

Delaware

College Affordability Profile

The effect of the pandemic on state budgets has not yet peaked, but it will likely affect college affordability for years to come. In this year's SREB College Affordability Profiles, we examine data for the 2017-18 academic year, the most recent year that student financial aid and net price data are available. Although the data were collected prior to the pandemic, it shows that states continue to face challenges in making college affordable. In many states, students must spend a larger percentage of their family income to pay for college, particularly at four-year institutions. In most states, two-year institutions and technical colleges and institutes offer the most affordable degree programs.

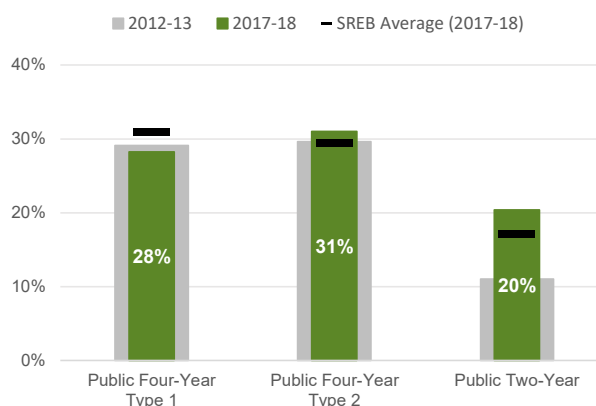
Percentage of Average Family Income Required to Pay the Net Price for Full-Time Students at Public Institutions

In 2017-18, the percentage of family income required to pay for college in Delaware was **lower than the SREB average** for four-year Type 1 institutions.

Families in Delaware paid a lower percentage of their family income in 2017-18 for a full-time student to attend four-year Type 1 institutions than in 2012-13. The percentages increased for four-year Type 2 and two-year institutions.

Delaware families needed, on average, 28% of their income in 2017-18 to pay educational expenses for a full-time student at four-year Type 1 institutions and 31% at four-year Type 2 institutions.

In 2017-18 Delaware families needed, on average, 20% of their income to cover educational expenses at two-year institutions.



U.S. Department of Education, Integrated Postsecondary Education Data System, Student Financial Aid Files and Directory Files 2012 and 2017, 12-Month Enrollment Instructional Activity Files 2013 and 2018. American Community Survey Public Use Microdata Samples 2012 and 2017. Institutional sectors based on SREB-State Data Exchange categories.

Key terms:

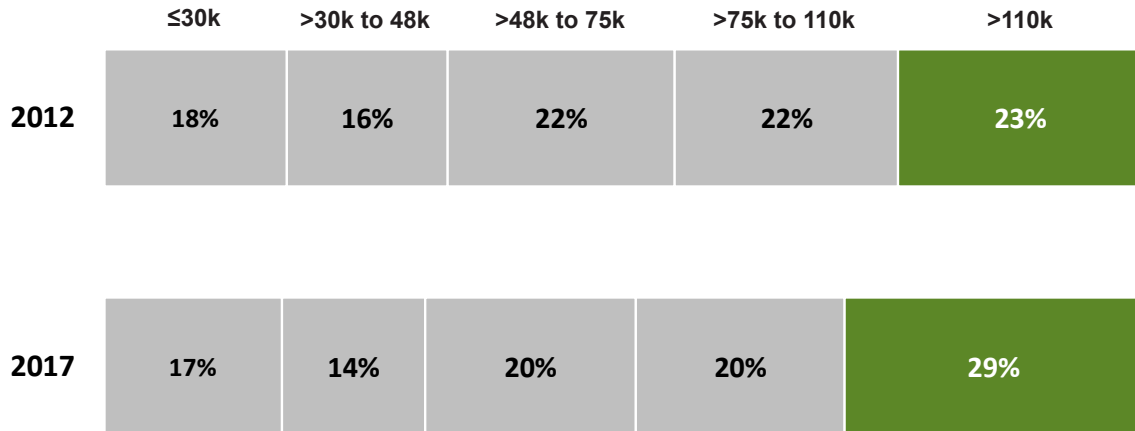
Four-Year Institution Type 1: four-year institutions that awarded at least 30 doctoral degrees in five different areas.

Four-Year Institution Type 2: all other four-year institutions.

Net Price: total cost of attendance (includes tuition, fees, room & board, etc.) minus federal, state/local government, or institutional grant and scholarship aid.

Distribution of Average Family Income

Data on net price is collected using five income categories. In Delaware, students from families that **made over \$110,000** accounted for **the largest percentage of families in 2012 and 2017.**



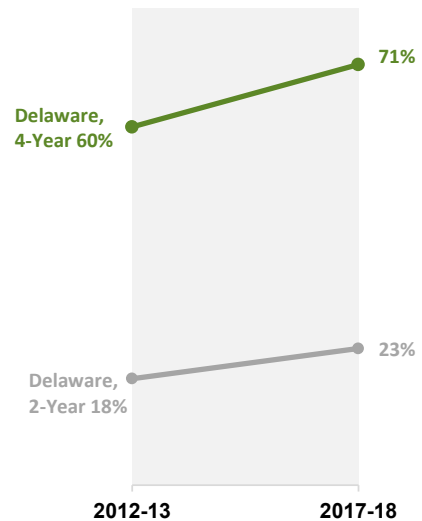
Integrated Postsecondary Education Data System, Student Financial Aid Files and Directory Files 2012 and 2017.

Percentage of Income Required for Median Tuition and Fees at Public Institutions for Families Making Less Than \$30,000

The percentage of income required for **median tuition and fees** at public institutions **was higher at four-year institutions than two-year institutions in 2012-13 and 2017-18** for Delaware families making less than \$30,000.

For families making less than \$30,000, the cost of median tuition and fees at four-year institutions was 71% of income in 2017-18, compared to 60% in 2012-13.

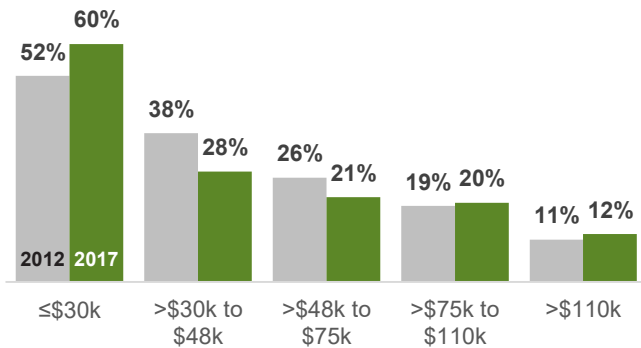
Families needed 23% of their income in 2017-18 to cover the state's median tuition at two-year institutions. In 2012-13 it was 18%.



U.S. Department of Education, Integrated Postsecondary Education Data System, Student Charges Data Files and Directory Files 2012 and 2017, 12-Month Enrollment Instructional Activity Data Files 2013 and 2018. American Community Survey Public Use Micro Sample Files 2012 and 2017.

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.



U.S. Department of Education, Integrated Postsecondary Education Data System, Student Financial Aid Files and Directory Files 2012 and 2017, 12-Month Enrollment Instructional Activity Files 2013 and 2018. American Community Survey Public Use Microdata Samples, 2012 and 2017. Institutional types based on SREB-State Data Exchange categories.

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. The percentages decreased for families making between \$30,000 and \$75,000.

At Delaware’s four-year Type 1 institutions, families making less than \$30,000 in 2012 needed 52% of their income to pay educational expenses. In 2017, it was 60%.

Families making over \$110,000 only needed 11% of their income in 2012 and 12% in 2017 to cover expenses at these institutions.

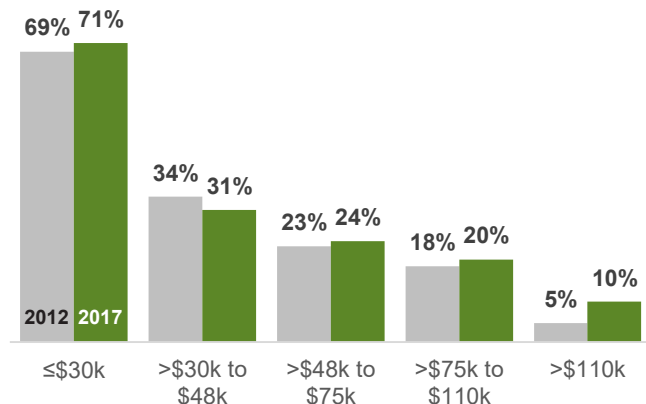
Net Price as a Percentage of Income, Public Four-Year Type 2 Institutions

Delaware families in the **highest income category** were the **most affected** by the increase in net price at four-year Type 2 institutions.

The increase in the percentage of income needed to pay for four-year Type 2 institutions in Delaware was larger for families making more than \$100,000 than for any other income category. The percentage decreased for families making between \$30,000 and \$48,000.

At Delaware’s four-year Type 2 institutions, families making over \$110,000 only needed 5% of their income in 2012 and 10% in 2017 to cover expenses at these institutions.

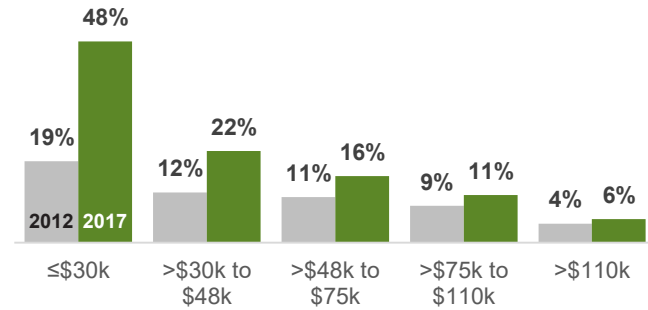
Families making between \$30,000 and \$48,000 needed 34% of their income in 2012 and 31% in 2017 to cover expenses at these institutions.



U.S. Department of Education, Integrated Postsecondary Education Data System, Student Financial Aid Files and Directory Files 2012 and 2017, 12-Month Enrollment Instructional Activity Files 2013 and 2018. American Community Survey Public Use Microdata Samples, 2012 and 2017. Institutional types based on SREB-State Data Exchange categories.

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 for all income categories** from 2012 to 2017.



U.S. Department of Education, Integrated Postsecondary Education Data System, Student Financial Aid Files and Directory Files 2012 and 2017, 12-Month Enrollment Instructional Activity Files 2013 and 2018. American Community Survey Public Use Microdata Samples, 2012 and 2017. Institutional types based on SREB-State Data Exchange categories.

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 2012 needed 19% of their income to pay educational expenses. In 2017 it was 48%.

Families making over \$110,000 only needed 4% of their income in 2012 and 6% in 2017 to cover expenses at these institutions.

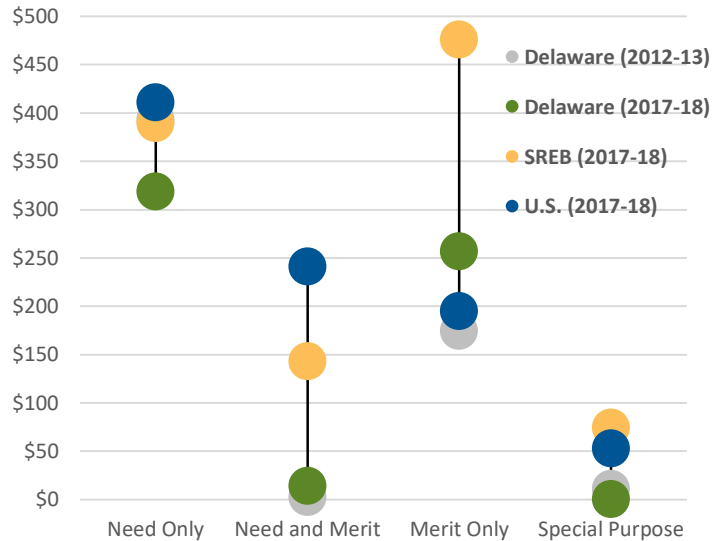
State Financial Aid Per Student

Delaware awarded less **need-based aid in 2017-18** per full-time-equivalent student than the SREB and national averages. **Need-based aid also decreased** from 2012-13 to 2017-18.

	Need Only	Need and Merit	Merit Only	Special Purpose
Delaware (2012-13)	\$393	\$3	\$174	\$11
Delaware (2017-18)	\$318	\$14	\$257	\$0
SREB Average (2017-18)	\$389	\$143	\$476	\$74
U.S. Average (2017-18)	\$411	\$241	\$195	\$53

The state spent \$318 on average per undergraduate FTE student on need-based aid in 2017-18, compared to \$393 in 2012-13. The SREB average in 2017-18 was \$389 and the national average was \$411.

Delaware spent \$257, on average, per FTE for merit-based financial aid in 2017-18, much less than the SREB average of \$476 but more than the national average of \$195.



National Association of State Student Grant & Aid Programs 2013 and 2018 annual survey (results for public institutions only). U.S. Department of Education, Integrated Postsecondary Education Data System Instructional Activity File, 2013 and 2018, and Directory File, 2012 and 2017.

Student Borrowing at Public Institutions

In 2017-18, Delaware graduates **borrowed more than SREB and national averages** to earn degrees **at four-year institutions**.

	Delaware, 2012-13	Delaware, 2017-18	SREB Average, 2017-18	U.S. Average, 2017-18
Four-Year Type 1	\$23,130	\$24,388	\$21,600	\$21,232
Four-Year Type 2	\$28,500	\$27,000	\$22,677	\$19,510
Two-Year	\$7,547	\$8,900	\$10,798	\$10,171

U.S. Department of Education, College Scorecard, 2012 and 2017. U.S. Department of Education, Integrated Postsecondary Education Data System, 12-Month Enrollment Instructional Activity Data Files 2013 and 2018 and Directory Files 2012 and 2017.

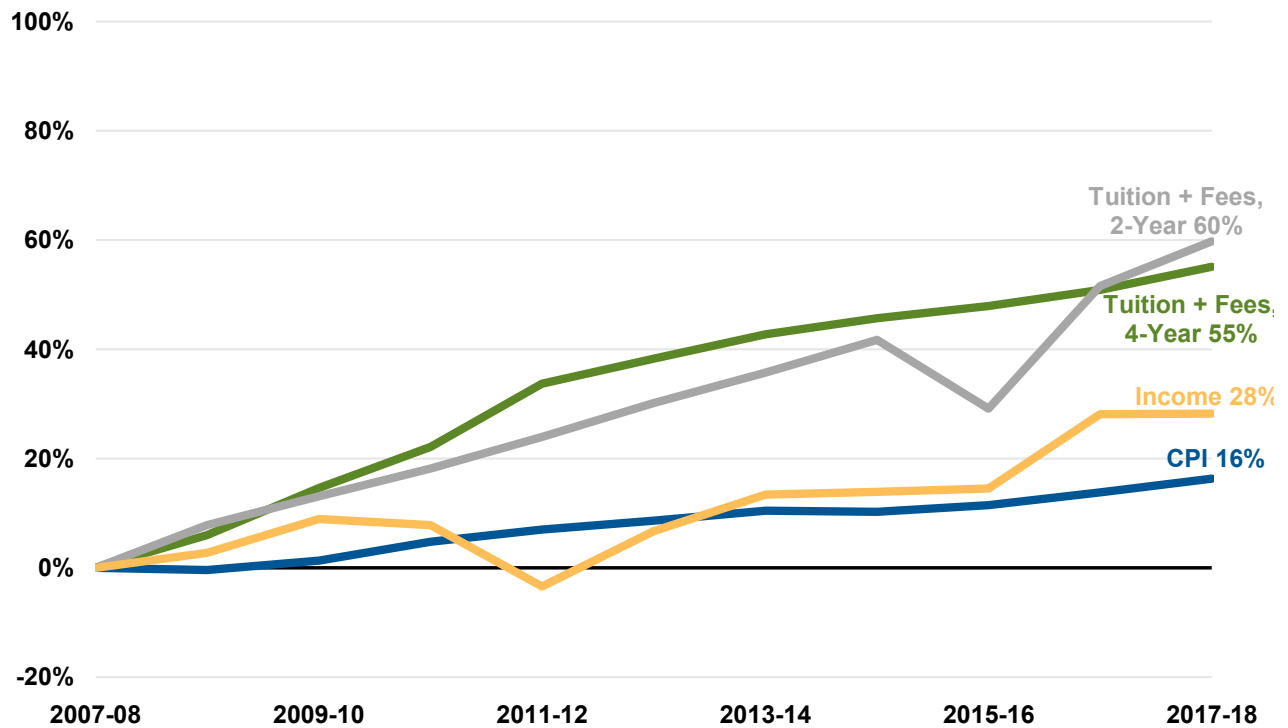
Graduates who sought a degree or certificate from four-year Type 1 universities in Delaware in 2017-18 borrowed, on average, \$24,388 and graduates of four-year Type 2 institutions borrowed \$27,000. These amounts were higher than the SREB and national averages in 2017-18. The average amount borrowed for four-year Type 1 institutions increased from 2012-13 to 2017-18.

Students at public two-year colleges borrowed, on average, \$8,900 in 2017-18. This amount was more than the average amount in 2012-13, but less than the SREB and national averages in 2017-18.

Changes in Tuition and Fees, CPI and Household Income

Compared to the CPI and household income, **tuition and fees** at Delaware public colleges and universities **increased substantially** between 2007-08 and 2017-18.

Over that decade, the CPI increased by 16% and median household income in Delaware increased by 28%, while tuition and fees increased by 55% at four-year institutions and 60% at two-year institutions.

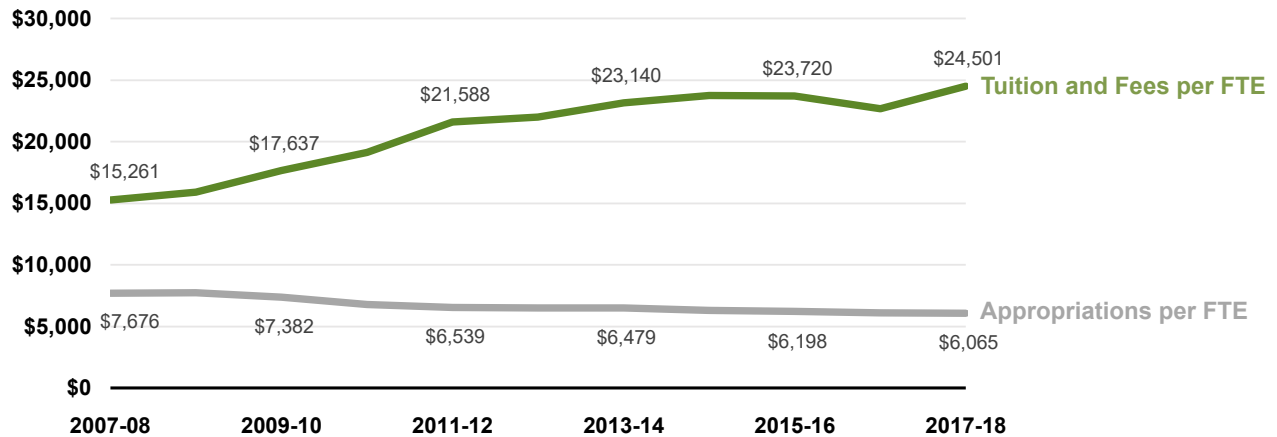


Consumer Price Index retrieved from FRED, Federal Reserve Bank of St. Louis: Bureau of Labor Statistics, South urban area, 2017. Tuition and fees retrieved from the U.S. Department of Education, Integrated Postsecondary Education Data System, Institutional Characteristics Files, 2007 to 2017. Median household income retrieved from FRED, Federal Reserve Bank of St. Louis: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplements, South region, 2020.

Dollars per FTE Student from State Appropriations and Tuition and Fees

Operational funds consisted **mostly of tuition and fees** for Delaware's **public four-year institutions** in 2017-18.

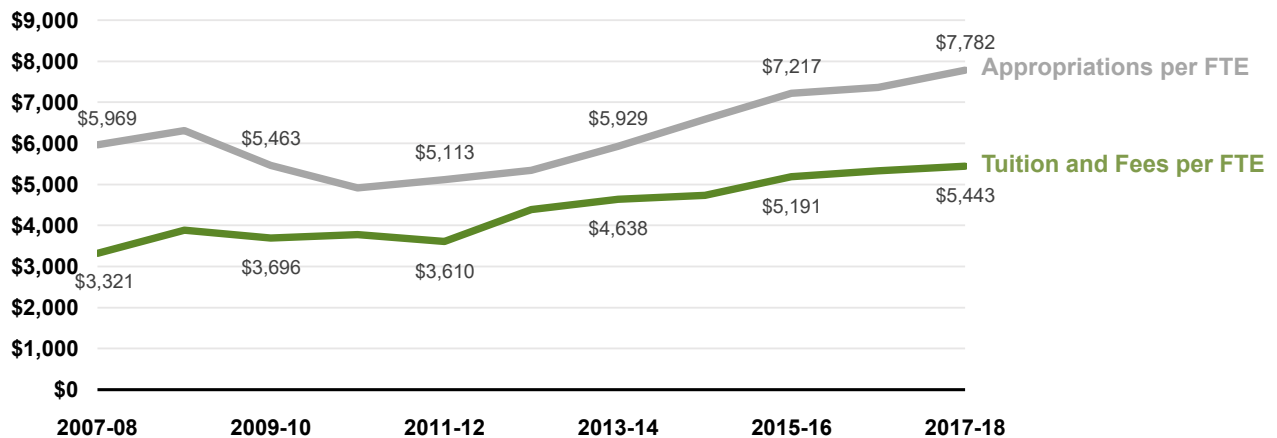
Net tuition and fees per FTE student at Delaware's four-year institutions increased from \$15,261 in 2007-08 to \$24,501 in 2017-18. In comparison, state appropriations per FTE student dropped from \$7,676 in 2007-08 to \$6,065 in 2017-18. Students and families paid a larger share of the total funding per student.



Source: SREB-State Data Exchange

Operational funds consisted **mostly of state and local appropriations** for Delaware's **public two-year institutions** in 2017-18.

State and local appropriations per FTE student at Delaware's two-year institutions increased from \$5,969 in 2007-08 to \$7,782 in 2017-18. Net tuition and fees per FTE student increased from \$3,321 in 2007-08 to \$5,443 in 2017-18. The state continued to pay for a larger share of the revenues for operations.



Source: SREB-State Data Exchange

Additional State Context

Postsecondary Enrollment. In 2017-18, 59% 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 28% were enrolled in public two-year colleges.

First-Year Retention. For the 2017 cohort, 83% of students attending public four-year Type 1 institutions in Delaware were still enrolled one year later, 72% were retained after the first year in public four-year Type 2 institutions, and 63% were retained at public two-year colleges.

Pell Grants. In 2017-18, 17% 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 21% of costs in public four-year Type 2 institutions and 23% in public two-year colleges.

Education Attainment. In 2018, over 44% 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, 59% of the class of 2019 graduated from four-year colleges with debt, owing an average of \$37,447.

Sources: Enrollment: U.S. Department of Education, Integrated Postsecondary Education Data Systems, 2017. Retention: SREB-State Data Exchange. Pell: U.S. Department of Education: 2017-2018 Award Year Grant Volume by School (2019) and SREB analysis of National Center for Education Statistics student financial aid database, 2017-18. Educational attainment: State Higher Education Master Plans and Lumina Foundation, "A Stronger Nation," 2019. Student debt: The Institute for College Access & Success. College Insight, <https://college-insight.org>. Student debt and undergraduate financial aid data are licensed from Peterson's Undergraduate Financial Aid and Undergraduate Databases, © 2020 Peterson's LLC, all rights reserved. All data may be reproduced, with attribution, subject to restrictions under this Creative Commons license: <https://creativecommons.org/licenses/by-nc-nd/3.0/>.

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 2017-18 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 2017-18 academic year. Some IPEDS surveys collect data for the prior academic year; for instance, the 2017-18 Student Financial Aid survey collected data for the 2016-17 academic year.

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](https://www.sreb.org/Affordability) for detailed sources and explanatory notes.

SREB College Affordability Profiles detail data and trends specific to each SREB state to assist policy-makers 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/Affordability>.