

# Examining Affordability in Ohio: Southeast 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 university<sup>1</sup>. While the long-term financial outcomes of someone with a postsecondary credential far exceed those of a high school graduate<sup>2</sup>, 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 **Southeast Ohio**.

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 Southeast 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 Southeast 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:

Belmont College  
Buckeye Hills Career Center  
Butler Technology and Career Development Schools  
Eastern Gateway Community College  
Hocking College  
Mid-East CTC - Adult Education  
OC Collins Career Center  
Ohio University - Chillicothe Campus  
Ohio University - Eastern Campus

---

<sup>1</sup> Inside Higher Ed (2023). Student Voice Survey. Available: <https://www.insidehighered.com/collections/student-voice/2023>

<sup>2</sup> 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>

Ohio University - Main Campus  
Ohio University - Southern Campus  
Ohio University - Zanesville Campus  
Pickaway Ross Joint Vocational School District  
Pike County Joint Vocational School District  
Scioto County Career Technical Center  
Shawnee State University  
Southern State Community College  
Tri-County Adult Career Center  
Washington County Career Center - Adult Technical Training  
Washington State Community College  
Zane State College

## 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<sup>3</sup>, books and supplies, and transportation.

Cost of attendance varies greatly across technical colleges, two- and four-year colleges and universities in Southeast Ohio, ranging from \$1,626 at Washington County Career Center - Adult Technical Training to \$43,5835 at the Tri-County Adult Career Center. **Table 1** includes both Tuition and Fees and total Cost of Attendance amounts for in-state students attending each of these institutions.

---

<sup>3</sup> 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.

**Table 1: Tuition and fees and total cost of attendance – Southwest Ohio Public Institutions<sup>4</sup>**

Institution	In-state tuition & fees	Total in-state COA
Belmont College	\$ 4,700	\$ 12,812
Buckeye Hills Career Center	\$ 12,483	\$ 31,769
Butler Technology and Career Development Schools	\$ 909	\$ 2,247
Eastern Gateway Community College	\$ 4,410	\$ 9,330
Hocking College	\$ 5,300	\$ 19,610
Mid-East CTC - Adult Education	\$ 1,303	\$ 4,498
OC Collins Career Center	\$ 10,000	\$ 18,413
Ohio University - Chillicothe Campus	\$ 6,004	\$ 16,466
Ohio University - Eastern Campus	\$ 6,004	\$ 16,466
Ohio University - Main Campus	\$ 13,352	\$ 29,214
Ohio University - Southern Campus	\$ 6,004	\$ 16,466
Ohio University - Zanesville Campus	\$ 6,004	\$ 16,466
Pickaway Ross Joint Vocational School District	\$ 11,970	\$ 25,734
Pike County Joint Vocational School District		
Scioto County Career Technical Center	\$ 12,905	\$ 34,346
Shawnee State University	\$ 9,341	\$ 26,645
Southern State Community College	\$ 5,612	\$ 18,948
Tri-County Adult Career Center	\$ 7,200	\$ 43,835
Washington County Career Center - Adult Technical Training	\$ 700	\$ 1,626
Washington State Community College	\$ 4,128	\$ 16,480
Zane State College	\$ 5,706	\$ 17,014

## 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

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

which they are eligible<sup>5</sup> and are often overwhelmed by the process<sup>6</sup> 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<sup>7</sup> at each public institution in Southeast Ohio that are receiving grants and scholarships from federal-, state-, and institution-level sources. The majority of students at these twenty-one 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 0 percent at Washington County Career Center - Adult Technical Training to 76 percent at Scioto County Career Technical Center. 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 Shawnee State University where 31 percent of students receive some sort of financial aid from the institution itself (i.e., SSU Legacy Scholarship, Go Far Scholarship, etc.)<sup>8</sup>

---

<sup>5</sup> Dynarski, S., and Scott-Clayton, J. (2013). *Financial aid policy: Lessons from research*. NBER Working Paper #18710.

<sup>6</sup> Scott-Clayton, J. (2012). *Information constraints and financial aid policy*. NBER Working Paper #17811.

<sup>7</sup> 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.

<sup>8</sup> Shawnee State University: <https://www.shawnee.edu/financial-aid/scholarships>



**Table 2: Financial Aid, Grants and Scholarships – Southwest Ohio Public Institutions<sup>9</sup>**

Institution	% receiving any aid	% Pell	% State aid	% institutional aid
Belmont College	87%	39%	3%	44%
Buckeye Hills Career Center	98%	68%	18%	11%
Butler Technology and Career Development Schools	33%	25%		
Eastern Gateway Community College	100%	54%	0%	93%
Hocking College	86%	56%	2%	43%
Mid-East CTC - Adult Education	33%	23%	1%	4%
OC Collins Career Center	85%	63%	10%	0%
Ohio University - Chillicothe Campus	89%	44%	9%	41%
Ohio University - Eastern Campus	86%	35%	2%	42%
Ohio University - Main Campus	98%	25%	15%	92%
Ohio University - Southern Campus	92%	72%	9%	45%
Ohio University - Zanesville Campus	87%	43%	14%	30%
Pickaway Ross Joint Vocational School District	20%	10%	10%	0%
Pike County Joint Vocational School District	36%			
Scioto County Career Technical Center	100%	76%	59%	21%
Shawnee State University	94%	47%	31%	54%
Southern State Community College	97%	71%	3%	25%
Tri-County Adult Career Center	87%	73%	13%	0%
Washington County Career Center - Adult Technical Training	81%	0%	49%	39%
Washington State Community College	86%	57%	1%	21%
Zane State College	86%	44%	3%	24%

## 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.<sup>10</sup> **Table 3**

<sup>9</sup> Data for the 2021-22 academic year provided by National Center for Education Statistics (NCES) and the Ohio Department of Higher Education.

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

displays the proportion of students at public institutions in Southeast Ohio who take on federal student loan debt. On average, loan amounts among those who choose to take on debt range from approximately \$2,300 to \$7,000.

**Table 3: Federal loan take up and average loan amount –Southeast Ohio Public Institutions<sup>11</sup>**

Institution	% with loans	Average loan amount
Belmont College	26%	\$3,751
Buckeye Hills Career Center	63%	\$7,026
Butler Technology and Career Development Schools	27%	\$6,563
Eastern Gateway Community College	1%	\$2,354
Hocking College	63%	\$5,370
Mid-East CTC - Adult Education	23%	\$5,693
OC Collins Career Center	64%	\$7,167
Ohio University - Chillicothe Campus	40%	\$3,385
Ohio University - Eastern Campus	39%	\$3,410
Ohio University - Main Campus	60%	\$5,177
Ohio University - Southern Campus	41%	\$3,370
Ohio University - Zanesville Campus	39%	\$3,283
Pickaway Ross Joint Vocational School District	20%	
Pike County Joint Vocational School District	0%	\$0
Scioto County Career Technical Center	70%	\$4,364
Shawnee State University	51%	\$6,720
Southern State Community College	28%	\$4,522
Tri-County Adult Career Center	0%	\$0
Washington County Career Center - Adult Technical Training	0%	\$0
Washington State Community College	29%	\$5,666
Zane State College	27%	\$3,540

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

## 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 Southeast Ohio ten years after they initially enroll. Earnings at all twenty-one 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 Southeast Ohio with only a high school diploma.



**Table 4: Median Earnings Ten Years Post-Initial Enrollment – West Ohio Public Institutions<sup>12</sup>**

Institution	Median 10-year earnings
Belmont College	\$35,524
Buckeye Hills Career Center	\$33,372
Butler Technology and Career Development Schools	\$53,971
Eastern Gateway Community College	\$32,663
Hocking College	\$38,276
Mid-East CTC - Adult Education	\$39,214
O C Collins Career Center	\$47,044
Ohio University - Chillicothe Campus	\$53,641
Ohio University - Eastern Campus	\$53,641
Ohio University - Main Campus	\$53,641
Ohio University - Southern Campus	\$53,641
Ohio University - Zanesville Campus	\$53,641
Pickaway Ross Joint Vocational School District	\$44,338
Pike County Joint Vocational School District	
Scioto County Career Technical Center	\$36,632
Shawnee State University	\$42,927
Southern State Community College	\$37,332
Tri-County Adult Career Center	\$26,234
Washington County Career Center - Adult Technical Training	\$31,894
Washington State Community College	\$35,822
Zane State College	\$34,834

## 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 Southeast 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 Southeast 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

---

<sup>12</sup> 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.

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 Southeast 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 Southeast 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.