

Examining Affordability in Ohio: Northwest Region Profile

December 13, 2023



Introduction

When making college-going decisions, students and their families often cite concerns about how much it will cost to attend a college or university¹. While the long-term financial outcomes of someone with a postsecondary credential far exceed those of a high school graduate², 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 **Northwest 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 Northwest 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 Northwest 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:

Apollo Career Center
Bowling Green State University-Main Campus
Four County Career Center
James A. Rhodes State College
Northwest State Community College
Ohio State University-Lima Campus
Ohio Technical Center at Vantage Career Center
Owens Community College
Penta County Joint Vocational School
Terra State Community College

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>

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 board³, books and supplies, and transportation.

Cost of attendance varies greatly across technical colleges, two- and four-year colleges and universities in Northwest Ohio, ranging from \$1,800 at Apollo Career Center, where workforce education and training is prioritized, to \$31,502 at the University of Toledo. **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 – Northwest Ohio Public Institutions⁴

Institution	In-state tuition & fees	Total in-state COA
Apollo Career Center	\$ 725	\$ 1,800
Bowling Green State University-Main Campus	\$ 13,639	\$ 30,393
Four County Career Center		
James A. Rhodes State College	\$ 4,532	\$ 16,282
Northwest State Community College	\$ 4,578	\$ 22,578
Ohio State University-Lima Campus	\$ 8,944	\$ 23,862
Ohio Technical Center at Vantage Career Center		
Owens Community College	\$ 5,630	\$ 17,244
Penta County Joint Vocational School	\$ 5,588	\$ 21,522
Terra State Community College	\$ 5,588	\$ 21,522
Toledo Public Schools Adult and Continuing Education	\$ 14,000	\$ 27,500
University of Toledo	\$ 12,020	\$ 31,502
Vanguard-Sentinel Adult Career and Technology Center	\$ 7,100	\$ 9,075

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.

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

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 eligible⁵ and are often overwhelmed by the process⁶ 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 students⁷ at each public institution in Northwest Ohio that are receiving grants and scholarships from federal-, state-, and institution-level sources. The majority of students at these thirteen 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 8 percent at Vanguard-Sentinel Adult Career and Technology Center to 100 percent at Toledo Public Schools Adult and Continuing 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 University of Toledo and Northwest State Community College where 91 and 69 percent of students receive some sort of financial aid from the institution itself (i.e., merit scholarships, First-Year Scholarships, Presidential Scholarship, Honors Scholarship, etc.)⁸⁹

Table 2: Financial Aid, Grants and Scholarships – Northwest Ohio Public Institutions¹⁰

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.

⁸ University of Toledo Scholarships: <https://www.utoledo.edu/financialaid/scholarships/>

⁹ Northwest State Community College Scholarships: <https://northweststate.edu/scholarships>

¹⁰ Data for the 2021-22 academic year provided by National Center for Education Statistics (NCES) and the Ohio Department of Higher Education.

Institution	% receiving any aid	% Pell	% State aid	% institutional aid
Apollo Career Center	86%	14%	10%	0%
Bowling Green State University-Main Campus	98%	26%	19%	82%
Four County Career Center				
James A. Rhodes State College	66%	38%	18%	27%
Northwest State Community College	95%	31%	3%	69%
Ohio State University-Lima Campus	86%	33%	25%	69%
Ohio Technical Center at Vantage Career Center				
Owens Community College	99%	45%	1%	24%
Penta County Joint Vocational School	92%	53%	4%	48%
Terra State Community College	92%	53%	4%	48%
Toledo Public Schools Adult and Continuing Education	100%	100%	0%	0%
University of Toledo	97%	32%	22%	91%
Vanguard-Sentinel Adult Career and Technology Center	52%	8%	0%	0%

Federal Student Loan/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.¹¹ **Table 3** displays the proportion of students at public institutions in Northwest 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.

¹¹ 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 –Northwest Ohio Public Institutions¹²

Institution	% with loans	Average loan amount in 2021-2022
Apollo Career Center	10%	\$4,534
Bowling Green State University-Main Campus	62%	\$6,353
Four County Career Center		
James A. Rhodes State College	16%	\$5,913
Northwest State Community College	18%	\$3,263
Ohio State University-Lima Campus	39%	\$4,910
Ohio Technical Center at Vantage Career Center		
Owens Community College	46%	\$5,073
Penta County Joint Vocational School		
Terra State Community College	85%	\$2,799
Toledo Public Schools Adult and Continuing Education	85%	\$2,864
University of Toledo	47%	\$5,331
Vanguard-Sentinel Adult Career and Technology Center	0%	\$0

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 Northwest Ohio ten years after they initially enroll. Earnings at all thirteen 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 Northwest Ohio with only a high school diploma.

¹² Data for the 2021-22 academic year provided by National Center for Education Statistics (NCES) and the Ohio Department of Higher Education.

Table 4: Median Earnings Ten Years Post-Initial Enrollment – Northwest Ohio Public Institutions¹³

Institution	Median 10-year earnings
Apollo Career Center	\$40,192
Bowling Green State University-Main Campus	\$50,673
Four County Career Center	
James A. Rhodes State College	\$41,993
Northwest State Community College	\$40,058
Ohio State University-Lima Campus	\$63,285
Ohio Technical Center at Vantage Career Center	
Owens Community College	\$39,809
Penta County Joint Vocational School	\$41,821
Terra State Community College	\$40,341
Toledo Public Schools Adult and Continuing Education	\$52,376
University of Toledo	\$54,960
Vanguard-Sentinel Adult Career and Technology Center	\$38,096

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 Northwest 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 Northwest 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 Northwest Ohio should

¹³ 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.

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 Northwest 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.