College affordability continues to be a concern for students and their families in Oklahoma, particularly those in lower income groups. This, along with declining birth rates and other factors, makes maintaining enrollment challenging for postsecondary institutions. Decreasing or stagnant enrollment will, in turn, make reaching state education attainment goals and improving students’ employment outcomes more difficult. This 2019 college affordability profile provides updated data on how affordable different types of public institutions are for Oklahoma families at various income levels.

Percentage of Average Family Income Required to Attend College Full Time

In 2016-17, the percentage of family income required to pay for college in Oklahoma was lower than the SREB average for four-year Type 2 institutions.

Families in Oklahoma paid a higher percentage of their family income in 2016-17 for a full-time student to attend four-year and two-year institutions than in 2011-12.

Oklahoma families needed, on average, 33% of their income in 2016-17 to pay for educational expenses for a full-time student at four-year Type 1 institutions and 25% at four-year Type 2 institutions.

In 2016-17, families in Oklahoma needed to pay an average of 19% of their income to cover educational expenses at two-year institutions.

SREB College Affordability Profiles detail data and trends specific to each SREB state to assist policymakers with decisions on postsecondary affordability and attainment. For additional resources, including recommendations of the Commission on College Affordability in the South and the SREB Fact Book on Higher Education, visit https://www.sreb.org/AffordabilityProfiles.
Distribution of Average Family Income

Data on cost of attendance are collected using five income categories. In Oklahoma, students from families that made less than $30,000 accounted for the largest percentage of families in 2011 and 2016.

<table>
<thead>
<tr>
<th></th>
<th>$≤30k</th>
<th>&gt;$30k to $48k</th>
<th>&gt;$48k to $75k</th>
<th>&gt;$75k to $110k</th>
<th>&gt;$110k</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>27%</td>
<td>19%</td>
<td>23%</td>
<td>17%</td>
<td>14%</td>
</tr>
<tr>
<td>2016</td>
<td>23%</td>
<td>18%</td>
<td>23%</td>
<td>18%</td>
<td>18%</td>
</tr>
</tbody>
</table>


Percentage of Income Required for Tuition at Lowest-Priced Colleges for Families Making Less Than $30,000

The percentage of income required for tuition and fees at the lowest-priced public institutions increased from 2011-12 to 2016-17 for Oklahoma families making less than $30,000.

For families making less than $30,000, the cost of tuition and fees at the lowest-priced public institutions averaged 16% of income in 2016-17, compared to 12% in 2011-12.

The percentage of income for Oklahoma families making less than $30,000 was lower than the SREB and national averages in 2011-12 and 2016-17.

Net Price as a Percentage of Income, Public Four-Year Type 1 Institutions

Oklahoma families in the **lowest income category** were the **most affected** by the increase in net price at four-year Type 1 institutions.

The increase in the percentage of income needed to pay for four-year Type 1 institutions in Oklahoma was larger for families making less than $30,000 than for any other income category.

Families making less than $30,000 in 2011 needed 65% of their income to pay for educational expenses. In 2016 it was 69%.

Families making over $110,000 only needed 11% of their income in 2011 and 12% in 2016 to cover expenses at these institutions.

<table>
<thead>
<tr>
<th>Income Range</th>
<th>2011</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>≤$30k</td>
<td>65%</td>
<td>69%</td>
</tr>
<tr>
<td>&gt;$30k to ≤$48k</td>
<td>32%</td>
<td>35%</td>
</tr>
<tr>
<td>&gt;$48k to ≤$75k</td>
<td>26%</td>
<td>28%</td>
</tr>
<tr>
<td>&gt;$75k to ≤$110k</td>
<td>21%</td>
<td>23%</td>
</tr>
<tr>
<td>&gt;$110k</td>
<td>11%</td>
<td>12%</td>
</tr>
</tbody>
</table>


Net Price as a Percentage of Income, Public Four-Year Type 2 Institutions

Oklahoma families making less than $30,000 were the **most affected** by the rising cost of attendance at four-year Type 2 institutions.

The increase in the percentage of income needed to pay for four-year Type 2 institutions in Oklahoma was larger for families making less than $30,000 than for any other income category.

Families making less than $30,000 in 2011 needed 44% of their income to pay for educational expenses. In 2016 it was 52%.

Families making over $110,000 only needed 7% of their income in 2011 and 8% in 2016 to cover expenses at these institutions.

<table>
<thead>
<tr>
<th>Income Range</th>
<th>2011</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>≤$30k</td>
<td>44%</td>
<td>52%</td>
</tr>
<tr>
<td>&gt;$30k to ≤$48k</td>
<td>22%</td>
<td>24%</td>
</tr>
<tr>
<td>&gt;$48k to ≤$75k</td>
<td>19%</td>
<td>21%</td>
</tr>
<tr>
<td>&gt;$75k to ≤$110k</td>
<td>14%</td>
<td>17%</td>
</tr>
<tr>
<td>&gt;$110k</td>
<td>7%</td>
<td>8%</td>
</tr>
</tbody>
</table>

Net Price as a Percentage of Income, Public Two-Year Institutions

The percentage of income that Oklahoma families needed to pay for educational expenses at two-year institutions increased slightly from 2011 to 2016.

The increase in the percentage of income needed to pay for two-year institutions in Oklahoma was similar across all income categories.

At Oklahoma’s two-year institutions, families making less than $30,000 in 2011 needed 38% of their income to pay for educational expenses. In 2016 it was 39%.

Families making over $110,000 only needed 6% of their income in 2011 and 2016 to cover expenses at these institutions.

State Financial Aid Per Student

Oklahoma awarded more special purpose aid in 2016-17 per full-time-equivalent (FTE) student than the SREB and national averages. Special purpose aid also increased from 2011-12 to 2016-17.

<table>
<thead>
<tr>
<th></th>
<th>Need Only</th>
<th>Need and Merit</th>
<th>Merit Only</th>
<th>Special Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>Oklahoma (2011-12)</td>
<td>$111</td>
<td>$0</td>
<td>$53</td>
<td>$365</td>
</tr>
<tr>
<td>Oklahoma (2016-17)</td>
<td>$97</td>
<td>NA</td>
<td>$67</td>
<td>$455</td>
</tr>
<tr>
<td>SREB Average (2016-17)</td>
<td>$351</td>
<td>$137</td>
<td>$397</td>
<td>$69</td>
</tr>
<tr>
<td>U.S. Average (2016-17)</td>
<td>$382</td>
<td>$225</td>
<td>$163</td>
<td>$44</td>
</tr>
</tbody>
</table>
The state spent $365 on average per undergraduate FTE student on special purpose aid in 2011-12 compared to $455 in 2016-17. The SREB average in 2016-17 was $69 and the national average was $44.

Oklahoma spent $97, on average, per FTE for need-based financial aid in 2016-17, much less than the SREB average of $351 and the national average of $382. Oklahoma also spent less per FTE on merit-based aid in 2016-17 than the SREB and national averages.

Student Borrowing at Public Institutions

In 2016-17, Oklahoma graduates borrowed less than the SREB and national averages to earn degrees at public four-year institutions.

<table>
<thead>
<tr>
<th></th>
<th>Oklahoma 2011-12</th>
<th>Oklahoma 2016-17</th>
<th>SREB Average 2016-17</th>
<th>US Average 2016-17</th>
</tr>
</thead>
<tbody>
<tr>
<td>Four-Year Type 1</td>
<td>$17,878</td>
<td>$20,367</td>
<td>$21,546</td>
<td>$21,139</td>
</tr>
<tr>
<td>Four-Year Type 2</td>
<td>$16,019</td>
<td>$18,205</td>
<td>$22,198</td>
<td>$19,115</td>
</tr>
<tr>
<td>Two-Year</td>
<td>$9,831</td>
<td>$10,505</td>
<td>$9,693</td>
<td>$9,356</td>
</tr>
</tbody>
</table>


Graduates who sought a degree or certificate from four-year Type 1 universities in Oklahoma in 2016-17 borrowed, on average, $20,367 and graduates of four-year Type 2 institutions borrowed $18,205. These amounts were noticeably higher than average amounts borrowed in 2011-12, but less than the 2016-17 SREB and national averages.

Students at two-year colleges borrowed, on average, $10,505 in 2016-17, which was more than the average amount in 2011-12 and the SREB and national averages in 2016-17.
Changes in Tuition and Fees, CPI, and Household Income

Compared to the Consumer Price Index and household income, tuition and fees at Oklahoma public colleges and universities increased substantially between 2006-07 and 2016-17.

Over that decade, the CPI increased by 19% and median household income in Oklahoma increased by 20%, while tuition and fees increased by 72% at four-year institutions and 61% at two-year institutions.

State Appropriations vs. Tuition and Fees: Share of Funding

Operational funds consisted mostly of tuition and fees for Oklahoma’s public four-year institutions in 2016-17.

In 2016-17, net tuition and fees at Oklahoma’s four-year institutions made up 72% of total funds available for operations of the state’s public institutions, while state appropriations supplied the remaining 28%. In comparison, state appropriations provided 55% in 2006-07. The shift in who pays for the majority of operating expenses at public four-year institutions occurred after 2009-10.

Source: SREB-State Data Exchange

Operating expenses at Oklahoma’s public two-year institutions were split nearly evenly between tuition and fees and state appropriations for in 2016-17.

In 2016-17, state appropriations at Oklahoma’s four-year institutions made up 51% of total funds available for operations of the state's public institutions, while net tuition and fees supplied the remaining 49%. In comparison, state appropriations provided 67% in 2006-07.

Source: SREB-State Data Exchange
Additional State Context

Postsecondary Enrollment. In 2016-17, 28% of students in Oklahoma were enrolled in public four-year Type 1 institutions, 28% were enrolled at public four-year Type 2 institutions, and 31% were enrolled in public two-year colleges.

Pell Grants. In 2016-17, 16% of the average cost of attendance in public four-year Type 1 institutions in Oklahoma was covered by the average Pell Grant award. The average grant amount covered 21% of costs in public four-year Type 2 institutions, and 24% of costs in public two-year colleges.

Education Attainment. In 2017, nearly 43% of Oklahoma’s working adult population between ages 25 and 64 had a postsecondary credential of value. The state’s educational attainment goal is to reach 70% by 2025.

Student Debt. In Oklahoma, 47% of the class of 2018 graduated with debt, owing an average of $25,221.


Oklahoma Institutions by Type

Public Four-Year Type 1
Oklahoma State University-Main Campus
University of Oklahoma-Norman Campus

Public Four-Year Type 2
Cameron University
University of Central Oklahoma
East Central University
Langston University
Northeastern State University
Northwestern Oklahoma State University
Oklahoma Panhandle State University
Rogers State University
University of Science and Arts of Oklahoma
Southeastern Oklahoma State University
Southwestern Oklahoma State University

Public Two-Year
Carl Albert State College
Connors State College
Eastern Oklahoma State College
Redlands Community College
Murray State College
Northern Oklahoma College
Northeastern Oklahoma A&M College
Oklahoma State University-Oklahoma City
Oklahoma City Community College
Oklahoma State University Institute of Technology
Rose State College
Seminole State College
Tulsa Community College
Western Oklahoma State College
Notes

Type 1 four-year institutions award at least 30 doctoral degrees in five different areas. Type 2 includes all other four-year institutions. The public two-year category includes institutions that primarily award associate degrees; the list may include two-year institutions that award bachelor’s degrees. The technical college category includes postsecondary institutions that offer programs of less than two years duration below the baccalaureate level and occupational and vocational schools with programs that do not exceed 1800 contact hours. This profile does not report data for the technical college category if less than 3% of students are enrolled in this sector.

Institutions are listed as they were categorized in the 2016-17 Data Exchange Survey and if they submitted the data required for this profile.

This profile is based on data reported to IPEDS by institutions during the 2016-17 academic year. Some IPEDS surveys collect data for the prior academic year; for instance, the 2016-17 Student Financial Aid survey collected data for 2015-16.

Institutions or states may have updated data previously reported, or adjusted methodology to calculate a statistic. As a result, some data in the current profile may differ from data reported in past Affordability Profiles for the same time period.

See the technical guide at SREB.org/Affordability for detailed sources and explanatory notes.