

BROOKINGS

Social Mobility Memos

Black women are earning more college degrees, but that alone won't close race gaps

Richard V. Reeves and Katherine Guyot Monday, December 4, 2017

There are wide, stubborn economic gaps between black and white households in the U.S. Why? Many factors are at work, of course, including lower rates of upward mobility, discrimination in the labor market, big differences in rates of incarceration, disparities in access to quality education, historic exclusion from home ownership, and so on.

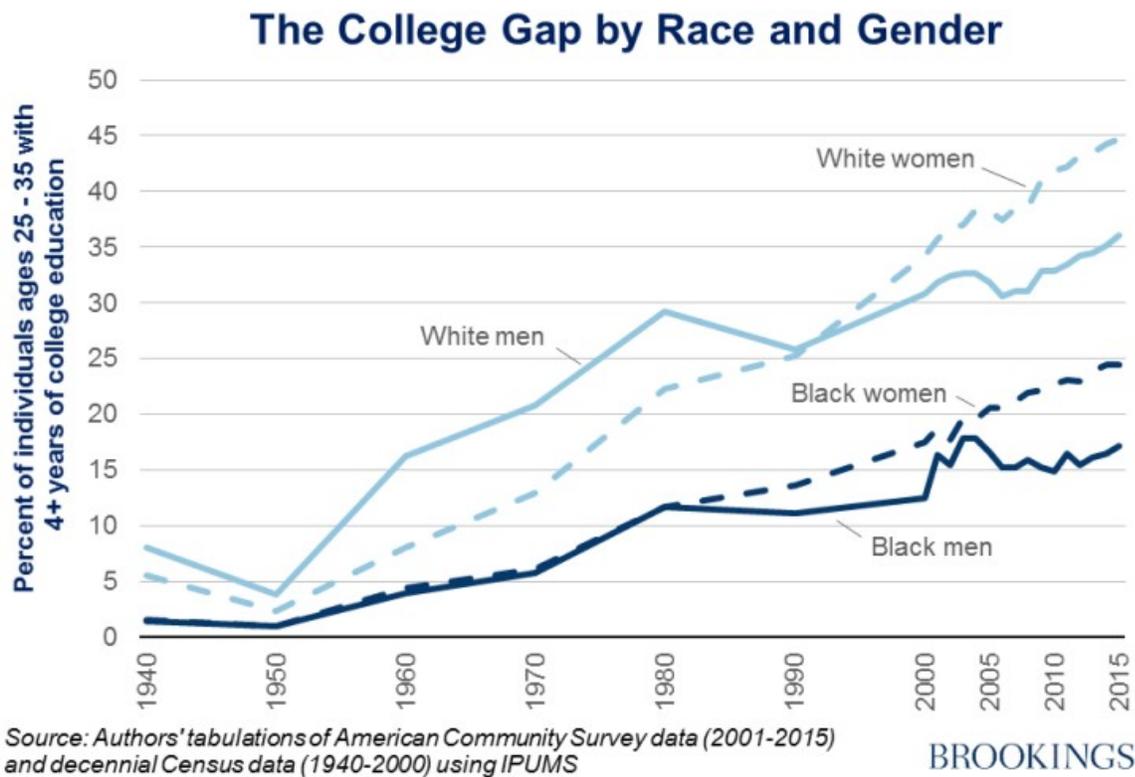
College education is often seen as a powerful tool to close race gaps. But it is at best only a partial answer, for four reasons:

1. the gap in college achievement is as wide as ever
2. black Americans with an undergraduate degree are less wealthy than whites
3. marriage rates by race remain wide even for college graduates
4. the chances of both spouses having an undergraduate degree are lower for black couples

To understand race gaps in income and wealth at the household level, we have to look not only at education and earnings at the individual level, but also at patterns of family formation and marriage.

1. race gaps in college completion remain wide

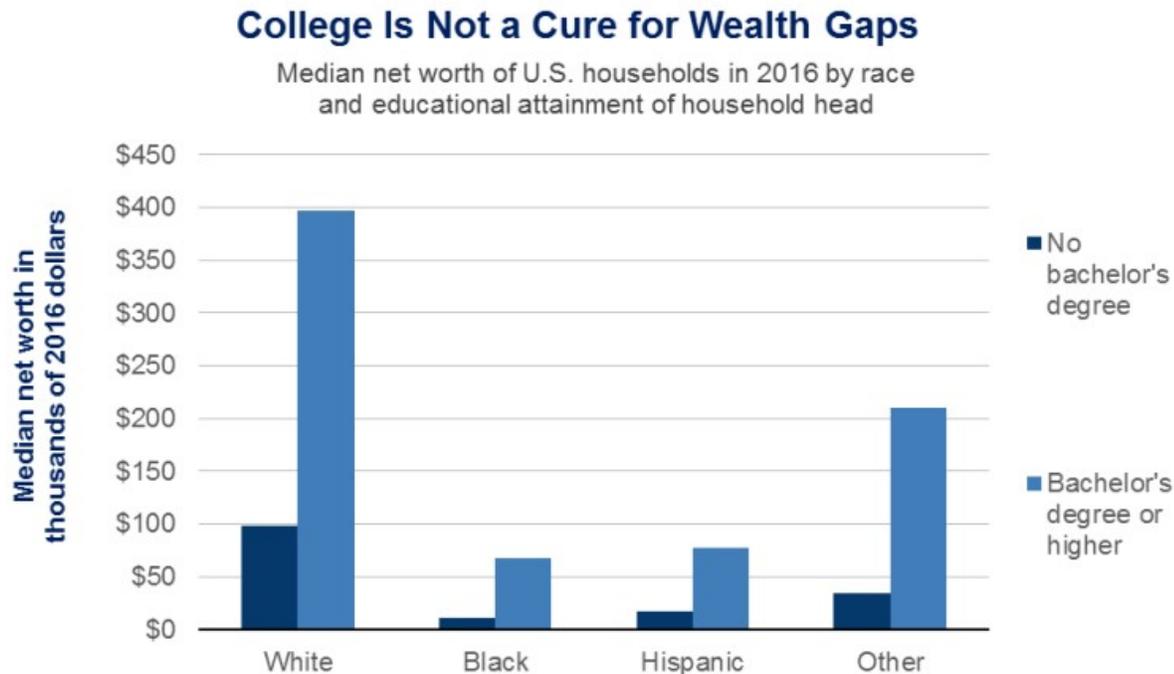
There has been a significant increase in rates of four-year college completion among black Americans, especially women. But rates among whites have increased just as rapidly, again especially among women. Almost half (44.7 percent) the white women aged 25 to 35 in 2015 have completed four years of college. For black men the rate is just 17.2 percent:



Women are now outperforming men in terms of completing four years of college. Within racial categories, women are now more likely than men to complete college to the tune of 5 to 7 percentage points.

2. An undergraduate degree is not a wealth generator for black americans

So black Americans are still much less likely to get an undergraduate degree. But even when they do, they are less able to create greater economic security, at least as measured by household wealth, as new data from the Survey of Consumer Finances shows:



Source: Lisa J. Dettling, Joanne W. Hsu, Lindsay Jacobs, et al. "Recent Trends in Wealth-Holding by Race and Ethnicity: Evidence from the Survey of Consumer Finances." Federal Reserve Board. September 27, 2017.

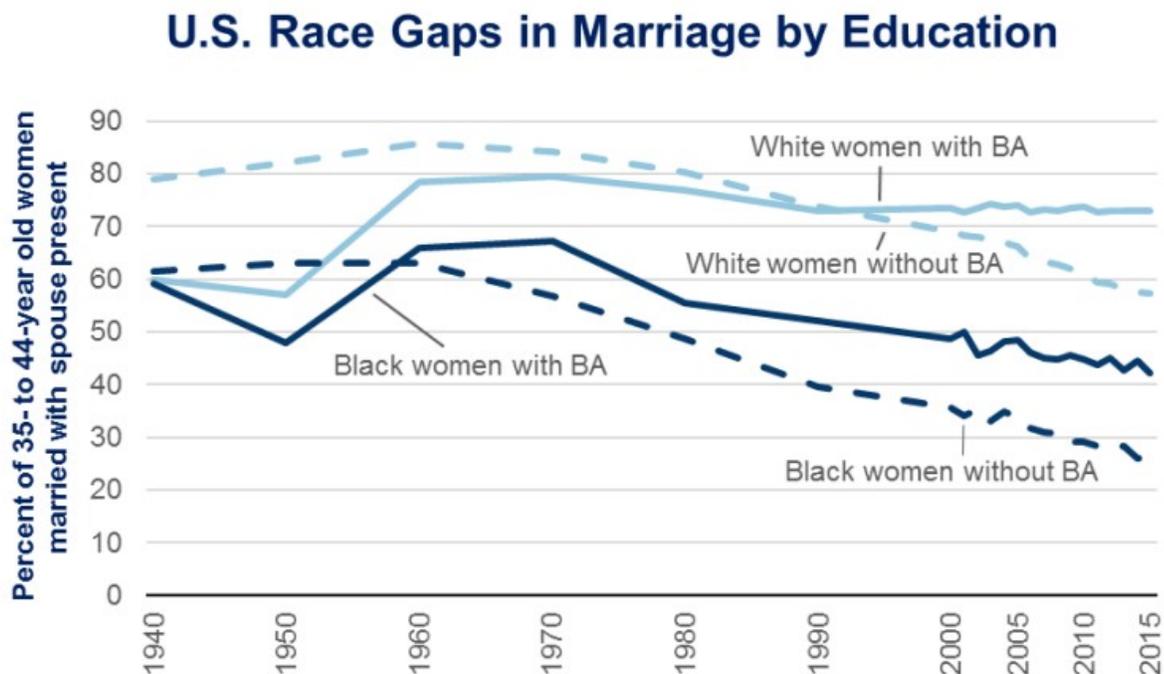
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In fact, black households headed by a college graduate are less wealthy than less-educated white ones. Again, there are clearly a myriad of factors at work here. One is that a racial wage gap remains even among college graduates, especially men. In 2015, college-educated white men over age 25 made a median of \$32 per hour, compared to \$25 for black men.

3. Black college graduates less likely to be married

One reason well-educated individuals end up in more affluent households is that they are more likely to be married, and therefore to have two earners, as we showed in our previous blog, [“College friends keep getting married? It’s bad news for your travel budget...and inequality.”](#) College-educated women are now more likely to be married than those without college degrees.

But there are big differences here by race. White women with an undergraduate degree are almost as likely to be married today as in 1960. But marriage rates are declining for black women across the educational spectrum. A black woman with an undergraduate degree aged between 35 and 45 is 15 percentage points less likely to be married than a white woman *without* a undergraduate degree:



Source: Authors' tabulations of American Community Survey data

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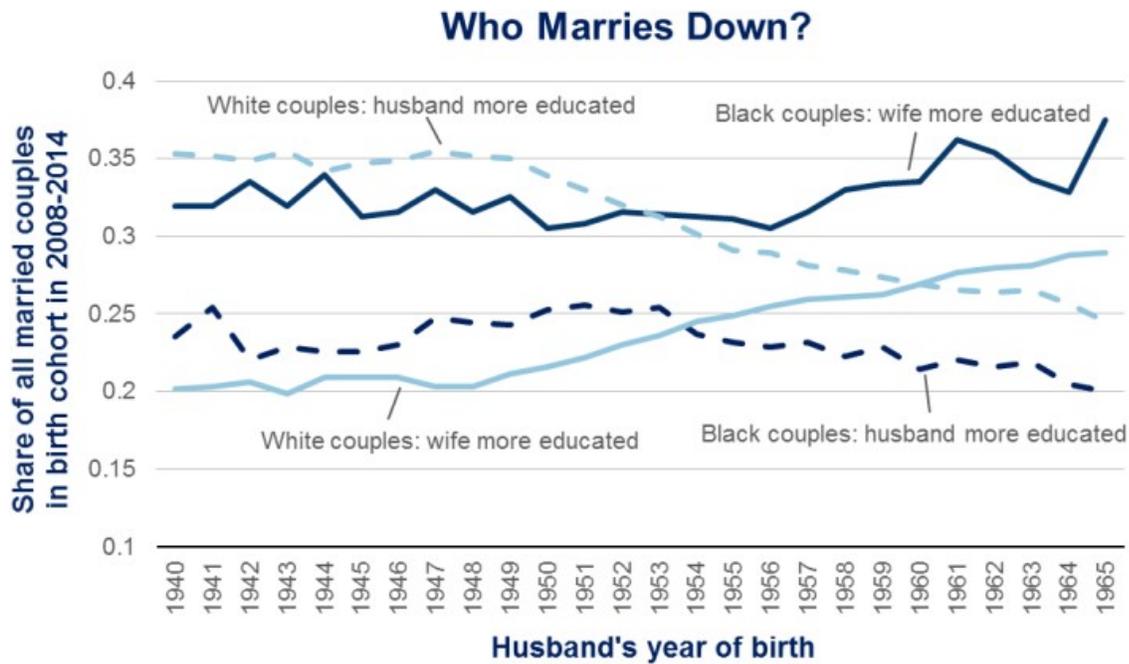
The race gap in marriage rates for those without a college degree has remained stable over time, with roughly equivalent declines for white and black women. Meanwhile, the marriage gap for women with an undergraduate degree has widened, from 21 percentage points in 1970 to 31 percentage points in 2015.

The differences in rates of marriage may in part be due to a shortage of “marriageable” black men, itself a product of high rates of incarceration and early death. (It is worth noting that while there has been a rise in inter-racial marriage, blacks, and black women in particular, remain the least likely to marry someone of a different race.)

4. Black college graduates less likely to marry a college graduate

People tend to marry someone with similar levels of education and income, as we discussed last week. So college graduates are not only more likely to be married, they are more likely to be married to each other. This means they can “double up” on the rising college wage premium.

But again, there are differences by race. Black women with an undergraduate degree are less likely to marry a man with a undergraduate degree than their white classmates, as we noted in a 2015 paper, “Single black female BA seeks educated husband: Race, assortative mating and inequality.” White women are now slightly more likely to be better educated than their husbands. But this “marrying down” in terms of education is nothing new for black women, as a recent paper by Chiappori, Salanié, and Weiss shows (note that the figure below measures shares by birth cohort, not by year):



Source: Chiappori, Pierre-André, Bernard Salanié, and Yoram Weiss, 2017. "Partner Choice, Investment in Children, and the Marital College Premium." *American Economic Review*, 107(8), pp. 2109-2167.

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So: black women with an undergraduate degree are less likely to get married, and if they do, are less likely to marry a man with an undergraduate degree. (Note that our data does not yet capture same-sex marriages.) The result is that improvements in the individual economic position of black Americans does not translate into equivalent gains at the household level.

Educated black husbands are key to racial equity

It hardly needs saying that the connections between race, gender, education and marriage are highly complex, and deeply personal. However, one thing is clear: educational and economic outcomes for black men have profound implications for the prosperity of black families and the prospects of black children, and for racial equity more broadly. Given these trends, it is not surprising that our colleague Camille Busette, director of the new Brookings Race, Prosperity and Inclusion Initiative, has chosen to focus first on young men of color.

