BACKGROUND

In conjunction with the Project on Predatory Student Lending from the Legal Services Center at Harvard Law School, this project aims to demonstrate how for-profit colleges disproportionately target people of color, women, and low-income students for enrollment. For-profit colleges operate as businesses, relying heavily on the federal financial aid programs that most enrolled students depend on to afford tuition fees. Additionally, the vocational programs that for-profit colleges offer do not properly enable students to earn enough money to pay off those federal loans after they have graduated. These fraudulent practices have been continually reported in the news at different chains of colleges across the nation. This project will focus its analysis on the Jackson, Mississippi campus of Virginia College. It will compare enrollment data from Virginia College in Jackson to enrollment data from community colleges in the surrounding area while defining the demographic makeup of the communities surrounding Virginia College in Jackson.

METHODS

Virginia College in Jackson is located at the edge of Hinds County, Mississippi, close to Madison County and Rankin County. These three counties were used to define the Jackson Urban Area after noting that they account for the majority of land within a 50-mile radius of Virginia College. This area makes up the extent of the Student Targeting Vulnerability Index analysis. To calculate this index, four factors were chosen that affect both where for-profits tend to locate and what kinds of students they target for enrollment:
1. Distance from the center of Jackson, Mississippi
2. Proximity to primary and secondary roadways in Mississippi
3. Median household income
4. Percent of total population that identifies as a race other than white alone

The first two parameters reflect the tendency of for-profit colleges to locate in resource-poor metropolitan areas, while the latter two parameters show the demographics for-profit target. Each factor was created as a raster, as shown at the far right, and each raster was classified on a scale from one to five, five being the most vulnerable for targeting. Then, the index was created by using the Raster Calculator to compile the factors into one map. Each factor was weighted equally. The most vulnerable areas are those that are closest to the center of Jackson, closest to a primary or secondary roadway, low in median household income, and inhabited by high percentages of people of color. As shown in the final index map, the campus of Virginia College in Jackson is located within one of the highest areas of student targeting vulnerability.

RESULTS AND CONCLUSION

This research shows that Virginia College in Jackson is strategically located in an area where its services are easily marketable to women, low-income people, and people of color. Additionally, the demographics of its enrolled students are disproportionately weighted towards these groups that it is situated to target. This information supports future litigation against the unjustifiable lending practices of Virginia College in Jackson as well as other for-profit institutions in the United States. Additionally, the student targeting vulnerability index could be used by education planners in the future to locate areas where public not-for-profit community colleges are most needed. By locating in these areas, community colleges can preemptively offer valuable and cost-effective programs to students that might otherwise be targeted by for-profit colleges.

SOURCES

American Association of Community Colleges, aacc.nche.edu/Pages/CCFindProStateResults.aspx?state=MS.
American Community Survey 2014 (5-Year Estimates) from Social Explorer, socialexplorer.com/data/ACS2014_5yrMetaData.
ESRI USA Major Citias, arcgis.com/home/item.html?id=6bf2a3f5eca64128f56b8d3ada45d8d.
Mississippi Site Selection Center, mississippisiteselection.com/gis-data-download.aspx.
The Integrated Postsecondary Education Data System, nces.ed.gov/ipeds/datalookup/.

Demographic Analysis of For-Profit and Community Colleges in Jackson, Mississippi

STUDENT TARGETING FACTORS

Distance from Jackson

Run a Euclidean distance process inside rings radiating from the center of Jackson, MS. Each ring is 10 miles larger in radius than the previous ring. The center point was derived from an ESRI USA Major Cities dataset.

Access to Roadways

Road data comes from the 2014 TIGER/LINE® Shapefile for Primary and Secondary Roads in MS. Euclidean Distance was calculated to create this raster with a maximum distance of 10 miles. Each class on the scale differs by 2 miles.

Median Household Income

Data from the 2014 American Community Survey 5-Year Estimates were joined to census block groups for the Jackson Urban Area. The map was symbolized by income, converted to raster, and reclassified to five classes. Darkest colors indicate lowest median income.

Nonwhite Population Percent

The same processes were applied to this map showing racial demographics in the Jackson Urban Area as the above map for median household income. Darkest colors indicate higher total percentages of people who identify as any race other than white alone.

Demographic Comparison of Virginia College in Jackson and Mississippi Community Colleges

Student Targeting Vulnerability Index in the Jackson Urban Area

Low Medium High

Percent of Total Enrollment that are Nonwhite 10-25% 26-36% 37-47% 48-60% 61-90%

Percent of Total Enrollment that are Women 14% 18-40% 41-60% 61-80% 81-95% 96-100%

Virginia College in Jackson Community College

Low: This map analyses the racial makeup of community colleges in Mississippi compared to Virginia College in Jackson. The latter enrolls the highest percentage of nonwhite students compared to its not-for-profit equivalents.

High: Similarly to its enrollment of students of color, Virginia College in Jackson enrolls a disproportionate amount of female students compared to other colleges offering similar programs.