

# Oklahoma

## College Affordability Profile

The Southern Regional Education Board convened a Commission on College Affordability in the South and published a report in 2016 emphasizing that affordability is a critical factor in both access to and completion of postsecondary education. In this year's SREB College Affordability Profiles, SREB examined data for the 2021-22 academic year, the most recent year that student financial aid and net price data are available. The data shows both positive and challenging aspects of college affordability in Oklahoma, particularly for lower-income families. While two-year and technical institutions provide more affordable options, trends indicate growing challenges even at these traditionally more accessible institutions.

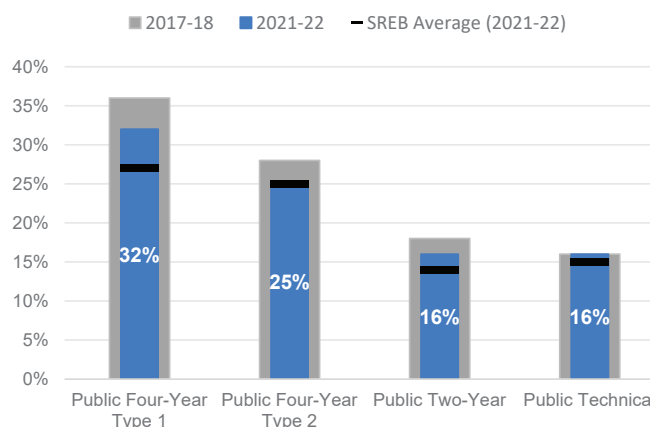
### Family Income Needed for Net Price at Public Institutions

In 2021-22, the percentage of family income required to pay for college in Oklahoma was lower than 2017-18 for public four-year Type 1, four-year Type 2 and two-year institutions.

Oklahoma shows improvements across most institution types from 2017-18 to 2021-22, with four-year Type 1 institutions showing the largest improvement.

The 16-percentage point gap between public four-year Type 1 and technical institutions indicates significant variations in affordability across institution types.

While improvements are noted, four-year Type 1 institutions remain significantly above SREB averages, suggesting continued affordability challenges at this level.



U.S. Department of Education, Integrated Postsecondary Education Data System, Student Financial Aid Files and Directory Files 2018 and 2022, 12-Month Enrollment Instructional Activity Files 2018 and 2022. American Community Survey Public Use Microdata Samples 2018 and 2022. Institutional sectors based on SREB-State Data Exchange categories.

#### Key terms:

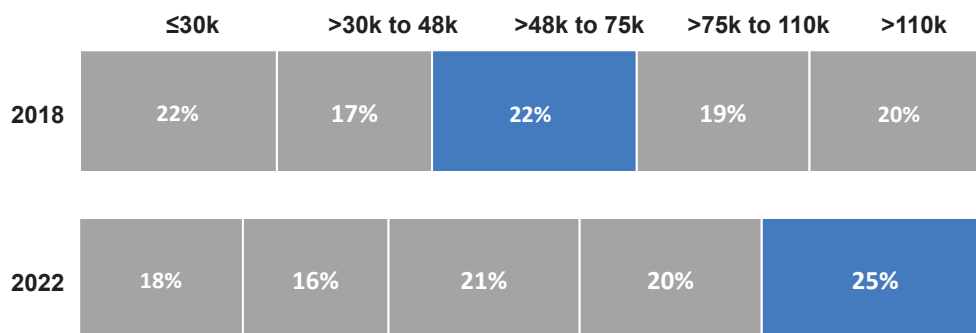
**Four-Year Institution Type 1:** Four-year institutions that awarded at least 30 doctoral degrees in five different areas.

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

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

## Distribution of Average Family Income

In Oklahoma, students from families that made \$110,000 or more have seen the largest increase. Relatively balanced income distribution in 2018 shifted toward greater concentration in the highest income group in 2022.



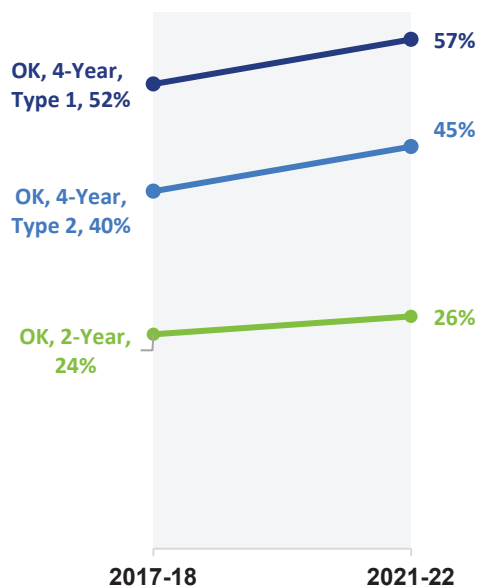
Integrated Postsecondary Education Data System, Student Financial Aid Files and Directory Files 2018 and 2022.

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

The percentage of income required for median tuition and fees increased across all institution types for Oklahoma families making less than \$30,000.

Oklahoma shows concerning trends with increases across all institution types for low-income families. The 31-percentage point gap between four-year Type 1 and two-year institutions indicates disparities in accessibility.

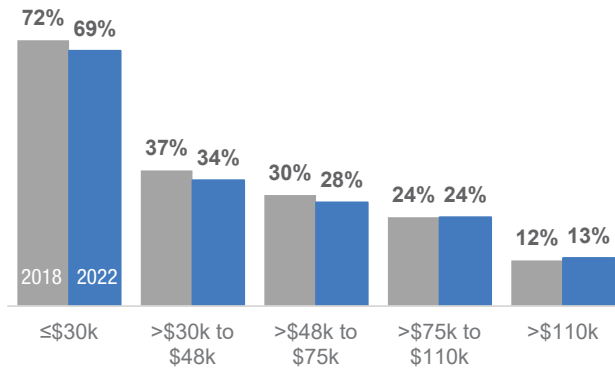
Families needed 26% of their income in 2021-22 to cover the state's median tuition at two-year institutions. In 2017-18 it was 24%. While two-year institutions remain more affordable, the universal increase in required income percentages suggests growing affordability challenges for families making less than \$30,000.



U.S. Department of Education, Integrated Postsecondary Education Data System, Student Charges Data Files and Directory Files 2083 and 2022, 12-Month Enrollment Instructional Activity Data Files 2018 and 2022. American Community Survey Public Use Micro Sample Files 2018 and 2022.

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

The percentage of income that Oklahoma families needed to pay for educational expenses at four-year Type 1 institutions decreased from 2018 to 2022 for most income groups.



U.S. Department of Education, Integrated Postsecondary Education Data System, Student Financial Aid Files and Directory Files 2018 and 2022, 12-Month Enrollment Instructional Activity Files 2018 and 2022. American Community Survey Public Use Microdata Samples, 2018 and 2022. Institutional types based on SREB-State Data Exchange categories.

The data shows modest improvements for lower and middle-income brackets, while upper-income brackets remain stable or show slight increases. The 56-percentage point gap between highest and lowest income groups in 2022 indicates severe inequity in affordability.

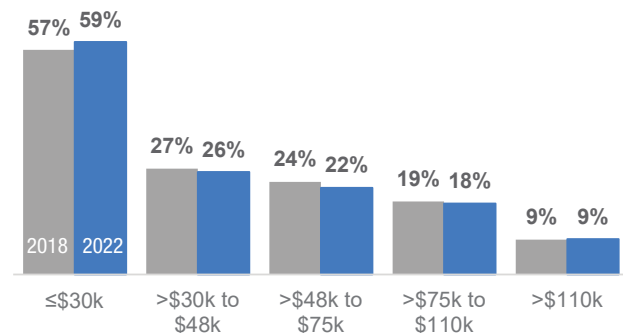
While there are some improvements for lower-income groups, the burden remains particularly severe, requiring more than two-thirds of annual income for the lowest income bracket.

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

Four-year Type 2 institutions in Oklahoma show mixed trends across income brackets, with slight improvements for middle-income groups but an increased burden for the lowest income bracket.

The 50-percentage point gap between the highest and lowest income groups in 2022 indicates inequity in affordability.

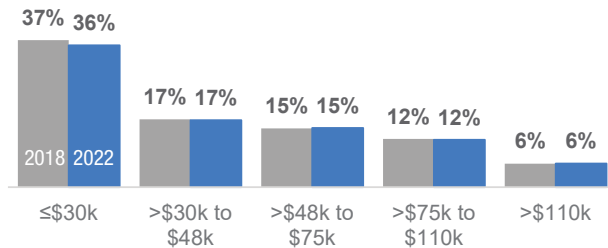
The increased burden on the lowest income group is particularly concerning, suggesting growing affordability challenges for the most economically vulnerable students.



U.S. Department of Education, Integrated Postsecondary Education Data System, Student Financial Aid Files and Directory Files 2018 and 2022, 12-Month Enrollment Instructional Activity Files 2018 and 2022. American Community Survey Public Use Microdata Samples, 2018 and 2022. Institutional types based on SREB-State Data Exchange categories.

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

The percentage of income that Oklahoma families needed to pay for educational expenses at two-year institutions remained stable for most income categories from 2018 to 2022.



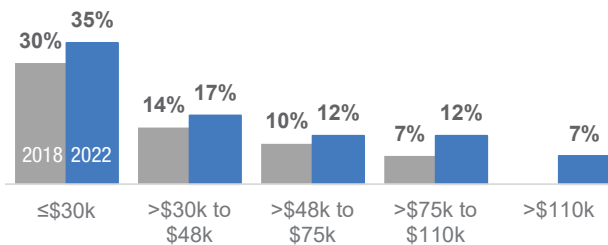
U.S. Department of Education, Integrated Postsecondary Education Data System, Student Financial Aid Files and Directory Files 2018 and 2022, 12-Month Enrollment Instructional Activity Files 2018 and 2022. American Community Survey Public Use Microdata Samples, 2018 and 2022. Institutional types based on SREB-State Data Exchange categories.

The data shows stability across most income brackets, with only a slight improvement in the lowest income group. The 30-percentage point gap between highest and lowest income groups indicates inequity in affordability.

While two-year institutions remain more affordable than four-year institutions, the burden on lowest-income families remains substantial and largely unchanged over the period.

## Net Price as a Percentage of Income for Public Technical Institutions

The percentage of income that Oklahoma families needed to pay for educational expenses at two-year institutions increased from 2013 to 2018 for most income categories.



U.S. Department of Education, Integrated Postsecondary Education Data System, Student Financial Aid Files and Directory Files 2018 and 2022, 12-Month Enrollment Instructional Activity Files 2018 and 2022. American Community Survey Public Use Microdata Samples, 2018 and 2022. Institutional types based on SREB-State Data Exchange categories.

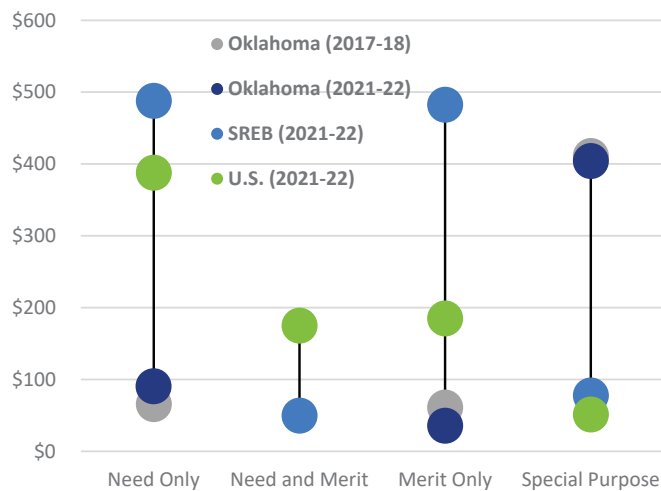
At Oklahoma’s technical institutions, families making less than \$30,000 in 2022 needed 35% of their income to pay educational expenses while families making over \$110,000 needed 6% of their income.

The 28-percentage point gap between highest and lowest income groups in 2022 indicates significant inequity in affordability. Unlike other institution types, technical institutions show a pattern of increasing burden across all income levels from 2018 to 2022.

# State Financial Aid Per Student

Oklahoma awarded more special purpose aid in 2021-22 per full-time-equivalent student than the SREB and national averages. Special purpose aid decreased from 2017-18 to 2021-22.

	Need Only	Need and Merit	Merit Only	Special Purpose
Oklahoma (2017-18)	\$66	NA	\$61	\$411
Oklahoma (2021-22)	\$90	NA	\$36	\$404
SREB (2021-22)	\$488	\$50	\$483	\$78
U.S. (2021-22)	\$388	\$175	\$185	\$51



The state spent \$404 on average per undergraduate FTE student on special purpose aid in 2021-22, compared to \$411 in 2017-18. The SREB average in 2021-22 was \$78 and the national average was \$51.

While need-based aid showed modest growth, it remains significantly below regional and national averages. Oklahoma's high special purpose aid distinguishes it from peers, though overall aid levels in traditional categories lag both SREB and national averages.

National Association of State Student Grant & Aid Programs 2018 and 2022 annual survey (results for public institutions only). U.S. Department of Education, Integrated Postsecondary Education Data System Instructional Activity File, 2018 and 2022, and Directory File, 2018 and 2022.

## Student Borrowing at Public Institutions

Oklahoma shows increasing borrowing trends across all institution types, with technical institutions showing the largest percentage increase.

	Oklahoma 2015-16	Oklahoma 2020-21	SREB Average 2020-21	U.S. Average 2020-21
Four-Year Type 1	\$20,104	\$20,577	\$20,710	\$20,550
Four-Year Type 2	\$18,148	\$18,963	\$21,912	\$20,758
Two-Year	\$10,264	\$11,003	\$10,088	\$10,653
Technical	\$7,500	\$9,500	\$9,037	\$10,088

U.S. Department of Education, College Scorecard, 2016-17 and 2021-22. U.S. Department of Education, Integrated Postsecondary Education Data System, 12-Month Enrollment Instructional Activity Data Files 2018 and 2022 and Directory Files 2018 and 2022.

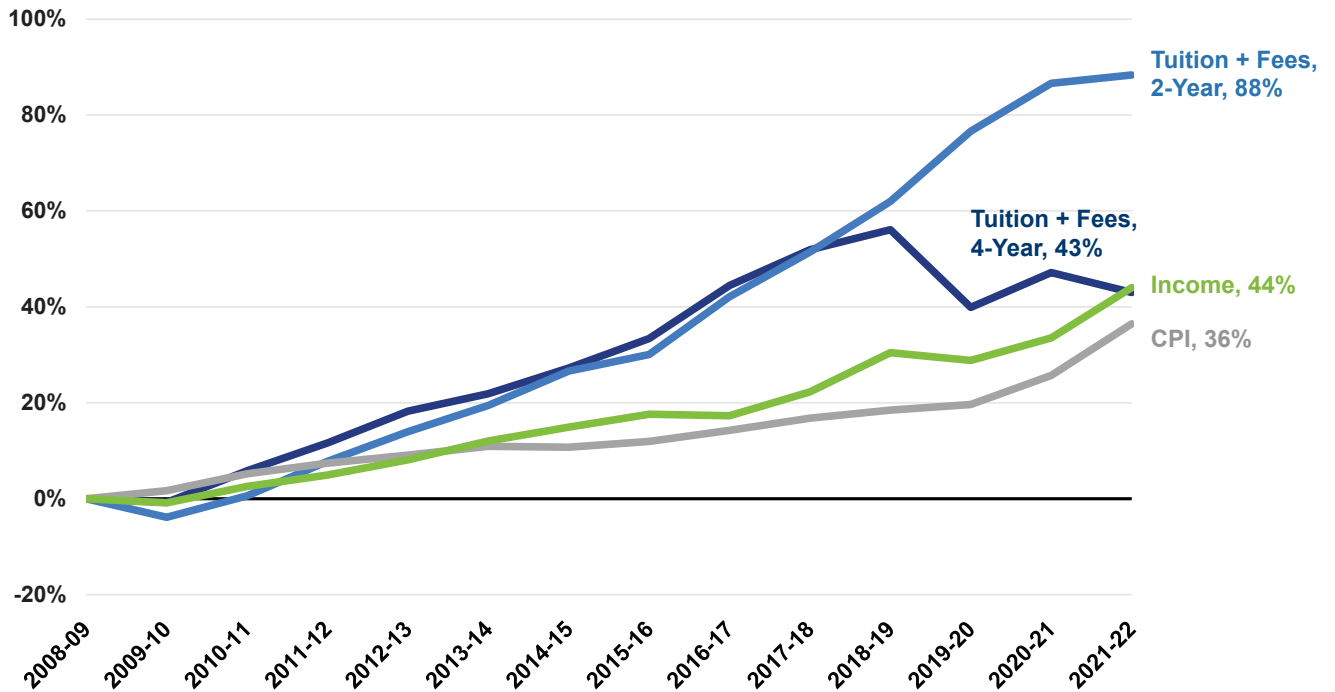
Graduates who sought a degree or certificate from four-year Type 1 universities in Oklahoma in 2020-21 borrowed, on average, \$20,577 and graduates of four-year Type 2 institutions borrowed \$18,963. Despite the increases, four-year Type 2 institutions maintain borrowing levels below SREB and national averages.

In 2020-21, students at two-year colleges borrowed an average of \$11,003, while those at technical institutions borrowed an average of \$9,500. Both two-year and technical institutions exhibit concerning trends, with borrowing levels above the SREB averages.

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

This pattern indicates a shift in Oklahoma's traditional affordability advantage at two-year institutions, while four-year institutions maintained better alignment with income growth.

The growth in tuition and fees at two-year institutions was double that of four-year institutions, driven by a sharp increase in two-year tuition and fees during the mid-2010s.

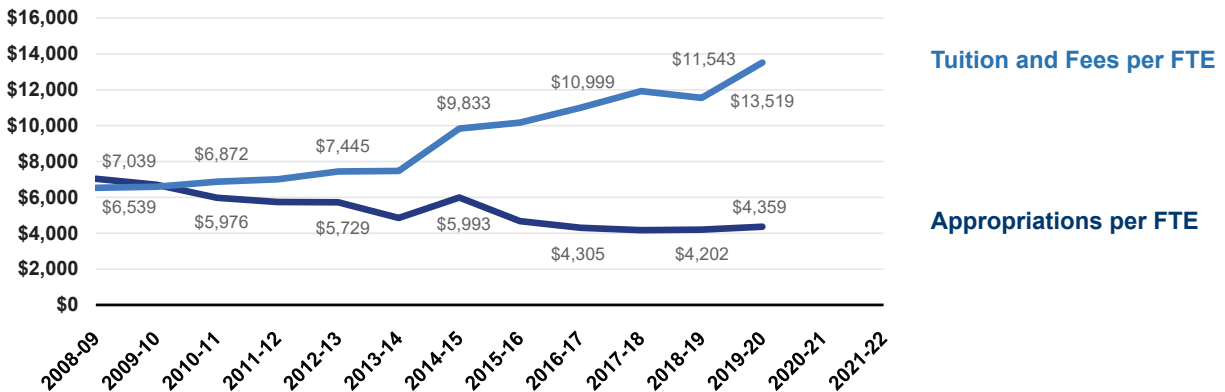


Consumer Price Index retrieved from FRED, Federal Reserve Bank of St. Louis: Bureau of Labor Statistics, South urban area, 2021. Tuition and fees retrieved from the U.S. Department of Education, Integrated Postsecondary Education Data System, Institutional Characteristics Files, 2008 to 2021. Median family income retrieved from the U.S. Census Bureau, U.S. Department of Commerce, American Community Survey, ACS 1-Year Estimates Detailed Tables, Table B19113, 2023.

## 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 2018-19.

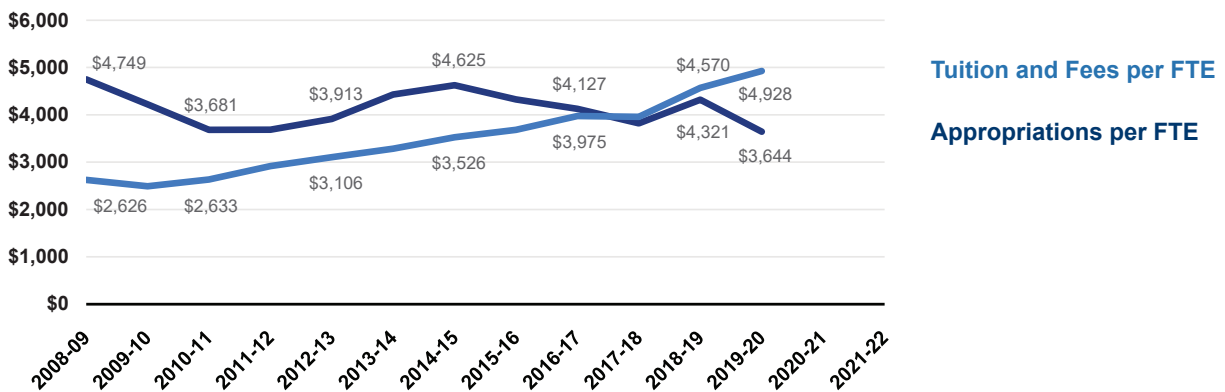
Net tuition and fees per FTE student at Oklahoma's four-year institutions increased from \$6,539 in 2008-09 to \$11,543 in 2018-19. In comparison, state appropriations per FTE decreased from \$7,039 in 2008-09 to \$4,202 in 2018-19. Students and families started paying a larger share of the total funding per student after 2009-10. Data for 2020-21 and 2021-22 are missing.



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 \$2,26 in 2008-09 to \$4,570 in 2018-19. In comparison, state and local appropriations per FTE decreased from \$4,749 in 2008-09 to \$4,321 in 2018-19. Data for 2020-21 and 2021-22 are missing.



Source: SREB-State Data Exchange



# Oklahoma Fast Facts

**Postsecondary Enrollment:** According to 2021 fall enrollment, 26% of students in Oklahoma were enrolled in public four-year Type 1 institutions, 26% were enrolled at public four-year Type 2 institutions, 32% were enrolled in public two-year colleges and 16% were enrolled at technical institutions.

**FAFSA:** As of July 5, 2024, Oklahoma’s high school class of 2024 had a FAFSA completion rate of 38%, a 13% decrease from the rate on the same date in 2023.

**Federal Student Aid:** In 2021-22, 25% of students receiving any form of federal student aid were awarded Pell Grants, while 35% received federal student loans.

**Education Attainment:** In 2022, 50.3% of Oklahoma’s working adult population (ages 25 to 64) held a postsecondary credential, placing the state 4 -percentage points below the national average of 54.3%. This figure includes short-term credentials, which account for 12.3 % of Oklahoma’s credential attainment rate, including certificates and industry-recognized certifications.

**Workforce Needs:** By 2031, 60% of jobs in Oklahoma will require a postsecondary credential. Oklahoma ranks 49th among states in the percentage of jobs projected to require such credentials.

Sources: Postsecondary Enrollment: U.S. Department of Education, Integrated Postsecondary Education Data Systems, 2022.

FAFSA: FAFSA Tracker – National, Retrieved November 2024. <https://national.fafsatracker.com/schoolView/36>.

Federal Student Aid: SREB analysis of National Center for Education Statistics student financial aid database, 2021-22.

Educational attainment: Lumina Foundation, A Stronger Nation, Retrieved November 2024.

<https://www.luminafoundation.org/stronger-nation/report/#/progress/state/OK>.

Workforce Needs: Georgetown University, After Everything: Projections of Jobs, Education, and Training Requirements through 2031, Retrieved November 2024. <https://cew.georgetown.edu/cew-reports/projections2031/>.

## Oklahoma Institutions by Type

### Public Four-Year Type 1

Oklahoma State University-Main Campus

University of Oklahoma-Norman Campus

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### Public Four-Year Type 2

Cameron University

Rogers State University

East Central University

Southeastern Oklahoma State University

Langston University

Southwestern Oklahoma State University

Northeastern State University

University of Central Oklahoma

Northwestern Oklahoma State University

University of Science and Arts of Oklahoma

Oklahoma Panhandle State University

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### Public Two-Year

Carl Albert State College

Northeastern Oklahoma A&M College

Connors State College

Northern Oklahoma College

Eastern Oklahoma State College

Oklahoma City Community College

Murray State College

Oklahoma State University Institute of Technology

# Oklahoma Institutions by Type

## Public Two-Year (continued)

Oklahoma State University-Oklahoma City  
Redlands Community College  
Rose State College

Seminole State College  
Tulsa Community College  
Western Oklahoma State College

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## Technical Colleges

Autry Technology Center  
Caddo Kiowa Technology Center  
Canadian Valley Technology Center  
Central Technology Center  
Chisholm Trail Technology Center  
Eastern Oklahoma County Technology Center  
Francis Tuttle Technology Center  
Gordon Cooper Technology Center  
Great Plains Technology Center  
Green Country Technology Center  
High Plains Technology Center  
Indian Capital Technology Center-Muskogee  
Indian Capital Technology Center-Sallisaw  
Indian Capital Technology Center-Stilwell  
Indian Capital Technology Center-Tahlequah  
Kiamichi Technology Center-Atoka  
Kiamichi Technology Center-Durant  
Kiamichi Technology Center-Hugo  
Kiamichi Technology Center-Idabel  
Kiamichi Technology Center-McAlester  
Kiamichi Technology Center-Poteau  
Kiamichi Technology Center-Spiro

Kiamichi Technology Center-Stigler  
Kiamichi Technology Centers-Talihina  
Campus  
Meridian Technology Center  
Metro Technology Centers  
Mid-America Technology Center  
Mid-Del Technology Center  
Moore Norman Technology Center  
Northeast Technology Center-Afton  
Northeast Technology Center-Claremore  
Northeast Technology Center-Kansas  
Northeast Technology Center-Pryor  
Northwest Technology Center-Alva  
Northwest Technology Center-Fairview  
Pioneer Technology Center  
Pontotoc Technology Center  
Red River Technology Center  
Southern Oklahoma Technology Center  
Southwest Technology Center  
Wes Watkins Technology Center  
Western Technology Center

## 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 2021-22 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 2021-22 academic year. Some IPEDS surveys collect data for the prior academic year; for instance, the 2022-23 Student Financial Aid survey collected data for the 2021-22 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 <https://www.sreb.org/state-affordability-profiles> 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 [SREB.org/Affordability](https://www.sreb.org/Affordability).*