

College Accountability and Public Service

Debunking the Teacher and Social Worker
Shortage Myth



**HIGHER EDUCATION
& CAREER PATHWAYS**



Executive Summary

Too many colleges leave students with debt they cannot afford to repay. Congress took a welcome step in the One Big Beautiful Bill Act (OBBBA) by requiring all degree programs to meet minimum earnings thresholds to qualify for federal student loans.¹ College accountability skeptics often express concern that performance standards will reduce access to “socially valuable” careers with lower pay, resulting in teacher and social worker shortages. However, the evidence does not support this view.

- **Nearly all teaching programs pass OBBBA’s accountability standards**, while a handful of private nonprofit and for-profit programs fail debt-to-earnings tests.
 - › **OBBBA:** Just a single undergraduate teaching program is likely to fail OBBBA’s earnings test, and less than 2% of students at the master’s level attend affected programs.²
 - › **Debt-to-earnings:** A debt-to-earnings metric would impact nearly 10% of bachelor’s teaching students — driven by just 3 large, expensive online programs.³
- **Nearly all social work programs pass OBBBA’s accountability metrics**, while a handful of private nonprofit and for-profit programs fail debt-to-earnings tests.
 - › **OBBBA:** All but one social work program at the bachelor’s and master’s levels exceed OBBBA’s earnings metric — representing well over 99% of students.
 - › **Debt-to-earnings:** A debt-to-earnings metric would impact 13% of master’s in social work students — driven by just 3 large online programs.⁴
- **Six large online programs with poor outcomes — 3 bachelor teaching programs and 3 master’s level social work programs — account for 78% of the students impacted by a debt-to-earnings metric.**⁵
 - › Over 98% of *public* school students in teaching and social work attend programs that pass a debt-to-earnings metric.⁶
- **Exempting specific degrees from financial aid accountability standards tries to solve a problem of low pay for certain professions with more student loans, which has the effect of benefiting colleges at the expense of students.** Proponents argue that teachers and social workers contribute more to society than their salaries reflect, and thus related degree programs should not have to meet debt or earnings standards to qualify for federal student loans. This lets colleges increase revenue while students take on debt they are unlikely to repay, hurting the very students that proponents claim to champion.

Performance standards for federal student aid would not result in shortages of teachers and social workers. Nearly all programs will clear thresholds in OBBBA. Should Congress enforce debt-to-earnings rules across all programs, it would not impact supply in these professions. Advocates for higher teacher or social worker pay should address the issue directly rather than through student loan subsidies captured by colleges.

Introduction

Despite the high cost, going to college remains among the best investments. On average, a 4-year degree delivers a 12.5% financial return — well above the stock market’s historical 7% growth rate.⁷ Beyond the individual benefits, higher educational attainment delivers social goods through greater economic growth and civic engagement.⁸

However, wide variation in student outcomes has shaken public confidence in higher education’s value and invited scrutiny from policymakers. While college used to pay off similarly for low- and high-income students, that pattern changed dramatically in recent decades. Low-income students now experience half the earnings premium from a college degree because they disproportionately attend less-resourced, lower-quality institutions.⁹ High enrollment in lower-quality programs by low-income students also explains much of the student loan default wave that followed the Great Recession.¹⁰

Federal policymakers have taken several steps to improve college quality in recent years. The Biden Administration reinstated gainful employment regulations designed to ensure that for-profit and career programs meet minimum standards to qualify for federal financial aid.¹¹ A companion rule requires the Department of Education (ED) to publish Financial Value Transparency (FVT) data for all degree and certificate programs. Congressional Republicans’ recent reconciliation legislation, the One Big Beautiful Bill Act (OBBBA), applies a minimum earnings requirement to all undergraduate and graduate degree programs.

Skeptics of college accountability express concern that eligibility standards applied to all colleges risk eliminating socially valuable degrees in low-salary fields. For instance, they argue that limiting borrowing to levels commensurate with graduate earnings will unfairly penalize master’s in social work (MSW) programs, making it impossible for colleges to provide these degrees at all. Society might suffer from fewer child protective service workers or substance abuse counselors.

While K-12 teachers and social workers feature heavily in concerns about accountability policies, accountability skeptics ignore a critical empirical fact: **Accountability rules will not impact the vast majority of K-12 teaching or social work students.** Virtually all teaching and social work programs will pass OBBBA’s accountability metric. A handful of large and expensive online programs in each field would run afoul of rules that evaluate school debt levels relative to graduate earnings. Reasonable performance standards will have little impact on the supply of teachers and social workers.

Moreover, *changes to federal student loan policy will not fix low pay.* Weakening eligibility standards for federal student aid allows colleges to continue charging high prices regardless of graduate earnings. Permitting students to take out loans they may struggle to repay will not increase salaries. Advocates for teachers and social workers would do more by advocating for higher pay and reasonable college tuition rather than against higher education accountability. Weak standards for financial aid eligibility subsidize expensive colleges with federal student loans while leaving students with unaffordable debt.

The following paper evaluates how teacher and social worker programs perform under 2 important accountability metrics.^a First, OBBBA’s new “do no harm” earnings test requires all degree programs to leave students better off than had they not attended. To qualify for federal student loans, the median graduate from an associate or bachelor’s

a. See Box 1 for a description of accountability rules and Appendix 1 for data methodology using the Postsecondary Education & Economics Research (PEER) Center’s public dataset.

degree program must earn more than young adults with just a high school diploma in the same state. For graduate programs, the median completer must earn more than a typical bachelor's degree graduate in a similar field or across all fields. Because teachers and social workers earn as much or more than typical full-time workers and usually receive higher pay when they hold graduate degrees, nearly all programs will pass the new earnings metric.

Second, Arnold Ventures has proposed adding a debt-to-earnings metric to complement an earnings premium minimum.¹² An income-only standard allows colleges to charge excessive prices compared to their graduates' eventual salaries, while a debt-to-earnings threshold ensures borrowing remains reasonable compared to program costs and outcomes. In general, almost all teaching and social work programs would pass this standard too. The main exception involves a subset of expensive for-profit and private nonprofit programs that leave graduates with unaffordable debt.¹³ These programs would rightly face consequences under a comprehensive accountability system.

BOX 1: ACCOUNTABILITY METRICS

Policymakers have implemented or proposed a wide array of accountability standards to qualify for federal financial aid. This analysis focuses on 2 that the federal government has enforced against a subset of college programs.

Minimum Earnings in the OBBBA: Recent legislation implemented a minimum earnings standard for all higher education degrees to maintain eligibility for federal student loans. At the associate and bachelor's degree levels, a program's median graduate must earn more than a person aged 25 to 34 with just a high school diploma in the state where the program is located. If more than half of students in a program come from out of state, the median completer must exceed the median national high school graduate's earnings. Graduate program completers must earn more than one of the following: 1) someone with bachelor's degree aged 25 to 34 in the same state; 2) someone aged 25 to 34 with a bachelor's degree in the same field in the same state; or 3) someone with a bachelor's degree in the same field nationally.

Debt-to-Discretionary Earnings: The gainful employment rule implemented by the Biden Administration requires all career programs to pass an earnings test similar to OBBBA and a debt-to-earnings test. The debt-to-earnings metric has 2 prongs. One measures the estimated median debt payments of all graduates compared to their median annual earnings. If these payments exceed 8% of annual earnings, the program fails. A second test measures the estimated yearly debt payments compared to discretionary earnings of graduates. Discretionary earnings are defined as annual earnings minus 150% of the federal poverty level (\$23,475 for a single person in 2025). Programs fail the metric when their yearly payments exceed 20% of discretionary earnings. In the Biden administration's gainful employment rule, a program would pass the gainful employment standard if it passed at least 1 of the metrics. Arnold Ventures supports implementing solely a debt-to-discretionary earnings test at all college programs. This paper applies a discretionary earnings metric in all subsequent analysis.

Teacher Degrees and Teacher Pay

Because teachers earn less than some other graduates with similar levels of education, accountability skeptics fear that earnings or debt-to-earnings standards will prevent many teacher programs from qualifying for federal financial aid. On this view, stringent accountability rules would lead to teacher shortages or poor training that severely impacts K-12 education. Yet the available evidence points the other way: nearly all teaching programs exceed college performance standards.

Typical Earnings and Debt for Teachers

A quick review of teacher earnings and borrowing explains why teaching programs perform well. According to the National Education Association (NEA), teachers earn an average salary of \$72,030.¹⁴ The Bureau of Labor Statistics estimates that high school teachers have *median* earnings of \$64,600 annually¹⁵ — higher than the median U.S. worker.¹⁶ While teachers earn less than some other bachelor's degree graduates, they earn slightly more than the median American working full-time.

Teachers typically require a bachelor's degree and a subject matter certification to enter the field. The median bachelor's degree graduate in an education program borrows \$25,140.¹⁷ NEA estimates that the average starting salary is \$46,526.¹⁸ Under the new standard repayment plan in OBBBA, teachers with \$25,140 in debt will repay their loans over 15 years. Assuming a 6% interest rate, that corresponds to a \$212.15 monthly payment — 11% of discretionary income.¹⁹ That payment amounts to just 5% of discretionary income for a veteran teacher earning the average teacher salary.

Teachers pursuing a master's program take on additional debt: the median graduate borrows \$32,592. The National Education Association does not break out average teacher salaries by education. However, the Georgetown Center on Education and the Workforce estimates that educators with a master's degree earn about \$500,000 more over the course of their careers than those with a bachelor's (roughly \$2.5 million compared to \$2 million).²⁰ The substantial financial return implies that a typical master's graduate can afford to repay \$30,000 in student loans.

Bachelor's Teacher Education Programs

Consistent with the borrowing and earnings figures above, analysis of Department of Education data finds over 99.9% of bachelor's level teaching students attend programs that clear OBBBA's earnings test. In fact, just a single program enrolling 70 students in 2022 out of a total of over 237,000 students nationwide is likely to fail the metric.

Applying a debt-to-earnings metric to teaching bachelor's programs shows that few students would experience an impact, but it also demonstrates why strong accountability is needed. About 90% of bachelor's teaching students attend programs that would pass a debt-to-earnings metric (Table 1). The 10% failure rate is driven by dismal results in the for-profit sector, where only 30% of students are enrolled in programs that would pass the test. Some expensive programs in the private nonprofit sector also fail the test though nearly 92% of nonprofit students attend passing programs.

TABLE 1: BACHELOR'S TEACHING PROGRAMS: ENROLLMENT BY DEBT-TO-DISCRETIONARY EARNINGS OUTCOMES AND SECTOR

SECTOR	PASS SHARE	FAIL SHARE	SECTOR SHARE OF ENROLLMENT
For-profit	30.2%	69.8%	10.1%
Nonprofit	91.9%	8.1%	27.1%
Public	99.1%	0.9%	62.9%
All Sectors	90.2%	9.8%	100%

Note: All charts analyze PEER Center Data. See Appendix 1 for methodology.

In fact, the problem is even more concentrated. Just 3 large online programs account for the vast majority of the problem. Almost 90% of students in failing programs — 20,558 of 23,158 — attended Grand Canyon University, Liberty University, or Ashford University (Table 2 and Appendix II).²¹ In contrast, virtually every teaching student at a public institution attends a passing program, indicating that aspiring teachers would be much better off attending a local public institution.

TABLE 2: 3 LARGEST BACHELOR'S TEACHING PROGRAMS FAILING A DEBT-TO-EARNINGS TEST

NAME	SECTOR	MEDIAN DEBT	MEDIAN EARNINGS	DEBT-TO-EARNINGS RATIO	TITLE IV STUDENTS
Grand Canyon University	For-profit	\$35,700	\$37,044	20%	13,006
Liberty University	Nonprofit	\$24,000	\$30,060	22%	3,990
Ashford University	For-profit	\$32,900	\$29,991	31%	3,562

Master's Teaching Programs

Graduate degrees tend to cost more than undergraduate degrees, and students often borrow more to complete them. While entry-level teaching positions do not require master's degrees, many teacher contracts award an automatic pay increase to master's degree holders, creating a strong incentive for teachers to pursue additional education. Accountability critics often point to these requirements to push back on stringent standards that, they warn, could impact teacher training. Yet, increased pay also helps make additional education worthwhile.

Applying earnings and debt-to-earnings metrics to teaching master's programs confirms this intuition. Over 98% of education master's students enroll in a program that passes OBBBA's earnings test (Table 3). A similar proportion enroll in master's programs that would pass a debt-to-earnings metric (Table 4).

TABLE 3: MASTER'S TEACHING PROGRAMS: ENROLLMENT BY OBBBA EARNINGS TEST OUTCOMES AND SECTOR

SECTOR	PASS SHARE	FAIL SHARE	SECTOR SHARE OF ENROLLMENT
For-profit	100%	0%	14.5%
Nonprofit	99.9%	0.1%	39.9%
Public	95.9%	4.1%	45.7%
All Sectors	98.1%	1.9%	100%

TABLE 4: MASTER’S TEACHING PROGRAMS: ENROLLMENT BY DEBT-TO-DISCRETIONARY EARNINGS AND SECTOR

SECTOR	PASS SHARE	FAIL SHARE	SECTOR SHARE OF ENROLLMENT
For-profit	100%	0%	14.5%
Nonprofit	99.3%	0.7%	39.9%
Public	96.2%	3.8%	45.7%
All Sectors	98.0%	2.0%	100%

Even teaching programs in states with low teacher pay exceed common accountability standards. The OBBBA earnings premium explicitly accounts for lower regional earnings among teachers. Yet even a debt-to-earnings metric would not unfairly penalize these programs.

For example, in Louisiana, NEA estimates the average teacher salary was \$55,911 during the 2023-24 academic year — ranked 47th in the country.²² According to the Department of Education’s data, Northwestern State University in Natchitoches, LA, enrolled more federal loan borrowers than any other teaching master’s program in the state during the 2022 academic year. The college “was established in 1884... specifically for the training of teachers.”²³ The median graduate of the program earned \$44,623 in 2023 after having borrowed \$24,000 in federal student loans.²⁴ Those totals fall well below levels that trigger a debt-to-earnings metric. A large regional state university in a state with low teacher wages easily clears the accountability threshold — as do nearly all other programs in that state.

Accountability and Social Work

Arguments against stronger college accountability metrics also frequently warn of impacts on the social work profession. Social workers perform a variety of roles from child protective services to mental health and substance abuse professionals. Like teachers, these positions often pay less than other similarly educated professionals, creating a concern that they will struggle to repay student loans. However, in practice, most social workers can afford a reasonable level of debt. All but the most expensive master's social work programs at private nonprofit and for-profit institutions trigger debt-to-earnings thresholds.

Typical Earnings and Debt for Social Workers

According to the Bureau of Labor Statistics, entry level jobs in the social work field usually require a bachelor's degree. Example roles include foster system case managers, hospital discharge planners, and community outreach specialists. More advanced roles such as a licensed social worker often require a master's level education with a clinical component and deliver complex services such as individual psychotherapy or mental health assessments at a hospital. The median social worker earns roughly \$61,330 per year, similar to the median American working full-time.²⁵

The Postsecondary Education & Economics Research (PEER) Center's analysis of federal data estimates that the median master's in social work graduate borrows \$41,000 in federal student loans. Under the new OBBBA standard repayment plan, a borrower would repay that over 15 years. Assuming 6% interest rates, a typical borrower would owe \$389.05 monthly. Annually, that amounts to 12% of the median social worker's discretionary income — far below levels that would trigger a debt-to-discretionary earnings metric.

Bachelor's Social Work Programs

Undergraduate social work programs easily clear accountability thresholds. Arnold Ventures' analyses of PEER Center data shows not a single bachelor's social work program fails the new OBBBA earnings test. Should Congress implement a debt-to-earnings metric, nearly 98% of 4-year social work students attend a passing program.

TABLE 5: BACHELOR'S SOCIAL WORK PROGRAMS: ENROLLMENT BY DISCRETIONARY DEBT-TO-EARNINGS OUTCOMES AND SECTOR

SECTOR	PASS SHARE	FAIL SHARE	SECTOR SHARE OF ENROLLMENT
For-profit	100%	0%	3.1%
Nonprofit	98.2%	1.8%	22.5%
Public	97.5%	2.5%	74.5%
All Sectors	97.8%	2.3%	100%

Master's in Social Work Programs

Although master's-level social work graduates do not earn as much as some other professions, just a single program is likely to fail the new OBBBA earnings test. However, similar to bachelor's level teaching programs, a handful of master's level social work programs would fail a debt-to-earnings test.

Again, 3 programs with online social work programs account for the vast majority of the problem: the for-profit Walden University, and private nonprofits, including University of Southern California and the University of Denver.

TABLE 6: MASTER'S SOCIAL WORK PROGRAMS: ENROLLMENT BY DEBT-TO-DISCRETIONARY EARNINGS OUTCOMES AND SECTOR

SECTOR	PASS SHARE	FAIL SHARE	SECTOR SHARE OF ENROLLMENT
For-profit	0%	100%	7.0%
Nonprofit	80.4%	19.7%	30.9%
Public	99.2%	0.8%	62.1%
All Sectors	86.4%	13.6%	100%

BOX 2: LOAN LIMITS

Although most social work programs clear accountability rules, social work master's degrees could face headwinds from new annual loan limits in OBBBA depending on how the Department of Education applies the law. OBBBA caps lifetime borrowing for professional programs at \$200,000 and at \$100,000 for all other graduate programs. Non-professional graduate programs also face an annual limit of \$20,500. Should the Department of Education apply the \$100,000 limit to social work degrees, the effective borrowing limit will fall from the previous level limited only by the program's cost of attendance down to \$41,000 (2 years at \$20,500). According to PEER Center, the median social work graduate student borrows exactly that level to complete a degree.²⁸ In other words, roughly half of social work students will face limitations on their ability to borrow federal student loans.

On its face, lower loan limits appear to reduce the need for a debt-to-earnings test. A cap of \$41,000 would bring most of the failing social work programs — including the 3 largest — under compliance with a debt-to-earnings metric. However, a benefit of a debt-to-earnings metric is that it also accounts for private and institution-provided loans, protecting students who may borrow from other sources in the face of limited federal student loan borrowing.

While OBBBA's loan limits will have far more effect on social work programs than accountability rules, social work programs are not unique. More than half of master's level students in public health, management science, biomedical sciences, and mental health borrow more than \$41,000. However, a detailed analysis of loan limit impacts extends beyond the scope of this paper.

At the University of Denver, social work program completers borrowed a median of \$62,200 in federal loans in 2016 and 2017. Yet 4 years later, they earned a median income of just \$50,965. The median borrower owed over 20% of their discretionary income in loans. During the 2025-2026 academic year, the program will charge \$1,340 per credit hour, meaning tuition will total \$108,540 — not counting living expenses.²⁶ Even the online version of the program currently approaches \$100,000.²⁷ Although the existing data comes from prior years, the discrepancy between cost, earnings, and borrowing explains why the program fails a debt-to-earnings test. The University of Denver simply charges too much compared to what its graduates earn.

In contrast, both Colorado State University and the Metropolitan University of Denver offer programs with similar earnings (both above \$49,000) and about half the median debt levels (\$29,900 and \$28,700 respectively). Even in a field with modest pay, students and taxpayers see a better return on investment from nearby lower-cost programs with similar outcomes.

Conclusion

Stronger accountability for financial aid eligibility will not result in teacher or social worker shortages. The vast majority of students attend programs that easily exceed proposed thresholds.

In fact, the exceptions to this trend demonstrate the need for stronger federal aid eligibility rules. A handful of large private nonprofit and for-profit programs charge excessive amounts compared to expected earnings. Just 3 bachelor's in teaching programs and 3 master's in social work programs account for 78% of teaching and social work students impacted by a debt-to-earnings accountability standard (Appendix 4). These students would be much better off enrolling in a nearby public institution — less than 2% of teaching and social work students at public schools would be impacted by a debt-to-earnings test (Appendix 5). Stronger accountability rules would prevent aspiring teachers and social workers from borrowing to attend low quality programs in favor of better options.

Appendix 1: Methodology

Arnold Ventures uses the PEER Center’s public data file, combining multiple sources to estimate the impact of the OBBBA earnings test. PEER’s brief [The One Big Beautiful Bill Act’s New Accountability Standard](#) contains the full methodology in its appendices as well as links to the underlying data used for its analysis.

To summarize briefly, PEER pulls program-level earnings data, measured 4 years after completion, from the College Scorecard, and matches it to other program-level information in the Department of Education’s Program Performance Data released alongside the Gainful Employment and Financial Value Transparency rules in 2022. The College Scorecard earnings figures are adjusted down to 2019 prices and compared against 2019 5-year Census American Community Survey (ACS) estimates to judge earnings thresholds compared to relevant in-state or national populations.

PEER used 2019 ACS data rather than 2020 data to avoid pandemic-related irregularities in the 2020 survey. It also relied on 2019 data to align with the 4-year earnings estimates available under the College Scorecard, which were measured in 2019 and 2020. While it would have been possible to inflate those earnings estimates to 2025 dollars and use 2025 ACS data, wages have risen faster than inflation in recent years. Using 2025 prices would therefore risk overstating the share of programs that fail the earnings standard.

The analysis relies on the PEER Center’s “pass/fail” assessments and filters by Classification of Instructional Programs (CIP) code and credential level. The analysis uses code 4407 for “Social Work” and 1312 for “Teacher Education and Professional Development, Specific Levels and Methods,” which encompasses a wide range of teaching degrees.

For the debt-to-discretionary earnings metrics, the analysis uses median debt levels and median earnings in the PEER dataset. We use the 2019 federal poverty guidelines, where 150% of the federal poverty level for a single person is \$18,735.

The gainful employment rule amortizes estimated debt payments based on the weighted average interest rates of actual graduates. For this calculation, the analysis uses a 5% interest rate for bachelor’s programs and a 6.5% interest rate for master’s programs. This is slightly more stringent than the 10-year average of unsubsidized student loan rates at both levels (4.77% and 6.5% respectively) but lower than recent interest rate levels that have increased with those of Treasury bills.

The calculation for each program’s debt-to-earnings ratio is the following:

$$\text{Debt-to-Discretionary Earnings Ratio} = (\text{Annual debt service}) / (\text{median earnings} - \$18,735)$$

Programs with a debt-to-discretionary earnings ratio of 0.2 (20%) or greater “fail” the debt-to earnings metric.

Notably, the debt-to-earnings ratios calculated in the 2023 gainful employment rule measure earnings 3 years after program completion. Using 4-year earnings in this analysis results in slightly fewer programs that fail the standard.

Appendix 2: Teaching Degrees — Full Tables

TABLE A2 -1: BACHELOR'S TEACHING PROGRAM PERFORMANCE ON OBBBA EARNINGS METRIC, BY NUMBER, SHARE OF PROGRAMS, AND SHARE OF ENROLLMENT THAT PASS

	TOTAL	PASS	FAIL	PASS %
Programs	1,044	1,043	1	99.9%
Students	237,250	237,180	70	99.97%

TABLE A2 -2: BACHELOR'S TEACHING PROGRAM PERFORMANCE ON DEBT-TO-DISCRETIONARY EARNINGS, BY NUMBER AND SHARE OF ENROLLMENT THAT PASS OR FAIL AND BY CONTROL

SECTOR	TOTAL ENROLLMENT	PASS ENROLLMENT	FAIL ENROLLMENT	PASS SHARE	FAIL SHARE	SECTOR SHARE OF ENROLLMENT
For-profit	23,853	7,196	16,657	30.2%	69.8%	10.1%
Nonprofit	64,292	59,099	5,193	91.9%	8.1%	27.1%
Public	149,105	147,797	1,308	99.1%	0.9%	62.9%
All Sectors	237,250	214,092	23,158	90.2%	9.8%	100%

TABLE A2 -3: BACHELOR'S TEACHING PROGRAMS THAT FAIL THE DEBT-TO-DISCRETIONARY EARNINGS METRIC

NAME	SECTOR	MEDIAN DEBT	MEDIAN EARNINGS	DEBT-TO-DISCRETIONARY EARNINGS RATIO	TITLE IV ENROLLMENT
Grand Canyon University	For-profit	35,700	37,044	20.4	13,006
Liberty University	Nonprofit	24,000	30,060	22.2	3,990
Ashford University	For-profit	32,900	29,991	30.6	3,562
California Baptist University	Nonprofit	26,900	31,349	22.3	429
University of Mount Olive	Nonprofit	33,900	35,512	21.1	304
Francis Marion University	Public	35,300	33,198	25.5	298
Slippery Rock University	Public	27,000	31,666	21.8	284
Alabama State University	Public	34,400	36,356	20.4	249
Winston-Salem State University	Public	28,200	33,186	20.4	203
Carlow University	Nonprofit	24,800	27,942	28.2	203
Chicago State University	Public	42,800	39,398	21.7	175
Baker College	Nonprofit	39,200	36,490	23.1	146

NAME	SECTOR	MEDIAN DEBT	MEDIAN EARNINGS	DEBT-TO-DISCRETIONARY EARNINGS RATIO	TITLE IV ENROLLMENT
Evangel University	Nonprofit	26,500	31,697	21.4	121
Monroe College	For-profit	27,600	32,541	20.9	89
SUNY College of Agriculture & Technology at Cobleskill	Public	24,100	28,972	24.6	61
Purdue University Global	Public	34,000	27,035	42.8	38

TABLE A2 -4: MASTER’S TEACHING PROGRAM PERFORMANCE ON OBBBA EARNINGS METRIC, BY ENROLLMENT AND CONTROL

SECTOR	TOTAL ENROLLMENT	PASS ENROLLMENT	FAIL ENROLLMENT	PASS SHARE	FAIL SHARE	SECTOR SHARE OF ALL ENROLLMENT
For-profit	11,875	11,875	0	100%	0.0%	14.5%
Nonprofit	32,759	32,719	40	99.9%	0.1%	39.9%
Public	37,527	35,989	1538	95.9%	4.1%	45.7%
All Sectors	82,161	80,583	1578	98.1%	1.9%	100%

TABLE A2 -5: MASTER’S TEACHING PROGRAM PERFORMANCE ON DEBT-TO-DISCRETIONARY EARNINGS METRIC, BY ENROLLMENT AND CONTROL

SECTOR	TOTAL ENROLLMENT	PASS ENROLLMENT	FAIL ENROLLMENT	PASS SHARE	FAIL SHARE	SECTOR SHARE OF ALL ENROLLMENT
For-profit	11875	11875	0	100%	0.0%	14.5%
Nonprofit	32759	32529	230	99.9%	0.1%	39.9%
Public	37527	36106	1421	95.9%	4.1%	45.7%
All Sectors	82161	80510	1651	98.1%	1.9%	100%

Appendix 3: Social Work Degree Full Tables

TABLE A3 -1: BACHELOR'S SOCIAL WORK PROGRAM PERFORMANCE ON OBBBA EARNINGS METRIC, BY NUMBER, SHARE OF PROGRAMS, AND SHARE OF ENROLLMENT THAT PASS

	TOTAL	PASS	FAIL	PASS %
Programs	545	545	0	100%
Students	89,578	89,578	0	100%

TABLE A3 -2: BACHELOR'S SOCIAL WORK PROGRAM PERFORMANCE ON DEBT-TO-DISCRETIONARY EARNINGS METRIC, BY NUMBER, SHARE OF ENROLLMENT, AND CONTROL

SECTOR	TOTAL ENROLLMENT	PASS ENROLLMENT	FAIL ENROLLMENT	PASS SHARE	FAIL SHARE	SECTOR SHARE OF ALL ENROLLMENT
For-profit	2,742	2,742	0	100%	0.0%	3.1%
Nonprofit	20,147	19,793	354	98.2%	1.8%	22.5%
Public	66,689	65,031	1,658	97.5%	2.5%	74.5%
All Sectors	89,578	87,566	2,012	97.8%	2.3%	100%

TABLE A3 -3: MASTER'S SOCIAL WORK PROGRAM PERFORMANCE ON OBBBA EARNINGS METRIC, BY ENROLLMENT AND CONTROL

	TOTAL	PASS	FAIL	PASS %
Programs	282	281	1	99.6%
Students	85,727	85,458	269	99.69%

TABLE A3 -4: DEBT-TO-DISCRETIONARY EARNINGS METRIC AND MASTER'S TEACHING PROGRAMS BY ENROLLMENT

SECTOR	TOTAL ENROLLMENT	PASS ENROLLMENT	FAIL ENROLLMENT	PASS SHARE	FAIL SHARE	SECTOR SHARE OF ALL ENROLLMENT
For-profit	6,031	0	6,031	0.0%	100%	7.0%
Nonprofit	26,447	21,250	5,197	80.4%	19.7%	30.9%
Public	53,249	52,845	404	99.2%	0.8%	62.1%
All Sectors	85,727	74,095	11,632	86.4%	13.6%	100%

TABLE A3 -5: MASTER'S IN SOCIAL WORK PROGRAMS THAT FAIL THE DEBT-TO-DISCRETIONARY EARNINGS METRIC

NAME	SECTOR	MEDIAN DEBT	MEDIAN EARNINGS	DEBT-TO-DISCRETIONARY EARNINGS RATIO	TITLE IV ENROLLMENT
Walden University	For-profit	\$66,300	\$50,509	21.8	6,031
University of Denver	Nonprofit	\$62,200	\$50,965	20.2	1,620
University of Southern California	Nonprofit	\$111,900	\$60,791	27.8	1,553
Tulane University	Nonprofit	\$78,600	\$50,776	25.6	606
Case Western Reserve University	Nonprofit	\$73,100	\$50,767	23.9	409
Syracuse University	Public	\$69,000	\$52,567	21.3	406
Jackson State University	Public	\$43,700	\$36,351	25.9	269
Howard University	Public	\$91,800	\$64,689	20.9	232
Nova Southeastern University	Public	\$60,400	\$41,466	27.8	195
Clark Atlanta University	Nonprofit	\$75,900	\$46,468	28.6	115
Albany State University	Public	\$63,700	\$47,904	22.8	95
DePaul University	Nonprofit	\$94,900	\$55,561	26.9	61
Mississippi Valley State University	Nonprofit	\$38,400	\$34,880	24.9	40

Appendix 4: Large Program Failures on Debt-to-Earnings



29,762 (Total enrollment in 6 largest failing programs)/**38,092** (Total enrollment in all failing teaching and social work programs) = **78.1%**

TABLE A4-1: 6 LARGEST TEACHING AND SOCIAL WORK PROGRAMS THAT FAIL A DEBT-TO-DISCRETIONARY EARNINGS METRIC

NAME	FIELD	DEGREE LEVEL	SECTOR	MEDIAN DEBT	MEDIAN EARNINGS	DEBT-TO-DISCRETIONARY EARNINGS RATIO	TITLE IV ENROLLMENT
Grand Canyon University	Teaching	Bachelor's	For-profit	\$35,700	\$37,044	20.4	13,006
Liberty University	Teaching	Bachelor's	Nonprofit	\$24,000	\$30,060	22.2	3,990
Ashford University	Teaching	Bachelor's	For-profit	\$32,900	\$29,991	30.6	3,562
Walden University	Social Work	Master's	For-profit	\$66,300	\$50,509	21.8	6,031
University of Denver	Social Work	Master's	Nonprofit	\$62,200	\$50,965	20.2	1,620
University of Southern California	Social Work	Master's	Nonprofit	\$111,900	\$60,791	27.8	1,553
Total Students							29,762

TABLE A4-2: OVERALL PERFORMANCE ON A DEBT-TO-DISCRETIONARY EARNINGS METRIC, BY DEGREE LEVEL AND ENROLLMENT

FIELD	LEVEL	TOTAL ENROLLMENT	PASS ENROLLMENT	FAIL ENROLLMENT	PASS SHARE	FAIL SHARE
Teaching	Bachelor's	237,250	214,092	23,158	90.2%	9.8%
Teaching	Master's	82161	80510	1651	98.1%	1.9%
Social Work	Bachelor's	82161	80510	1651	98.1%	1.9%
Social Work	Master's	85,727	74,095	11,632	86.4%	13.6%
Totals		487,299	449,207	38,092	92.2%	7.8%

Appendix 5: Public Programs and Debt-to-Earnings



TABLE A5: PUBLIC PROGRAM PERFORMANCE ON A DEBT-TO-DISCRETIONARY EARNINGS METRIC, BY NUMBER AND SHARE OF ENROLLMENT THAT PASS OR FAIL AND BY CONTROL

FIELD	LEVEL	TOTAL ENROLLMENT	PASS ENROLLMENT	FAIL ENROLLMENT	PASS SHARE	PASS SHARE
Teaching	Bachelor's	149,105	147,797	1,308	99.1%	0.9%
Teaching	Master's	37,527	36,106	1,421	95.9%	4.1%
Social Work	Bachelor's	66,689	65,031	1,658	97.5%	2.5%
Social Work	Master's	53,249	52,845	404	99.2%	0.8%
Totals		306,570	301,779	4,791	98.4%	1.6%

Endnotes

- 1 The earnings premium tests also applies to graduate level certificate programs, but not undergraduate certificate programs.
- 2 Rust College's bachelor's in teaching program.
- 3 Grand Canyon University, Liberty University, Ashford University. See also Table 2.
- 4 Walden University, University of Southern California, and the University of Denver.
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- 6 See Appendix 5 for calculations.
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- 19 Discretionary income defined as total income minus 150% of the federal poverty level — the same as in a debt to discretionary earnings metric applied throughout this brief.
- 20 Carnevale, A. P., Cheah, B., & Van Der Werf, M. (2021). *The college payoff: More education doesn't always mean more earnings*. Georgetown University Center on Education and the Workforce. <https://cew.georgetown.edu/cew-reports/collegepayoff2021/>

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