

# Oklahoma

## College Affordability Profile

The effect of the pandemic on state budgets has not yet peaked, but it will likely affect college affordability for years to come. In this year's SREB College Affordability Profiles, we examine data for the 2017-18 academic year, the most recent year that student financial aid and net price data are available. Although the data were collected prior to the pandemic, it shows that states continue to face challenges in making college affordable. In many states, students must spend a larger percentage of their family income to pay for college, particularly at four-year institutions. In most states, two-year institutions and technical colleges and institutes offer the most affordable degree programs.

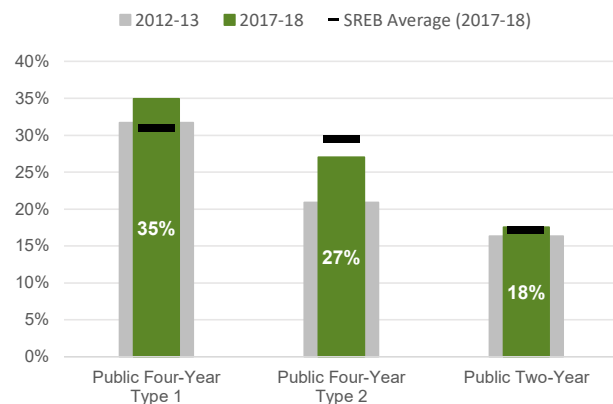
### Percentage of Average Family Income Required to Pay the Net Price for Full-Time Students at Public Institutions

In 2017-18, 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 2017-18 for a full-time student to attend four-year and two-year institutions than in 2012-13.

Oklahoma families needed, on average, 35% of their income in 2017-18 to pay educational expenses for a full-time student at four-year Type 1 institutions and 27% at four-year Type 2 institutions.

In 2017-18, families in Oklahoma needed an average of 18% of their income to cover educational expenses at two-year institutions.



U.S. Department of Education, Integrated Postsecondary Education Data System, Student Financial Aid Files and Directory Files 2012 and 2017, 12-Month Enrollment Instructional Activity Files 2013 and 2018. American Community Survey Public Use Microdata Samples 2012 and 2017. Institutional sectors based on SREB-State Data Exchange categories.

#### Key terms:

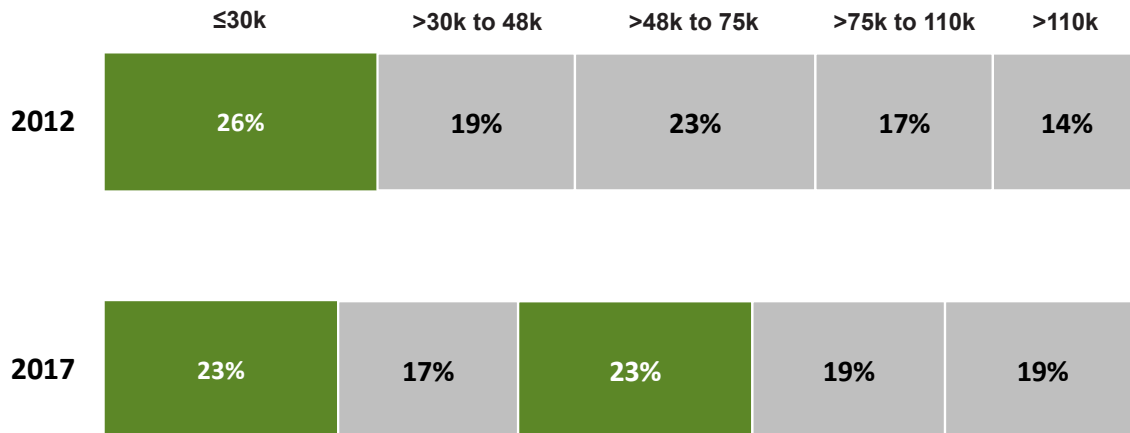
**Four-Year Institution Type 1:** four-year institutions that awarded at least 30 doctoral degrees in five different areas.

**Four-Year Institution Type 2:** all other four-year institutions.

**Net Price:** total cost of attendance (includes tuition, fees, room & board, etc.) minus federal, state/local government, or institutional grant and scholarship aid.

## Distribution of Average Family Income

Data on net price is collected using five income categories. In Oklahoma, students from families that **made less than \$30,000 or between \$48,000 and \$75,000** accounted for the largest percentage of families in 2017.



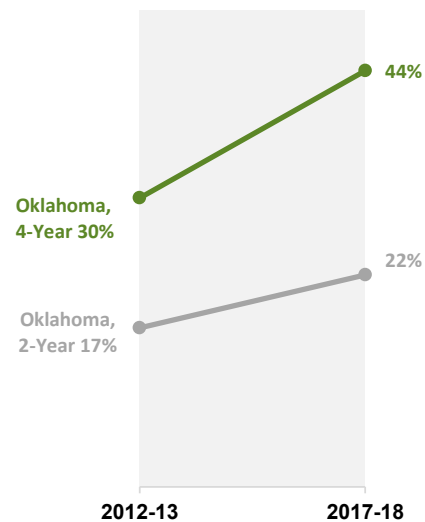
Integrated Postsecondary Education Data System, Student Financial Aid Files and Directory Files 2012 and 2017.

## Percentage of Income Required for Median Tuition and Fees at Public Institutions for Families Making Less Than \$30,000

The percentage of income required for **median tuition and fees** at public institutions **was higher at four-year institutions than two-year institutions in 2012-13 and 2017-18** for Oklahoma families making less than \$30,000.

For families making less than \$30,000, the cost of median tuition and fees at four-year institutions was 44% of income in 2017-18, compared to 30% in 2012-13.

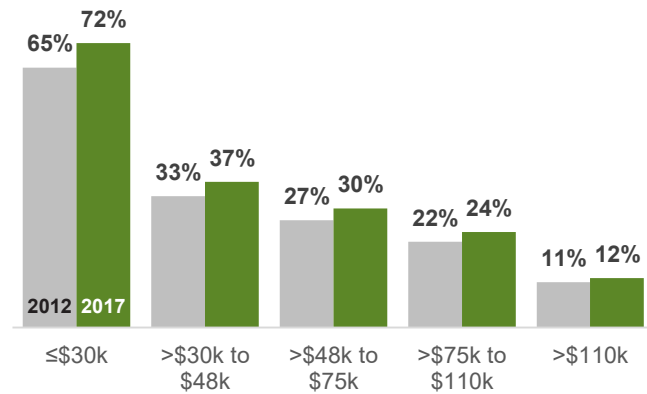
Families needed 22% of their income in 2017-18 to cover the state's median tuition at two-year institutions. In 2012-13 it was 17%.



U.S. Department of Education, Integrated Postsecondary Education Data System, Student Charges Data Files and Directory Files 2012 and 2017, 12-Month Enrollment Instructional Activity Data Files 2013 and 2018. American Community Survey Public Use Micro Sample Files 2012 and 2017.

## 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.



U.S. Department of Education, Integrated Postsecondary Education Data System, Student Financial Aid Files and Directory Files 2012 and 2017, 12-Month Enrollment Instructional Activity Files 2013 and 2018. American Community Survey Public Use Microdata Samples, 2012 and 2017. Institutional types based on SREB-State Data Exchange categories.

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 2012 needed 65% of their income to pay educational expenses. In 2017 it was 72%.

Families making over \$110,000 only needed 11% of their income in 2012 and 12% in 2017 to cover expenses at these institutions.

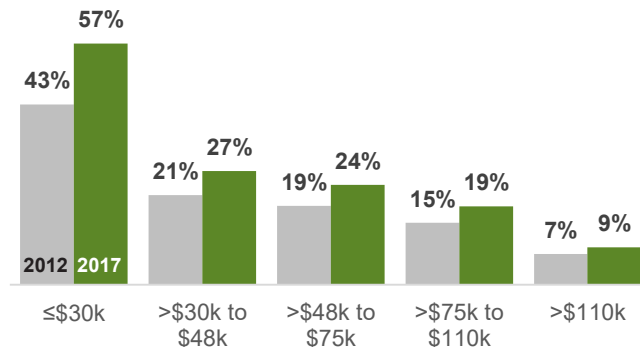
## Net Price as a Percentage of Income, Public Four-Year Type 2 Institutions

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 much larger for families making less than \$30,000 than for any other income category.

Families making less than \$30,000 in 2012 needed 43% of their income to pay educational expenses. In 2017 it was 57%.

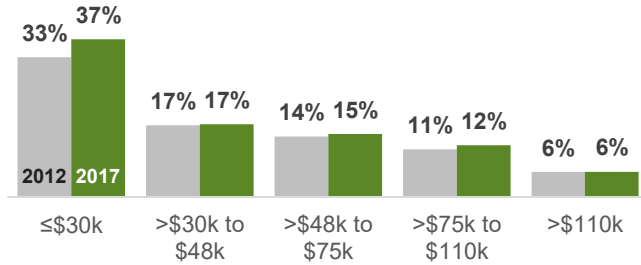
Families making over \$110,000 only needed 7% of their income in 2012 and 9% in 2017 to cover expenses at these institutions.



U.S. Department of Education, Integrated Postsecondary Education Data System, Student Financial Aid Files and Directory Files 2012 and 2017, 12-Month Enrollment Instructional Activity Files 2013 and 2018. American Community Survey Public Use Microdata Samples, 2012 and 2017. Institutional types based on SREB-State Data Exchange categories.

## 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 2012 to 2017.



U.S. Department of Education, Integrated Postsecondary Education Data System, Student Financial Aid Files and Directory Files 2012 and 2017, 12-Month Enrollment Instructional Activity Files 2013 and 2018. American Community Survey Public Use Microdata Samples, 2012 and 2017. Institutional types based on SREB-State Data Exchange categories.

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

At Oklahoma’s two-year institutions, families making less than \$30,000 in 2012 needed 33% of their income to pay educational expenses. In 2017 it was 37%.

Families making over \$110,000 only needed 6% of their income in 2012 and 2017 to cover expenses at these institutions.

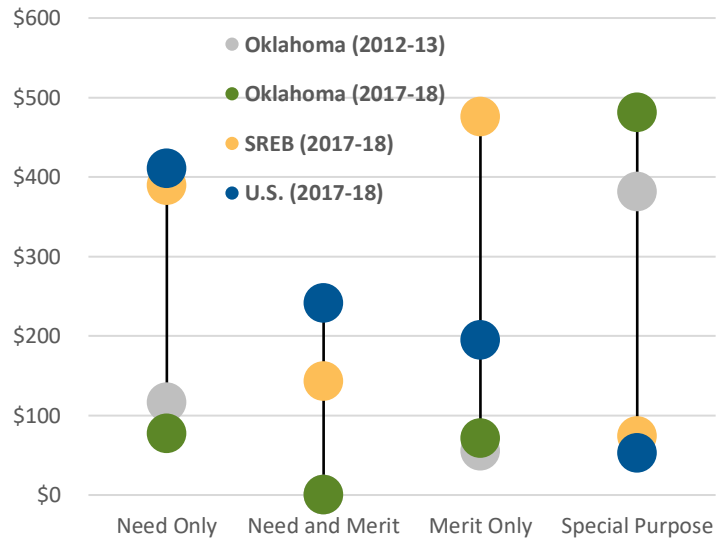
## State Financial Aid Per Student

Oklahoma awarded **more special purpose aid in 2017-18** per full-time-equivalent student than the SREB and national averages. **Special purpose aid also increased** from 2012-13 to 2017-18.

	Need Only	Need and Merit	Merit Only	Special Purpose
Oklahoma (2012-13)	\$116	\$0	\$56	\$381
Oklahoma (2017-18)	\$77	NA	\$72	\$481
SREB Average (2017-18)	\$389	\$143	\$476	\$74
U.S. Average (2017-18)	\$411	\$241	\$195	\$53

The state spent \$481 on average per undergraduate FTE student on special purpose aid in 2017-18, compared to \$381 in 2012-13. The SREB average in 2017-18 was \$74 and the national average was \$53.

Oklahoma spent \$77, on average, per FTE for need-based financial aid in 2017-18, much less than the SREB average of \$389 and the national average of \$411. Oklahoma also spent less per FTE on merit-based aid in 2017-18 than the SREB and national averages.



National Association of State Student Grant & Aid Programs 2013 and 2018 annual survey (results for public institutions only). U.S. Department of Education, Integrated Postsecondary Education Data System Instructional Activity File, 2013 and 2018, and Directory File, 2012 and 2017.

## Student Borrowing at Public Institutions

In 2017-18, Oklahoma graduates **borrowed less than the SREB and national averages to earn degrees at four-year institutions.**

	Oklahoma, 2012-13	Oklahoma, 2017-18	SREB Average, 2017-18	U.S. Average, 2017-18
Four-Year Type 1	\$18,856	\$20,938	\$21,600	\$21,232
Four-Year Type 2	\$16,742	\$19,485	\$22,677	\$19,510
Two-Year	\$9,554	\$11,340	\$10,798	\$10,171

U.S. Department of Education, College Scorecard, 2012 and 2017. U.S. Department of Education, Integrated Postsecondary Education Data System, 12-Month Enrollment Instructional Activity Data Files 2013 and 2018 and Directory Files 2012 and 2017.

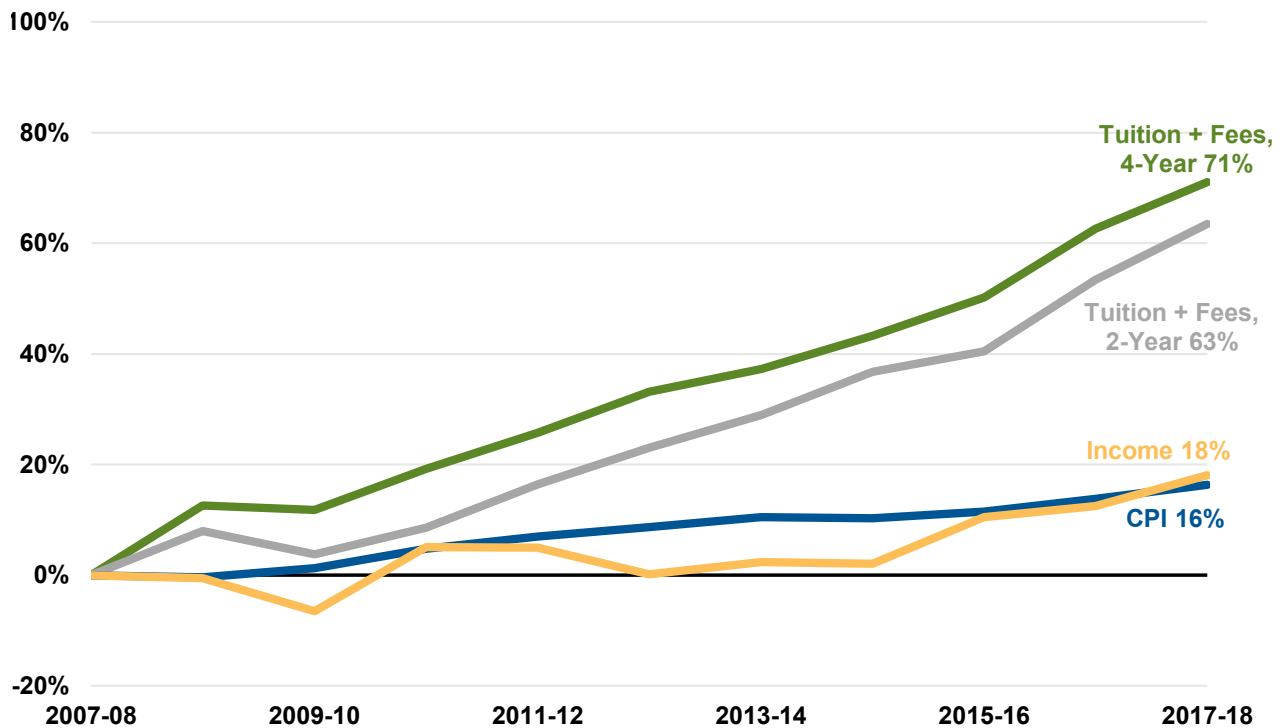
Graduates who sought a degree or certificate from four-year Type 1 universities in Oklahoma in 2017-18 borrowed, on average, \$20,938 and graduates of four-year Type 2 institutions borrowed \$19,485. These amounts were higher than average amounts borrowed in 2012-13, but less than the SREB and national averages in 2017-18.

Students at two-year colleges borrowed, on average, \$11,340 in 2017-18, which was more than the average amount in 2012-13 and the SREB and national averages in 2017-18.

## Changes in Tuition and Fees, CPI and Household Income

Compared to the CPI and household income, **tuition and fees** at Oklahoma public colleges and universities **increased substantially** between 2007-08 and 2017-18.

Over that decade, the CPI increased by 16% and median household income in Oklahoma increased by 18%, while tuition and fees increased by 71% at four-year institutions and 63% at two-year institutions.

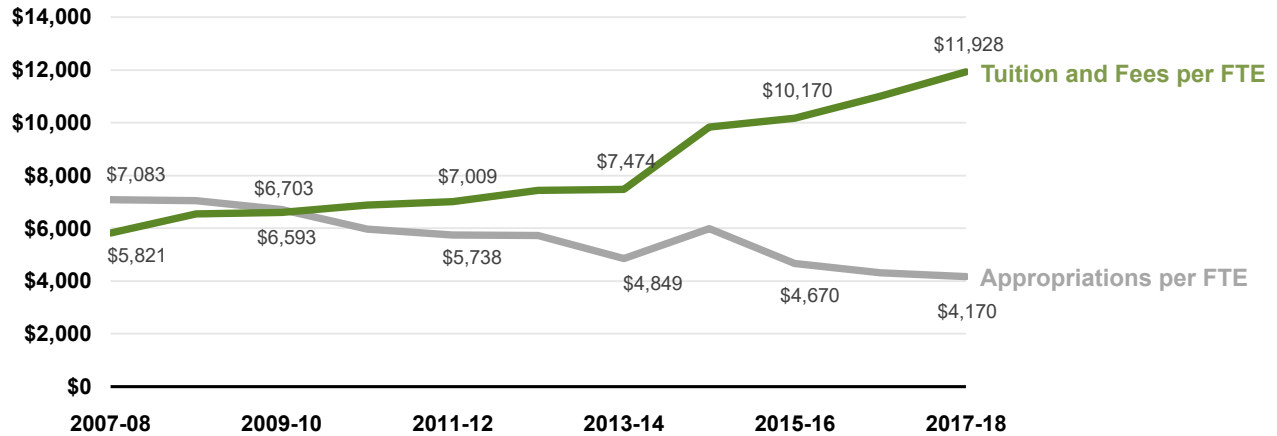


Consumer Price Index retrieved from FRED, Federal Reserve Bank of St. Louis: Bureau of Labor Statistics, South urban area, 2017. Tuition and fees retrieved from the U.S. Department of Education, Integrated Postsecondary Education Data System, Institutional Characteristics Files, 2007 to 2017. Median household income retrieved from FRED, Federal Reserve Bank of St. Louis: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplements, South region, 2020.

## Dollars per FTE Student from State Appropriations and Tuition and Fees

Operational funds consisted **mostly of tuition and fees** for Oklahoma's **public four-year institutions** in 2017-18.

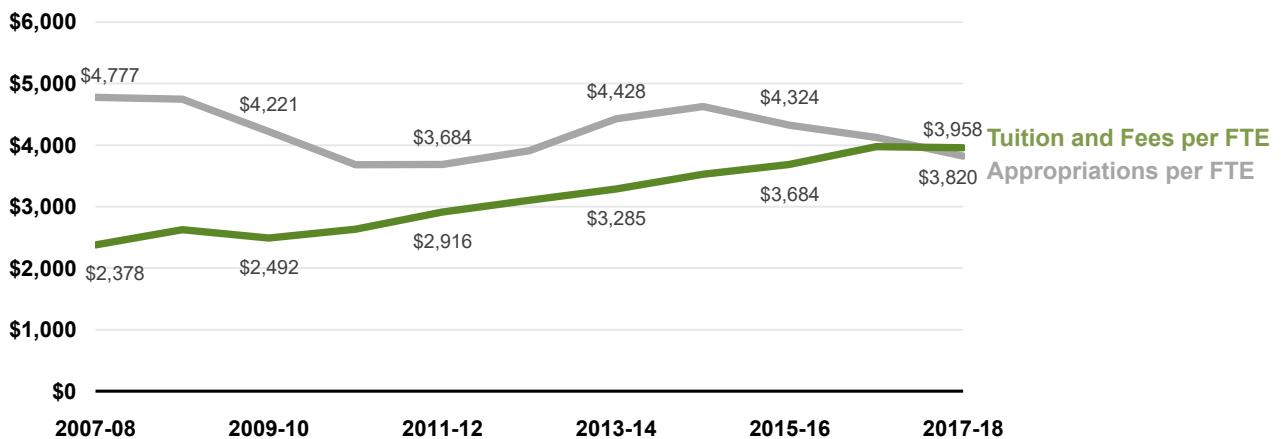
Net tuition and fees per FTE student at Oklahoma's four-year institutions increased from \$5,821 in 2007-08 to \$11,928 in 2017-18. In comparison, state appropriations per FTE student decreased from \$7,083 in 2007-08 to \$4,170 in 2017-18. Students and families started paying a larger share of the total funding per student after 2009-10.



Source: SREB-State Data Exchange

Operating expenses at Oklahoma's **public two-year institutions** consisted **mostly of tuition and fees for the first time in over 10 years**.

Net tuition and fees per FTE student at Oklahoma's two-year institutions increased from \$2,378 in 2007-08 to \$3,958 in 2017-18. In comparison, state and local appropriations per FTE student decreased from \$4,777 in 2007-08 to \$3,820 in 2017-18.



Source: SREB-State Data Exchange

## Additional State Context

**Postsecondary Enrollment.** In 2017-18, 29% of students in Oklahoma were enrolled in public four-year Type 1 institutions, 27% were enrolled at public four-year Type 2 institutions, 30% were enrolled in public two-year colleges, and 14% were enrolled in public technical colleges.

**Pell Grants.** In 2017-18, 17% 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 22% of costs in public four-year Type 2 institutions, 25% in public two-year colleges, and 16% of costs in public technical colleges.

**Education Attainment.** In 2018, nearly 46% 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 2019 graduated from four-year colleges with debt, owing an average of \$25,793.

Sources: Enrollment: U.S. Department of Education, Integrated Postsecondary Education Data Systems, 2017. Retention: SREB-State Data Exchange. Pell: U.S. Department of Education: 2017-2018 Award Year Grant Volume by School (2019) and SREB analysis of National Center for Education Statistics student financial aid database, 2017-18. Educational attainment: State Higher Education Master Plans and Lumina Foundation, "A Stronger Nation," 2019. Student debt: The Institute for College Access & Success. College Insight, <https://college-insight.org>. Student debt and undergraduate financial aid data are licensed from Peterson's Undergraduate Financial Aid and Undergraduate Databases, © 2020 Peterson's LLC, all rights reserved. All data may be reproduced, with attribution, subject to restrictions under this Creative Commons license: <https://creativecommons.org/licenses/by-nc-nd/3.0/>.

\* SREB-State Data Exchange did not include retention rates for the 2017 cohort at Oklahoma institutions.

## 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



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## 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 2017-18 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 2017-18 academic year. Some IPEDS surveys collect data for the prior academic year; for instance, the 2017-18 Student Financial Aid survey collected data for the 2016-17 academic year.

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](https://www.sreb.org/Affordability) for detailed sources and explanatory notes.

*SREB College Affordability Profiles detail data and trends specific to each SREB state to assist policy-makers 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/Affordability>.*