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# 2016 COLLEGE AFFORDABILITY DIAGNOSIS

## OKLAHOMA



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# OKLAHOMA

COLLEGE  
AFFORDABILITY  
RANKING

22

Oklahoma's public four-year nondoctoral institutions are among the most affordable in the nation, but these schools do not meet the needs of all students. College affordability is a serious concern in a state where only 33 percent of working-age adults (age 35–64) have a postsecondary credential—especially considering that by 2020, 64 percent of jobs in Oklahoma will require one.

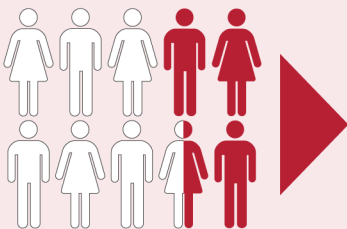
More than one third of Oklahoma students enroll in public two-year colleges. Students attending these institutions would have to work, on average, 23 hours a week to cover the costs of attending full time.

Since 2004, Oklahoma has substantially increased its investment in financial aid, offering a need-based financial aid program and a program that combines both need and other criteria for awarding financial aid. This combination program offers more than double the national average in financial aid per student.

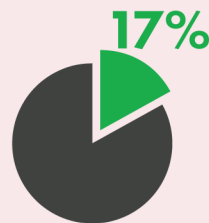
- ▶ About a quarter of Oklahoma students are enrolled in public four-year nondoctoral institutions, where full-time students would be required to work 26 hours per week, on average, to cover their costs.

- ▶ More than one quarter of families earn \$30,000 or less in Oklahoma.
- ▶ The total number of high school graduates at public institutions in Oklahoma is projected to grow by 5 percent between 2020 and 2028.
- ▶ Oklahoma invests half as much as the national average in need-based financial aid for students attending public institutions, but more than twice the national average in a program that combines both need and other criteria for students attending public institutions.
- ▶ Racial and ethnic disparities in higher education attainment persists. Thirty-six percent of White Oklahoma residents have an associate's degree or higher, compared to 25 percent of Native Americans and 13 percent of Hispanics.

More Oklahoma students attend **public two-year institutions** than any other kind of institution, with **35 percent enrolled**. Families would spend, on average, **17 percent of annual income** to pay for full-time attendance.

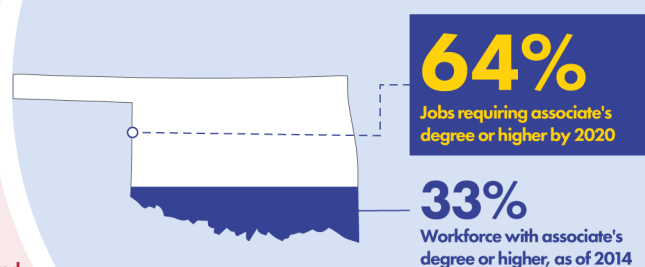


Percentage of students attending public two-year institutions



Percentage of family income required to pay for full-time attendance

On average, **33 percent** of working-age Oklahoma state residents (age 25–64) have an associate's degree or higher. By 2020, **64 percent of jobs will require an associate's degree or higher**.



**64%**

Jobs requiring associate's degree or higher by 2020

**33%**

Workforce with associate's degree or higher, as of 2014

# WHAT PERCENT OF FAMILY INCOME would be needed to attend college full time?

	Percent of Income 2008	Percent of Income 2013	Ranking*
<b>Public Two-Year</b> (35 percent of enrollment)**	18	17	22
<b>Public Four-Year Nondoctoral</b> (24 percent of enrollment)	19	20	6
<b>Public Research</b> (22 percent of enrollment)	32	31	31
<b>Private Four-Year Nondoctoral</b> (9 percent of enrollment)	36	47	29
<b>Private Research</b> (2 percent of enrollment)	45	55	20
<b>Technical Colleges</b> (8 percent of enrollment)	NA	21	

\* This measure ranked states 1-50. The lower the ranking on this measure, the better a state performed on overall college affordability.

\*\* Enrollment may not add up to 100% due to rounding.

**NOTE:** The "net price" reported in the following tables for each sector of higher education includes tuition, mandatory fees, room/board and books *minus* all financial aid (federal, state and institutional).

For information on how these measures were calculated or which institutions were included, please see the technical report, available at [www2.gse.upenn.edu/irhe/affordability-diagnosis](http://www2.gse.upenn.edu/irhe/affordability-diagnosis).

## STATE INCOME PROFILE

Income

**\$0—30,000**

Average Income in Group

**\$17,480**

Families in Group

**26%**

Income

**\$30,000 —48,000**

Average Income in Group

**\$38,983**

Families in Group

**19%**

Income

**\$48,000—75,000**

Average Income in Group

**\$60,795**

Families in Group

**22%**

Income

**\$75,000—110,000**

Average Income in Group

**\$90,963**

Families in Group

**18%**

Income

**\$110,000 and above**

Average Income in Group

**\$186,664**

Families in Group

**15%**

# PERCENT OF FAMILY INCOME needed to attend full time:

## PUBLIC TWO-YEAR INSTITUTION

	Net Price	% of Income Needed to Pay Net Price
\$0—30,000	6,397	<b>37</b>
\$30,000—48,000	7,107	<b>18</b>
\$48,000—75,000	8,850	<b>15</b>
\$75,000—110,000	10,559	<b>12</b>
\$110,000 and above	11,095	<b>6</b>

Students would have to work 23 hours a week, on average, at federal minimum wage to pay for college expenses to attend a public two-year institution full time.

## PUBLIC FOUR-YEAR NONDOCTORAL INSTITUTION

	Net Price	% of Income Needed to Pay Net Price
\$0—30,000	7,090	<b>41</b>
\$30,000—48,000	8,216	<b>21</b>
\$48,000—75,000	11,301	<b>19</b>
\$75,000—110,000	13,418	<b>15</b>
\$110,000 and above	13,680	<b>7</b>

Students would have to work 26 hours a week, on average, at federal minimum wage to pay for college expenses to attend a public four-year nondoctoral institution full time.

## PUBLIC RESEARCH INSTITUTION

	Net Price	% of Income Needed to Pay Net Price
\$0—30,000	11,214	<b>64</b>
\$30,000—48,000	12,639	<b>32</b>
\$48,000—75,000	16,338	<b>27</b>
\$75,000—110,000	19,521	<b>21</b>
\$110,000 and above	20,565	<b>11</b>

Students would have to work 43 hours a week, on average, at federal minimum wage to pay for college expenses to attend a public research institution full time.

Source: Income data: U.S. Census Bureau; Net price data: U.S. Department of Education.

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PROFILE**

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Average Income in Group  
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Income  
**\$110,000 and above**  
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**\$186,664**  
Families in Group  
**15%**

**PERCENT OF FAMILY INCOME  
needed to attend full time:**

**PRIVATE FOUR-YEAR NONDOCTORAL INSTITUTION**

	Net Price	% of Income Needed to Pay Net Price
\$0—30,000	19,924	<b>114</b>
\$30,000—48,000	19,152	<b>49</b>
\$48,000—75,000	20,562	<b>34</b>
\$75,000—110,000	22,761	<b>25</b>
\$110,000 and above	24,850	<b>13</b>

Students would have to work 54 hours a week, on average, at federal minimum wage to pay for college expenses to attend a private four-year nondoctoral institution full time.

**PRIVATE RESEARCH INSTITUTION**

	Net Price	% of Income Needed to Pay Net Price
\$0—30,000	22,426	<b>128</b>
\$30,000—48,000	21,636	<b>56</b>
\$48,000—75,000	24,889	<b>41</b>
\$75,000—110,000	27,984	<b>31</b>
\$110,000 and above	31,748	<b>17</b>

Students would have to work 68 hours a week, on average, at federal minimum wage to pay for college expenses to attend a private research institution full time.

**TECHNICAL COLLEGE**

	Net Price	% of Income Needed to Pay Net Price
\$0—30,000	6,741	<b>39</b>
\$30,000—48,000	8,215	<b>21</b>
\$48,000—75,000	8,361	<b>14</b>
\$75,000—110,000	8,103	<b>9</b>
\$110,000 and above	NA	<b>NA</b>

Source: Income data: U.S. Census Bureau; Net price data: U.S. Department of Education.

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## WHAT INVESTMENT DOES THE STATE MAKE to financial aid programs to make college more affordable?

### TOTAL STATE FINANCIAL AID DOLLARS PER STUDENT AT PUBLIC TWO- AND FOUR-YEAR INSTITUTIONS

	2004	2007	2013	National Average, 2013
<b>Need-Based Aid</b>	117	131	122	474
<b>Other Aid</b>	140	284	458	210

### TOTAL STATE FINANCIAL AID DOLLARS PER STUDENT AT PRIVATE INSTITUTIONS

	2004	2007	2013	National Average, 2013
<b>Need-Based Aid</b>	84	95	85	644
<b>Other Aid</b>	123	389	514	221

Data Source: National Association of State Student Grant and Aid Programs and the U.S. Department of Education.

## HOW MUCH IS ANNUAL UNDERGRADUATE BORROWING for students who earn and do not earn degrees?

- ▶ Students who enroll in public research institutions typically borrow \$2,999 annually.
- ▶ Students who enroll at private research institutions typically borrow \$2,599 annually.
- ▶ Students who enroll at public four-year nondoctoral institutions typically borrow \$4,021 annually.
- ▶ Students who enroll at private four-year nondoctoral institutions typically borrow \$4,900 annually.
- ▶ Students who enroll at technical colleges typically borrow \$229 annually.
- ▶ In contrast, students who enroll at public two-year institutions borrow \$2,115 annually.

Data Source: U.S. Department of Education.

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# WHAT CONSIDERATIONS SHOULD STATES take into account in establishing policies on college affordability?

## Workforce Needs

- ▶ By 2020, 64 percent of jobs in Oklahoma will require a postsecondary credential.
- ▶ Oklahoma is 35th in terms of states with the highest percentage of jobs that will require a postsecondary credential in the future.

## Educational Attainment

- ▶ As of 2014, 34 percent of young adults in Oklahoma (ages 25-34) had an associate's degree or higher compared to 42 percent nationally.
- ▶ As of 2014, 33 percent of working age adults in Oklahoma (ages 35-64) had an associate's degree or higher, compared to 40 percent nationally.

## Educational Attainment by Race/Ethnicity

- ▶ As of 2014, on average, 33 percent of working age Oklahoma state residents (age 25-64) have an associate's degree or higher. However, attainment varies by race: 36 percent of Whites have an associate's degree or higher but the other two most populous racial groups (Native Americans and Hispanics) have attainment of only 25 percent and 13 percent respectively.

## Educational Pipeline in Oklahoma

- ▶ In 2020, Oklahoma's public high school graduates are projected to be 18 percent Native American and 15 percent Hispanic.
- ▶ The total number of high school graduates at public institutions in Oklahoma are projected to grow by only 5 percent between 2020 and 2028.
- ▶ The percent of graduates that are Native American in Oklahoma is projected to grow by 3 percent and the percent of graduates that are White is projected to decline by 4 percent while the percent of graduates that are Hispanic is projected to grow by 3 percent over the same time period.
- ▶ While the decline in White graduates is similar to projections for the nation (4 percent decline in White graduates between 2020 and 2028), the growth in Native Americans in Oklahoma is above national patterns (Native Americans are projected to remain constant between 2020 and 2028). The growth in Hispanics is similar to national trends (Hispanics are projected to grow by 2 percent of national high school graduates by 2028).

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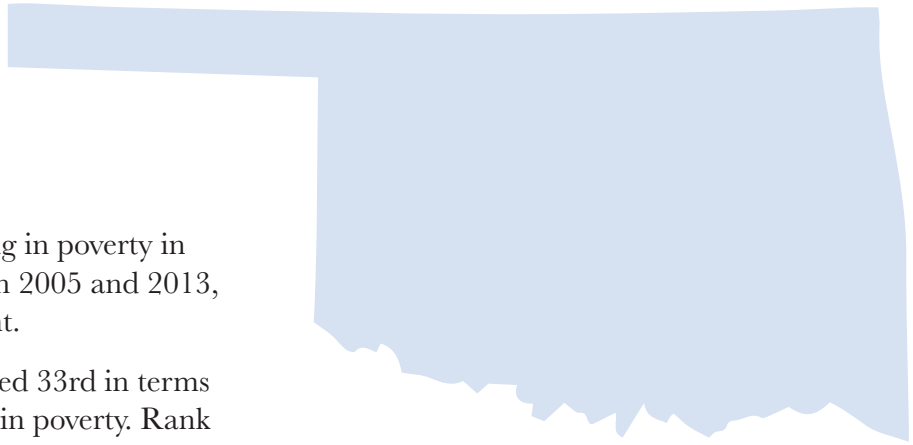


### Children in Poverty

- ▶ The percent of children living in poverty in Oklahoma increased between 2005 and 2013, from 23 percent to 24 percent.
- ▶ In 2013 Oklahoma was ranked 33rd in terms of percent of children living in poverty. Rank order is from lowest to highest percentages of poverty.

### Student Share of Total State and Tuition Revenues for Public Higher Education

- ▶ In Oklahoma, total student share of state and net tuition revenues per full time student was 23 percent in 1989, 12 percent in 2000, and 43 percent in 2014, adjusted for inflation. This pattern shows that net tuition revenues were decreasing as a share of higher education funding from 1989 to 2000 but after the 2007-08 recession net tuition revenues increased rapidly.



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# POLICY QUESTIONS FOR STATE LEADERS

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- ▶ In what types of higher education institutions (sectors) has the state lost ground in college affordability?
- ▶ What are the economic circumstances of families in the state (by income quintiles, by different regions of the state, etc.)? What are the implications for college affordability?
- ▶ What is the projected demand for an educated workforce in the state? How far is your state from addressing this demand? To what extent is college affordability one of the barriers in educating more state residents?
- ▶ What are the gaps in college attainment between Whites and minority groups in your state? How can state policies on college affordability help to narrow these gaps?
- ▶ How is tuition policy related, if at all, to the income of the students and families that the state must educate?
- ▶ If tuition policy is delegated to public institutions, how does the state provide oversight to ensure that tuition and other educational costs are affordable for students and families?
- ▶ In what ways can state policies related to tuition be more tightly coupled with state policies on institutional appropriations and financial aid to address college affordability?
- ▶ To what extent do tuition policies encourage access to higher education and completion of certificates and degrees? How do financial aid policies address the needs of both young and working-age students?
- ▶ In what ways has the state provided incentives for institutions to improve efficiency and productivity in order to reduce the overall costs to students?
- ▶ Research shows that students who work more than 20 hours a week are less likely to make progress toward or complete their certificate or degree programs. How is the state alleviating the need for students to work more than 20 hours a week so that they can focus more on earning their certificates and degrees?
- ▶ How much are students borrowing relative to the percent of family income needed to pay for postsecondary education?
- ▶ Are all state policies that influence college affordability inadvertently stratifying higher education by income or race?

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