounding of percentages, totals may exceed 100%. T-tests were conducted for each all students for degree attainment by aspiration, but not by demographics.*indicates that there is a significant difference.

Table E1. Degree Attainment by Student Demographics and Degree Aspirations at Kaplan Institutions (Cont'd)

	Kaplan Institutions							
	Certificate Aspiration	Associate's Aspiration			Bachelor's Aspiration			
Student Characteristics	Certificate	Any	Certificate	Associate's	Any	Certificate	Associate's	Bachelor's
Pell Eligible								
Eligible	63%	29%	3%	27%	40%	6%	26%	22%
Ineligible	70%	36%	3%	35%	41%	6%	22%	24%
Employment Status								
Not working	17%	7%	1%	7%	9%	2%	6%	5%
Working	48%	33%	3%	31%	43%	6%	26%	24%
Fall Enrollment Status								
Part-Time	39%	13%	2%	12%	27%	5%	13%	15%
Full-Time	46%	17%	1%	17%	12%	1%	11%	6%
Number of Risk Factors								
None	66%	25%	1%	24%	19%	0%	14%	14%
One	64%	39%	2%	38%	52%	4%	44%	23%
Two	59%	29%	3%	28%	42%	3%	33%	24%
Three	68%	28%	3%	26%	37%	7%	19%	21%
Four	65%	28%	3%	27%	37%	6%	20%	19%
Five	57%	27%	3%	26%	38%	6%	20%	23%
Six	41%	26%	3%	25%	43%	11%	16%	25%
Seven	63%	21%	0%	21%	BPS reporting standard not met			

Note: BPS data reflects degree attainment at first institution in 2009. Due to rounding of percentages, totals may exceed 100%. T-tests were conducted for each all students for degree attainment by aspiration, but not by demographics.*indicates that there is a significant difference.

Table E1. Degree Attainment by Student Demographics and Degree Aspirations at Kaplan Institutions (Cont'd)

	Kaplan Institutions							
	Certificate Aspiration	Associate's Aspiration			Bachelor's Aspiration			
Student Characteristics	Certificate	Any	Certificate	Associate's	Any	Certificate	Associate's	Bachelor's
GPA in Postsecondary Program								
Mostly As (3.75-4.0)	89%	63%	4%	62%	72%	8%	33%	53%
A's and B's (3.25-3.74)	88%	66%	4%	65%	78%	10%	51%	47%
Mostly B's (2.75-3.24)	79%	57%	6%	55%	69%	8%	45%	37%
B's and C's (2.25-2.74)	61%	35%	4%	32%	55%	11%	33%	26%
Mostly C's (1.75-2.24)	33%	13%	2%	11%	28%	9%	20%	2%
C's and D's (1.25-1.74)	2%	1%	1%	0%	6%	2%	4%	0%
Failing or Mostly D's	23%	0%	0%	0%	0%	0%	0%	0%
Degree Area								
IT	57%	34%	3%	33%	28%	4%	16%	20%
Business	44%	23%	1%	22%	33%	4%	20%	21%
Criminal Justice	48%	24%	3%	22%	41%	8%	22%	21%
Health Sciences	68%	43%	3%	42%	BPS reporting standard not met			
Nursing	74%	63%	11%	60%	No nursing students with bachelor's aspirations			
Other	62%	40%	2%	39%	98%	0%	93%	36%

Note: BPS data reflects degree attainment at first institution in 2009. Due to rounding of percentages, totals may exceed 100%. T-tests were conducted for each all students for degree attainment by aspiration, but not by demographics.*indicates that there is a significant difference.

Table E2. Degree Attainment by Student Demographics and Degree Aspirations at Public Two-Year Institutions

	BPS 03/09: Public Two-Year Institutions								
	Certificate Aspiration			Associate's Aspiration			Bachelor's Aspiration		
Student Characteristics	No degree	Certificate	Associate's	No degree	Certificate	Associate's	No degree	Certificate	Associate's
All New Students	64%*	30%*	7%*	77%*	4%*	19%*	88%*	3%	10%*
Age First Enrolled									
< 23 years	70%	20%	10%	77%	3%	20%	87%	2%	11%
24-27 years	51%	47%	2%	79%	5%	16%			
28 to 31 years	BPS reporting standard not met			80%	5%	15%	BPS reporting standard not met		
32 to 38 years	65%	33%	2%	79%	3%	18%			
39 years or older	45%	52%	3%	80%	6%	14%			
Gender									
Male	54%	40%	6%	81%	3%	16%	90%	3%	7%
Female	70%	23%	7%	75%	4%	21%	85%	3%	12%
Marital Status									
Married	48%	49%	3%	73%	8%	18%	83%	9%	8%
Unmarried	70%	23%	8%	78%	3%	19%	88%	2%	10%
Dependents									
Has dependents	65%	31%	4%	80%	6%	15%	88%	8%	5%
Does not have dependents	63%	29%	8%	77%	3%	20%	87%	2%	11%
Single Parenting									
Single parent	84%	11%	5%	86%	4%	10%	98%	0%	2%
Not a single parent	59%	34%	7%	76%	4%	20%	86%	3%	11%
Highest education of a parent									
Less than high school	55%	33%	12%	84%	4%	11%	85%	5%	9%
High school or equivalent	58%	36%	6%	75%	4%	21%	90%	0%	10%
College	71%	23%	6%	77%	3%	20%	86%	4%	10%
Unknown	BPS reporting standard not met			85%	3%	13%	BPS reporting standard not met		

Note: BPS data reflects degree attainment at first institution in 2009. Due to rounding of percentages, totals may exceed 100%. T-tests were conducted for each all students for degree attainment by aspiration, but not by demographics.*indicates that there is a significant difference.

Table E2. Degree Attainment by Student Demographics and Degree Aspirations at Public Two-Year Institutions (Cont'd)

BPS 03/09: Public 2-Year Institution									
	Certificate Aspiration			Associate's Aspiration			Bachelor's Aspiration		
Student Characteristics	No degree	Certificate	Associate's	No degree	Certificate	Associate's	No degree	Certificate	Associate's
Pell Eligible									
Eligible	62%	30%	8%	77%	4%	19%	87%	1%	12%
Ineligible	64%	30%	6%	78%	3%	19%	87%	4%	9%
Employment Status									
Not working	61%	30%	8%	75%	5%	20%	86%	2%	12%
Working	65%	30%	6%	78%	3%	19%	87%	4%	9%
Fall Enrollment Status									
Part-Time	64%	27%	9%	82%	4%	14%	87%	7%	7%
Full-Time	55%	37%	8%	71%	3%	27%	85%	2%	14%
Number of Risk Factors									
None	70%	21%	9%	69%	2%	29%	85%	3%	13%
One	56%	26%	19%	78%	3%	20%	85%	2%	13%
Two	62%	35%	4%	82%	4%	15%	95%	0%	5%
Three	70%	28%	3%	80%	6%	14%	BPS reporting standard not met		
Four	51%	48%	1%	75%	6%	19%	86%	12%	2%
Five	74%	20%	6%	88%	4%	8%			
Six	BPS reporting standard not met			89%	6%	6%	BPS reporting standard not met		
Seven				BPS reporting standard not met					

Note: BPS data reflects degree attainment at first institution in 2009. Due to rounding of percentages, totals may exceed 100%. T-tests were conducted for each all students for degree attainment by aspiration, but not by demographics.*indicates that there is a significant difference.

Table E2. Degree Attainment by Student Demographics and Degree Aspirations at Public Two-Year Institutions (Cont'd)

	BPS 03/09: Public 2-Year Institution								
Student Characteristics	Certificate Aspiration			Associate's Aspiration			Bachelor's Aspiration		
	No degree	Certificate	Associate's	No degree	Certificate	Associate's	No degree	Certificate	Associate's
GPA in Postsecondary Program									
Mostly As (3.75-4.0)	66%	30%	5%	69%	4%	27%	78%	14%	8%
A's and B's (3.25-3.74)	61%	28%	11%	67%	4%	29%	82%	1%	16%
Mostly B's (2.75-3.24)	72%	20%	8%	72%	2%	26%	87%	1%	13%
B's and C's (2.25-2.74)	83%	9%	8%	80%	5%	15%	92%	0%	8%
Mostly C's (1.75-2.24)	BPS reporting standard not met			76%	3%	22%			
C's and D's (1.25-1.74)				BPS reporting standard not met					
Failing or Mostly D's							BPS reporting standard not met		
Degree Area									
IT	Data not available in BPS			Data not available in BPS			Data not available in BPS		
Business									
Criminal Justice									
Health Sciences									
Nursing									
Other									

Note: BPS data reflects degree attainment at first institution in 2009. Due to rounding of percentages, totals may exceed 100%. T-tests were conducted for each all students for degree attainment by aspiration, but not by demographics.*indicates that there is a significant difference.

Table E3. Degree Attainment by Student Demographics and Degree Aspirations at Private For-Profit Institutions

	BPS 03/09: Private For-Profit (less than 2-, 2-, and 4-year)											
	Certificate Aspiration				Associate's Aspiration				Bachelor's Aspiration			
Student Characteristics	No degree	Certificate	AA	BA	No degree	Certificate	AA	BA	No degree	Certificate	AA	BA
All New Students	48%*	51%*	1%	0%*	68%	6%*	24%	2%	75%*	0%*	3%	22%
Age First Enrolled												
< 23 years	45%	54%	1%	0%	63%	7%	27%	3%	74%	0%	4%	22%
24-27 years	53%	47%	0%	0%	79%	1%	20%	0%				
28 to 31 years	58%	42%	0%	0%	66%	13%	21%	1%	BPS reporting standard not met			
32 to 38 years	55%	45%	0%	0%	86%	0%	13%	0%				
39 years or older	47%	53%	0%	1%	83%	1%	14%	3%				
Gender												
Male	51%	46%	3%	0%	65%	3%	30%	2%	71%	0%	5%	24%
Female	47%	53%	0%	0%	71%	8%	19%	2%	78%	0%	1%	21%
Marital status												
Married	43%	57%	0%	0%	76%	7%	17%	1%	BPS reporting standard not met			
Unmarried	49%	50%	1%	0%	67%	6%	25%	2%	75%	0%	3%	22%
Dependents												
Has dependents	51%	49%	0%	0%	77%	4%	16%	4%	76%	0%	0%	24%
Does not have dependents	46%	53%	1%	0%	63%	7%	29%	1%	75%	0%	3%	22%
Single Parenting												
Single parent	55%	45%	0%	0%	74%	6%	15%	5%	BPS reporting standard not met			
Not a single parent	45%	54%	1%	0%	66%	6%	27%	1%	74%	0%	3%	23%
Highest Education of a Parent												
Less than high school	40%	60%	0%	0%	50%	3%	44%	3%	BPS reporting standard not met			
High school or equivalent	52%	48%	1%	0%	69%	8%	20%	4%	68%	0%	1%	31%
College	47%	51%	1%	0%	73%	5%	22%	1%	75%	0%	4%	20%
Unknown	60%	40%	0%	0%	BPS reporting standard not met				BPS reporting standard not met			

Note: BPS data reflects degree attainment at first institution in 2009. Due to rounding of percentages, totals may exceed 100%. T-tests were conducted for each all students for degree attainment by aspiration, but not by demographics.*indicates that there is a significant difference.

Table E3. Degree Attainment by Student Demographics and Degree Aspirations at Private For-Profit Institutions (Cont'd)

	BPS 03/09: Private For-Profit (less than 2-, 2-, and 4-year)											
	Certificate Aspiration				Associate's Aspiration				Bachelor's Aspiration			
Student Characteristics	No degree	Certificate	AA	BA	No degree	Certificate	AA	BA	No degree	Certificate	AA	BA
Pell Eligible												
Eligible	48%	51%	0%	0%	70%	8%	20%	3%	77%	0%	2%	21%
Ineligible	48%	48%	4%	1%	65%	2%	32%	1%	72%	0%	3%	24%
Employment Status												
Not working	43%	56%	1%	0%	61%	12%	26%	2%	64%	0%	4%	32%
Working	53%	47%	1%	0%	71%	4%	23%	2%	78%	0%	2%	20%
Fall Enrollment Status												
Part-Time	65%	35%	0%	0%	89%	3%	8%	0%	Reporting standard not met			
Full-Time	45%	54%	1%	0%	62%	8%	27%	3%	71%	0%	3%	26%
Not Enrolled	67%	31%	2%	1%	81%	1%	17%	1%	78%	1%	1%	20%
Number of Risk Factors												
None	40%	58%	2%	0%	66%	5%	28%	1%	69%	0%	6%	25%
One	36%	62%	2%	0%	61%	6%	32%	1%				
Two	49%	51%	0%	0%	49%	16%	34%	0%				
Three	48%	52%	0%	0%	72%	4%	23%	1%				
Four	56%	44%	0%	0%	75%	5%	19%	1%	BPS reporting standard not met			
Five	53%	48%	0%	0%	77%	3%	12%	8%				
Six	BPS reporting standard not met				BPS reporting standard not met							
Seven												

Note: BPS data reflects degree attainment at first institution in 2009. Due to rounding of percentages, totals may exceed 100%. T-tests were conducted for each all students for degree attainment by aspiration, but not by demographics.*indicates that there is a significant difference.

Table E3. Degree Attainment by Student Demographics and Degree Aspirations at Private For-Profit Institutions (Cont'd)

	BPS 03/09: Private For-Profit (less than 2-, 2-, and 4-year)											
	Certificate Aspiration				Associate's Aspiration				Bachelor's Aspiration			
Student Characteristics	No degree	Certificate	AA	BA	No degree	Certificate	AA	BA	No degree	Certificate	AA	BA
GPA in Postsecondary Program												
Mostly As (3.75-4.0)	40%	59%	0%	1%	68%	9%	10%	13%	BPS reporting standard not met			
A's and B's (3.25-3.74)	52%	48%	0%	0%	69%	7%	22%	1%	64%	0%	2%	34%
Mostly B's (2.75-3.24)	31%	69%	0%	0%	42%	8%	47%	3%				
B's and C's (2.25-2.74)	52%	45%	3%	0%	68%	11%	19%	1%				
Mostly C's (1.75-2.24)									BPS reporting standard not met			
C's and D's (1.25-1.74)	BPS reporting standard not met				BPS reporting standard not met							
Failing or Mostly D's												
Degree Area												
IT												
Business												
Criminal Justice	Data not available in BPS				Data not available in BPS				Data not available in BPS			
Health Sciences												
Nursing												
Other												

Note: BPS data reflects degree attainment at first institution in 2009. Due to rounding of percentages, totals may exceed 100%. T-tests were conducted for each all students for degree attainment by aspiration, but not by demographics.*indicates that there is a significant difference.

Appendix F. Kaplan Survey Data Collection and Processing

F1. Kaplan Survey Response Results

		Total	Online stratum	In-person stratum
In scope and responding (n=1,611)	Completion	1,611	840	771
Non-qualifiers (n=182)	Non-Qualifier	89	14	75
	Deceased	33	11	22
	Traveled/Moved out of Canada/US	52	5	47
	No phone number/Incomplete number	7	0	7
	Multiple Case	1	0	1
In-scope and non-responding (n=679)	Incomplete Survey (WILL CONTINUE)	27	13	14
	Incomplete Survey (WON'T CONTINUE)	21	8	13
	Respondent Refusal	400	134	266
	Soft Refusal	198	73	125
	To do Online	33	8	25
Invalid numbers (n=12,094)	Not in Service/Wrong Number	11,682	3,284	8,398
	Fax/Modem Line	288	49	239
	Business Number (Not Employed Here)	124	24	100
Unresolved (n=13,443)	Busy Signal	171	56	115
	No Answer	1,948	529	1,419
	Soft Appointment	127	33	94
	Specific Appointment	23	2	21
	Moved left toll free number	42	10	32
	Left message/Call again	10,617	3,091	7,526
	Language Appointment	112	1	111
	Left message/Call again - Respondent Identified	403	159	244
	Supervisor Only	0	0	0

F2. Data File Preparation

Data were extracted from CallWeb to an SPSS data file. Data were validated and checked in SPSS and provided by Malatest to EPI. EPI further validated and coded the data for use in the Kaplan study.

F3. Data Cleaning and Validation

After survey administration, data were cleaned, coded, and validated. The survey data were subjected to a number of tests to confirm the validity of the data collected, and to identify any records that could not be used for the analysis. Both Malatest and EPI conducted data cleaning and validation. The following steps were taken:

- The “Other (please specify)” responses for open ended questions were recoded into existing hard codes where applicable and the remaining responses were checked for basic spelling and grammar. A second round of review was conducted by EPI and further recodes of “Other” responses were conducted.
- Open-ended verbatim comments were reviewed for basic spelling and grammar (with the exception of verbatim job duties filled out by respondents, which were collected mainly for use in occupational coding);

- Frequency and skip patterns were checked to ensure that the correct number of respondents answered each question relevant to them (i.e., to match questionnaire skip patterns); and
- Where possible, logic and plausibility tests were carried out on numeric responses (i.e., loan amounts, wages, hours worked per week). Where invalid data were identified, they were replaced with DK/NR (don't know/no response). Where valid phone numbers were available, call backs were attempted to replace invalid data.

F4. Data Coding

Respondents' answers with respect to job title and main duties were reviewed by Malatest. Where necessary the six-digit Standard Occupational Classification (SOC) codes were assigned to verbatim responses. Where respondents had selected the six-digit SOC category that applied to their job, coding staff reviewed the selected category against the respondents' job duties to verify or recode the SOC. Where the respondent did not provide sufficient information, coding staff made attempts to assign at least the relevant three digit SOC. SOC codes provided in the data file for analysis include: the final coded six-digit SOC where known, three-digit SOC group, and 2-digit SOC major group.

The following data coding actions were completed by EPI and analyses were run and results are presented using the below coded groups:

- Open-ended questions asking about money (e.g., money earned, loan debt incurred) were coded into groupings by $10,000 for ease of presentation and interpretation.
- The number of hours worked was coded as part- versus full-time such that 1 through 39 hours per week was coded as part-time and 40 hours or more was coded as full-time. Those who reported not working were not asked this question and the data in this field are "blank" for these respondents.
- Open-ended responses regarding the number of years the former student has worked in their current job were coded into categories of 0 years, 1 to 2 years, 3 to 5 years, 6 to 10 years, and greater than 10 years.

Appendix G. Kaplan Survey (Telephone Version)

Telephone Introduction

Hello, my name is _____ and I am calling from R.A. Malatest and Associates Ltd., on behalf of the Educational Policy Institute and Kaplan University, where you have attended classes. If you qualify for this survey, Kaplan will send you a check for $20.00.

The survey is being carried out to find out about your overall educational experience so Kaplan can continue to improve the services they offer to students.

Everything you say will be confidential. The information you provide will be combined with information provided by the other survey respondents and reported together. Your name will not be connected with your responses. You do not have to provide responses to any questions you are not comfortable with; however, it is important that we are able to collect as much information as possible.

The survey should take about approximately 20 minutes to complete.

INTRO1. Is now a good time to do the survey with you?
[1] Yes
[2] No [SURVEYOR NOTE: PROVIDE LINK TO ONLINE SURVEY USING SCRIPT BELOW OR SCHEDULE CALL BACK]

ONLINE SURVEY OPTION [USE ONLY IF RESPONDENT IS NOT AVAILABLE TO COMPLETE THE SURVEY NOW]

You can also complete the survey on line. If you would like to us to send you the online version please provide me with your email address.

RECORD EMAIL ADDRESS:

INTRO2. To confirm, did you enroll for studies through Kaplan between July 1, 2003 and June 30, 2004.
[1] Yes
[2] No [SURVEYOR NOTE: DO NOT READ] GO TO INTRO 3
[88] DK/NR [SURVEYOR NOTE: DO NOT READ] GO TO INTRO 3

INTRO 3
There have been some changes to the names of Kaplan Institutes so the College or Technical Institution you attended may have been a Kaplan Institution. What was the name of the College or Technical Institution you attended between July 1, 2003 and June 30, 2004?
[IF THE NAME IS ON THE LIST BELOW PLEASE CONTINUE WITH THE INTERVIEW]
[IF THE NAME IS NOT ON THE LIST - Thank you and terminate]

- Andover College
- Bauder College
- Career Centers of Texas
- CHI Institute
- Denver Career College
- Hagerstown Business College
- Hamilton College
- Heritage College
- Hesser College
- ICM School of Business & Medical Careers

- Maric College
- Ohio Institute of Photography and Technology
- Professional Careers Institute
- RETS Technical Center
- San Antonio College of Medical & Dental Assistants
- Sawyer College
- Southeastern Career College
- Southeastern Career Institute
- Technology Education College
- TESST College of Technology
- Texas Careers
- Texas School of Business
- Thompson Institute
- Total Technical Institute

SECTION A: EDUCATION AT KAPLAN

The first series of questions relate to your time spent at Kaplan. This refers to your studies with Kaplan that began between July 1, 2003 and June 30, 2004.

A1. What were your main reasons for enrolling at Kaplan [FOR YOUR UNDERGRADUATE CLASSES] between July 1, 2003 and June 30, 2004?
[READ LIST – MARK ALL THAT APPLY]
[1] Earn a degree or certificate
[2] Earn course credits needed for a program at a different school
[3] Take courses for recreation, self-improvement or personal interest
[4] Gain job or occupational skills
[5] Prepare for transfer to a 4-year school
[66] Other (Please specify: _____)
[88] DK/NR [DO NOT READ]

A2. What was your primary major or field of study when you were last enrolled at Kaplan?

[PROMPT: BETWEEN JULY 1ST, 2003 AND JUNE 30, 2004]

[READ LIST – MARK ALL THAT APPLY]
[1] Information Technology (IT)
[2] Criminal Justice
[3] Business
[4] Legal Studies
[5] Nursing
[6] Education
[7] Arts and Science
[8] Health Sciences
[66] Other certificate or degree program (Please specify: _____)
[88] DK/NR [DO NOT READ]

A3. Which of the following best describes your grades at Kaplan for your certificate or undergraduate degree?
[READ LIST – CHOOSE ONE]
[1] Mostly A's (3.75 and above)
[2] A's and B's (3.25-3.74)
[3] Mostly B's (2.75-3.24)
[4] B's and C's (2.25-2.74)

[5] Mostly C's (1.75-2.24)
[6] C's and D's (1.25-1.74)
[7] Mostly D's or below (below 1.24)
[8] School does not award grades [DO NOT READ]
[88] DK/NR [DO NOT READ]

A4. Are you satisfied with the quality of the undergraduate education you received at Kaplan?
[1] Yes
[2] No
[88] DK/NR [DO NOT READ]

A5. Did you graduate from the program at Kaplan that you first enrolled in between July 1, 2003 and June 30, 2004?
[1] Yes [PROGRAMMER NOTE: IF SELECTED, SKIP TO SECTION B]
[2] No [PROGRAMMER NOTE: IF SELECTED, ASK A6]
[88] DK/NR [DO NOT READ] [PROGRAMMER NOTE: IF SELECTED, ASK A6]

A6. Why did you eventually leave Kaplan?
[READ LIST – MARK ALL THAT APPLY]
[1] Classes not available or scheduling not convenient
[2] Academic problems
[3] Family responsibilities
[4] Personal reasons
[5] Finished taking desired classes
[6] Involuntary withdrawal or suspension
[7] Financial reasons
[8] Dissatisfaction with program, school, campus, or faculty
[9] Military commitment
[10] Transfer to a program at another school
[66] Other (Please specify: _____)
[88] DK/NR [DO NOT READ]

SECTION B: EMPLOYMENT WHILE ENROLLED AT KAPLAN

The next questions focus on your employment while enrolled at Kaplan.

B1. Did you have a paying job while enrolled at Kaplan? (Prompt: This refers to the program for which you first enrolled between July 1, 2003 and June 30, 2004)
[1] Yes [PROGRAMMER NOTE: ASK QUESTION B2]
[2] No [PROGRAMMER NOTE: SKIP TO SECTION C]
[88] DK/NR [DO NOT READ] [PROGRAMMER NOTE: SKIP TO SECTION C]

B2. How many jobs for pay did you have when you were last enrolled at Kaplan?
[PROMPT: Please include any paying job for any period of time during this time but exclude summer hours if you were not enrolled during the summer.]
[1] ____ jobs
[88] DK/NR [DO NOT READ]

B3. Did you have a work-study job?

[PROMPT: A work-study job is usually assigned through an institutional department connected with financial aid. Various job openings in different areas of the campus are matched with students eligible for the program. A student may receive a work-study job based on his or her career interests but not all work assignments are so career-oriented. Some work-study assignments may be routine clerical or labor jobs, such as working for the

campus bookstore or for the school's janitorial services. Because the employee is also a student, the hours of a work-study job may be very flexible.]
[1] Yes
[2] No
[88] DK/NR [DO NOT READ]

IF B2 IS MORE THAN 3 JOBS THEN ASK "*I am now going to ask you a of couple of questions about the three main jobs (jobs at which you worked the most hours) that you held while enrolled at Kaplan*."]

[PROGRAMMER: REPEAT QUESTIONS B4, B5, B6 FOR EACH JOB.]

B4. Thinking of the first [PROGRAMMER NOTE: CHANGE TO SECOND OR THIRD AS REQUIRED] job you held while enrolled at Kaplan, which of the following did you work for:
[READ LIST – CHOOSE ONE]
[1] Kaplan
[2] A for-profit company
[3] A nonprofit organization
[4] A local, state, or federal government
[5] The military (including civilian employees of the military)
[5] You were self-employed
[6] None of the above
[88] DK/NR [DO NOT READ]

B5. Would you say that job was related to your undergraduate degree, major, or field of study?
[1] Yes
[2] No
[88] DK/NR [DO NOT READ]

B6. Would you say that job was related to your coursework at Kaplan?
[1] Yes
[2] No
[88] DK/NR [DO NOT READ]

B7. When you were enrolled at Kaplan, how many hours did you work per week (on average) at all your jobs? Please exclude summer hours if you were not enrolled during the summer.
[1] _____ hours/week [min 0 max 40]
[88] DK/NR [DO NOT READ]

B8. During the time you were working and enrolled at Kaplan, would you say you were primarily:
[READ LIST – CHOOSE ONE]
[1] A student working to meet expenses [PROGRAMMER NOTE: IF SELECTED ASK B9]
[2] An employee who decided to enroll in school [PROGRAMMER NOTE: IF SELECTED SKIP TO B10]
[88] DK/NR [DO NOT READ] [PROGRAMMER NOTE: IF SELECTED ASK B9]

B9. What was your main reason for working while enrolled at Kaplan between July 1, 2003 and June 30, 2004?
[READ LIST – CHOOSE ONE]
[1] To pay living expenses such as housing, utilities, and transportation
[2] To pay educational expenses such as tuition, fees, books, and supplies
[3] To earn spending money
[4] To minimize the amount of debt you have
[5] To gain job experience
[66] Other (Please specify :_____)

B10. Could you have afforded to attend Kaplan if you had not worked?
[1] Yes

[2] No
[88] DK/NR [DO NOT READ]

SECTION C: STUDENT LOANS

The following questions ask about how you paid for your education at Kaplan, and any debt you may have accrued.

C1. When you were enrolled at Kaplan, did your parents or guardians provide you with financial assistance? (PROMPT: This refers to the program that you first enrolled in between July 1, 2003 and June 30, 2004.)
[1] Yes [PROGRAMMER NOTE: IF SELECTED ASK C2]
[2] No [PROGRAMMER NOTE: IF SELECTED ASK C3]
[88] DK/NR [DO NOT READ] [PROGRAMMER NOTE: IF SELECTED ASK C3]

C2. Which of the following did your parents or guardians help you pay when you were last enrolled at Kaplan?
[READ LIST – MARK ALL THAT APPLY]
[1] Tuition and fees
[2] Other educational and living expenses
[88] DK/NR [DO NOT READ]

C3. Did you incur any loans, other than from your parents or guardians, to help cover educational/living costs while enrolled at Kaplan?
[PROMPT: Loans would include federal student loans such as Stafford or Perkins loans, private loans such as Sallie Mae Signature, CitiAssist, and EXCEL loans or any other types of non-personal loan]
[1] Yes
[2] No
[88] DK/NR [DO NOT READ]

C4 Did you already have student loan debt before you enrolled at Kaplan in 2003/4?
[1] Yes [Skip to C5]
[2] No [IF No to C3 and C4 Skip to Question D1] [If Yes to C3 and No to C4 go to C6]
[88] DK/NR [DO NOT READ] [Skip to Question D1]

C5. If Yes – Approximately how much loan debt did you have at that time?

[1] $_____ [PROGRAMMER – LIMIT TO 100K USD]
[88] DK/NR [DO NOT READ]

C6 How much have you borrowed in student loans for your education through Kaplan?
[1] $_____ [PROGRAMMER – LIMIT TO 100K USD]
[88] DK/NR [DO NOT READ]

C7. Do you currently owe on any other loans for college?
[1] Yes
[2] No [SKIP TO C9]
[88] DK/NR [DO NOT READ] [SKIP TO C9]

C8. [If currently owes on any other student loans] How much of your student loans are still owed, in total for your education at Kaplan and other colleges?
[1] $____ [SKIP TO C10]
[88] DK/NR [DO NOT READ] [SKIP TO C10]

C9. [If do not owe on any other student loans] How much of your student loans are still owed?
[1] $____

[88] DK/NR [DO NOT READ]

C10. Approximately how much do you pay each month for the loans used to study through Kaplan?

[1] $_____/month [PROGRAMMER – LIMIT TO 5000K USD]
[88] DK/NR [DO NOT READ]

C11. Approximately how much do you pay each month for all your UNDERGRADUATE college loans?
[NOTE: This includes loans used to study at Kaplan]
[1] $_____/month
[88] DK/NR [DO NOT READ]

C12 Is anyone, such as a family member or friend who is not your current spouse, helping you to repay your undergraduate loans? (If married and only your spouse is helping to repay undergraduate loans, indicate "no.")
[1] Yes
[2] No
[88] DK/NR [DO NOT READ]

C13. Overall, do you think the undergraduate education you received at Kaplan has been worth the cost?
[1] Yes
[2] No
[88] DK/NR [DO NOT READ]

C14. Do you consider your current loan debt from attending Kaplan to be a worthwhile investment in your future?
[1] Yes
[2] No
[88] DK/NR [DO NOT READ]

C15. Has the amount of student loan debt you incurred from your education through Kaplan influenced your educational <u>enrolment</u> plans and decisions in any way?
[1] Yes [PROGRAMMER NOTE: IF SELECTED ASK C16]
[2] No [PROGRAMMER NOTE: IF SELECTED SKIP TO C17]
[88] DK/NR [DO NOT READ] [PROGRAMMER NOTE: IF SELECTED SKIP TO C17]

C16. In what ways has your Kaplan student loan debt influenced your <u>enrolment</u> plans and decisions?

[READ LIST – MARK ALL THAT APPLY]
[1] Increased or decreased the number of classes or credits taken in a term
[2] Enrolled during summer sessions
[3] Took one or more terms off from school
[4] Postponed enrolling for additional education or training
[5] Chose a more affordable school
[6] Enrolled for additional education sooner
[66] Other (Please specify: _____)
[88] DK/NR [DO NOT READ]

C17. Has the amount of student loan debt you have from your undergraduate education influenced your <u>employment</u> plans and decisions in any way?
[1] Yes [PROGRAMMER NOTE: IF SELECTED ASK C18]
[2] No [PROGRAMMER NOTE: IF SELECTED SKIP TO D1]
[88] DK/NR [DO NOT READ] [PROGRAMMER NOTE: IF SELECTED SKIP TO D1]

C18. In what ways has your undergraduate student loan debt influenced your <u>employment</u> plans and decisions?
[READ LIST – MARK ALL THAT APPLY]
[1] Took job outside field of study or training

[2] Took less desirable job
[3] Had to work more hours than desired
[4] Had to work more than one job at the same time
[66] Other (Please specify: _____)
[88] DK/NR [DO NOT READ]

SECTION D: ACTIVITIES SINCE ENROLMENT AT KAPLAN

I would now like to ask you a few questions about any programs that you have taken since your enrolment at Kaplan (which began between July 1, 2003 and June 30, 2004).

D1. After attending Kaplan, did you attempt to transfer credits obtained at Kaplan to another institution?
[1] Yes [PROGRAMMER NOTE: IF SELECTED ASK D2]
[2] No [PROGRAMMER NOTE: IF SELECTED SKIP TO D3]
[88] DK/NR [DO NOT READ] [PROGRAMMER NOTE: IF SKIP TO D3]

D2. Were the transfer credits accepted at the other school or institution?
[1] Yes, all
[2] Yes, some
[3] No
[88] DK/NR [DO NOT READ]

D3. Have you enrolled in further studies at Kaplan since you received your certificate or degree?
[1] Yes
[2] No
[88] DK/NR [DO NOT READ]

The following questions are about your employment status since being enrolled at Kaplan.

D4. Since you graduated or were last enrolled as an undergraduate at Kaplan, how many times have you been unemployed and looking for a job for a period of 3 months or more?
[1] _____ [LIMIT TO A NUMBER BETWEEN 0 AND 10] [If 0 skip to E1]
[88] DK/NR [DO NOT READ] [Skip to E1]

D5. Since your undergraduate enrolment at Kaplan, what was the longest period of time for which you were unemployed and looking for a job?
[1] ____months [LIMIT TO A NUMBER BETWEEN 0 AND 84]
[88] DK/NR [DO NOT READ]

SECTION E: CURRENT EMPLOYMENT STATUS

The next questions ask about the main job you have now, which is the job at which you work the most hours.

E1. What is your main current employment status?
[1] Employed as a paid worker [PROGRAMMER NOTE: IF SELECTED SKIP TO E3]
[2] Self- employed [PROGRAMMER NOTE: IF SELECTED SKIP TO E3]
[3] Employed and in school or training [PROGRAMMER NOTE: IF SELECTED SKIP TO E3]
[4] Unemployed but looking for work [PROGRAMMER NOTE: IF SELECTED ASK E2]
[5] Unemployed and in school or training [PROGRAMMER NOTE: IF SELECTED ASK E2]
[6] Unemployed, not in school or training and not looking for work [PROGRAMMER NOTE: IF SELECTED ASK E2]
[88] DK/NR [DO NOT READ] [SKIP TO E2]

E2. Since your undergraduate enrolment at Kaplan, in what month and year were you last employed?
[1] ____mm___yy [PROGRAMMING NOTE – LIMIT YEAR TO 2003-2010, LIMIT MONTH TO 1-12]
[88] DK/NR [DO NOT READ]

[PROGRAMMER NOTE: IF E1 = 1|2|3 ASK QUESTION E3, IF 3|4|5|6|88 SKIP TO SECTION F]
Note: The programmed version includes a series of drop-down boxes of occupational codes which have not been included in the hard copy version.

E3A. *You indicated that you are currently employed. The next set of questions asks about your current employment. If you are currently employed at more than one job, please refer to your main job, that is the job at which you work the most hours, when answering the following questions.*

Interviewer note: Refers to <u>main</u> job if respondent has more than one job. Give full description (e.g., elementary school teacher, recreation department supervisor, shoe salesperson. Confirm response with respondent. If tradesperson, clarify if they are indentured as an apprentice or if they have attained journeyperson Qualification, or neither. (e.g., journeyperson plumber, plumber apprentice or plumber).

Web note: Please provide a full description of your job title (e.g., elementary school teacher, recreation department supervisor, shoe salesperson). If you are a tradesperson, please indicate whether you are an apprentice, or if you have attained journeyperson certification, or neither (e.g., journey person plumber, apprentice plumber, or plumber).

Which of the following general categories best describes your occupation?

[11] Management occupations
[13] Business and financial operations
[15] Computer and mathematical
[17] Architecture and engineering occupations
[19] Life, physical, and social science occupations
[21] Community and social services occupations
[23] Legal occupations
[25] Education, training, and library occupations
[27] Arts, design, entertainment, sports, and media occupations
[29] Healthcare practitioners/technical occupations
[31] Healthcare support occupations
[33] Protective service occupations
[35] Food preparation and serving related occupations
[37] Building/grounds cleaning and maintenance
[39] Personal care and service occupations
[41] Sales and related occupations
[43] Office/administrative support
[45] Farming, fishing, and forestry occupations
[47] Construction and resource extraction occupations
[49] Installation, maintenance, and repair occupations
[51] Production occupations
[53] Transportation and material moving
[55] Military specific occupations
[97] Other [SKIP TO E4]
[98] Don't Know [SKIP TO E4]
[99] Refused [SKIP TO E4]

A drop-down box will appear.

E3B. Which of the following categories best describes your type of occupation?

A further drop-down box may appear.

E3C. Which of the following categories best describes your type of occupation?

E4. What are your main duties? *Interviewer note: Refers to main job if respondent has more than one job*
[1] _____
[88] DK/NR

E5. For whom do you work?
Interviewer note: Refers to main job if respondent has more than one job
[1] _____
[88] DK/NR

E6. What kind of business, industry or service is it? [READ LIST – CHOOSE ONE]. *Interviewer note: Refers to main job if respondent has more than one job*
[11-1] Agriculture
[11-2] Forestry
[11-3] Fishing and Hunting
[21-1] Mining
[21-2] Oil and Gas Extraction
[22] Utilities (power generation, water distribution)
[23] Construction
[31] Manufacturing
[42] Wholesale Trade
[44] Retail Trade
[48] Transportation and Warehousing
[51] Information and Cultural Industries
[52] http://stds.statcan.gc.ca/naics-scian/2002/ts-rt-eng.asp?criteria=52Finance and Insurance
[53] Real Estate and Rental and Leasing
[54] Professional, Scientific and Technical Services
[561] Administrative and Support,
[562] Waste Management and Remediation Services
[61] Educational Services
[62] Health Care and Social Assistance
[71] Arts, Entertainment and Recreation
[72] http://stds.statcan.gc.ca/naics-scian/2002/ts-rt-eng.asp?criteria=72Accommodation and Food Services
[81] Other Services (except Public Administration)
[92] Public Administration (government)
[811] Personal Care Services
[812] Automotive Repair and Maintenance
[66] Other (Please specify: _____)
[88] DK/NR [DO NOT READ]

E7. Do you currently work for: [READ LIST – CHOOSE ONE]
[1] Kaplan
[2] A for-profit company
[3] A nonprofit organization
[4] A local, state, or federal government
[5] The military (including civilian employees of the military)
[6] I am self-employed

[66] Other (Please specify: _____)
[88] DK/NR [DO NOT READ]

E8. On average, how many hours do you work per week at your main job?
[1] _____hours/week
[88] DK/NR [DO NOT READ]

E9. What is your gross salary or wages, before deductions or taxes, you earn from your main job per year?
[1] _____/year [Minimum: $0.00, Maximum: $250000 USD]
[88] DK/NR [DO NOT READ]

Interviewer note: Only if respondent asks, "This does not include tips and commissions on top of your wage or salary". If paid by commission only, record yearly amount here.

Interviewer read if necessary: While you can refuse to answer any question you are not comfortable with, I can reassure you that your answers will remain completely confidential, and your name will not be associated with the information you provide.

Web note: This does not include tips and commissions.
Your answers will remain completely confidential, and your name will not be associated with the information you provide.

E10. Which of the following benefits does your main current employer offer?
[READ LIST – MARK ALL THAT APPLY]
[1] Medical insurance and/or other health insurance such as dental or vision
[2] Retirement or other financial benefits, such as a 401(k)/403(b)
[3] Other (Please specify: _____)
[88] DK/NR [DO NOT READ]

E11. Were you employed at the same job, or a job where your duties were similar, prior to enrolling at Kaplan?

[1] Yes
[2] No
[88] DK/NR

E12. IF E11=No
How many years have you been working in your main current job?
[1] _____ [LIMIT TO 50] ALLOW 0 for those working less than one year
[88] DK/NR [DO NOT READ]

IF E11=Yes
You said that before enrolling at Kaplan you were working in a job where your duties were similar to your main current job. How many years had you been working in jobs with duties like your main current job? (Total of time/years worked).
[1] _____ [GO TO E15]
[88] DK/NR [DO NOT READ] [GO TO E15]

E13. Is your main current job the first job you had after you were last enrolled at Kaplan?
[1] Yes
[2] No
[88] DK/NR [DO NOT READ]

E14. Did the school placement office or anyone at Kaplan help you to find your main current job?

[1] Yes
[2] No
[88] DK/NR [DO NOT READ]

E15. Would you say your main current job is related to the major or field of study you had when you were enrolled at Kaplan?
[1] Yes
[2] No
[88] DK/NR [DO NOT READ]

E16. Would you say your main current job is aligned with the coursework you had when you were enrolled at Kaplan?
[1] Yes
[2] No
[88] DK/NR [DO NOT READ]

E17. Would it be difficult for you to do your main current job without having taken the courses you took at Kaplan?
[1] Yes
[2] No
[88] DK/NR [DO NOT READ]

E18. Were any of the following required as a condition for attaining your main current job?
[READ LIST – CHOOSE ONE]
[1] An industry certification or occupational license
[2] A vocational or technical certificate or diploma
[3] A 2-year or 4-year college degree [Skip to Question F1]
[4] None of the above [Skip to Question F1)

E19. What license or professional certification is required for your main current position?
[1] _____
[88] DK/NR [DO NOT READ]

E20. Do you already hold this license or professional certification prior to enrolling at Kaplan?
[1] Yes
[2] No
[88] DK/NR [DO NOT READ]

E21. Do you consider your main current job to be the beginning of a career you are pursuing in your occupation or industry?
[1] Yes [PROGRAMMER NOTE: IF SELECTED SKIP TO E23]
[2] No [PROGRAMMER NOTE: IF SELECTED ASK E22]
[3] No, it is already part of an established career [PROGRAMMER NOTE: IF SELECTED ASK E23]
[88] DK/NR [DO NOT READ] [PROGRAMMER NOTE: IF SELECTED ASK E22]

E22. Since you do not consider this to be the beginning of a career you are pursuing in your occupation or industry, how would you describe your job?
[READ LIST – MARK ALL THAT APPLY]
[1] Pays the bills
[2] Provides experience needed for your future
[3] Allows freedom to pursue other interests
[4] Provides benefits
[66] Other (Please specify: _____)
[88] DK/NR [DO NOT READ]

E23. Did your undergraduate education at Kaplan help you advance in your career?

[1] Yes
[2] No
[88] DK/NR [DO NOT READ]

E24. Please indicate whether you are satisfied with each of the following in your main current job.

	Yes [1]	No [2]	DK/NR [88]
a. Your pay			
b. Fringe benefits (such as health insurance or retirement benefits)			
c. Importance and challenge of your work			
d. Opportunities for promotion and advancement			
e. Opportunities to use your training and education			
f. Job security			
g. Opportunities for further training and education			

E25. Overall, would you say you are satisfied with your job?
[1] Yes
[2] No
[88] DK/NR [DO NOT READ]

SECTION F: INCOME AND FINANCES

The next questions focus on your income and other areas of personal finance.

F1. What was <u>your</u> personal income from all sources (including income from work, investments, alimony, etc.) prior to taxes and deductions for calendar year 2009? [READ LIST – CHOOSE ONE]
[1] Less than $20,000
[2] $20,000-$29,999
[3] $30,000-$39,999
[4] $40,000-$49,999
[5] $50,000-$59,999
[6] $60,000-$69,999
[7] $70,000-$79,999
[8] $80,000-$89,999
[9] $90,000-$99,999
[10] $100,000-$149,999
[11] Above $150,000
[88] DK/NR [DO NOT READ]

F2. What is your current marital status?
[1] Single, never married [SKIP TO G1]
[2] Married/Living with a partner
[3] Separated
[4] Divorced
[5] Widowed [SKIP TO G1]
[88] DK/NR [DO NOT READ] [SKIP TO G1]

F3. Please indicate the range that best estimates the amount <u>your spouse</u> earned from all sources, prior to taxes and deductions, in calendar year 2009. [READ LIST – CHOOSE ONE]
[1] Less than $20,000
[2] $20,000-$29,999

[3] $30,000-$39,999
[4] $40,000-$49,999
[5] $50,000-$59,999
[6] $60,000-$69,999
[7] $70,000-$79,999
[8] $80,000-$89,999
[9] $90,000-$99,999
[10] $100,000-$149,999
[11] Above $150,000
[88] DK/NR [DO NOT READ]

F4. Do you own a home or are you paying rent? (If someone makes mortgage or rent payments on your behalf, please answer, "Neither own a home nor pay rent.")
[1] Neither own a home nor pay rent [PROGRAMMER NOTE: IF SELECTED SKIP TO F6]
[2] Own home (or pay a mortgage) [PROGRAMMER NOTE: IF SELECTED SKIP TO F5]
[3] Pay rent [PROGRAMMER NOTE: IF SELECTED ASK F6]

F5. How much is your monthly mortgage payment? (If you share payment of your mortgage with anybody <u>other than your spouse</u>, please indicate the amount for which you and your spouse are responsible.)
[1] $____/month ALLOW $0
[88] DK/NR [DO NOT READ]

F6. Do you make loan or lease payments for a car, truck, motorcycle, or other vehicle? (If someone makes the payments on your behalf, please answer, "no.")
[1] Yes [PROGRAMMER NOTE: IF SELECTED ASK F7]
[2] No [PROGRAMMER NOTE: IF SELECTED SKIP TO F8]
[88] DK/NR [DO NOT READ] [PROGRAMMER NOTE: IF SELECTED SKIP TO F8]

F7. How much do you pay for your vehicle loan or lease each month?
[1] $____
[88] DK/NR [DO NOT READ]

F8. Do you have any credit cards?
[1] Yes [PROGRAMMER NOTE: IF SELECTED ASK F9 & F10]
[2] No [PROGRAMMER NOTE: IF SELECTED SKIP TO F11]
[88] DK/NR [DO NOT READ] [PROGRAMMER NOTE: IF SELECTED SKIP TO F11]

F9. Do you usually pay off any credit card balance(s) each month, or carry the balance(s) over from month to month?
[1] Pay off balance(s)
[2] Carry balance(s)
[88] DK/NR [DO NOT READ]

F10. What was the balance on your credit card(s) according to your last statement(s)?
[1] $____
[88] DK/NR [DO NOT READ]

IF answered 2 to F2 then ask F11-15 ELSE GOTO G1

F11. What is your spouse's highest level of education? [READ LIST – CHOOSE ONE]
[1] Did not complete high school
[2] High school diploma or equivalent
[3] Vocational or technical training or certificate/diploma
[4] Less than 2 years of college
[5] Associate's degree
[6] 2 or more years of college but no degree

[7] Bachelor's degree
[8] Graduate degree or certificate (post baccalaureate certificate, master's degree, post master's certificate, Ph.D., Ed.D., or professional degree such as dentistry, law, medicine, pharmacy, divinity/theology)
[88] DK/NR [DO NOT READ]

F12. Did your spouse take out any student loans for undergraduate or graduate education?
[1] Yes [PROGRAMMER NOTE: IF SELECTED ASK F13, F14 & F15]
[2] No [PROGRAMMER NOTE: IF SELECTED SKIP TO SECTION G]
[88] DK/NR [DO NOT READ] [PROGRAMMER NOTE: IF SELECTED SKIP TO SECTION G]

F13. [If F12 = 1] What is the <u>total amount your spouse has borrowed</u> in student loans? (If you are unsure of the amount, please provide your best estimate.)
[1] $____
[88] DK/NR [DO NOT READ]

F14. How much of your spouse's student loans are still owed?
[1] $____ ALLOW $0
[88] DK/NR [DO NOT READ]

F15. How much does your spouse pay each month for his or her student loans?
[1] $____ ALLOW $0
[88] DK/NR [DO NOT READ]

SECTION G: DEMOGRAPHICS

We are almost at the end of the survey; this last section asks some demographic questions

G1. Are you a U.S. citizen?
[1] Yes
[2] No (Resident alien, permanent resident, or other eligible non-citizen; hold a temporary resident's card or other eligible non-citizen temporary resident's card)
[3] No (Student visa, in the country on an F1 or F2 visa, or on a J1 or J2 exchange visitor visa)
[88] DK/NR [DO NOT READ]

G2. Did you vote in the last presidential election?
[1] Yes [If Yes SKIP to G4]
[2] No
[88] DK/NR [DO NOT READ]

G3. Have you ever voted in any national, state, or local election?
[1] Yes
[2] No
[88] DK/NR [DO NOT READ]

G4. Are you currently registered to vote in U.S. elections?
[1] Yes
[2] No
[88] DK/NR [DO NOT READ]

G5. With whom are you currently living?

[READ LIST – MARK ALL THAT APPLY]

[1] Live alone
[2] Spouse or domestic partner
[3] Children and/or other dependents
[4] Parents or in-laws
[5] Other person or people not listed
[88] DK/NR [DO NOT READ]

G6. Do you or your spouse have any children under the age of 25 that you support financially?
[1] Yes [PROGRAMMER NOTE: IF SELECTED ASK G7 & G8]
[2] No [PROGRAMMER NOTE: IF SELECTED SKIP TO G9]
[88] DK/NR [DO NOT READ] [PROGRAMMER NOTE: IF SELECTED SKIP TO G9]

G7. How many children under the age of 25 do you or your spouse support financially?
[1] ____
[2] No children under age 25 [SKIP to G9]
[88] DK/NR [DO NOT READ]

G8. What is the age of your youngest dependent child?
[1] ____ ALLOW AGES UP TO AND INCLUDING 24
[88] DK/NR [DO NOT READ]

G9. Have you performed any community service or volunteer work in the last 12 months? Please do not include charitable donations (such as food, clothing, money, etc.), paid community service, or court-ordered service.
[1] Yes [PROGRAMMER NOTE: IF SELECTED ASK G10, G11 & G12]
[2] No [PROGRAMMER NOTE: IF SELECTED SKIP TO THANK YOU]
[88] DK/NR [DO NOT READ] [PROGRAMMER NOTE: IF SELECTED SKIP TO THANK YOU]

G10. Was the volunteer work you performed in the last 12 months started through a school-related activity? (A school-related activity could include a school club such as a sorority or fraternity, a class requirement, etc.)
[1] Yes
[2] No
[88] DK/NR [DO NOT READ]

G11. What types of community service or volunteer work did you perform in the last 12 months? [READ LIST – MARK ALL THAT APPLY]
[1] Tutoring, education-related work with kids
[2] Other work with kids (coaching, sports, Big Brother or Big Sister, etc.)
[3] Fundraising (political or non-political)
[4] Homeless shelter or soup kitchen
[5] Neighborhood improvement, clean-up, or Habitat for Humanity
[6] Health services or hospital, nursing home, group home
[7] Service to church or other religious organization
[8] Service to non-profit organizations (work for Salvation Army, United Cerebral Palsy, etc.)
[9] Service to the community (volunteer firefighter, for town festival, ombudsman, polling station assistant, etc.)
[66] Other (Please specify : _____)
[88] DK/NR [DO NOT READ]

G12. On average, how many hours did you volunteer each month during the last year? (If you participated in a one time special event or project, indicate, "One time event.")
[1] ____ Hour(s)/Month
[2] One time event - ____ Hour(s)
[88] DK/NR [DO NOT READ]

Appendix H. Student Survey Results (All Items) by Completers and Non-Completers

Table H1. **Descriptive Statistics for Student Demographics (Student Survey)**

	Completers (*n* = 1,234)		**Non-completers (*n* = 377)**		**Both (*n* = 1,611)**	
Respondent Demographics	Yes		Yes		Yes	
Attended campus-based Kaplan Institution	649	84%	122	16%	771	48%
Attended online Kaplan Institution	585	70%	255	30%	840	52%
Students graduated in survey sample					1,234	77%
Grades while at Kaplan:						
NR	8	1%	15	4%	23	1%
Mostly A's (3.75 - 4.0)	534	43%	94	25%	628	39%
A's and B's (3.25 - 3.74)	486	39%	140	37%	626	39%
Mostly B's (2.75 - 3.24)	100	8%	54	14%	154	10%
B's and C's (2.25 -2.74)	89	7%	58	15%	147	9%
Mostly C's (1.75 - 2.24)	15	1%	9	2%	24	2%
C's and D's (1.25 - 1.74)	2	0%	7	2%	9	1%
Citizenship						
US Citizen	1,211	98%	372	99%	1,583	98%
Eligible non-citizen (e.g., permanent resident, resident alien)	18	2%	3	1%	21	1%
Non citizen (with visa)	1	0%	1	0%	2	0%
NR	4	0%	1	0%	5	0%

Table H1. (Cont'd)

Respondent Demographics	Completers (*n* = 1,234)						Non-completers (*n* = 377)						Both (*n* = 1,611)					
	Yes		No		DK/NR		Yes		No		DK/NR		Yes		No		DK/NR	
	n	%	n	%	n	%	n	%	n	%	n	%	n	%	n	%	n	%
Satisfaction ratings of Kaplan:																		
Satisfied with quality of the undergraduate education you received at Kaplan	1,083	88%	132	11%	19	2%	293	78%	76	20%	8	2%	1,376	85%	208	13%	27	2%
Undergraduate education at Kaplan was worth the cost	621	61%	339	33%	54	5%	142	47%	145	48%	15	5%	763	58%	484	37%	69	5%
Current loan debt from attending Kaplan was a worthwhile investment in the future	638	63%	313	31%	63	6%	142	47%	141	47%	19	6%	780	59%	454	35%	82	6%
Undergraduate education at Kaplan helped advance career	117	71%	46	28%	3	2%	16	36%	27	61%	1	2%	133	63%	73	35%	4	2%
After Kaplan, attempted to transfer Kaplan credits elsewhere	250	20%	979	79%	5	0%	138	37%	236	63%	3	1%	388	24%	1,215	75%	8	1%
Some/all of transfer credits accepted	187	75%	55	22%	8	3%	97	70%	36	26%	5	4%	284	73%	91	24%	13	3%
Enrolled in further studies at Kaplan since completing certificate or degree	264	21%	966	78%	4	0%	50	13%	315	84%	12	3%	314	20%	1,281	80%	16	1%
School placement office or someone at Kaplan helped find my job	46	8%	509	92%	1	0%	3	2%	120	98%	0	0%	49	7%	629	93%	1	0%

Table H2. **Descriptive Statistics Regarding Enrollment, Degree Areas, and Reasons for Leaving Kaplan (Student Survey)**

Reasons for enrolling at Kaplan between July 1, 2003 and June 30, 2004	**Completers (*n* = 1,234)**	**Non-completers (*n* = 377)**	**Both (*n* = 1,611)**
Earn a degree or certificate	1,072 87%	334 89%	1,406 87%
Earn credits needed for a program at a different school	36 3%	20 5%	56 4%
Recreation, self-improvement, or personal interest	206 17%	55 15%	261 16%
Gain job or occupational skills	525 43%	117 31%	642 40%
Prepare for transfer to a 4-year school	54 4%	26 7%	80 5%
Other [a]	68 6%	15 4%	83 5%
Don't Know/No Response	2 0%	0 0%	2 0%

Note: The number of respondents is presented in the first row of each area, with the percent of the surveyed sample displayed below. Some respondents provided more than one answer and therefore the total reasons provided are greater than the total respondents to this item (i.e., 1,611). [a] The other responses addressed convenience of courses, a preference for online courses, and improving one's education or career.

Table H2. (Cont'd)

Field of study when last enrolled at Kaplan	**Completers (*n* = 1,234)**	**Non-completers (*n* = 377)**	**Both (*n* = 1,611)**
Information Technology (IT)	163 13%	57 15%	220 14%
Criminal Justice	220 18%	94 25%	314 20%
Business	320 26%	120 32%	440 27%
Accounting	18 2%	3 0%	21 1%
Legal/Paralegal Studies	202 18%	79 17%	281 17%
Nursing	69 6%	10 3%	79 5%
Education	9 1%	2 1%	11 1%
Arts and Science	34 3%	5 1%	39 2%
Health Sciences	150 20%	17 2%	167 10%
Medical Assistant	61 8%	1 0%	62 4%
Other	73 6%	10 3%	83 5%
Don't Know/No Response	2 0%	1 0%	3 0%

Note: The number of respondents is presented in the first row of each area, with the percent of the surveyed sample displayed below. Some respondents provided more than one answer and therefore the total programs provided are greater than the total respondents to this item (i.e., 1,611).

Table H2. (Cont'd)

Reason for leaving Kaplan	**Completers (*n* = 1,234)**	**Non-completers (*n* = 377)**	**Both (*n* = 1,611)**
Classes not available/scheduling inconvenient	N/A	33 9%	33 9%
Financial reasons		117 31%	117 31%
Dissatisfaction with program, school, campus, or faculty		60 16%	60 16%
Finished taking desired classes		26 7%	26 7%
Military commitment		4 1%	4 1%
Transfer to a program at another school		25 7%	25 7%
Personal reasons		129 34%	130 34%
Family responsibilities		88 23%	89 24%
Academic problems		31 8%	31 8%
Involuntary withdrawal or suspension		19 5%	19 5%
Other		46 12%	46 12%
Don't Know/No Response		2 1%	2 1%

Note: The number of respondents is presented in the first row of each area, with the percent of the surveyed sample displayed below. Some respondents provided more than one answer and therefore the total reasons provided are greater than the total respondents to this item (i.e., 377).

Table H3. **Descriptive Statistics About Jobs Students had While at Kaplan (Student Survey)**

Student Survey Responses	Completers (*n* = 1,234)			Non-completers (*n* = 377)			Both (*n* = 1,611)		
	Yes	No	DK/NR	Yes	No	DK/NR	Yes	No	DK/NR
Job status while at Kaplan:									
Had a paying job while at Kaplan	944 77%	288 23%	2 0%	314 83%	61 16%	2 1%	1,258 78%	349 22%	4 0%
Job was full-time (40 hours versus fewer than 40)	671 72%	256 28%		256 83%	54 17%		927 75%	310 25%	
Had a work-study job	73 8%	870 92%	1 0%	16 5%	296 94%	2 1%	89 7%	1,166 93%	3 0%
Job while at Kaplan was related to coursework	446 48%	480 51%	13 1%	156 50%	153 49%	3 1%	602 48%	633 51%	16 1%
Primary identification while at Kaplan:									
A student working to meet expenses	304 32%		18 2%	60 19%		3 1%	364 29%		21 2%
An employee who decided to enroll in school	625 66%			251 80%			876 70%		
Could have afforded Kaplan without working	211 22%	716 76%	20 2%	62 20%	244 78%	8 3%	273 22%	960 76%	28 2%

Note: The number of respondents is presented in the first row of each area, with the percent of the surveyed sample displayed below. The number of respondents is presented in the first row of each area, with the percent of the surveyed sample displayed below.

Table H3. (Cont'd)

Type of company worked for	**Completers (*n* = 1,234)**	**Non-completers (*n* = 377)**	**Both (*n* = 1,611)**
Kaplan	30 3%	4 1%	34 3%
A for-profit company	538 57%	175 56%	713 57%
A nonprofit organization	96 10%	23 7%	119 10%
A local, state, or federal government	129 14%	45 14%	174 14%
The military (including civilian employees of the military)	11 1%	8 3%	19 2%
You were self-employed	34 4%	8 3%	42 3%
None of the above	86 9%	45 14%	131 11%
Don't know/No response	15 2%	4 1%	19 2%
Main reason for working while at Kaplan	**Completers (*n* = 1,234)**	**Non-completers (*n* = 377)**	**Both (*n* = 1,611)**
To pay living expenses	248 77%	53 84%	301 78%
To pay educational expenses	25 8%	3 5%	28 7%
To earn spending money	17 5%	3 5%	20 5%
To minimize the amount of debt you have	7 2%	1 2%	8 2%
To gain job experience	16 5%	2 3%	18 5%
Other	9 3%	1 2%	10 3%

Note: The number of respondents is presented in the first row of each area, with the percent of the surveyed sample displayed below.

Table H4. **Descriptive Statistics Regarding Debt Load (Student Survey)**

Debt Load Before and After Kaplan	**Completers (*n* = 1,234)**			**Non-completers (*n* = 377)**			**Both (*n* = 1,611)**		
	Yes	No	DK/NR	Yes	No	DK/NR	Yes	No	DK/NR
Already had student debt prior to enrolling in Kaplan	236 19%	990 80%	8 1%	101 27%	274 73%	2 1%	337 21%	1,264 79%	10 0%

Note: The number of respondents is presented in the first row of each area, with the percent of the surveyed sample displayed below.

Loan debt at time of enrollment in Kaplan	**Completers (*n* = 1,234)**	**Non-completers (*n* = 377)**	**Both (*n* = 1,611)**
Average	$14,649	$12,170	$13,955
Median	$10,000	$8,000	$9,750
Range	$45.00 to $98,000	$500.00 to $100,000.00	$45.00 to $100,000.00
$1 to 9,999	103 48%	47 56%	150 50%
$10,000 to 19,999	55 26%	18 21%	73 24%
$20,000 to 29,999	31 14%	12 14%	43 14%
$30,000 to 39,999	9 4%	5 6%	14 5%
$40,000 to 49,999	8 4%	0 0%	8 3%
$50,000 to 59,999	3 1%	1 1%	4 1%
$60,000 to 69,999	3 1%	0 0%	3 1%
$70,000 to 79,000	0 0%	0 0%	0 0%
$80,000 to 89,999	3 1%	0 0%	3 1%
$90,000 to 99,999	1 1%	0 0%	1 0%
$100,000 and more	0 0%	1 1%	1 0%

Note: Only 337 of the 1,611 students reported having debt prior to Kaplan and 300 students provided the amount of debt.

Table H4. (Cont'd)

Debt Load Before and After Kaplan	**Completers (*n* = 1,234)**			**Non-completers (*n* = 377)**			**Both (*n* = 1,611)**		
	Yes	No	DK/NR	Yes	No	DK/NR	Yes	No	DK/NR
Incurred loans for education/living expenses while at Kaplan	987 80%	237 19%	10 1%	282 75%	94 25%	1 0%	1,269 79%	331 21%	11 1%

Note: The number of respondents is presented in the first row of each area, with the percent of the surveyed sample displayed below.

Loan debt from Kaplan	**Completers (*n* = 1,234)**	**Non-completers (*n* = 377)**	**Both (*n* = 1,611)**
Average	$24,050	$17,965	$22,816
Median	$20,000	$15,000	$20,000
Range	$26.00 to $100,000.00	$1,300.00 to $100,000.00	$26.00 to $100,000.00
$1 to 9,999	139 16%	59 27%	198 18%
$10,000 to 19,999	224 26%	81 37%	305 28%
$20,000 to 29,999	219 26%	35 16%	254 24%
$30,000 to 39,999	109 13%	26 12%	135 13%
$40,000 to 49,999	99 12%	12 6%	111 10%
$50,000 to 59,999	36 4%	1 1%	37 3%
$60,000 to 69,999	16 2%	2 1%	18 2%
$70,000 to 79,000	5 1%	0 0%	5 1%
$80,000 to 89,999	4 1%	1 1%	5 1%
$90,000 to 99,999	4 1%	0 0%	4 0%
$100,000 and more	2 0%	1 1%	3 0%

Note: 1,269 of the 1,611 students reported incurring debt from Kaplan and 1,075 provided the amount of debt.

Table H4. (Cont'd)

Influence of debt from Kaplan	**Completers (***n* = 1,234)			**Non-completers (*n* = 377)**			**Both (*n* = 1,611)**		
	Yes	No	DK/NR	Yes	No	DK/NR	Yes	No	DK/NR
Debt from Kaplan has influenced your enrollment plans	515 51%	476 47%	23 2%	179 59%	117 39%	6 2%	694 53%	593 45%	29 2%
Debt from Kaplan has influenced your employment plans	366 36%	632 62%	16 2%	106 35%	192 64%	4 1%	472 36%	824 63%	20 2%

Ways Kaplan debt influenced enrollment plans	**Completers (*n* = 1,234)**	**Non-completers (*n* = 377)**	**Both (*n* = 1,611)**
Increased or decreased the number of classes taken in a term	86 17%	25 14%	111 16%
Enrolled during summer sessions	33 6%	6 3%	39 6%
Took one or more terms off from school	68 13%	27 15%	95 14%
Postponed enrolling for additional education or training	322 63%	99 55%	421 61%
Chose a more affordable school	89 17%	43 24%	132 19%
Enrolled for additional education sooner	54 11%	9 5%	63 9%
Other	71 14%	34 19%	105 15%
Don't Know/No response	18 4%	10 6%	28 4%

Note: The number of respondents is presented in the first row of each area, with the percent of the surveyed sample displayed below.

Table H4. (Cont'd)

Assistance with school payments	**Completers (*n* = 1,234)**			**Non-completers (*n* = 377)**			**Both (*n* = 1,611)**		
	Yes	No	DK/NR	Yes	No	DK/NR	Yes	No	DK/NR
Parental assistance while at Kaplan									
Parent provided any financial assistance	145 12%	1,084 88%	5 0%	34 9%	342 91%	1 0%	179 11%	1,426 89%	6 0%
Parents helped pay for tuition and fees	97 67%	48 33.10%	4 3%	18 53%	16 47%	0 0%	115 64%		4 2%
Parents helped pay for other educational and living expenses	89 61%	56 39%		24 71%	10 29%		113 63%		
Current debt and repayment									
Currently owe on any student loan debt	418 41%	592 58%	4 0%	169 56%	129 43%	4 1%	587 45%	721 55%	8 1%
Someone (other than spouse) helping repay undergraduate loans							26 2%	1,269 96%	21 2%

Note: The number of respondents is presented in the first row of each area, with the percent of the surveyed sample displayed below.

Table H5. **Descriptive Statistics Regarding Employment Since Leaving Kaplan (Student Survey)**

Type of employment	**Completers (*n* = 1,234)**	**Non-completers (*n* = 377)**	**Both (*n* = 1,611)**
Part time	197 21%	54 20%	251 54%
Full time	758 79%	218 80%	976 47%

Note: The number of respondents is presented in the first row of each area, with the percent of the surveyed sample displayed below.

Table H5. (Cont'd)

Main current employment status	**Completers (*n* = 1,234)**	**Non-completers (*n* = 377)**	**Both (*n* = 1,611)**
Employed as a paid worker	812 66%	219 58%	1,031 64%
Self- employed	67 5%	20 5%	87 5%
Employed and in school or training	83 7%	37 10%	120 7%
Unemployed but looking for work	154 13%	47 13%	201 13%
Unemployed and in school or training	51 4%	27 7%	78 5%
Unemployed, not in school or training, not looking for work	55 5%	22 6%	77 5%
Don't know/No response	12 1%	5 1%	17 1%

Note: The number of respondents is presented in the first row of each area, with the percent of the surveyed sample displayed below.

Table H5. (Cont'd)

Gross salary per year	**Completers (*n* = 1,234)**	**Non-completers (*n* = 377)**	**Both (*n* = 1,611)**
Average	$42,851	$40,963	$42,442
Median	$37,000	$37,440	$37,000
Range	$348.00 to $285,000	$440.00 to $140,000	$348.00 to $285,000

Table H5. (Cont'd)

Type of currently company working for	**Completers (*n* = 1,234)**	**Non-completers (*n* = 377)**	**Both (*n* = 1,611)**
Kaplan	15 2%	2 1%	17 1%
A for-profit company	556 58%	151 55%	707 57%
A nonprofit organization	103 11%	29 11%	132 11%
A local, state, or federal government	156 16%	42 15%	198 16%
The military (including civilian employees of the military)	8 1%	9 3%	17 1%
You were self-employed	56 6%	17 6%	73 6%
None of the above	43 5%	14 5%	57 5%
Don't know/No response	25 3%	12 4%	37 3%

Note: The number of respondents is presented in the first row of each area, with the percent of the surveyed sample displayed below.

Table H5. (Cont'd)

Years Working	**Completers (*n* = 1,234)**	**Non-completers (*n* = 377)**	**Both (*n* = 1,611)**
1 to 2 years	209 40%	57 50%	266 41%
3 to 5 years	259 49%	42 37%	301 47%
6 to 10 years	52 10%	13 11%	65 10%
Greater than 10 years	7 1%	3 3%	10 2%

Note: The number of respondents is presented in the first row of each area, with the percent of the surveyed sample displayed below.

Table H5. (Cont'd)

Number of times unemployed, looking for a job for 3 months or more	**Completers (*n* = 1,234)**	**Non-completers (*n* = 377)**	**Both (*n* = 1,611)**
0	653 58%	184 56%	837 58%
1	243 22%	69 21%	312 21%
2	120 11%	34 10%	154 11%
3	48 4%	10 3%	58 4%
4	22 2%	9 3%	31 2%
5	12 1%	8 2%	20 1%
6	6 1%	4 1%	10 1%
7	1 0%	1 0%	2 0%
8	3 0%	2 1%	5 0%
9	1 0%	1 0%	2 0%
10	17 2%	7 2%	24 2%

Note: The number of respondents is presented in the first row of each area, with the percent of the surveyed sample displayed below.

Table H5. (Cont'd)

Current business, industry, or service employed in	**Completers (*n* = 1,234)**	**Non-completers (*n* = 377)**	**Both (*n* = 1,611)**
Agriculture	2 0%	0 0%	2 0%
Forestry	1 0%	0 0%	1 0%
Oil and Gas Extraction	3 0%	2 1%	5 0%
Utilities (power generation, water...	13 1%	5 2%	18 2%
Construction	15 2%	7 3%	22 2%
Manufacturing	48 5%	19 7%	67 5%
Wholesale Trade	6 1%	2 1%	8 1%
Retail Trade	47 5%	14 5%	61 5%
Transportation and Warehousing	17 2%	13 5%	30 2%
Information and Cultural Industries	5 1%	2 1%	7 1%
Finance and Insurance	74 8%	23 8%	97 8%
Real Estate and Rental and Leasing	16 2%	6 2%	22 2%
Professional, Scientific and...	40 4%	5 2%	45 4%
Administrative and Support,	27 3%	10 4%	37 3%
Waste Management and Remediation...	2 0%	0 0%	2 0%
Educational Services	63 7%	14 5%	77 6%

Note: The number of respondents is presented in the first row of each area, with the percent of the surveyed sample displayed below.

Table H5. (Cont'd)

Current business, industry, or service employed in	**Completers (*n* = 1,234)**	**Non-completers (*n* = 377)**	**Both (*n* = 1,611)**
Health Care and Social Assistance	199 21%	37 13%	236 19%
Arts, Entertainment and Recreation	14 2%	8 3%	22 2%
Accommodation and Food Services	13 1%	7 3%	20 2%
Other Services (except Public...	14 2%	6 2%	20 2%
Public Administration (government)	73 8%	23 8%	96 8%
Personal Care Services	15 2%	6 2%	21 2%
Automotive Repair and Maintenance	8 1%	2 1%	10 1%
Other	230 24%	61 22%	291 24%
Don't know/No response	17 2%	4 1%	21 2%

Note: The number of respondents is presented in the first row of each area, with the percent of the surveyed sample displayed below.

Table H5. (Cont'd)

Student Survey Responses	Completers (*n* = 1,234)			Non-completers (*n* = 377)			Both (*n* = 1,611)		
	Yes	No	DK/ NR	Yes	No	DK/ NR	Yes	No	DK/ NR
Benefits of current job									
Medical, health, and dental insurance	765 80%	197 21%		221 80%	55 20%		986 80%	252 20%	
Retirement benefits	703 73%	259 27%		190 69%	86 31%		893 72%	345 28%	
Employed at same (or similar job) currently as prior to enrolling at Kaplan	406 42%	556 58%		153 55%	123 45%		559 45%	679 55%	
Current job is first job since Kaplan	189 34%	366 66%	1 0%	30 24%	93 76%	0 0%	219 32%	459 68%	1 0%
Main current job:									
Is related to coursework taken at Kaplan	582 61%	367 38%	13 1%	137 50%	139 50%	0 0%	719 58%	506 41%	13 1%
Would be difficult without courses taken at Kaplan	321 33%	627 65%	14 2%	39 14%	232 84%	5 2%	360 29%	859 69%	19 2%
Did not require a certificate, diploma, or degree	494 51%			172 62%			666 54%		
Required an industry, vocational, or technical certificate, occupational license, or diploma	166 17%			44 16%			210 17%		
Required a two- or four- year college degree	302 31%			60 22%			362 29%		
Student is satisfied with current job	139 84%	22 13%	5 3%	37 84%	7 16%	0 0%	176 84%	29 14%	5 2%

Note: The number of respondents is presented in the first row of each area, with the percent of the surveyed sample displayed below.

Table H6. **Descriptive Statistics on Marital Status, Income, and Dependents (Student Survey)**

Marital status	Completers (*n* = 1,234)	Non-completers (*n* = 377)	Both (*n* = 1,611)
Single, never married	342 28%	97 26%	439 27%
Married/Living with a partner	648 53%	197 52%	845 53%
Separated	24 2%	17 5%	41 3%
Divorced	180 15%	59 16%	239 15%
Widowed	16 1%	3 1%	19 1%
Don't know/No response	24 2%	4 1%	28 2%

Note: The number of respondents is presented in the first row of each area, with the percent of the surveyed sample displayed below.

Table H6. (Cont'd)

Personal income from all sources	Completers (*n* = 1,234)	Non-completers (*n* = 377)	Both (*n* = 1,611)
Less than $20,000	240 19%	89 24%	329 20%
$20,000-$29,999	172 14%	51 14%	223 14%
$30,000-$39,999	197 16%	62 16%	259 16%
$40,000-$49,999	143 12%	38 10%	181 11%
$50,000-$59,999	111 9%	29 8%	140 9%
$60,000-$69,999	50 4%	20 5%	73 4%
$70,000-$79,999	44 4%	15 4%	59 4%
$80,000-$89,999	24 2%	4 1%	28 2%
$90,000-$99,999	18 2%	2 1%	20 1%
$100,000-$149,999	28 2%	12 3%	40 3%
Above $150,000	12 1%	1 0%	13 1%
Don't know/No response	195 16%	54 14%	249 16

Note: The number of respondents is presented in the first row of each area, with the percent of the surveyed sample displayed below.

Table H6. (Cont'd)

Student Survey Responses	Completers (*n* = 1,234)			Non-completers (*n* = 377)			Both (*n* = 1,611)		
	Yes	No	DK/NR	Yes	No	DK/NR	Yes	No	DK/NR
Have children under 25 which you support	704 57%	491 40%	39 3%	244 65%	122 32%	11 3%	948 59%	613 38%	50 3%
Living arrangements									
Don't own home or pay rent	56 7%			14 5%			70 6%		
Own home	530 62%			151 55%			681 61%		
Pay rent	266 31%			108 40%			374 33%		

Note: The number of respondents is presented in the first row of each area, with the percent of the surveyed sample displayed below.

Table H6. (Cont'd)

Student Survey Responses	Completers (*n* = 1,234)	Non-completers (*n* = 377)	Both (*n* = 1,611)
Number of children supporting			
1	231 33%	69 29%	300 32%
2	299 43%	91 38%	390 42%
3	107 15%	53 22%	160 17%
4	35 5%	24 10%	59 6%
5	15 2%	4 2%	19 2%
6	6 1%	0 0%	6 1%
7	1 0%	0 0%	1 0%
8	1 0%	0 0%	1 0%
10 or more	2 0%	0 0%	2 0%

Note: The number of respondents is presented in the first row of each area, with the percent of the surveyed sample displayed below.

Appendix I. Survey Results (Selected Items) for Kaplan Students with BPS Comparisons by Public Two-Year and Private For-Profit Schools

Table I1. Selected Survey Items for Kaplan Students with BPS Comparison by Public Two-Year and Private For-Profit Schools

	Kaplan			Public Two-Year		
	Percent	**SE**	**N**	**Percent**	**SE**	**T-Statistic**
Jobs While Enrolled						
Has a job	78.3	1.03	1607	77.1	1.17	0.77
Have a work-study job	7.1	0.72	1255	6.2	0.69	0.90
Could have afforded school without working	22.1	1.18	1233	27.7	1.77	-2.63
Job was related to degree or major	48.4	1.42	1239	45.4	1.65	1.38
Job was related to coursework	48.7	1.42	1235	35.8	3.21	3.67
Primary role while enrolled: student	29.4	1.29	1240	63.4	1.28	-18.68
Primary role while enrolled: employee	70.6	1.29	1240	36.6	1.28	18.68
Reasons For Working While in Schools						
Spending money	5.2	1.13	385	26.2	1.35	-11.92
Education or living expense	85.5	1.80	385	61	1.63	10.09
Gain job experience	4.7	1.08	385	6.5	0.73	-1.38
Other	2.6	0.81	385	6.3	0.66	-3.54
Financial Assistance/Student Loans						
Parents provided financial assistance	11.2	0.79	1605	43.6	1.11	-23.82
Parents helped pay for tuition	64.2	3.59	179	69.8	1.53	-1.43
Parents helped pay for living expenses	63.1	3.62	179	69.3	1.6	-1.57
Someone (other than spouse) helping repay undergraduate loans	2.0	0.39	1295	13	1.51	-7.05
Current Job						
Job offers medical, health, and dental insurance	79.6	1.14	1238	77	1.23	1.55
Job offers retirement benefits	72.1	1.27	1238	68.3	1.38	2.02
Employed at same (or similar job) before enrolling	45.1	1.41	1238	40.5	1.35	2.35
Main current job is first job since leaving school	32.3	1.80	678	43.3	2.22	-3.85
School placement office or someone at institution helped find your job	7.2	1.00	678	5.9	0.68	1.08
Main current job is related to degree or major	57.1	1.41	1230	57.3	2.13	-0.08

Table I1. (Cont'd)

	Kaplan			Public Two-Year		
	Percent	**SE**	**N**	**Percent**	**SE**	**T-Statistic**
Main current job is related to coursework taken	58.7	1.41	1225	38.5	1.74	9.03
Main current job would be difficult without undergraduate coursework	29.5	1.31	1219	30.5	1.89	-0.44
Undergraduate education helped advance career	64.6	3.34	206	48.5	1.34	4.47
Required Job Certification						
Job required an industry certification or occupational license	10.3	0.87	1238	21.2	1.34	-6.83
Job required a vocational or technical certificate or diploma	6.6	0.71	1238	21.2	1.23	-10.29
Job required a 2 or 4 year college degree	29.2	1.29	1238	19	0.95	6.36
Job Satisfaction						
Satisfied with pay	64.4	3.33	208	60.7	1.26	1.04
Satisfied with fringe benefits	75.9	3.04	199	65.1	1.28	3.27
Satisfied with importance and challenge of work	81.8	2.67	209	73.8	1.2	2.73
Satisfied with opportunities for promotion and advancement	62.0	3.40	205	58.4	1.99	0.91
Satisfied with opportunities to use training and education received	77.9	2.88	208	65.1	1.43	3.98
Satisfied with job security	84.9	2.51	205	75.3	1.18	3.46
Satisfied with opportunities for further training and education	67.8	3.25	208	67	1.28	0.23
Overall, satisfied with job	85.9	2.44	205	75.8	1.26	3.68
Satisfaction With Education						
Satisfied with quality of Undergraduate education	86.9	0.85	1584	90.6	0.61	-3.54
Undergraduate education was worth the cost	61.2	1.38	1247	82.5	0.73	-13.64
Current loan debt from attending undergraduate institution was worth the cost	63.2	1.37	1234	80.2	1.17	-9.42
Student loan debt has influenced enrollment plans	53.9	1.39	1287	45.2	1.98	3.60
Student loan debt has influenced employment plans	36.4	1.34	1296	36.8	1.78	-0.18
Attempted to transfer credits elsewhere after first institution	24.2	1.07	1603	50	1.45	-14.32
Some or all transfer credits accepted	75.7	2.22	375	96.2	0.77	-8.74
No transfer credits accepted	24.3	2.22	375	3.8	0.77	8.74

Table I1. (Cont'd)

	Kaplan			Public Two-Year		
	Percent	**SE**	**N**	**Percent**	**SE**	**T-Statistic**
Home Finances						
Make loan or lease payments for a vehicle	56.0	1.51	1088	42.8	1.04	7.21
Spouse has undergraduate or graduate debt			231	28.5	1.83	-15.57
Have children under the age of 25 that you support financially	60.7	1.24	1561	40.6	1.2	11.67
Have credit cards	59.9	1.50	1076	61.7	1.28	-0.91
Pay off credit card balance	35.5	1.95	602	41.0	1.47	-2.25
Carry credit card balance	64.5	1.95	602	59.0	1.47	2.25
Own home or pay a mortgage	60.5	1.46	1125	26.9	1.3	17.20
Pay rent	33.2	1.41	1125	43.6	1.43	-5.19
Neither own a home or pay rent	6.2	0.72	1125	29.5	1.08	-17.95
Public Service						
US Citizen	98.6	0.30	1606	94.6	0.58	6.14
Eligible non-citizen	1.3	0.28	1606	5	0.58	-5.73
Non citizen (with visa)	0.1	0.09	1606	1	0.17	-4.70
Voted in last presidential election	78.0	1.04	1578	82.2	0.88	-3.08
Ever voted in national, state, or local election	88.5	0.80	1589	87.9	0.59	0.60
Registered to vote in US elections	91.4	0.70	1585	87.8	0.64	3.78
Performed community service or volunteer work in the last 12 months	41.6	1.24	1581	29.5	0.94	7.78
Volunteer work was started through a school-related activity	17.5	1.49	652	9.5	0.65	4.92

Table I1. (Cont'd)

	Kaplan			For-Profit		
	Percent	**SE**	**N**	**Percent**	**SE**	**T-Statistic**
Jobs While Enrolled						
Has a job	78.3	1.03	1607	74.3	3.11	1.22
Have a work-study job	7.1	0.72	1255	7.9	2.22	-0.34
Could have afforded school without working	22.1	1.18	1233	29.9	3.92	-1.90
Job was related to degree or major	48.4	1.42	1239	46.3	4.26	0.47
Job was related to coursework	48.7	1.42	1235	36.5	6.44	1.85
Primary role while enrolled: student	29.4	1.29	1240	53.1	3.38	-6.55
Primary role while enrolled: employee	70.6	1.29	1240	46.9	3.38	6.55
Reasons For Working While in Schools						
Spending money	5.2	1.13	385	14.9	1.75	-4.65
Education or living expense	85.5	1.80	385	72.3	2.36	4.45
Gain job experience	4.7	1.08	385	6.4	1.41	-0.96
Other	2.6	0.81	385	6.4	1.79	-1.93
Financial Assistance/Student Loans						
Parents provided financial assistance	11.2	0.79	1605	31.8	3.37	-5.95
Parents helped pay for tuition	64.2	3.59	179	65.8	5.63	-0.24
Parents helped pay for living expenses	63.1	3.62	179	63.9	5.21	-0.13
Someone (other than spouse) helping repay undergraduate loans	2.0	0.39	1295	14.9	1.79	-7.04
Current Job						
Job offers medical, health, and dental insurance	79.6	1.14	1238	77.5	1.95	0.93
Job offers retirement benefits	72.1	1.27	1238	66.6	2.26	2.12
Employed at same (or similar job) before enrolling	45.1	1.41	1238	30.2	2.43	5.30
Main current job is first job since leaving school	32.3	1.80	678	38.2	3.19	-1.61
School placement office or someone at institution helped find your job	7.2	1.00	678	10.1	1.72	-1.46
Main current job is related to degree or major	57.1	1.41	1230	60.5	4.34	-0.74

Table I1. (Cont'd)

	Kaplan			For-Profit		
	Percent	**SE**	**N**	**Percent**	**SE**	**T-Statistic**
Main current job is related to coursework taken	58.7	1.41	1225	44.8	2.85	4.37
Main current job would be difficult without undergraduate coursework	29.5	1.31	1219	33.1	2.54	-1.26
Undergraduate education helped advance career	64.6	3.34	206	48.3	2.57	3.87
Required Job Certification						
Job required an industry certification or occupational license	10.3	0.87	1238	25.0	1.98	-6.80
Job required a vocational or technical certificate or diploma	6.6	0.71	1238	27.6	1.75	-11.13
Job required a 2 or 4 year college degree	29.2	1.29	1238	14.1	2.36	5.61
Job Satisfaction						
Satisfied with pay	64.4	3.33	208	56.8	2.24	1.89
Satisfied with fringe benefits	75.9	3.04	199	65.1	2.52	2.73
Satisfied with importance and challenge of work	81.8	2.67	209	74.3	2.74	1.96
Satisfied with opportunities for promotion and advancement	62.0	3.40	205	59.0	2.54	0.71
Satisfied with opportunities to use training and education received	77.9	2.88	208	65.8	2.31	3.27
Satisfied with job security	84.9	2.51	205	75.9	2.06	2.77
Satisfied with opportunities for further training and education	67.8	3.25	208	66.4	2.39	0.35
Overall, satisfied with job	85.9	2.44	205	74.8	2.16	3.41
Satisfaction With Education						
Satisfied with quality of Undergraduate education	86.9	0.85	1584	77.3	1.69	5.08
Undergraduate education was worth the cost	61.2	1.38	1247	65.1	1.92	-1.65
Current loan debt from attending undergraduate institution was worth the cost	63.2	1.37	1234	66.4	1.65	-1.49
Student loan debt has influenced enrollment plans	53.9	1.39	1287	45.3	1.66	3.97
Student loan debt has influenced employment plans	36.4	1.34	1296	39.8	2.35	-1.26
Attempted to transfer credits elsewhere after first institution	24.2	1.07	1603	24.1	2.53	0.04
Some or all transfer credits accepted	75.7	2.22	375	83.0	4.01	-1.59
No transfer credits accepted	24.3	2.22	375	17.0	4.01	1.59

Table I1. (Cont'd)

	Kaplan			For-Profit		
	Percent	**SE**	**N**	**Percent**	**SE**	**T-Statistic**
Home Finances						
Make loan or lease payments for a vehicle	56.0	1.51	1088	37.5	1.92	7.58
Spouse has undergraduate or graduate debt			231	26.1	2.97	-8.79
Have children under the age of 25 that you support financially	60.7	1.24	1561	64.0	1.91	-1.45
Have credit cards	59.9	1.50	1076	40.0	1.81	8.48
Pay off credit card balance	35.5	1.95	602	29.4	2.26	2.04
Carry credit card balance	64.5	1.95	602	70.6	2.26	-2.04
Own home or pay a mortgage	60.5	1.46	1125	18.9	1.35	20.94
Pay rent	33.2	1.41	1125	58.0	2.02	-10.08
Neither own a home or pay rent	6.2	0.72	1125	22.8	1.73	-8.86
Public Service						
US Citizen	98.6	0.30	1606	96.8	0.56	2.84
Eligible non-citizen	1.3	0.28	1606	3.0	0.56	-2.71
Non citizen (with visa)	0.1	0.09	1606	0.0	0.04	1.03
Voted in last presidential election	78.0	1.04	1578	77.2	1.79	0.39
Ever voted in national, state, or local election	88.5	0.80	1589	85.1	1.25	2.29
Registered to vote in US elections	91.4	0.70	1585	84.6	1.48	4.15
Performed community service or volunteer work in the last 12 months	41.6	1.24	1581	21.4	1.59	10.02
Volunteer work was started through a school-related activity	17.5	1.49	652	5.3	1.16	6.46

Appendix J. Earnings and Employment Data for Kaplan Students and Comparisons with BPS data

Table J1. Descriptive Statistics for Earnings Analysis

	Iowa			Pennsylvania			Texas			Ohio		
	N	mean	st.dev	N	mean	st.dev	N	mean	st.dev	N	mean	st.dev
Student Characteristics												
Age	4985	34.61	8.51	5755	33.95	9.21	14614	33.98	9.21	1813	36.15	10.29
Gender (female=1)	4860	0.69	0.46	4604	0.76	0.43	7809	0.79	0.41	1465	0.79	0.41
Married	4867	0.24	0.43	4612	0.15	0.36	7830	0.28	0.45	1468	0.28	0.45
Has Children	4867	0.51	0.50	4614	0.51	0.50	7821	0.60	0.49	1468	0.55	0.50
Number of individuals in a family	4870	2.02	1.65	4616	2.07	1.63	7832	2.39	1.68	1468	2.25	1.69
Single parent	4867	0.32	0.47	4612	0.39	7093.20	7828	0.37	0.48	1468	0.34	0.47
Financial Characteristics												
Expected Family Contribution (EFC)	4870	3197.44	6077.93	4616	2907.79	0.45	7832	2008.81	5666.96	1468	4346.24	9387.66
Independent	4870	0.75	0.44	4616	0.72	0.36	7830	0.80	0.40	1468	0.78	0.41
Full-time employment	4870	0.19	0.39	4618	0.16	18872.94	7832	0.15	0.36	1468	0.23	0.42
Household income	4870	16358.66	18150.63	4616	13103.98	18872.94	7832	14621.37	19929.10	1468	20362.05	25155.28
Academic Characteristics												
Transfer credits	4886	18.22	34.76	5772	3.38	15.92	14651	2.46	13.68	1813	11.15	28.12
Part-time attendance	4986	0.30	0.46	5772	0.11	0.32	14651	0.05	0.22	1813	0.45	0.50
Grade Point Average (GPA)	4986	2.45	1.14	5772	2.47	1.20	14650	2.90	1.10	1813	2.42	1.32
GED	4984	0.10	0.30	5772	0.11	0.32	14651	0.20	0.40	1813	0.12	0.33
Received any type of Kaplan degree	4986	0.53	0.50	5772	0.63	0.48	14651	0.66	0.47	1813	0.51	0.50
Received a Certificate from Kaplan	4986	0.08	0.29	5772	0.39	0.49	14651	0.64	0.50	1813	0.14	0.35

Table J2. Earnings and Kaplan Degree Receipt

	IOWA, PENNSYLVANIA & TEXAS				OHIO			
	Average including Non-workers				**Average including Non-workers**			
	Kaplan Degree Recipients		Non-Degree Recipients		Kaplan Degree Recipients		Non-Degree Recipients	
	Working	Wage	Working	Wage	Working	Wage	Working	Wage
Business	0.71	22,962.23	0.63	20,619.78	0.59	35,074.77	0.54	21,830.66
Health	0.77	16,064.66	0.65	10,919.58	0.59	10,458.65	0.52	6,357.20
IT	0.73	19,937.54	0.63	15,344.53	0.56	19,777.79	0.54	16,577.47
Legal	0.71	20,420.94	0.63	16,101.36	0.53	15,653.30	0.48	9,899.16
Nursing	0.75	26,679.42	0.66	23,533.76	0.58	34,355.71	0.36	18,090.00
Other	0.72	20,063.70	0.66	15,643.55	0.47	12,240.38	0.55	11,737.70
					Full-time employment			
					Kaplan Degree Recipients		Non-Degree Recipients	
					Working	Wage	Working	Wage
Business					1.00	63,338.34	1.00	59,288.67
Health					1.00	27,737.68	1.00	28,196.55
IT					1.00	41,390.43	1.00	44,286.07
Legal					1.00	43,003.93	1.00	35,311.69
Nursing					1.00	58,895.50	1.00	49,747.50
Other					1.00	37,652.71	1.00	40,006.39
					Part-time employment			
					Kaplan Degree Recipients		Non-Degree Recipients	
					Working	Wage	Working	Wage
Business					1.00	8,860.40	1.00	9,530.33
Health					1.00	9,759.10	1.00	7,303.67
IT					1.00	9,613.00	1.00	11,229.53
Legal					1.00	9,740.92	1.00	7,960.41
Nursing					N/A	N/A	N/A	N/A
Other					1.00	9,679.57	1.00	8,017.38

Table J3. Matched Comparisons of Kaplan and BPS Students, Students Only Aspiring to Certificates

	Kaplan (IA, PA, and TX)		Kaplan (OH)		BPS: 03/09 Public Two-Year Colleges		BPS: 03/09 For-Profit Colleges	
Age	**Percent Working**	**Standard Error**	**Percent Working**	**Standard Error**	**Percent Working**	**Standard Error**	**Percent Working**	**Standard Error**
< 23 years	74.6	0.2	48.5	8.8	89.0	4.7	71.8	5.2
24-27 years	73.5	0.4	47.4	11.8	‡	‡	57.3	10.0
28 to 31 years	72.1	0.5	31.3	12.0	‡	‡	63.1	12.3
32 to 38 years	70.3	0.5	50.0	10.4	‡	‡	61.1	11.2
39 years or older	69.8	0.4	46.3	6.8	49.1	13.8	44.5	9.6
TOTAL	73.0	0.2	45.9	4.1	68.5	6.3	62.1	4.5
Gender								
Female	72.5	0.2	47.2	5.3	89.8	4.1	81.0	5.0
Male	72.4	0.4	22.2	14.7	90.2	4.7	67.9	16.3
TOTAL	72.5	0.2	44.9	5.1	90.0	3.2	77.5	4.3
Marital Status								
Married	71.0	0.4	50.0	10.4	86.1	6.2	65.3	11.5
Unmarried	72.9	0.2	45.5	16.4	91.5	3.6	79.7	5.9
TOTAL	72.5	0.2	44.9	5.1	90.0	3.2	77.5	4.3
Pell Eligibility								
Eligible	72.3	0.2	47.8	10.6	90.2	5.5	74.7	6.8
Ineligible	74.3	0.5	44.0	5.8	89.9	4.1	93.8	3.3
TOTAL	72.5	0.2	44.9	5.1	90.0	3.2	77.5	4.3
						Note: BPS tracks Pell receipt.		
Single Parent Status								
Single Parent	72.5	0.3	49.0	7.1	‡	‡	78.5	5.2
Not a Single Parent	72.5	0.2	40.4	7.2	90.4	3.6	77.0	5.4
TOTAL	72.5	0.2	44.9	5.1	90.0	3.2	77.5	4.3
Has dependents								
Has dependents	72.0	0.3	53.3	9.3	90.8	4.6	74.9	5.0
No dependents	73.2	0.3	41.2	6.0	89.4	4.8	79.7	6.3
TOTAL	72.5	0.2	44.9	5.1	90.0	3.2	77.5	4.3

Table J4. Matched Comparisons of Kaplan and BPS Students, Students Only Aspiring to Associate's Degrees

	Kaplan (IA, PA, and TX)		Kaplan (OH)		BPS: 03/09			
					Public Two-Year		For-Profit Colleges	
Age	**Percent Working**	**Standard Error**	**Percent Working**	**Standard Error**	**Percent Working**	**Standard Error**	**Percent Working**	**Standard Error**
< 23 years	66.9	0.5	53.3	3.7	76.4	3.5	81.9	4.1
24-27 years	63.0	0.8	46.3	5.5	84.5	7.6	79.5	8.2
28 to 31 years	62.6	1.0	66.7	6.5	‡	‡	‡	‡
32 to 38 years	62.2	0.8	59.3	6.5	79.5	7.9	‡	‡
39 years or older	60.7	0.9	55.0	8.0	78.8	5.3	64.5	11.6
TOTAL	64.4	0.3	54.7	2.4	77.2	2.7	78.2	3.8
Gender								
Female	64.8	0.4	54.1	2.8	80.4	4.2	78.8	2.6
Male	63.8	0.5	55.8	5.4	85.9	4.5	79.7	2.5
TOTAL	64.4	0.3	54.5	2.5	82.5	3.1	79.1	5.3
Marital Status								
Married	62.2	0.7	56.6	5.0	83.9	5.8	82.6	4.5
Unmarried	65.0	0.4	53.6	3.1	81.8	3.5	78.3	2.0
TOTAL	64.4	0.3	54.6	2.5	82.5	3.1	79.1	5.3
Pell Eligibility								
Eligible	62.2	0.4	55.4	2.9	79.6	5.1	80.8	6.6
Ineligible	71.4	0.5	52.0	5.0	83.6	4.0	71.3	20.2
TOTAL	64.4	0.3	54.6	2.5	82.5	3.1	79.1	5.3
					Note: BPS tracks Pell receipt.			
Single Parent Status								
Single Parent	63.3	0.6	54.6	3.0	76.6	11.1	84.8	9.4
Not a Single Parent	65.0	0.4	54.4	4.5	83.7	3.4	76.4	6.1
TOTAL	64.4	0.3	54.6	2.5	82.5	3.1	79.1	5.3
Has dependents								
Has dependents	62.8	0.5	58.6	3.4	82.5	5.5	83.8	7.7
No dependents	66.1	0.5	50.0	3.7	82.4	4.1	74.5	6.8
TOTAL	64.4	0.3	54.6	2.5	82.5	3.1	79.1	5.3

Table J5. Matched Comparisons of Kaplan and BPS Students, Students Only Aspiring to Bachelor's Degrees

	Kaplan (IA, PA, and TX)		Kaplan (OH)		BPS: 03/09					
					Public Two-Year		Public Four-Year Colleges		For-Profit Colleges	
Age	**Percent Working**	**Standard Error**	**Percent Working**	**Standard Error**	**Percent Working**	**Standard Error**	**Percent Working**	**Standard Error**	**Percent Working**	**Standard Error**
< 23 years	72.5	1.6	25.0	25.0	80.9	1.9	84.7	1.7	76.1	3.8
24-27 years	64.7	2.1	71.4	18.4	77.3	5.5	‡	‡	71.3	12.3
28 to 31 years	71.2	2.4	42.9	20.2	83.5	6.4	‡	‡	73.9	13.2
32 to 38 years	64.6	1.9	42.9	20.2	83.9	6.9	‡	‡	57.2	15.7
39 years or older	68.1	2.8	60.0	24.5	77.6	6.4	‡	‡	76.6	15.2
TOTAL	68.8	0.9	50.0	9.3	80.6	1.7	84.8	1.7	73.9	3.7
Gender										
Female	68.9	1.2	42.9	11.1	73.6	5.1	86.0	4.4	76.6	7.1
Male	68.3	1.6	83.3	16.7	87.8	2.3	86.5	5.3	73.4	4.3
TOTAL	68.7	1.0	51.9	9.8	80.7	2.5	86.2	3.5	75.5	3.4
Marital Status										
Married	70.1	1.5	63.6	15.2	77.2	8.5	‡	‡	67.3	13.4
Unmarried	67.8	1.2	46.7	13.3	81.4	3.2	86.7	4.2	77.1	3.7
TOTAL	68.6	1.0	53.6	9.6	80.7	2.5	86.2	3.5	75.5	3.4
Pell Eligibility										
Eligible	66.4	1.2	55.0	11.4	67.5	8.0	88.3	7.0	75.0	3.8
Ineligible	72.8	1.5	50.0	18.9	86.2	2.7	84.9	6.5	79.1	8.7
TOTAL	68.6	1.0	53.6	9.6	80.7	2.5	86.2	3.5	75.5	3.4
							Note: BPS tracks Pell receipt.			
Single Parent Status										
Single Parent	62.7	1.8	55.6	12.1	75.8	6.5	‡	‡	70.8	7.9
Not a Single Parent	70.8	1.1	50.0	16.7	81.7	2.6	86.0	3.8	77.7	4.3
TOTAL	68.6	1.0	53.6	9.6	80.7	2.5	86.2	3.5	75.5	3.4
Has dependents										
Has dependents	65.7	1.3	61.1	11.8	75.0	5.6	‡	‡	70.3	6.5
No dependents	71.9	1.4	40.0	16.3	82.9	2.6	86.6	4.0	79.8	3.8
TOTAL	68.6	1.0	53.6	9.6	80.7	2.5	86.2	3.5	75.5	3.4

Table J6. Matched Comparisons of Kaplan and BPS 95/01 Students, Students Only Aspiring to Certificates

	Kaplan (IA, PA, and TX)		Kaplan (OH)		BPS: 95/01 Public Two-Year Colleges		BPS: 95/01 For-Profit Colleges	
Age	**Percent Working**	**Standard Error**	**Percent Working**	**Standard Error**	**Percent Working**	**Standard Error**	**Percent Working**	**Standard Error**
< 23 years	74.6	0.2	48.5	8.8	‡	‡	89.2	3.9
24-27 years	73.5	0.4	47.4	11.8	‡	‡	‡	‡
28 to 31 years	72.1	0.5	31.3	12.0	‡	‡	‡	‡
32 to 38 years	70.3	0.5	50.0	10.4	‡	‡	‡	‡
39 years or older	69.8	0.4	46.3	6.8	‡	‡	‡	‡
TOTAL	73.0	0.2	45.9	4.1	‡	‡	‡	‡
Gender								
Female	72.5	0.2	47.2	5.3	‡	‡	75.3	4.7
Male	72.4	0.4	22.2	14.7	‡	‡	89.1	12.6
TOTAL	72.5	0.2	44.9	5.1	‡	‡	77.7	4.5
Marital Status								
Married	71.0	0.4	50.0	10.4	‡	‡	79.3	2.9
Unmarried	72.9	0.2	45.5	16.4	‡	‡	78.4	8.2
TOTAL	72.5	0.2	44.9	5.1	‡	‡	78.6	6.3
Single Parent Status								
Single Parent	72.5	0.3	49.0	7.1	‡	‡	62.0	15.8
Not a Single Parent	72.5	0.2	40.4	7.2	79.2	12.3	86.6	8.3
TOTAL	72.5	0.2	44.9	5.1	‡	‡	76.7	8.1
Has dependents								
Has dependents	72.0	0.3	53.3	9.3	‡	‡	72.7	8.4
No dependents	73.2	0.3	41.2	6.0	‡	‡	83.5	10.5
TOTAL	72.5	0.2	44.9	5.1	‡	‡	77.0	6.6

‡There are too few students to report.

Table J7. Matched Comparisons of Kaplan and BPS 95/01 Students, Students Only Aspiring to Associate's Degrees

	Kaplan (IA, PA, and TX)		Kaplan (OH)		BPS: 95/01 Public Two-Year		BPS: 95/01 For-Profit Colleges	
Age	**Percent Working**	**Standard Error**	**Percent Working**	**Standard Error**	**Percent Working**	**Standard Error**	**Percent Working**	**Standard Error**
< 23 years	66.9	0.5	53.3	3.7	89.2	3.9	90.1	7.2
24-27 years	63.0	0.8	46.3	5.5	‡	‡	‡	‡
28 to 31 years	62.6	1.0	66.7	6.5	‡	‡	‡	‡
32 to 38 years	62.2	0.8	59.3	6.5	‡	‡	‡	‡
39 years or older	60.7	0.9	55.0	8.0	‡	‡	‡	‡
TOTAL	64.4	0.3	54.7	2.4	‡	‡	‡	‡
Gender								
Female	64.8	0.4	54.1	2.8	86.4	5.6	85.6	5.5
Male	63.8	0.5	55.8	5.4	80.8	8.2	100.0	0.0
TOTAL	64.4	0.3	54.5	2.5	84.6	4.6	90.3	3.7
Marital Status								
Married	62.2	0.7	56.6	5.0	82.7	7.2	88.5	8.4
Unmarried	65.0	0.4	53.6	3.1	86.5	7.0	92.0	4.7
TOTAL	64.4	0.3	54.6	2.5	85.7	5.8	91.3	4.1
Single Parent Status								
Single Parent	63.3	0.6	54.6	3.0	‡	‡	‡	‡
Not a Single Parent	65.0	0.4	54.4	4.5	82.8	5.6	93.7	2.4
TOTAL	64.4	0.3	54.6	2.5	‡	‡	‡	‡
Has dependents								
Has dependents	62.8	0.5	58.6	3.4	‡	‡	85.7	11.1
No dependents	66.1	0.5	50.0	3.7	86.4	3.8	93.7	3.5
TOTAL	64.4	0.3	54.6	2.5	‡	‡	89.7	5.8

‡There are too few students to report.

Table J8. Matched Comparisons of Kaplan and BPS 95/01 Students, Students Only Aspiring to Bachelor's Degrees

	Kaplan (IA, PA, and TX)		Kaplan (OH)		BPS: 95/01					
					Public Two-Year		Public Four-Year Colleges		For-Profit Colleges	
Age	Percent Working	Standard Error	Percent Working	Standard Error	Percent Working	Standard Error	Percent Working	Standard Error	Percent Working	Standard Error
< 23 years	72.5	1.6	25.0	25.0	88.7	2.1	92.0	0.7	84.9	2.9
24-27 years	64.7	2.1	71.4	18.4	‡	‡	‡	‡	‡	‡
28 to 31 years	71.2	2.4	42.9	20.2	‡	‡	‡	‡	‡	‡
32 to 38 years	64.6	1.9	42.9	20.2	‡	‡	‡	‡	92.9	4.3
39 years or older	68.1	2.8	60.0	24.5	‡	‡	‡	‡	‡	‡
TOTAL	68.8	0.9	50.0	9.3	‡	‡	‡	‡	‡	‡
Gender										
Female	68.9	1.2	42.9	11.1	86.1	2.1	91.4	0.8	76.2	4.2
Male	68.3	1.6	83.3	16.7	91.6	2.6	92.4	0.9	92.4	4.0
TOTAL	68.7	1.0	51.9	9.8	88.0	1.7	91.8	0.6	81.9	3.1
Marital Status										
Married	70.1	1.5	63.6	15.2	87.5	3.1	89.3	1.3	79.9	6.0
Unmarried	67.8	1.2	46.7	13.3	89.4	2.6	92.6	0.8	84.3	4.3
TOTAL	68.6	1.0	53.6	9.6	88.7	2.0	91.4	0.7	82.7	3.5
Single Parent Status										
Single Parent	62.7	1.8	55.6	12.1	86.2	4.7	81.4	6.0	81.1	8.7
Not a Single Parent	70.8	1.1	50.0	16.7	89.3	1.9	92.4	0.7	83.4	3.1
TOTAL	68.6	1.0	53.6	9.6	88.5	1.9	89.4	1.7	82.7	3.3
Has dependents										
Has dependents	65.7	1.3	61.1	11.8	88.8	3.2	85.2	4.5	82.2	8.4
No dependents	71.9	1.4	40.0	16.3	89.0	2.3	92.4	0.7	83.0	3.7
TOTAL	68.6	1.0	53.6	9.6	88.9	2.0	88.6	2.4	82.6	4.8

‡There are too few students to report.

Table J9. Matched Income Comparisons of Kaplan and BPS 03/09 Students, Students Only Aspiring to Certificates

	Kaplan (IA, PA, and TX)		Kaplan (OH)		For-Profit Colleges	
Age	**Wage Cond'l on >0**	**Standard Error**	**Wage Cond'l on >0**	**Standard Error**	**Wage Cond'l on >0**	**Standard Error**
< 23 years	13847.0	79.4	16600.3	3242.3	25130.2	2129.5
24-27 years	14689.8	139.8	26158.2	4904.7	‡	‡
28 to 31 years	15702.7	207.1	19083.4	6674.0	‡	‡
32 to 38 years	16637.9	266.6	29689.8	8211.5	‡	‡
39 years or older	19447.1	402.1	49495.2	9553.5	22791.7	1770.8
TOTAL	15208.8	78.9	32688.1	4291.2	26004.9	1433.0
Gender						
Female	13700.9	78.7	15957.4	1705.2	24473.0	1490.4
Male	16866.8	188.2	3754.0	2838.0	30192.2	3255.0
TOTAL	14253.8	74.4	15402.7	1674.9	26004.9	1433.0
Marital Status						
Married	14742.7	160.7	12375.1	3024.3	25545.2	3661.3
Unmarried	14128.4	84.3	17063.9	2080.5	26087.5	1510.8
TOTAL	14273.5	74.8	15402.7	1674.9	26004.9	1433.0
Single Parent Status						
Single Parent	13600.6	108.9	16949.7	2527.7	26122.8	2612.6
Not a Single Parent	14729.9	100.9	14226.9	2251.7	25953.1	2160.0
TOTAL	14273.5	74.8	15402.7	1674.9	26004.9	1433.0
Has dependents						
Has dependents	13879.9	92.1	14550.4	2000.5	26283.8	2310.3
No dependents	14876.8	125.3	16894.3	3045.4	25796.0	1667.2
TOTAL	14276.5	74.8	15402.7	1674.9	26004.9	1433.0

Table J10. Matched Comparisons of Kaplan and BPS 03/09 Students, Students Only Aspiring to Associate's Degrees

	Kaplan (IA, PA, and TX)		Kaplan (OH)		BPS: 03/09			
					Public Two-Year		For-Profit Colleges	
Age	**Wage Cond'l on >0**	**Standard Error**	**Wage Cond'l on >0**	**Standard Error**	**Wage Cond'l on >0**	**Standard Error**	**Wage Cond'l on >0**	**Standard Error**
< 23 years	14528.5	186.0	14868.3	1205.0	29199.1	1656.2	27967.5	2924.0
24-27 years	14367.6	356.5	15473.8	2419.0	44112.2	12921.0	‡	‡
28 to 31 years	16012.3	542.9	23478.1	2919.8	‡	‡	‡	‡
32 to 38 years	16473.5	525.6	22884.2	3430.0	35211.8	3119.2	‡	‡
39 years or older	16857.0	593.7	16756.4	3335.3	34618.0	5261.0	‡	‡
TOTAL	15162.1	156.6	17741.4	1028.6	32692.8	1840.2	27253.0	2041.1
Gender								
Female	13764.3	161.4	22400.0	2468.6	28782.3	1421.5	23050.1	2415.8
Male	17748.7	327.1	15739.6	1016.9	39225.5	4520.3	33782.2	4655.1
TOTAL	15068.0	156.8	17233.5	979.4	32692.8	1840.2	27253.0	2041.1
Marital Status								
Married	17871.1	465.9	20687.1	2275.4	36828.6	4106.9	22942.4	3234.4
Unmarried	14431.0	155.4	16351.2	1118.4	30746.7	1807.6	28402.6	2585.5
TOTAL	15114.7	157.5	17300.5	977.1	32692.8	1840.2	27253.0	2041.1
Single Parent Status								
Single Parent	13312.0	234.0	14852.8	1539.4	29533.3	2088.7	29020.4	4204.1
Not a Single Parent	16028.3	201.9	18432.7	1231.3	33116.2	2071.3	26618.0	2816.5
TOTAL	15114.7	157.5	17300.5	977.1	32692.8	1840.2	27253.0	2041.1
Has dependents								
Has dependents	14622.3	230.8	17647.0	1423.5	34964.2	3465.6	26420.9	2654.9
No dependents	15608.0	213.7	16837.2	1269.2	31253.8	2034.2	27905.0	3439.0
TOTAL	15116.5	157.5	17300.5	977.1	32692.8	1840.2	27253.0	2041.1

Table J11. Matched Comparisons of Kaplan and BPS 03/09 Students, Students Only Aspiring to Bachelor's Degrees

	Kaplan (IA, PA, and TX)		Kaplan (OH)		BPS: 03/09					
					Public Two-Year		Public Four-Year Colleges		For-Profit Colleges	
Age	**Wage Cond'l on >0**	**Standard Error**	**Wage Cond'l on >0**	**Standard Error**	**Wage Cond'l on >0**	**Standard Error**	**Wage Cond'l on >0**	**Standard Error**	**Wage Cond'l on >0**	**Standard Error**
< 23 years	23209.7	1112.4	11092.0	0.0	30497.2	1108.4	33469.1	721.3	26493.6	1365.4
24-27 years	19519.7	1009.2	28658.2	7362.1	28202.5	1736.3	‡	‡	26283.1	2894.6
28 to 31 years	23986.1	1728.5	25049.3	11638.6	36699.0	3405.0	‡	‡	‡	‡
32 to 38 years	23179.3	1428.9	44595.3	9710.2	38084.4	6186.6	‡	‡	‡	‡
39 years or older	30457.9	2696.7	17786.3	6414.1	37944.5	4155.7	‡	‡	‡	‡
TOTAL	23967.1	736.9	27778.4	4451.8	31817.7	974.8	33919.2	810.0	28694.6	1807.2
Gender										
Female	20096.0	600.7	21011.4	4789.1	30052.8	1254.2	30273.0	693.6	25484.3	1591.7
Male	27770.4	1222.1	39402.6	8411.6	33747.8	1444.7	37536.3	1409.5	33695.6	2760.3
TOTAL	22782.0	628.2	27579.7	4777.3	31817.7	974.8	33919.2	810.0	28694.6	1807.2
Marital Status										
Married	25997.2	1250.5	25289.7	6103.8	38224.8	3066.8	‡	‡	37643.5	5742.5
Unmarried	21054.8	640.1	25848.0	6115.6	30432.8	992.0	33883.2	782.1	27207.1	1628.9
TOTAL	22866.3	631.0	27778.4	17241.8	31817.7	974.8	33919.2	810.0	28694.6	1807.2
Single Parent Status										
Single Parent	18305.3	836.8	38188.8	8634.2	31621.0	1930.8	‡	‡	23855.4	1622.3
Not a Single Parent	24566.0	767.4	22573.2	4543.7	33236.7	1106.4	33946.1	798.4	30319.9	2219.7
TOTAL	22866.3	631.0	27778.4	17241.8	31817.7	974.8	33919.2	810.0	28694.6	1807.2
Has dependents										
Has dependents	21524.4	902.7	33405.1	4852.2	36523.6	2102.8	‡	‡	28618.0	1975.8
No dependents	24375.9	856.3	12305.0	4709.0	30287.6	1106.3	33858.1	769.4	28741.2	2534.8
TOTAL	22866.3	631.0	27778.4	4451.8	31817.7	974.8	33919.2	810.0	28694.6	1807.2

Table J12. Proportion of Total Employees across Industries by Kaplan Campus-Based and Online Enrollment Status

Campus-Based Students											
Business		**Health**		**IT**		**Legal**		**Nursing**		**Other**	
Health	0.14	Health Care	0.27	Health	0.12	Health	0.13	Health	0.30	Health	0.13
Finance & Insurance	0.07	Office Administration	0.08	Administrative Services	0.08	Office Administration	0.08	Office Administration	0.07	Office Administration	0.07
Office Administration	0.07	Retail	0.05	Retail	0.06	Accommodation & Food Services	0.06	Finance & Insurance	0.06	Accommodation & Food Services	0.06
Retail Trade	0.07	Accommodation & Food Services	0.05	Accommodation & Food	0.05	Retail	0.06			Retail	0.06
Accommodation & Food Services	0.06			Finance & Insurance	0.04	Finance & Insurance	0.05			Construction	0.04
Manufacturing	0.05			Manufacturing	0.04	Professional Services	0.05				

Online Students											
Business				**IT**		**Legal**				**Other**	
Health	0.07			Public Administration	0.07	Health	0.09			Health	0.11
Finance & Insurance	0.06			Health	0.07	Public Administration	0.07			Education	0.09
Public Admin	0.06			Office Administration	0.06	Professional Services	0.06			Retail	0.06
Professional Services	0.06			Professional Services	0.05	Office Administration	0.06			Professional Services	0.05
Office Administration	0.06			Retail	0.05	Finance & Insurance	0.04			Finance & Insurance	0.05
Education	0.06									Office Administration	0.04

Appendix K. Loan Repayment and Default Data Coding

Individual loan status variables were constructed for paying in full, being in forbearance, having deferred the loan, and having defaulted on a loan. These variables were coded based on the loan status variable provided by Kaplan.

- A person was coded as paying in full only if "PF" (or paid in full) was present as their loan status.
- A person was coded as being in forbearance when "FB" (or forbearance) was present as their loan status.
- A person was coded as deferred when they had "DA" (or deferred) as their loan status.
- Multiple loan status codes were coded as defaulting: "DB" (or defaulted then bankrupt), "DC" (or defaulted- compromise), "DD" (or defaulted then death), "DF" (or defaulted, unresolved), "DU" (or defaulted, unresolved), "DX" (or defaulted- six consecutive payments), and "DZ" (or defaulted- six consecutive payments, then missed payments(s)). Note that other NSLDS loan status codes could also have been coded for default; however, these codes were not present in the Kaplan data.
- Additionally, paying through consolidation was considered as a code, but too few people paid in full by these means to have it coded.

The loan type variable was used to indicate whether a student had borrowed using a Direct Stafford Subsidized loan, a Direct Stafford Unsubsidized loan, a FFEL Stafford Subsidized loan, or a FFEL Stafford Unsubsidized loan. The type of award was used to examine whether loan repayment patterns varied across loan type.

Details regarding the data coding for all demographic variables presented in this section can be found in the Appendices for Student Success at Kaplan: Demographics and Degree Completion.

Appendix L. Loan Repayment and Default Tables by Area of Study, Degree Attainment, and Loan Type

Table L1. Comparisons of Loan Repayment Rates between Kaplan Students by Areas of Study

	Information Technology				Business			
Student characteristics	Paid in Full	FB	Deferred	Defaulted	Paid in Full	FB	Deferred	Defaulted
All Students	3%	12%	8%	10%	3%	14%	11%	6%
Age First Enrolled								
< 23 years	5%	11%	7%	14%	4%	15%	11%	6%
24-27 years	1%	14%	7%	11%	2%	12%	15%	7%
28 to 31 years	4%	14%	9%	8%	4%	15%	10%	5%
32 to 38 years	2%	12%	9%	7%	3%	15%	9%	6%
39 years or older	5%	12%	9%	4%	3%	13%	9%	4%
Gender								
Male	4%	10%	6%	12%	3%	15%	9%	7%
Female	3%	15%	11%	7%	3%	13%	11%	5%
Marital status								
Married	2%	12%	9%	6%	3%	13%	10%	5%
Unmarried	4%	12%	7%	12%	3%	14%	11%	6%
Dependents								
Has dependents	2%	14%	10%	9%	3%	15%	11%	6%
Does not have dependents	4%	11%	6%	10%	4%	13%	10%	5%
Single Parenting								
Single parent	2%	15%	10%	12%	2%	16%	12%	7%
Not a single parent	4%	11%	7%	9%	3%	13%	10%	5%
Highest education of a parent								
Less than high school	3%	7%	9%	10%	3%	14%	10%	6%
High school or less	4%	14%	6%	9%	3%	14%	10%	6%
College	3%	12%	10%	9%	4%	14%	11%	4%
Unknown	2%	12%	11%	15%	1%	13%	12%	6%

Note: These analyses were conducted on the full sample of Kaplan students. FB = Forbearance

Table L1. (Cont'd)

Student characteristics	Information Technology				Business			
	Paid in Full	FB	Deferred	Defaulted	Paid in Full	FB	Deferred	Defaulted
All Students	3%	14%	11%	6%	3%	19%	12%	16%
Student Prior Education								
Less than a GED or HS diploma	3%	20%	17%	26%	Too few students to report			
GED, HS, or postsecondary	4%	12%	8%	9%	3%	14%	11%	6%
Pell Eligible								
Eligible	3%	14%	9%	13%	2%	15%	12%	8%
Ineligible	5%	9%	6%	5%	4%	13%	8%	3%
Employment Status								
Not working or Part-Time	3%	12%	8%	12%	2%	14%	12%	7%
Full-Time	4%	13%	7%	5%	4%	13%	9%	3%
Enrollment Status								
Part-Time	4%	10%	9%	10%	3%	14%	12%	5%
Full-Time	3%	13%	7%	10%	3%	14%	10%	6%
Number of Risk Factors								
None	0%	24%	12%	4%	11%	16%	0%	16%
One	6%	12%	6%	11%	4%	15%	10%	5%
Two	3%	11%	5%	13%	3%	11%	10%	9%
Three	3%	10%	9%	7%	4%	13%	10%	5%
Four	3%	14%	9%	9%	2%	14%	12%	5%
Five	3%	11%	9%	11%	3%	16%	8%	6%
Six	4%	25%	13%	6%	2%	13%	15%	4%
Seven	Too few students to report				Too few students to report			
GPA in postsecondary program								
Mostly As (3.75-4.0)	6%	9%	6%	3%	6%	5%	9%	0%
A's and B's (3.25-3.74)	4%	11%	6%	5%	4%	10%	9%	3%
Mostly B's (2.75-3.24)	3%	10%	7%	11%	3%	12%	11%	5%
B's and C's (2.25-2.74)	3%	14%	9%	11%	2%	19%	10%	8%
Mostly C's (1.75-2.24)	2%	17%	13%	17%	1%	22%	12%	9%
C's and D's (1.25-1.74)	2%	13%	11%	15%	1%	21%	15%	12%
Failing or Mostly D's	2%	23%	6%	19%	3%	22%	12%	14%

Table L1. (Cont'd)

	Criminal Justice				Health Sciences			
Student characteristics	Paid in Full	FB	Deferred	Defaulted	Paid in Full	FB	Deferred	Defaulted
All Students	3%	16%	12%	8%	3%	18%	13%	14%
Age First Enrolled								
< 23 years	3%	16%	14%	9%	2%	18%	14%	16%
24-27 years	3%	16%	13%	8%	3%	19%	15%	13%
28 to 31 years	2%	17%	11%	8%	2%	18%	13%	13%
32 to 38 years	4%	14%	11%	8%	3%	19%	12%	13%
39 years or older	3%	17%	12%	6%	7%	12%	11%	11%
Gender								
Male	4%	16%	11%	10%	4%	14%	14%	19%
Female	3%	16%	13%	7%	3%	18%	13%	14%
Marital status								
Married	3%	15%	10%	8%	4%	17%	11%	12%
Unmarried	3%	16%	13%	8%	2%	18%	14%	15%
Dependents								
Has dependents	3%	17%	13%	8%	2%	19%	14%	15%
Does not have dependents	3%	15%	12%	7%	4%	16%	13%	14%
Single Parenting								
Single parent	3%	18%	14%	8%	2%	19%	15%	15%
Not a single parent	3%	15%	11%	8%	4%	17%	12%	13%
Highest education of a parent								
Less than high school	3%	15%	11%	8%	2%	13%	14%	15%
High school or less	3%	16%	12%	8%	3%	20%	12%	14%
College	3%	15%	13%	6%	4%	16%	13%	13%
Unknown	3%	18%	11%	9%	3%	18%	14%	16%

Table L1. (Cont'd)

Student characteristics	Criminal Justice				Health Sciences			
	Paid in Full	FB	Deferred	Defaulted	Paid in Full	FB	Deferred	Defaulted
All Students	3%	16%	12%	8%	3%	18%	13%	14%
Student Prior Education								
Less than a GED or HS diploma	Too few students to report				2%	23%	15%	31%
GED, HS, or postsecondary	3%	16%	12%	8%	3%	18%	13%	13%
Pell Eligible								
Eligible	2%	17%	14%	10%	2%	19%	14%	15%
Ineligible	4%	15%	10%	5%	5%	13%	8%	8%
Employment Status								
Not working or Part-Time	3%	16%	14%	9%	2%	18%	14%	15%
Full-Time	4%	16%	9%	5%	5%	17%	10%	8%
Enrollment Status								
Part-Time	3%	17%	12%	7%	2%	14%	12%	11%
Full-Time	3%	16%	12%	8%	3%	19%	14%	15%
Number of Risk Factors								
None	0%	14%	0%	18%	6%	19%	16%	16%
One	3%	11%	13%	9%	3%	18%	13%	14%
Two	3%	16%	12%	8%	4%	13%	13%	14%
Three	3%	15%	13%	7%	5%	17%	11%	13%
Four	3%	16%	12%	8%	1%	19%	14%	15%
Five	3%	18%	12%	8%	2%	18%	14%	15%
Six	5%	18%	13%	7%	4%	21%	11%	15%
Seven	Too few students to report				Too few students to report			
GPA in postsecondary program								
Mostly As (3.75-4.0)	6%	9%	9%	2%	4%	16%	10%	9%
A's and B's (3.25-3.74)	3%	12%	11%	4%	2%	18%	13%	11%
Mostly B's (2.75-3.24)	3%	15%	12%	5%	2%	18%	17%	13%
B's and C's (2.25-2.74)	2%	18%	14%	10%	3%	19%	14%	17%
Mostly C's (1.75-2.24)	2%	18%	13%	14%	2%	20%	13%	24%
C's and D's (1.25-1.74)	2%	20%	11%	16%	2%	21%	15%	26%
Failing or Mostly D's	2%	25%	14%	15%	4%	17%	9%	32%

Table L1. (Cont'd)

	Nursing				Other			
Student characteristics	Paid in Full	FB	Deferred	Defaulted	Paid in Full	FB	Deferred	Defaulted
All Students	3%	17%	8%	7%	4%	14%	9%	9%
Age First Enrolled								
< 23 years	3%	16%	10%	8%	4%	13%	10%	10%
24-27 years	2%	19%	9%	9%	3%	15%	9%	14%
28 to 31 years	3%	21%	4%	6%	5%	17%	12%	8%
32 to 38 years	3%	12%	10%	6%	4%	17%	7%	6%
39 years or older	5%	17%	6%	5%	7%	9%	7%	4%
Gender								
Male	4%	11%	13%	7%	4%	15%	7%	12%
Female	2%	19%	8%	7%	5%	13%	11%	8%
Marital status								
Married	5%	19%	5%	6%	5%	14%	9%	6%
Unmarried	2%	16%	10%	7%	4%	13%	10%	10%
Dependents								
Has dependents	2%	21%	8%	8%	5%	16%	11%	8%
Does not have dependents	3%	12%	9%	6%	4%	13%	9%	10%
Single Parenting								
Single parent	1%	22%	10%	8%	5%	16%	12%	9%
Not a single parent	4%	15%	8%	7%	4%	13%	9%	9%
Highest education of a parent								
Less than high school	2%	22%	7%	7%	3%	10%	11%	10%
High school or less	1%	18%	9%	9%	4%	14%	9%	9%
College	4%	12%	9%	6%	5%	14%	9%	7%
Unknown	4%	20%	8%	7%	5%	15%	9%	14%

Table L1. (Cont'd)

Student characteristics	Nursing				Other			
	Paid in Full	FB	Deferred	Defaulted	Paid in Full	FB	Deferred	Defaulted
All Students	3%	17%	8%	7%	4%	14%	9%	9%
Student Prior Education								
Less than a GED or HS diploma	Too few students to report				5%	18%	2%	18%
GED, HS, or postsecondary	3%	17%	8%	7%	4%	13%	10%	9%
Pell Eligible								
Eligible	2%	21%	9%	8%	4%	16%	10%	11%
Ineligible	4%	10%	6%	5%	6%	9%	8%	6%
Employment Status								
Not working or Part-Time	2%	16%	7%	6%	4%	14%	10%	10%
Full-Time	4%	18%	9%	7%	6%	12%	7%	7%
Enrollment Status								
Part-Time	Too few students to report				5%	11%	10%	9%
Full-Time	3%	17%	8%	7%	4%	14%	9%	9%
Number of Risk Factors								
None	Too few students to report				5%	15%	10%	15%
One	3%	10%	9%	8%	5%	13%	9%	9%
Two	5%	16%	7%	4%	3%	12%	10%	11%
Three	3%	19%	10%	6%	4%	15%	7%	8%
Four	3%	18%	6%	8%	5%	14%	12%	8%
Five	1%	22%	9%	7%	3%	16%	10%	9%
Six	Too few students to report				10%	8%	10%	10%
Seven	No students in this group				Too few students to report			
GPA in postsecondary program								
Mostly As (3.75-4.0)	4%	16%	5%	6%	7%	8%	7%	5%
A's and B's (3.25-3.74)	3%	17%	6%	5%	5%	14%	9%	5%
Mostly B's (2.75-3.24)	2%	15%	12%	7%	3%	14%	10%	9%
B's and C's (2.25-2.74)	3%	20%	3%	9%	4%	16%	9%	13%
Mostly C's (1.75-2.24)	0%	12%	16%	20%	3%	19%	16%	17%
C's and D's (1.25-1.74)	13%	22%	17%	13%	4%	15%	8%	10%
Failing or Mostly D's	Too few students to report				7%	19%	7%	31%

Table L2. Comparisons of Loan Repayment Rates between Kaplan Students by Degree Attainment

	Kaplan Institutions - Attained Any Degree				Kaplan Institutions - Attained No Degree			
Student characteristics	Paid Full	FB	Deferred	Default	Paid Full	FB	Deferred	Default
All Students	3%	14%	11%	6%	3%	19%	12%	16%
Age First Enrolled								
< 23 years	3%	14%	12%	7%	3%	19%	12%	20%
24-27 years	3%	15%	11%	7%	3%	19%	14%	16%
28 to 31 years	3%	15%	10%	5%	2%	20%	13%	14%
32 to 38 years	3%	13%	9%	5%	3%	20%	12%	13%
39 years or older	4%	12%	10%	4%	4%	20%	10%	11%
Gender								
Male	4%	12%	9%	7%	4%	18%	10%	19%
Female	3%	14%	11%	6%	3%	20%	13%	15%
Marital status								
Married	4%	13%	9%	5%	3%	20%	11%	13%
Unmarried	3%	14%	11%	7%	3%	19%	13%	17%
Dependents								
Has dependents	3%	15%	11%	6%	3%	21%	13%	15%
Doesn't have dependents	4%	12%	10%	6%	4%	17%	11%	17%
Single Parenting								
Single parent	2%	16%	13%	7%	2%	22%	14%	16%
Not a single parent	3%	13%	10%	6%	4%	18%	11%	16%
Highest parent education								
Less than high school	2%	12%	12%	7%	4%	15%	10%	18%
High school or less	3%	14%	10%	6%	3%	20%	12%	15%
College	4%	12%	11%	4%	3%	20%	13%	13%
Unknown/Missing	3%	16%	11%	9%	4%	18%	12%	21%
Student Prior Education								
Less than a GED or HS	3%	26%	12%	21%	2%	15%	12%	40%
GED, HS, or postsecondary	3%	13%	11%	6%	3%	20%	12%	16%

Note: These analyses were conducted on the full sample of Kaplan students. FB = Forbearance

Table L2. (Cont'd)

	Kaplan Institutions - Attained Any Degree				Kaplan Institutions - Attained No Degree			
Student characteristics	Paid Full	FB	Deferred	Default	Paid Full	FB	Deferred	Default
All Students	3%	14%	11%	6%	3%	19%	12%	16%
Pell Eligible								
Eligible	2%	15%	12%	8%	2%	20%	13%	18%
Ineligible	4%	11%	8%	3%	5%	17%	10%	10%
Employment Status								
Not working or Part-Time	3%	14%	12%	7%	3%	19%	13%	18%
Full-Time	4%	12%	8%	3%	4%	21%	11%	9%
Enrollment Status								
Part-Time	4%	12%	11%	4%	3%	17%	12%	14%
Full-Time	3%	14%	11%	7%	3%	20%	12%	17%
Number of Risk Factors								
None	6%	16%	14%	12%	4%	22%	7%	22%
One	4%	13%	10%	7%	4%	17%	12%	19%
Two	3%	12%	10%	7%	3%	17%	10%	19%
Three	3%	13%	10%	5%	3%	18%	13%	15%
Four	3%	14%	11%	6%	3%	22%	12%	15%
Five	3%	15%	11%	7%	2%	20%	11%	15%
Six	4%	15%	12%	4%	4%	20%	15%	13%
Seven	0%	39%	15%	0%	0%	33%	13%	27%
GPA in postsecondary program								
Mostly As (3.75-4.0)	5%	10%	8%	4%	9%	10%	16%	3%
A's and B's (3.25-3.74)	3%	13%	10%	5%	7%	19%	11%	12%
Mostly B's (2.75-3.24)	3%	14%	12%	7%	3%	17%	12%	15%
B's and C's (2.25-2.74)	2%	16%	12%	9%	3%	21%	12%	16%
Mostly C's (1.75-2.24)	2%	19%	13%	10%	2%	19%	13%	18%
C's and D's (1.25-1.74)	0%	17%	19%	9%	2%	19%	12%	16%
Failing or Mostly D's	0%	33%	0%	0%	3%	23%	11%	19%
Degree Area								
IT	4%	10%	7%	7%	3%	17%	10%	17%
Business	4%	10%	10%	2%	2%	21%	12%	11%
Criminal Justice	3%	13%	12%	4%	3%	21%	12%	14%
Health Sciences	3%	18%	13%	11%	3%	18%	13%	25%
Nursing	3%	17%	8%	5%	5%	20%	14%	21%
Other	4%	13%	9%	7%	5%	15%	12%	18%

Table L2. (Cont'd)

	Kaplan Institutions - Attained Certificate				Kaplan Institutions - Attained Associate's			
Student characteristics	Paid Full	FB	Deferred	Default	Paid Full	FB	Deferred	Default
All Students	4%	19%	12%	11%	3%	11%	10%	4%
Age First Enrolled								
< 23 years	3%	19%	14%	12%	3%	11%	10%	5%
24-27 years	3%	20%	11%	13%	2%	12%	11%	4%
28 to 31 years	4%	22%	10%	9%	2%	13%	9%	4%
32 to 38 years	3%	18%	10%	11%	2%	11%	9%	4%
39 years or older	6%	15%	8%	8%	4%	10%	9%	4%
Gender								
Male	4%	14%	8%	13%	4%	11%	8%	6%
Female	3%	20%	13%	11%	2%	11%	10%	4%
Marital status								
Married	5%	19%	10%	11%	3%	11%	8%	3%
Unmarried	3%	19%	12%	11%	3%	11%	10%	5%
Dependents								
Has dependents	3%	21%	12%	12%	2%	12%	11%	4%
Doesn't have dependents	4%	16%	11%	10%	3%	10%	9%	4%
Single Parenting								
Single parent	2%	22%	14%	12%	2%	13%	12%	5%
Not a single parent	4%	17%	10%	11%	3%	11%	9%	4%
Highest parent education								
Less than high school	2%	16%	12%	11%	3%	10%	13%	4%
High school or less	4%	18%	11%	11%	3%	12%	9%	5%
College	5%	18%	13%	10%	3%	10%	9%	3%
Unknown/Missing	3%	21%	12%	13%	2%	11%	11%	6%
Student Prior Education								
Less than a GED or HS	2%	28%	14%	22%	8%	18%	3%	13%
GED, HS, or postsecondary	4%	18%	12%	11%	3%	11%	10%	4%

Table L2 (Cont'd)	Kaplan Institutions - Attained Certificate				Kaplan Institutions - Attained Associate's			
Student characteristics	Paid Full	FB	Deferred	Default	Paid Full	FB	Deferred	Default
All Students	4%	19%	12%	11%	3%	11%	10%	4%
Pell Eligible								
Eligible	3%	20%	13%	13%	2%	13%	11%	5%
Ineligible	6%	13%	8%	6%	4%	9%	7%	3%
Employment Status								
Not working or Part-Time	3%	19%	12%	13%	2%	11%	11%	5%
Full-Time	5%	16%	8%	6%	3%	11%	7%	3%
Enrollment Status								
Part-Time	5%	16%	10%	8%	3%	12%	11%	5%
Full-Time	4%	19%	12%	12%	3%	11%	9%	4%
Number of Risk Factors								
None	6%	17%	15%	13%	5%	14%	5%	0%
One	4%	18%	12%	10%	3%	10%	8%	5%
Two	3%	15%	10%	13%	3%	10%	9%	4%
Three	5%	18%	9%	9%	3%	11%	10%	4%
Four	3%	20%	13%	12%	2%	11%	11%	5%
Five	2%	21%	13%	14%	2%	14%	10%	5%
Six	7%	24%	11%	5%	3%	13%	13%	4%
Seven	Too few students to report				Too few students to report			
GPA in postsecondary program								
Mostly As (3.75-4.0)	6%	17%	10%	9%	5%	8%	6%	2%
A's and B's (3.25-3.74)	3%	19%	11%	10%	2%	11%	8%	3%
Mostly B's (2.75-3.24)	3%	18%	13%	12%	3%	11%	11%	5%
B's and C's (2.25-2.74)	3%	21%	11%	14%	2%	14%	11%	7%
Mostly C's (1.75-2.24)	2%	23%	13%	16%	2%	17%	14%	6%
C's and D's (1.25-1.74)	0%	17%	28%	11%	0%	17%	14%	7%
Failing or Mostly D's	0%	0%	0%	0%	Too few students to report			
Degree Area								
IT	4%	13%	7%	12%	4%	10%	8%	5%
Business	9%	12%	9%	11%	3%	10%	10%	3%
Criminal Justice	3%	19%	11%	7%	2%	12%	11%	4%
Health Sciences	3%	21%	15%	14%	2%	12%	10%	5%
Nursing	2%	21%	8%	6%	4%	11%	6%	3%
Other	5%	16%	8%	9%	3%	11%	8%	6%

Table L2. (Cont'd)

Student characteristics	Kaplan Institutions - Attained Bachelor's Degree			
	Paid Full	FB	Deferred	Default
All Students	4%	10%	11%	2%
Age First Enrolled				
< 23 years	3%	9%	12%	2%
24-27 years	4%	9%	15%	1%
28 to 31 years	4%	10%	9%	3%
32 to 38 years	4%	10%	9%	2%
39 years or older	3%	11%	12%	2%
Gender				
Male	3%	9%	9%	2%
Female	4%	10%	12%	2%
Marital status				
Married	4%	9%	11%	2%
Unmarried	4%	11%	12%	2%
Dependents				
Has dependents	4%	10%	12%	3%
Does not have dependents	4%	10%	11%	1%
Single Parenting				
Single parent	3%	11%	12%	3%
Not a single parent	4%	10%	11%	2%
Highest education of a parent				
Less than high school	2%	9%	11%	5%
High school or less	3%	12%	10%	2%
College	5%	9%	12%	1%
Unknown/Missing	3%	10%	12%	1%
Student Prior Education				
Less than a GED or HS	No students in this group			
GED, HS, or postsecondary	4%	10%	12%	2%

Table L2. (Cont'd)	Kaplan Institutions - Attained Bachelor's Degree			
Student characteristics	Paid Full	FB	Deferred	Default
All Students	4%	10%	11%	2%
Pell Eligible				
Eligible	3%	9%	14%	3%
Ineligible	4%	11%	9%	1%
Employment Status				
Not working or Part-Time	3%	11%	14%	3%
Full-Time	4%	10%	9%	2%
Enrollment Status				
Part-Time	4%	12%	11%	2%
Full-Time	3%	9%	11%	2%
Number of Risk Factors				
None	5%	10%	11%	1%
One	3%	8%	13%	2%
Two	3%	11%	11%	2%
Three	3%	9%	11%	2%
Four	4%	11%	11%	2%
Five	6%	13%	10%	2%
Six	No students in this group			
Seven				
GPA in postsecondary program				
Mostly As (3.75-4.0)	5%	5%	7%	1%
A's and B's (3.25-3.74)	4%	11%	12%	2%
Mostly B's (2.75-3.24)	3%	12%	13%	3%
B's and C's (2.25-2.74)	3%	15%	16%	2%
Mostly C's (1.75-2.24)	4%	7%	11%	4%
C's and D's (1.25-1.74)	No students in these grade groupings			
Failing or Mostly D's				
Degree Area				
IT	3%	7%	6%	3%
Business	5%	9%	9%	1%
Criminal Justice	3%	12%	15%	2%
Health Sciences	0%	7%	0%	7%
Nursing	No students in this group			
Other	3%	12%	18%	1%

Table L3. Comparisons of Loan Repayment Rates between Kaplan Students by Loan Type

	Direct Stafford Subsidized				Direct Stafford Unsubsidized			
Student characteristics	Paid in Full	FB	Deferred	Defaulted	Paid in Full	FB	Deferred	Defaulted
All Students	3%	17%	11%	9%	5%	13%	11%	6%
Age First Enrolled								
< 23 years	3%	17%	12%	11%	7%	13%	12%	7%
24-27 years	2%	17%	11%	10%	2%	17%	13%	8%
28 to 31 years	2%	18%	10%	7%	4%	12%	9%	9%
32 to 38 years	3%	16%	9%	8%	3%	16%	8%	5%
39 years or older	3%	16%	10%	6%	6%	11%	10%	3%
Gender								
Male	3%	16%	9%	11%	6%	11%	10%	5%
Female	3%	17%	12%	8%	4%	15%	11%	6%
Marital status								
Married	3%	17%	10%	7%	5%	12%	9%	5%
Unmarried	3%	17%	12%	10%	5%	15%	12%	7%
Dependents								
Has dependents	2%	18%	12%	9%	3%	17%	11%	7%
Does not have dependents	3%	15%	10%	9%	6%	11%	11%	5%
Single Parenting								
Single parent	2%	19%	13%	10%	2%	19%	12%	8%
Not a single parent	3%	16%	10%	9%	6%	12%	10%	5%
Highest education of a parent								
Less than high school	2%	15%	12%	10%	7%	12%	11%	6%
High school or less	3%	17%	11%	8%	5%	14%	9%	6%
College	3%	15%	11%	7%	5%	13%	12%	5%
Unknown	3%	18%	11%	12%	3%	14%	11%	7%
Student Prior Education								
Less than a GED or HS diploma	6%	22%	8%	29%	Too few students to report			
GED, HS diploma, or postsecondary	3%	17%	11%	9%	5%	14%	11%	6%

Note: These analyses were conducted on the full sample of Kaplan students. FB = Forbearance

Table L3. (Cont'd)

Student characteristics	Direct Stafford Subsidized				Direct Stafford Unsubsidized			
	Paid in Full	FB	Deferred	Defaulted	Paid in Full	FB	Deferred	Defaulted
All Students	3%	17%	11%	9%	5%	13%	11%	6%
Pell Eligible								
Eligible	2%	18%	13%	11%	2%	17%	12%	10%
Ineligible	4%	14%	8%	5%	7%	11%	9%	3%
Employment Status								
Not working or Part-Time	2%	17%	12%	11%	5%	14%	13%	8%
Full-Time	3%	17%	8%	5%	4%	13%	8%	3%
Enrollment Status								
Part-Time	3%	15%	12%	7%	4%	13%	10%	5%
Full-Time	3%	17%	11%	10%	5%	14%	11%	7%
Number of Risk Factors								
None	6%	20%	12%	13%	Too few students to report			
One	3%	16%	11%	10%	8%	10%	15%	5%
Two	3%	15%	11%	10%	8%	10%	9%	9%
Three	3%	16%	11%	8%	6%	12%	10%	4%
Four	2%	17%	11%	9%	2%	16%	9%	6%
Five	2%	18%	11%	8%	4%	15%	12%	8%
Six	4%	19%	13%	7%	3%	22%	8%	3%
Seven	Too few students to report				Too few students to report			
GPA in postsecondary program								
Mostly As (3.75-4.0)	5%	12%	9%	4%	8%	6%	8%	3%
A's and B's (3.25-3.74)	3%	15%	10%	6%	5%	11%	10%	5%
Mostly B's (2.75-3.24)	2%	16%	12%	8%	4%	12%	10%	5%
B's and C's (2.25-2.74)	2%	19%	12%	11%	5%	18%	10%	9%
Mostly C's (1.75-2.24)	2%	20%	13%	16%	2%	24%	14%	8%
C's and D's (1.25-1.74)	2%	20%	12%	16%	1%	25%	8%	10%
Failing or Mostly D's	2%	24%	12%	18%	5%	15%	18%	11%

Table L3. (Cont'd)

Student characteristics	FFEL Stafford Subsidized				FFEL Stafford Unsubsidized			
	Paid in Full	FB	Deferred	Defaulted	Paid in Full	FB	Deferred	Defaulted
All Students	3%	13%	11%	11%	5%	13%	13%	8%
Age First Enrolled								
< 23 years	3%	13%	11%	13%	4%	14%	10%	11%
24-27 years	3%	13%	12%	12%	2%	14%	19%	9%
28 to 31 years	3%	15%	11%	10%	6%	13%	13%	8%
32 to 38 years	4%	12%	12%	11%	4%	10%	16%	5%
39 years or older	4%	13%	9%	7%	9%	11%	8%	4%
Gender								
Male	5%	10%	7%	13%	5%	9%	11%	9%
Female	3%	14%	13%	10%	5%	14%	13%	8%
Marital status								
Married	4%	12%	11%	9%	5%	10%	12%	5%
Unmarried	3%	13%	11%	12%	5%	14%	13%	9%
Dependents								
Has dependents	3%	15%	12%	11%	4%	13%	14%	10%
Does not have dependents	3%	11%	9%	11%	5%	12%	10%	6%
Single Parenting								
Single parent	3%	16%	13%	12%	4%	14%	16%	12%
Not a single parent	3%	12%	10%	11%	5%	12%	10%	6%
Highest education of a parent								
Less than high school	3%	9%	12%	12%	10%	10%	2%	0%
High school or less	3%	14%	10%	11%	5%	13%	15%	10%
College	4%	12%	13%	9%	4%	10%	16%	5%
Unknown	3%	15%	13%	14%	3%	14%	9%	14%
Student Prior Education								
Less than a GED or HS diploma	1%	23%	13%	26%	4%	21%	25%	17%
GED, HS diploma, or postsecondary	3%	13%	11%	11%	5%	12%	12%	8%

Table L3. (Cont'd)

Student characteristics	FFEL Stafford Subsidized				FFEL Stafford Unsubsidized			
	Paid in Full	FB	Deferred	Defaulted	Paid in Full	FB	Deferred	Defaulted
	3%	13%	11%	11%	5%	13%	13%	8%
Pell Eligible								
Eligible	3%	15%	12%	13%	4%	14%	15%	11%
Ineligible	5%	9%	8%	7%	6%	10%	9%	3%
Employment Status								
Not working or Part-Time	3%	14%	12%	12%	4%	14%	13%	10%
Full-Time	5%	10%	9%	7%	6%	9%	12%	5%
Enrollment Status								
Part-Time	4%	12%	12%	11%	4%	13%	11%	8%
Full-Time	3%	14%	11%	12%	5%	12%	14%	8%
Number of Risk Factors								
None	6%	15%	10%	19%	Too few students to report			
One	4%	12%	9%	11%	6%	15%	5%	6%
Two	2%	12%	9%	12%	4%	10%	13%	10%
Three	3%	13%	10%	9%	6%	10%	13%	4%
Four	3%	14%	13%	11%	3%	14%	13%	8%
Five	3%	15%	11%	12%	5%	13%	13%	12%
Six	5%	11%	15%	11%	6%	9%	21%	9%
Seven	Too few students to report				Too few students to report			
GPA in postsecondary program								
Mostly As (3.75-4.0)	5%	9%	8%	6%	14%	1%	6%	3%
A's and B's (3.25-3.74)	3%	12%	10%	7%	4%	9%	10%	6%
Mostly B's (2.75-3.24)	3%	12%	13%	10%	1%	16%	13%	6%
B's and C's (2.25-2.74)	2%	15%	13%	14%	4%	17%	9%	12%
Mostly C's (1.75-2.24)	2%	17%	12%	18%	3%	13%	21%	10%
C's and D's (1.25-1.74)	3%	16%	11%	20%	5%	15%	33%	13%
Failing or Mostly D's	5%	22%	7%	25%	7%	22%	12%	17%

The Educational Policy Institute is a non-profit educational research organization based in Washington, DC. The mission of EPI is to provide high end research to influence public policy to increase educational opportunities for all students.

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