Examining Affordability in Ohio:

Northeast Region Profile

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SCALE STRATEGIC SOLUTIONS
A DIVISION OF C H SMITH & ASSOCIATES

ESG Education Strategy Group
ACHIEVING GREATER IMPACT

Introduction

When making college-going decisions, students and their families often cite concerns about how much it will cost to attend a college or university[1]. While the long-term financial outcomes of someone with a postsecondary credential far exceed those of a high school graduate[2], short-term costs to enroll in higher education and the foregone wages when a student is stopped-out of the workforce often feel prohibitive to those hoping to pursue a postsecondary credential.

As such, higher education affordability is a high priority for policymakers in many states, including Ohio. The objective of this brief is to explore the current higher education affordability landscape in **Northeast Ohio**, including the Toledo metropolitan area.

This brief is organized into four sections, each of which explores an area of interest to those concerned about higher education affordability across Ohio and specifically in the state's Northeast region:

1. Tuition and fees and cost of attendance at public institutions in this region,
2. Financial aid and scholarships available to students attending these institutions,
3. Take up of federal student loans and student loan burden, and
4. Immediate workforce outcomes when graduates enter the labor force.

This brief focuses only on **public** higher education institutions in Northeast Ohio, and the experience of **in-state undergraduates** who enroll at these colleges and universities. This is because policymakers in Ohio have jurisdiction only over those institutions receiving public dollars, and resources available to students (i.e., state financial aid awards) are available only to those who are residents of the state.

Public colleges and universities highlighted in this brief include:

Alliance Career Center
Ashland County-West Holmes Career Center
Ashtabula County Technical and Career Campus
Auburn Career Center
Bowling Green State University-Firelands
Buckeye Joint Vocational School
Canton City Schools Adult Career and Technical Education
Choffin Career and Technical Center
Cleveland State University

[1] Inside Higher Ed (2023). Student Voice Survey. Available: https://www.insidehighered.com/collections/student-voice/2023
[2] The Federal Reserve Bank of New York (2022). *Labor Market for Recent College Graduates*. Available: https://www.newyorkfed.org/research/college-labor-market/index.html#/wages

Columbiana County Career and Technical Center
Cuyahoga Community College District
Cuyahoga Valley Career Center
EHOVE Career Center
Hannah E Mullins School of Practical Nursing
Kent State University at Ashtabula
Kent State University at East Liverpool
Kent State University at Geauga
Kent State University at Kent
Kent State University at Salem
Kent State University at Stark
Kent State University at Tuscarawas
Lakeland Community College
Lorain County Community College
Lorain County Joint Vocational School District
Madison Adult Career Center
Mahoning County Career and Technical Center
Medina County Career Center
North Central State College
Northern Career Institute
Ohio State University Agricultural Technical Institute
Ohio State University-Mansfield Campus
Pioneer Career and Technology Center
Portage Lakes Career Center
Sandusky Career Center
Stark State College
Trumbull Career & Technical Center
University of Akron Main Campus
University of Akron Wayne College
Wayne County Schools Career Center
Youngstown State University

Tuition and Fees and Cost of Attendance

College tuition is perhaps the most used measure when considering higher education affordability. While this is a widely recognized and critically useful metric, it is incomplete. Cost of attendance (COA) is a much more robust measure of the actual costs to attend a higher education institution; these costs include room and board[3], books and supplies, and transportation.

[3] When available, this brief includes *on-campus housing* in its cost of attendance calculations. For institutions that do not have on-campus housing available to students, *off-campus housing* costs are included.

Cost of attendance varies greatly across technical colleges, two- and four-year colleges and universities in Northeast Ohio, ranging from $2,247 at Butler Technology and Career Development Schools to $49,223 at Wayne County Schools Career Center. **Table 1** includes both Tuition and Fees and total Cost of Attendance amounts for in-state students attending each of these institutions.

Table 1: Tuition and fees and total cost of attendance – Northeast Ohio Public Institutions[4]

Institution	In-state tuition & fees	Total in-state COA
Alliance Career Center	N/A	N/A
Ashland County-West Holmes Career Center	$ 6,716	$ 17,285
Ashtabula County Technical and Career Campus	$ 13,500	$ 29,322
Auburn Career Center	$ 8,050	$ 14,973
Bowling Green State University-Firelands	$ 6,036	$ 24,654
Buckeye Joint Vocational School	$ 6,920	$ 13,770
Canton City Schools Adult Career and Technical Education	$ 15,375	$ 34,898
Choffin Career and Technical Center	$ 8,200	$ 20,900
Cleveland State University	$ 12,254	$ 30,821
Columbiana County Career and Technical Center	$ 11,400	$ 23,461
Cuyahoga Community College District	$ 3,736	$ 13,276
Cuyahoga Valley Career Center	$ 14,300	$ 36,080
EHOVE Career Center	$ 16,589	$ 45,191
Hannah E Mullins School of Practical Nursing	$ 18,475	$ 44,493
Kent State University at Ashtabula	$ 7,058	$ 21,902
Kent State University at East Liverpool	$ 7,058	$ 8,882
Kent State University at Geauga	$ 7,058	$ 21,902
Kent State University at Kent	$ 12,464	$ 30,854
Kent State University at Salem	$ 7,058	$ 21,902
Kent State University at Stark	$ 7,058	$ 21,902
Kent State University at Tuscarawas	$ 7,058	$ 21,902
Lakeland Community College	$ 4,477	$ 15,790
Lorain County Community College	$ 4,660	$ 15,234
Lorain County Joint Vocational School District	$ 4,100	$ 12,087

[4] Data for the 2021-22 academic year provided by National Center for Education Statistics (NCES) and the Ohio Department of Higher Education.

Madison Adult Career Center	$ 6,040	$ 22,658
Mahoning County Career and Technical Center	$ 9,000	$ 26,714
Medina County Career Center	$ 7,162	$ 27,211
North Central State College	$ 4,624	$ 15,533
Northern Career Institute	$ 15,200	$ 28,799
Ohio State University Agricultural Technical Institute	$ 8,998	$ 23,916
Ohio State University-Mansfield Campus	$ 8,944	$ 23,862
Pioneer Career and Technology Center	N/A	N/A
Portage Lakes Career Center	$ 15,995	$ 34,483
Sandusky Career Center	$ 21,089	$ 42,729
Stark State College	$ 4,548	$ 14,674
Trumbull Career & Technical Center	$ 11,500	$ 31,368
University of Akron Main Campus	$ 12,427	$ 28,357
University of Akron Wayne College	$ 7,291	$ 24,571
Wayne County Schools Career Center	$ 14,637	$ 49,223
Youngstown State University	$ 10,478	$ 25,044

Financial Aid

Financial aid is imperative for many students to enroll in higher education, decreasing the cost of attendance dramatically, especially for students from low-income backgrounds. Many students and their families, however, are often not aware of the grants and scholarships for which they are eligible[5] and are often overwhelmed by the process[6] to apply for financial aid – the Free Application for Federal Student Aid (FAFSA.) The FAFSA is required to access federal aid (i.e., Pell grants) and is often required - as is the case in Ohio - to access state grant aid programs (i.e., the Ohio College Opportunity Grant.)

Table 2 presents the proportion of students[7] at each public institution in Northeast Ohio that are receiving grants and scholarships from federal-, state-, and institution-level sources. The majority of students at these forty colleges and universities are receiving some sort of aid; the source varies by each institution. The proportion of low-income students receiving Pell grants, for example, ranges from 2 percent at Pioneer Career and Technology Center to 88 percent at

[5] Dynarski, S., and Scott-Clayton, J. (2013). *Financial aid policy: Lessons from research.* NBER Working Paper #18710.
[6] Scott-Clayton, J. (2012). *Information constraints and financial aid policy.* NBER Working Paper #17811.
[7] Data is limited to first-year enrollees, as this grant amount influences decision-making in ways that differ from upperclassmen undergraduates deciding whether to return to higher education.

Canton City Schools Adult Career and Technical Education. Across the board throughout this region's public campuses, relatively few students have access to state aid. In some cases, there is no uptake of state financial aid to cover associated costs. This is likely due to constraints around the institutions at which a student can use the OCOG, the state's largest grant program. Institutions with large endowments and/or advanced private or community-based philanthropic engagement are able to provide many more students with institutional aid, as is the case, for example, at Kent State University campuses where approximately 83 to 95 percent of students receive some sort of financial aid from the institution itself (i.e., merit scholarships, Flashes Go Further Scholarship, etc.)[8]

Table 2: Financial Aid, Grants and Scholarships – Northeast Ohio Public Institutions[9]

Institution	% receiving any aid	% Pell	% State aid	% institutional aid
Alliance Career Center	N/A	N/A	N/A	N/A
Ashland County-West Holmes Career Center	58%	50%	8%	0%
Ashtabula County Technical and Career Campus	81%	64%	0%	0%
Auburn Career Center	93%	32%	0%	13%
Bowling Green State University-Firelands	86%	46%	1%	14%
Buckeye Joint Vocational School	78%	54%	28%	6%
Canton City Schools Adult Career and Technical Education	100%	88%	59%	35%
Choffin Career and Technical Center	100%	79%	75%	0%
Cleveland State University	94%	48%	37%	78%
Columbiana County Career and Technical Center	97%	67%	18%	6%
Cuyahoga Community College District	76%	55%	4%	28%
Cuyahoga Valley Career Center	91%	82%	9%	0%
EHOVE Career Center	50%	17%	21%	0%
Hannah E Mullins School of Practical Nursing	73%	45%	9%	0%
Kent State University at Ashtabula	97%	52%	41%	86%
Kent State University at East Liverpool	93%	53%	43%	90%
Kent State University at Geauga	87%	51%	40%	79%
Kent State University at Kent	96%	30%	22%	94%

[8] Kent State University Scholarships: https://www.kent.edu/financialaid/scholarships-new-first-year-ohio
[9] Data for the 2021-22 academic year provided by National Center for Education Statistics (NCES) and the Ohio Department of Higher Education.

Kent State University at Salem	93%	50%	43%	83%
Kent State University at Stark	94%	43%	31%	86%
Kent State University at Tuscarawas	96%	41%	33%	95%
Lakeland Community College	66%	40%	2%	22%
Lorain County Community College	86%	44%	5%	46%
Lorain County Joint Vocational School District	67%	60%	23%	0%
Madison Adult Career Center	90%	27%	27%	33%
Mahoning County Career and Technical Center	63%	44%	44%	0%
Medina County Career Center	43%	43%	0%	0%
North Central State College	99%	46%	14%	40%
Northern Career Institute	100%	73%	46%	0%
Ohio State University Agricultural Technical Institute	86%	28%	19%	69%
Ohio State University-Mansfield Campus	84%	39%	31%	67%
Pioneer Career and Technology Center	11%	2%	N/A	N/A
Portage Lakes Career Center	88%	60%	4%	23%
Sandusky Career Center	100%	50%	100%	0%
Stark State College	95%	42%	2%	31%
Trumbull Career & Technical Center	100%	72%	32%	0%
University of Akron Main Campus	98%	19%	31%	94%
University of Akron Wayne College	95%	27%	18%	90%
Wayne County Schools Career Center	85%	63%	22%	2%
Youngstown State University	100%	42%	30%	84%

Federal Student Loans/Loan Burden

Further, there is great concern among policymakers and higher education researchers alike about the amount of loan debt accrued by students pursuing postsecondary education. Student loan debt is often cited as a barrier to college graduates buying a home, or saving for their futures as they are required to repay their loans over, in some cases, 25-30 years.[10] **Table 3** displays the proportion of students at public institutions in Northeast Ohio who take on federal student loan debt. On average, loan amounts among those who choose to take on debt range from approximately $2,700 to $6,500.

[10] Chen, R., & Wiederspan, M. (2014) Understanding the Determinants of Debt Burden among College Graduates, *The Journal of Higher Education*, 85:4, 565-598.

Table 3: Federal loan take up and average loan amount –Northeast Ohio Public Institutions[11]

Institution	% with loans	Average loan amount in 2021-2022
Alliance Career Center	N/A	N/A
Ashland County-West Holmes Career Center	50%	$4,837
Ashtabula County Technical and Career Campus	67%	$6,510
Auburn Career Center	61%	$1,508
Bowling Green State University-Firelands	56%	$5,358
Buckeye Joint Vocational School	4%	$0
Canton City Schools Adult Career and Technical Education	14%	$8,643
Choffin Career and Technical Center	33%	$5,332
Cleveland State University	49%	$5,014
Columbiana County Career and Technical Center	83%	$4,732
Cuyahoga Community College District	12%	$3,768
Cuyahoga Valley Career Center	91%	$8,591
EHOVE Career Center	17%	
Hannah E Mullins School of Practical Nursing	45%	$2,387
Kent State University at Ashtabula	52%	$7,119
Kent State University at East Liverpool	53%	$4,979
Kent State University at Geauga	40%	$5,494
Kent State University at Kent	60%	$5,476
Kent State University at Salem	45%	$5,112
Kent State University at Stark	48%	$4,829
Kent State University at Tuscarawas	39%	$5,283
Lakeland Community College	19%	$4,557
Lorain County Community College	6%	$4,673
Lorain County Joint Vocational School District	30%	$3,203
Madison Adult Career Center	13%	$3,594
Mahoning County Career and Technical Center	31%	$3,580
Medina County Career Center	0%	N/A
North Central State College	20%	$2,785
Northern Career Institute	86%	$8,156
Ohio State University Agricultural Technical	54%	$4,999

[11] Data for the 2021-22 academic year provided by National Center for Education Statistics (NCES) and the Ohio Department of Higher Education.

Institute		
Ohio State University-Mansfield Campus	56%	$5,343
Pioneer Career and Technology Center	0%	N/A
Portage Lakes Career Center	70%	$5,811
Sandusky Career Center	100%	N/A
Stark State College	21%	$4,156
Trumbull Career & Technical Center	81%	$10,154
University of Akron Main Campus	46%	$5,264
University of Akron Wayne College	27%	$4,408
Wayne County Schools Career Center	52%	$6,130
Youngstown State University	49%	$5,060

Median 10-Year Earnings

In addition to the costs to attend higher education and the financial resources available to students to do so, much focus has shifted to what happens when students complete their postsecondary education. Specifically, many policymakers and higher education researchers are interested in post-graduation outcomes, particularly related to the workforce. While securing a job with a family-sustaining wage is not the sole priority of higher education, it is an important metric for determining a student's return on investment and whether the time they spend earning a credential has a short- and/or long-term financial payoff.

While there is tremendous variation by program at each of these colleges and universities, **Table 4** presents the median earnings of graduates from each public institution in Northeast Ohio ten years after they initially enroll. Earnings at all forty of these institutions for which data are available are well above the threshold ("Threshold 0") determined by the Gates Foundation's Postsecondary Value Commission as the cutoff for a student to earn more over time than would someone in Northeast Ohio with only a high school diploma.

Table 4: Median Earnings Ten Years Post-Initial Enrollment – Northeast Ohio Public Institutions[12]

Institution	Median 10-year earnings
Alliance Career Center	$34,670
Ashland County-West Holmes Career Center	$33,306
Ashtabula County Technical and Career Campus	$37,709
Auburn Career Center	$37,463

[12] Earnings data obtained from the Equitable Value Explorer, developed by the Gates Foundation Postsecondary Value Commission. A data limitation is that regional and main campuses are aggregated in earnings reports.

Institution	Median 10-year earnings
Bowling Green State University-Firelands	$50,673
Butler Technology and Career Development Schools	$53,971
Canton City Schools Adult Career and Technical Education	$36,582
Choffin Career and Technical Center	N/A
Cleveland State University	$53,931
Columbiana County Career and Technical Center	$33,604
Cuyahoga Community College District	$35,690
Cuyahoga Valley Career Center	$49,574
EHOVE Career Center	$41,592
Hannah E Mullins School of Practical Nursing	$40,698
Kent State University at Ashtabula	$48,622
Kent State University at East Liverpool	$48,622
Kent State University at Geauga	$48,622
Kent State University at Kent	$48,622
Kent State University at Salem	$48,622
Kent State University at Stark	$48,622
Kent State University at Tuscarawas	$48,622
Lakeland Community College	$41,552
Lorain County Community College	$39,129
Lorain County Joint Vocational School District	$33,932
Madison Adult Career Center	$29,618
Mahoning County Career and Technical Center	N/A
Medina County Career Center	$29,624
North Central State College	$37,206
Northern Career Institute	$47,252
Ohio State University Agricultural Technical Institute	$63,285
Ohio State University-Mansfield Campus	$63,285
Pioneer Career and Technology Center	$23,174
Portage Lakes Career Center	$41,430
Sandusky Career Center	$38,922
Stark State College	$37,698
Trumbull Career & Technical Center	$36,789
University of Akron Main Campus	$49,706
University of Akron Wayne College	$49,706
Wayne County Schools Career Center	$38,455

Institution	Median 10-year earnings
Youngstown State University	$44,997

Recommendations:

Tuition and fees/Cost of Attendance – Policymakers in Ohio should work to keep tuition low by 1. supporting colleges and universities to implement minimal tuition increases each year, and 2. by increasing operating funding to higher education institutions as the budget permits. This is true not only for institutions in Northeast Ohio, but statewide. This will shift some of the costs of higher education away from the individual student to the state, increasing access and affordability for students across the state.

Financial aid – For many reasons, students and their families are often daunted by the prospect of applying for financial aid. Higher education entities in Northeast Ohio should consider FAFSA-filing support and information campaigns about financial aid options to reduce misinformation about costs of college and the aid available to students. Further, state policymakers should consider the award amount and the institutions at which students can use the Ohio College Opportunity Grant and other state financial aid initiatives and consider new financial aid programs to meet the needs of diverse subgroups of students as the biennial budget allows.

Federal loans and student debt – As many students and their families are confused about the actual costs of higher education, those who take out student loans (specifically federal loans) sometimes take on more debt than is necessary. Institutions across Northeast Ohio should consider extensive communications, outreach, and advising to make students aware of how much debt should be taken on relative to his or her total Cost of Attendance, rather than encouraging students (explicitly or tacitly) to accept the entirety of the federal loan amounts offered to them.

Workforce outcomes/median earnings – For many students, workforce readiness is a top priority when enrolling in higher education. As such, informing students about high-need career fields in Northeast Ohio and the corresponding short- and long-term earnings is imperative when advising students about academic disciplines to pursue. Disaggregating this information to the academic program-level and making it available to students and community members (via communications campaigns, online dashboards, etc.) will allow students and their families the best chance at making the best-informed, most rational decisions about where to go to college and what to study.