College affordability continues to be a concern for students and their families in Delaware, particularly those in lower income groups. This, along with declining birth rates and other factors, makes maintaining enrollment challenging for postsecondary institutions. Decreasing or stagnant enrollment will, in turn, make reaching state education attainment goals and improving students’ employment outcomes more difficult. This 2019 college affordability profile provides updated data on how affordable different types of public institutions are for Delaware families at various income levels.

**Percentage of Average Family Income Required to Attend College Full Time**

In 2016-17, the percentage of family income required to pay for college in Delaware was lower than the SREB average for each institutional type except two-year institutions.

Families in Delaware paid a higher percentage of their family income in 2016-17 for a full-time student to attend four-year Type 1 and two-year institutions than in 2011-12.

Delaware families needed, on average, 31% of their income in 2016-17 to pay for educational expenses for a full-time student at four-year Type 1 institutions and 29% at four-year Type 2 institutions.

In 2016-17 Delaware needed to pay, on average, 20% of their income to cover educational expenses at two-year institutions.

*SREB College Affordability Profiles detail data and trends specific to each SREB state to assist policymakers 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 https://www.sreb.org/AffordabilityProfiles.*
Distribution of Average Family Income

Data on cost of attendance are collected using five income categories. In Delaware, students from families that made over $110,000 accounted for the largest percentage of families in 2011 and 2016.

<table>
<thead>
<tr>
<th></th>
<th>≤30k</th>
<th>&gt;30k to 48k</th>
<th>&gt;48k to 75k</th>
<th>&gt;75k to 110k</th>
<th>&gt;110k</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>17%</td>
<td>14%</td>
<td>21%</td>
<td>21%</td>
<td>27%</td>
</tr>
<tr>
<td>2016</td>
<td>18%</td>
<td>16%</td>
<td>22%</td>
<td>22%</td>
<td>23%</td>
</tr>
</tbody>
</table>


Percentage of Income Required for Tuition at Lowest-Priced Colleges for Families Making Less Than $30,000

The percentage of income required for tuition and fees at the lowest-priced public institutions increased from 2011-12 to 2016-17 for Delaware families making less than $30,000.

For families making less than $30,000, the cost of tuition and fees at the lowest-priced public institutions averaged 19% of income in 2016-17, compared to 15% in 2011-12.

The percentage of income for Delaware families making less than $30,000 was slightly higher than the SREB averages and close to the national averages in 2011-12 and 2016-17.

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

Delaware families in the lowest income category were the most affected by the increase in net price at four-year Type 1 institutions.

The increase in the percentage of income needed to pay for four-year Type 1 institutions in Delaware was larger for families making less than $30,000 than for any other income category.

At Delaware's four-year Type 1 institutions, families making less than $30,000 in 2011 needed 58% of their income to pay for educational expenses. In 2016, it was 68%.

Families making over $110,000 only needed 11% of their income in 2011 and 12% in 2016 to cover expenses at these institutions.

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

The percentage of income that Delaware families needed to pay for educational expenses at four-year Type 2 institutions decreased from 2011 to 2016 for all income categories but those making more than $110,000.

The decrease in the percentage of income needed to pay for four-year Type 2 institutions in Delaware was significantly larger for families making less than $30,000 than for any other income category.

At Delaware's four-year Type 2 institutions, families making less than $30,000 in 2011 needed 99% of their income to pay for educational expenses. In 2016 it was 63%.

Families making over $110,000 only needed 9% of their income in 2011 and 2016 to cover expenses at these institutions.
Net Price as a Percentage of Income, Public Two-Year Institutions

The percentage of income that Delaware families needed to pay for educational expenses at two-year institutions increased from 2011 to 2016.

The increase in the percentage of income needed to pay for two-year institutions in Delaware was much larger for families making less than $30,000 than for any other income category.

At Delaware's two-year institutions, families making less than $30,000 in 2011 needed 22% of their income to pay for educational expenses. In 2016 it was 46%.

Families making over $110,000 only needed 5% of their income in 2011 and 6% in 2016 to cover expenses at these institutions.

State Financial Aid Per Student

Delaware awarded more need-based aid in 2016-17 per full-time-equivalent (FTE) student than the SREB and national averages. Need-based aid also increased from 2011-12 to 2016-17.

<table>
<thead>
<tr>
<th></th>
<th>Need Only</th>
<th>Need and Merit</th>
<th>Merit Only</th>
<th>Special Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delaware (2011-12)</td>
<td>$392</td>
<td>$0</td>
<td>$174</td>
<td>$10</td>
</tr>
<tr>
<td>Delaware (2016-17)</td>
<td>$401</td>
<td>$17</td>
<td>$259</td>
<td>$2</td>
</tr>
<tr>
<td>SREB Average (2016-17)</td>
<td>$351</td>
<td>$137</td>
<td>$397</td>
<td>$69</td>
</tr>
<tr>
<td>U.S. Average (2016-17)</td>
<td>$382</td>
<td>$225</td>
<td>$163</td>
<td>$44</td>
</tr>
</tbody>
</table>
The state spent $401 on average per undergraduate FTE student on need-based aid in 2016-17, compared $392 to in 2011-12. The SREB average in 2016-17 was $351 and the national average was $382.

Delaware spent $259, on average, per FTE for merit-based financial aid in 2016-17, much less than the SREB average of $397 but more than the national average of $163.

Student Borrowing at Public Institutions

In 2016-17, Delaware graduates borrowed more than the SREB and national averages to earn degrees at public four-year institutions.

<table>
<thead>
<tr>
<th></th>
<th>Delaware 2011-12</th>
<th>Delaware 2016-17</th>
<th>SREB Average 2016-17</th>
<th>US Average 2016-17</th>
</tr>
</thead>
<tbody>
<tr>
<td>Four-Year Type 1</td>
<td>$21,500</td>
<td>$24,250</td>
<td>$21,546</td>
<td>$21,139</td>
</tr>
<tr>
<td>Four-Year Type 2</td>
<td>$28,439</td>
<td>$28,375</td>
<td>$22,198</td>
<td>$19,115</td>
</tr>
<tr>
<td>Two-Year</td>
<td>$8,000</td>
<td>$5,500</td>
<td>$9,693</td>
<td>$9,356</td>
</tr>
</tbody>
</table>

Graduates who sought a degree or certificate from four-year Type 1 universities in Delaware in 2011-12 borrowed, on average, $21,500. This amount was lower than the $24,250 borrowed in 2016-17. Graduates of four-year Type 2 institutions borrowed $28,439 in 2011-12 and $28,375 in 2016-17.

Students at public two-year colleges borrowed, on average, $5,500 in 2016-17. This amount was much less than the average amount in 2011-12, the 2016-17 SREB average, and the 2016-17 national average.
Changes in Tuition and Fees, CPI, and Household Income

Compared to the Consumer Price Index and household income, tuition and fees at Delaware public colleges and universities increased substantially between 2006-07 and 2016-17.

Over that decade, both the CPI and median household income in Delaware increased by 19%, while tuition and fees increased by 58% at four-year institutions and 62% at two-year institutions.

State Appropriations vs. Tuition and Fees: Share of Funding

Operational funds consisted mostly of tuition and fees for Delaware’s public four-year institutions in 2016-17.

In 2016-17, net tuition and fees at Delaware’s four-year institutions made up 79% of total funds available for operations of the state’s public institutions, while state appropriations supplied the remaining 21%. In comparison, state appropriations provided 33% in 2006-07.

Operational funds have shifted more to tuition and fees and away from state appropriations for Delaware’s public two-year institutions in 2016-17.

State appropriations dropped from 68% of revenues in 2006-07 to 58% by 2016-17. Net tuition and fees made up 42% of revenues in 2016-17 compared to 32% in 2006-07.
Additional State Context

Postsecondary Enrollment. In 2016-17, 58% of students in Delaware were enrolled in public four-year Type 1 institutions, 12% were enrolled at public four-year Type 2 institutions and over 29% were enrolled in public two-year colleges.

First-Year Retention. For the fall 2016 cohort, 82% of students attending public four-year Type 1 institutions in Delaware were still enrolled one year later, 71% were retained after the first year in public four-year Type 2 institutions, and 60% were retained at public two-year colleges.

Pell Grants. In 2016-17, 16% of the average cost of attendance in public four-year Type 1 institutions in Delaware was covered by the average Pell Grant award. The average grant amount covered 20% of costs in public four-year Type 2 institutions and 23% of costs in public two-year colleges.

Education Attainment. In 2017, over 41% of Delaware's working adult population between ages 25 and 64 had a postsecondary credential of value. Delaware does not currently have a statewide educational attainment goal.

Student Debt. In Delaware, 62% of the class of 2018 graduated with debt, owing an average of $34,144.


Delaware Institutions by Type

Public Four-Year Type 1
University of Delaware

Public Four-Year Type 2
Delaware State University

Public Two-Year
Delaware Technical Community College-Terry

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 2016-17 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 2016-17 academic year. Some IPEDS surveys collect data for the prior academic year; for instance, the 2016-17 Student Financial Aid survey collected data for 2015-16.

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 SREB.org/Affordability for detailed sources and explanatory notes.