

# WHICH COLLEGE DEGREES ARE BEST AND WORST IN WEST VIRGINIA?

---

*By Adam Kissel, Senior Fellow*



# TABLE OF CONTENTS

<b>Introduction</b>	1
Origin of the Study	1
The Education Department’s Rule Is Arbitrary and Capricious	1
Top-Line Results	2
<b>Data</b>	3
<b>Program Ratings: Best and Worst Performance</b>	4
Top Performers	4
Worst Performers	5
<b>Performance by University: Bachelor’s Degrees</b>	7
<b>Statewide Performance: DPE for Programs at Public Colleges</b>	8
<b>Programs to Monitor and Top Programs in West Virginia</b>	10
<b>Conclusion: Accountability</b>	14

# INTRODUCTION

---

Most public colleges and universities in West Virginia, comparing debt to income three years after graduation, produce good financial results for their alumni. Associate degree programs universally produce excellent results. Yet, one-third of bachelor's degree programs and four out of ten graduate programs have an average debt-to-income result greater than 75%. This report identifies the top and bottom performers by program and by institution.

## Origin of the Study

The U.S. Department of Education has unreasonably targeted for-profit colleges for discriminatory treatment during both the Obama and Biden administrations. One way the agency has done so is through the gainful-employment rule, which aimed to end funding for degree programs in which graduates had too much debt relative to income.

But many programs at nonprofit and public colleges would fail the department's test, too. In West Virginia, for example, the Cardinal Institute's 2021 report identified 21 failing and 64 probationary programs at public colleges and universities, based on the department's standards (Kissel, 2021).

Although the gainful-employment rule was rescinded after the Obama administration, the Biden administration plans to bring it back, projecting that negotiated rulemaking will begin in April 2023 (U.S. Department of Education, 2022c).

## The Education Department's Rule Is Arbitrary and Capricious

In the new version of this regulation, the department is poised to continue calculating compliance on the basis of debt and income too soon after graduation (U.S. Department of Education, 2022a). This report, however, shows that debt and income levels after two years misrepresent the true financial situation of graduates.

This report, based on debt and income three years after graduation (the first time three-year data are available from the College Scorecard (n.d.)), generally shows that the debt-to-income ratio decreases substantially for bachelor's and master's degree graduates between the second and third years after graduation. Holders of bachelor's and master's degrees, as one would expect, earn substantially more money as they advance in their careers.

In particular, the West Virginia bachelor's degree holders studied in 2021 had a DPE (debt as a percentage of income) of 78%, two years after graduation: about \$32,000 in income and \$25,000 in debt. But the cohorts studied in 2022, three years after graduation, had \$41,000 in income and \$28,000 in debt. Debt had gone up, but incomes had gone up much more. DPE decreased from 78% to 68%.

The same is true for master's degree holders: debt rose from about \$33,500 to \$37,500, but income rose much more, from \$43,000 to \$51,000. DPE decreased from 78% to 73%.

This means that the U.S. Department of Education is making a mistake by judging the financial value of bachelor's and master's degrees before the actual value of those degrees is clear. Many college programs that would fail a two-year test would not fail a three-year test, and even fewer would fail a later test. Indeed, degree insurance in the private market, which compensates a graduate for having below-median income for the student's field, uses a five-year test (Degree, n.d.).

## Top-Line Results

Using a three-year test, only 11 West Virginia programs fail the DPE test in this report, with another 40 falling into the "monitor" category. These represent only 28% of the programs studied, whereas the 2021 report flagged 41% of programs for monitoring, sanction, or sunset.

# DATA

---

This report follows the methods of research and analysis described by Andrew Gillen (2022), working from the College Scorecard data set (U.S. Department of Education, n.d., 2022b). A program is defined as a degree program at an institution and is generalized across all institutions (e.g., “first professional degree in Dentistry” at Example State University might not match the name of the program as used by ESU).

Gillen (2022) notes that even though programs with few graduates or incomplete data are excluded from the national data set, it includes 63% of all graduates and 80% of bachelor’s degree graduates. In West Virginia, 179 programs have enough data to be assessed this year, representing 60% of graduates (Gillen, 2022, p. 7).

The 2022 Scorecard’s data involve the cohorts of graduates defined as from 2016–2017 and 2017–2018. Because of the way those cohorts are defined and when the Scorecard collects income data, the latest income data reported are for calendar year 2019, prior to the economic disruptions of the pandemic response.

# PROGRAM RATINGS: BEST AND WORST PERFORMANCE

Following Gillen (2022), this report uses the same thresholds for programs that other state reports are using, and which were used in last year's West Virginia report (Kissel, 2021) regarding debt as a percent of earnings (DPE). Using identical thresholds will facilitate cross-state and cross-year comparisons.

Reward: DPE equal to or under 75%. (Debt is low compared with earnings.)

Monitor: DPE above 75%, up to 100%. (Most graduates are likely doing fine financially.)

Sanction: DPE above 100%, up to 125%. (Reforms are likely needed.)

Sunset: DPE above 125%. (Many graduates may be unable to repay their school debt.)

## Top Performers

Among programs with alumni who have debt at three years, the eight top performers by DPE are all associate degree programs. The top performers, all with ratings of Reward, are:

- Associate degree, Electrical and Power Transmission Installers, Pierpont Community and Technical College: \$114,000 income, \$12,000 debt, DPE of 11%.
- Associate degree, Mining and Petroleum Technologies/Technicians, Pierpont: \$68,000 income, \$12,000 debt, DPE of 18%.
- Associate degree, Nursing ("Registered Nursing, Nursing Administration, Nursing Research and Clinical Nursing"), West Virginia University at Parkersburg: \$56,000 income, \$11,000 debt, DPE of 20%.
- The top performer among master's degree programs is in Accounting at West Virginia University: \$67,000 income, \$19,000 debt, DPE of 28%.
- The top performer among bachelor's degree programs is in Chemical Engineering at West Virginia University: \$80,000 income, \$25,000 debt, DPE of 31%.

Among programs with alumni who have no debt at three years, there is no rating. Top performers by income, with available data, are:

- First professional degree in Osteopathy at West Virginia School of Osteopathic Medicine: \$75,000.
- Master’s degree in Criminal Justice at Marshall University: \$52,000.

## Worst Performers

Eleven programs are rated Sanction or Sunset as shown in Tables 1 and 2.

*Table 1: Programs Rated Sunset*

<b>Institution</b>	<b>Degree</b>	<b>Degree Level</b>	<b>Income</b>	<b>Debt</b>	<b>DPE</b>
Marshall University	Rehabilitation and Therapeutic Professions	First Professional	\$82,000	\$132,000	161%
West Virginia University	Law	First Professional	\$64,000	\$100,000	156%
West Virginia State University	Psychology	Bachelor’s	\$20,000	\$30,000	152%
West Virginia University	Drama/Theatre Arts and Stagecraft	Bachelor’s	\$20,000	\$29,000	140%
Marshall University	Student Counseling and Personnel Services	Master’s	\$41,000	\$55,000	136%
West Virginia University	Dentistry	First Professional	\$149,000	\$197,000	132%

*Table 2: Programs Rated Sanction*

<b>Institution</b>	<b>Degree</b>	<b>Degree Level</b>	<b>DPE</b>
West Virginia University	Rehabilitation and Therapeutic Professions	First Professional	114%
West Liberty University	Health*	Master’s	108%
West Virginia University	Fine and Studio Arts	Bachelor’s	108%
Marshall University	Teaching**	Bachelor’s	107%
Marshall University	Psychology	Bachelor’s	105%

\* “Allied Health Diagnostic, Intervention, and Treatment Professions”

\*\* “Teacher Education and Professional Development, Specific Subject Areas”

Ratings at the three-year mark do not necessarily represent true financial outcomes for graduates. For instance, the program with the highest average income, \$202,000, is Marshall University's doctoral degree in Nursing (the category labeled "Registered Nursing, Nursing Administration, Nursing Research and Clinical Nursing"). But average debt is \$205,000, which produces a DPE of 101% and a rating of Sanction. Graduates with medical and law degrees are likely to see substantial income that enables them to fully pay their debts.

Accordingly, the following six programs likely deserve the most scrutiny:

- Psychology bachelor's at West Virginia State University
- Drama bachelor's at West Virginia University
- Counseling master's at Marshall University
- Fine Arts bachelor's at West Virginia University
- Teaching bachelor's at Marshall University
- Psychology bachelor's at Marshall University

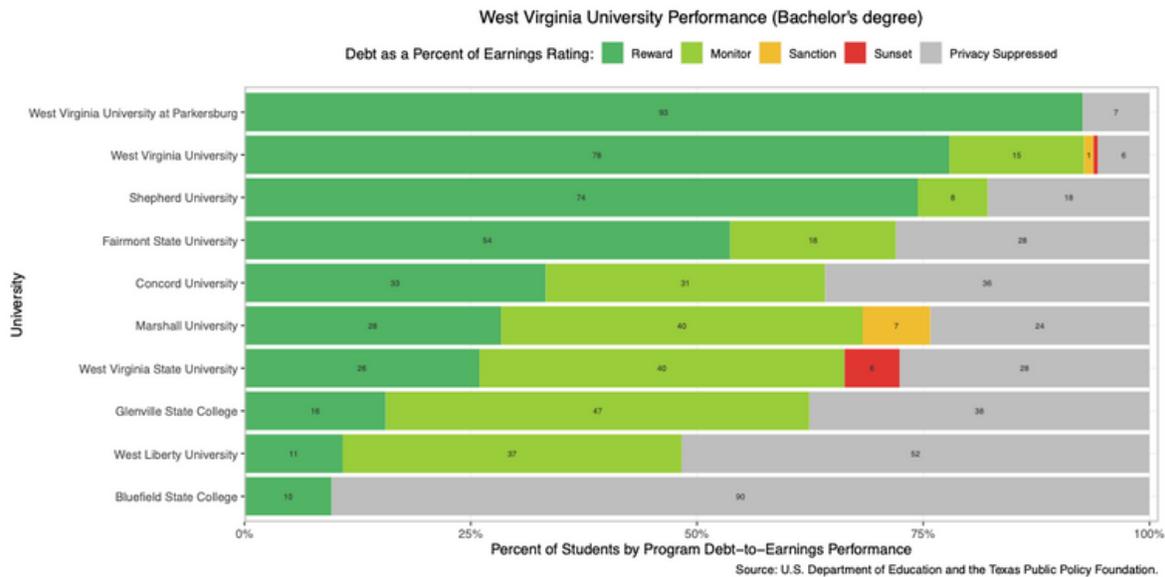
# PERFORMANCE BY UNIVERSITY: BACHELOR'S DEGREES



Figure 1 identifies performance by university for bachelor's degrees.

West Virginia University at Parkersburg had the best DPE outcomes for its bachelor's degree holders, with 93% of alumni in the studied cohorts having graduated from programs in the Reward category, and the rest without reportable data. Bluefield State University (Bluefield State College at the time) also had no bachelor's alumni with reportable data who were outside of programs in the Reward category, although most data were not reportable.

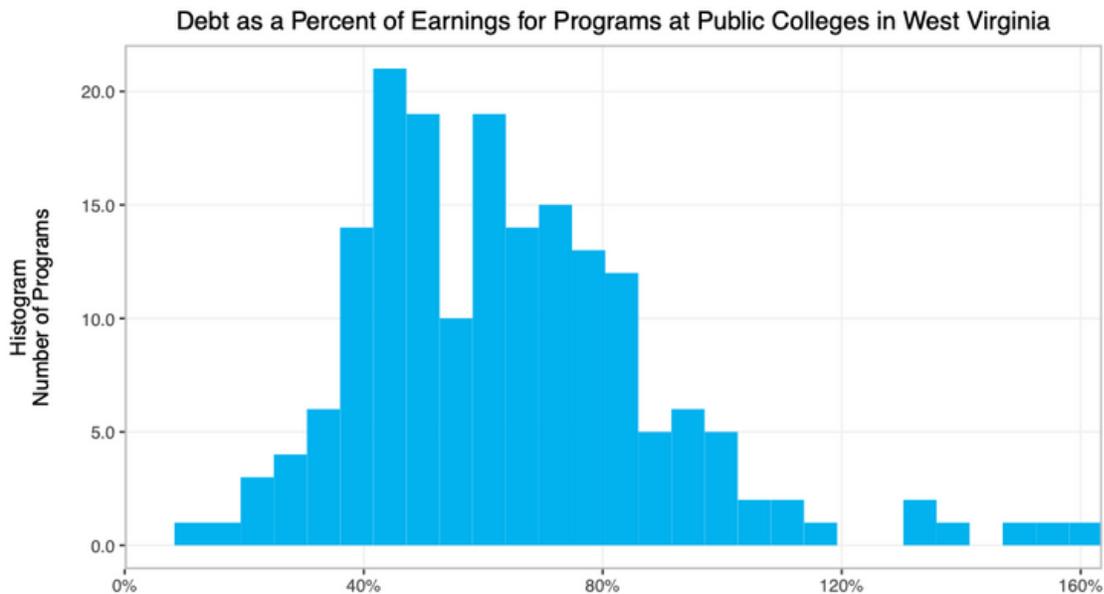
Figure 1: Bachelor's Degrees by University



# STATEWIDE PERFORMANCE: DPE FOR PROGRAMS AT PUBLIC COLLEGES

Figure 2 provides a histogram identifying the number of programs with alumni at different DPE levels at the three-year mark. The vast majority of programs have a DPE between 40% and 80%.

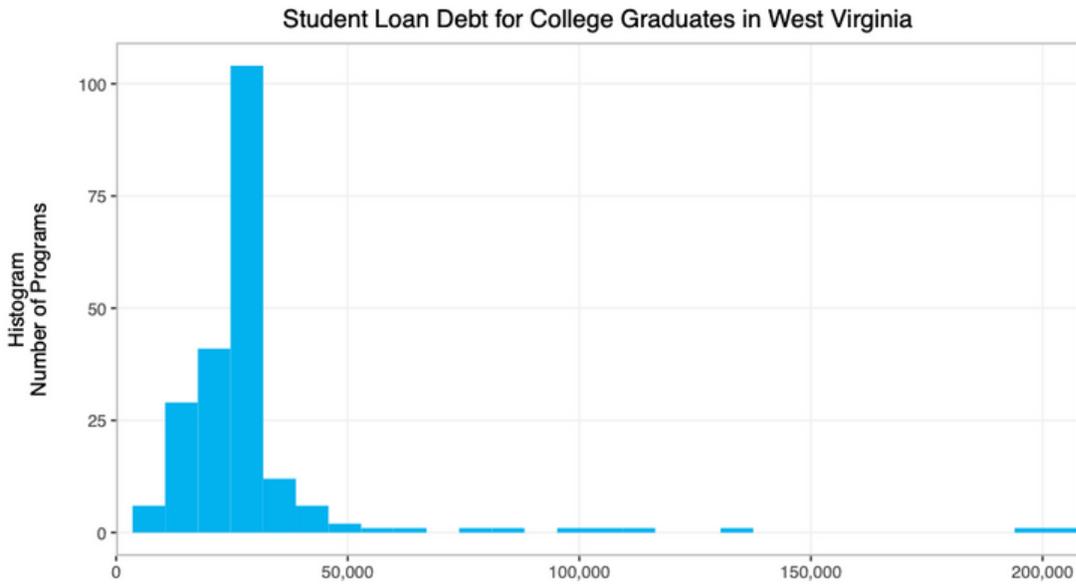
Figure 2: Number of Programs by Alumni DPE Level



Sources: U.S. Department of Education and the Texas Public Policy Foundation.

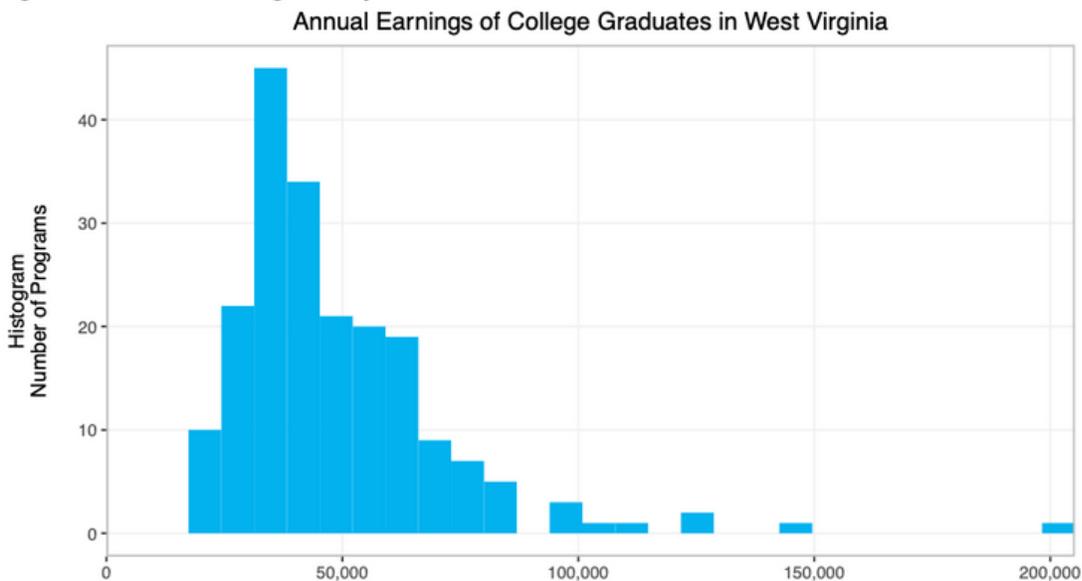
Figures 3 and 4 provide histograms identifying the number of programs with alumni at different debt and income levels at the three-year mark. The vast majority of students graduate from public universities in West Virginia with less than \$30,000 in debt, and most programs produce graduates who earn less than \$60,000 annually after three years.

**Figure 3: Number of Programs by Alumni Debt Level**



Sources: U.S. Department of Education and the Texas Public Policy Foundation.

**Figure 4: Number of Programs by Alumni Income Level**



Sources: U.S. Department of Education and the Texas Public Policy Foundation.

# PROGRAMS TO MONITOR AND TOP PROGRAMS IN WEST VIRGINIA

Table 3 identifies the 40 programs with a rating of Monitor. These programs should be monitored for downward trends and could be targets for reforms. All programs are bachelor's degree programs except where marked.

Table 4 identifies the 50 programs with the best DPE scores. Nursing, again this year, had the strongest results.

Also, nine of the top 10 performers last year were in the top 10 this year. Like last year, Pierpont Community and Technical College's associate degree for Electrical and Power Transmission Installers topped the list. Pierpont's associate degree in Mining and Petroleum Technologies/Technicians rose from third to second, with salaries rising from \$57,318 two years after graduation to \$67,763 three years after graduation. It displaced West Virginia University at Parkersburg's associate in Nursing, whose alumni did not earn substantially more in year three (\$56,112 vs. \$54,910 in year two).

But minor changes from one year to another may not reveal much. Pierpont's mining degree counted only 19 students with any debt across the two cohorts studied, out of a total of 30 graduates. WVU Parkersburg's nursing degree counted 52 students with debt out of 88 graduates. Although BridgeValley Community & Technical College's associate degree in the liberal arts left the top 10, its rank was determined by only 21 students with debt out of 111 graduates over the two cohorts studied; the other 90 students graduated with no recorded debt at all.

Table 3: Programs to Monitor

BridgeValley Community & Technical College	Mental and Social Health Services and Allied Professions (Associate)
Concord University	Psychology, General
	Liberal Arts and Sciences, General Studies and Humanities
	Biology, General
	Social Work (Master's)
Fairmont State University	Education, General
	Family and Consumer Sciences/Human Sciences, General
	Psychology, General
Glennville State College	Teacher Education and Professional Development, Specific Levels and Methods
	Business Administration, Management and Operations
	Social Sciences, Other
Marshall University	Teacher Education and Professional Development, Specific Levels and Methods
	Criminal Justice and Corrections
	Marketing
	Communication Disorders Sciences and Services (Master's)
	Pharmacy, Pharmaceutical Sciences, and Administration (First Professional)
	Special Education and Teaching (Master's)
	Biology, General
	Fine and Studio Arts
	English Language and Literature, General
	Liberal Arts and Sciences, General Studies and Humanities
Shepherd University	Fine and Studio Arts
	History
West Liberty University	Business Administration, Management and Operations
	Health and Physical Education/Fitness
	Teacher Education and Professional Development, Specific Levels and Methods
West Virginia State University	Criminal Justice and Corrections
	Teacher Education and Professional Development, Specific Levels and Methods
	Social Work
	Communication and Media Studies
West Virginia University	Student Counseling and Personnel Services (Master's)
	Psychology, General
	Wildlife and Wildlands Science and Management
	Social Work (Master's)
	English Language and Literature, General
	Sociology
	Linguistic, Comparative, and Related Language Studies and Services
	Human Development, Family Studies, and Related Services
	Public Health (Master's)
	Music

*Table 4: Top 50 Programs in West Virginia by Debt as a Percent of Income Three Years after Graduation*

<b>University</b>	<b>Field</b>	<b>Credential</b>	<b>Earnings</b>	<b>Debt</b>	<b>DPE</b>
1. Pierpont Community and Technical College	Electrical and Power Transmission Installers	Associate	\$114,358	\$12,374	10.8
2. Pierpont Community and Technical College	Mining and Petroleum Technologies/Technicians	Associate	\$67,763	\$12,263	18.1
3. West Virginia University at Parkersburg	Nursing*	Associate	\$56,112	\$11,467	20.4
4. West Virginia Northern Community College	Nursing*	Associate	\$58,114	\$13,114	22.6
5. BridgeValley Community & Technical College	Nursing*	Associate	\$60,746	\$14,970	24.6
6. West Virginia Northern Community College	Allied Health Diagnostic, Intervention, and Treatment Professions	Associate	\$38,002	\$10,248	27.0
7. Mountwest Community and Technical College	Allied Health and Medical Assisting Services	Associate	\$26,774	\$7,246	27.1
8. New River Community and Technical College	Allied Health and Medical Assisting Services	Associate	\$35,738	\$10,012	28.0
9. West Virginia University	Accounting and Related Services	Master's	\$66,853	\$18,962	28.4
10. Marshall University	Nursing*	Master's	\$95,664	\$29,427	30.8
11. West Virginia University	Chemical Engineering	Bachelor's	\$80,104	\$25,083	31.3
12. BridgeValley Community & Technical College	Allied Health Diagnostic, Intervention, and Treatment Professions	Associate	\$47,968	\$15,050	31.4
13. West Virginia University	Electrical, Electronics and Communications Engineering	Bachelor's	\$77,051	\$24,859	32.3
14. New River Community and Technical College	Liberal Arts and Sciences, General Studies and Humanities	Associate	\$23,593	\$7,804	33.1
15. West Virginia University	Computer Science	Bachelor's	\$78,807	\$26,102	33.1
16. West Virginia University	Petroleum Engineering	Bachelor's	\$82,705	\$30,100	36.4
17. West Virginia University	Mechanical Engineering	Bachelor's	\$76,541	\$28,219	36.9
18. Bluefield State College	Nursing*	Associate	\$53,886	\$20,066	37.2
19. West Virginia University	Industrial Engineering	Bachelor's	\$80,648	\$30,100	37.3
20. Fairmont State University	Nursing*	Associate	\$58,544	\$22,296	38.1
21. West Virginia University	Aerospace, Aeronautical and Astronautical Engineering	Bachelor's	\$78,997	\$30,100	38.1
22. West Virginia University	Management Information Systems and Services	Bachelor's	\$69,421	\$27,313	39.3
23. West Virginia University	Nursing*	Master's	\$100,073	\$39,580	39.6
24. Fairmont State University	Nursing*	Bachelor's	\$63,398	\$25,441	40.1
25. Marshall University	Accounting and Related Services	Bachelor's	\$44,908	\$18,150	40.4
26. West Virginia University	Mining and Mineral Engineering	Bachelor's	\$77,399	\$31,495	40.7
27. Shepherd University	Nursing*	Bachelor's	\$68,400	\$28,014	41.0
28. Shepherd University	Computer and Information Sciences, General	Bachelor's	\$55,704	\$22,908	41.1

29. West Virginia University	Rehabilitation and Therapeutic Professions	Master's	\$67,448	\$27,870	41.3
30. Blue Ridge Community and Technical College	Nursing*	Associate	\$63,126	\$26,396	41.8
31. West Virginia University	Computer Engineering	Bachelor's	\$69,805	\$29,560	42.3
32. West Virginia University	Accounting and Related Services	Bachelor's	\$61,805	\$26,198	42.4
33. Fairmont State University	Mechanical Engineering Related Technologies/Technicians	Bachelor's	\$60,430	\$25,640	42.4
34. West Virginia University	Civil Engineering	Bachelor's	\$68,155	\$28,985	42.5
35. West Virginia University	Nursing*	Bachelor's	\$65,484	\$27,870	42.6
36. West Liberty University	Dental Support Services and Allied Professions	Associate	\$52,208	\$22,296	42.7
37. Bluefield State College	Nursing*	Bachelor's	\$53,004	\$22,853	43.1
38. Fairmont State University	Civil Engineering Technologies/Technicians	Bachelor's	\$65,301	\$28,427	43.5
39. Marshall University	Nursing*	Bachelor's	\$59,954	\$26,295	43.9
40. BridgeValley Community & Technical College	Liberal Arts and Sciences, General Studies and Humanities	Associate	\$30,336	\$13,378	44.1
41. West Virginia University	Teacher Education and Professional Development, Specific Subject Areas	Master's	\$47,296	\$21,015	44.4
42. Pierpont Community and Technical College	Allied Health and Medical Assisting Services	Associate	\$35,080	\$15,598	44.5
43. Marshall University	Nursing*	Associate	\$59,759	\$27,034	45.2
44. Blue Ridge Community and Technical College	Liberal Arts and Sciences, General Studies and Humanities	Associate	\$31,879	\$14,422	45.2
45. West Virginia University	Business/Commerce, General	Bachelor's	\$55,275	\$25,083	45.4
46. Mountwest Community and Technical College	Computer and Information Sciences, General	Associate	\$23,284	\$10,657	45.8
47. West Virginia University	Human Resources Management and Services	Master's	\$85,005	\$39,516	46.5
48. Marshall University	Teacher Education and Professional Development, Specific Subject Areas	Master's	\$45,559	\$21,181	46.5
49. Marshall University	Educational Administration and Supervision	Master's	\$59,730	\$27,870	46.7
50. Blue Ridge Community and Technical College	Allied Health and Medical Assisting Services	Associate	\$33,547	\$15,696	46.8

\* "Registered Nursing, Nursing Administration, Nursing Research and Clinical Nursing"

# CONCLUSION: ACCOUNTABILITY

---

The debt and income of college and university graduates three years after graduation tend to be substantially different than after two years. Bachelor's and master's degree alumni are doing much better financially in year three of their post-graduation careers.

As a result, this year's report on outcomes in West Virginia looks much rosier than last year's. Future data might be less reliable indicators of programs' quality from a financial perspective because of the effect of the pandemic response on the U.S. and world economies, but relative quality may remain reliable.

As in 2021, many options exist for accountability to stakeholders, including the taxpayers who subsidize public colleges and universities. At the government level, accountability could include eliminating state authorization for low-performing programs, reducing or eliminating state funding for the programs, and increasing regulation or reporting requirements. At the institution level, accountability could include new reporting requirements or administrative restrictions, funding restrictions, tuition changes, reducing or freezing enrollment, reforming or eliminating the program, and improving employment counseling and related resources.

Institutions and other stakeholders also might investigate why particular programs appear to be underperforming. In some cases, such as law and dentistry, the nature of the discipline may not be suited to assessment just two years after students graduate. This is why, for example, medical schools are not included in this report. Students in such programs are often willing to take on large amounts of debt for a longer-term payoff.

This is another reason why the U.S. Department of Education and other stakeholders should be cautious about using one-size-fits-all metrics to assess and penalize programs, whether or not they are at for-profit institutions. Graduation rate, life satisfaction, loan default rate, and specialized outcomes (such as nationally normed test scores and admission rates to graduate and professional programs) are additional measures of program quality.



Overall, this report empowers stakeholders with knowledge of which programs are most worth pursuing from a financial perspective and, conversely, which should be either improved or canceled. Wise colleges will seek opportunities to expand successful programs and to phase out or reform those that are failing.

# REFERENCES

---

Degree. (n.d.). How it works: Colleges. Retrieved December 6, 2022, from <https://www.degreeinsurance.co/how-it-works/colleges/>

Gillen, A. (2022). College student loan debt as a percent of earnings: 2022. <https://www.texaspolicy.com/wp-content/uploads/2022/06/2022-05-RR-Gillen-NGT-CollegeStudentLoanDebtasPercentofEarnings2022.pdf>

Kissel, A. (2021). Bad returns: West Virginia college degrees that fail debt–earnings tests. Cardinal Institute for West Virginia Policy. <https://www.cardinalinstitute.com/app/uploads/2021/09/Bad-Returns-Full-Paper-akissel-1.pdf>

U.S. Department of Education. (n.d.). College Scorecard [Data set]. <https://collegescorecard.ed.gov/data/>

U.S. Department of Education. (2022a). Issue paper 3: Gainful employment: Session 3: March 14-18, 2022. <https://www2.ed.gov/policy/highered/reg/hearulemaking/2021/isspap3gainempl.pdf>

U.S. Department of Education. (2022b). Technical documentation: College Scorecard data by field of study. <https://collegescorecard.ed.gov/assets/FieldOfStudyDataDocumentation.pdf>

U.S. Department of Education. (2022c). Unified agenda of federal regulatory and deregulatory actions. 87 Fed. Reg. 48272. <https://www.federalregister.gov/documents/2022/08/08/2022-14601/unified-agenda-of-federal-regulatory-and-deregulatory-actions>

