



WNY WOMEN'S FOUNDATION FACT SHEET



WOMEN AND HIGHER EDUCATION

Compiled in June 2019

Student debt

- Women hold nearly two-thirds of the outstanding student debt in the United States — almost \$929 billion as of early-2019.¹
- In the first four years after graduation, men paid off an average of 38 percent of their outstanding debt, while women paid off 31 percent. The pace of repayment was particularly slow for black and Hispanic women, as well as for men in those groups.¹
- Difficulty repaying student loans is also reflected in default rates, which are higher for women than for men, and much higher for black and Hispanic borrowers than for white and Asian borrowers.¹
- 34 percent of all women and 57 percent of black women who were repaying student loans reported that they had been unable to meet essential expenses within the past year.¹
- Women earn 57 percent of bachelor's degrees but hold two-thirds of student loan debt.²
- Median debt among student parents was more than two-and-a-half times higher than debt among students without children (\$6,500 compared with \$2,500, respectively). Black student parents hold more student debt than parents or nonparents of every other racial/ethnic background.⁴
- Median debt among student parents enrolled in 2015-16 was more than two-and-a-half times higher than debt among students without children (\$6,500 compared with \$2,500, respectively).⁴

Women and degrees

- Today, women earn 57 percent of bachelor's degrees from American colleges and universities.¹
- Women are more likely to take on debt: 41 percent of female undergraduates took on debt in 2015–16 compared to 35 percent of male undergraduates.¹
- On average women take on more debt than men at almost every degree level and type (from associate degrees to doctoral degrees) and across types of schools.¹
- On average across degree levels, women in college took on initial student loan balances that were about 14 percent greater than men's in 2015–16.¹
- Upon completion of a bachelor's degree, women's average student debt is about \$2,700 greater than men's, and black women take on more student debt on average than do members of any other group.¹
- Women earn 60% of all master's degrees in the United States³

Women after graduation

- Women college graduates working full-time are paid 18 percent less than their male peers one year after graduation. By four years after graduation, that gap widens to 20 percent.¹
- Overall, women with bachelor's degrees working full-time make 26 percent less than their male peers.¹

Parents and education

¹Women's Student Debt Crisis in the United States

²Money Is Not Just for Men

³ EVERYDAY HEROES: CATALYST CEO CHAMPIONS FOR CHANGE



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- There are now 3.8 million undergraduate students who are raising children, representing 22 percent of all college students.⁴
- Of the 3.8 million students who are raising children while in college, roughly 2.7 million (or 70 percent) are mothers and 1.1 million (30 percent) are fathers. While the majority of mothers in college are single parents (62 percent), the majority of fathers are married (61 percent).⁴
- While student parents are most likely to attend community colleges, they make up a disproportionate share of for-profit college students: 45 percent of all for-profit students are students with children and 39 percent are single mothers.⁴
- While the majority of mothers in college are single parents (62 percent), the majority of fathers are married (61 percent). In other words, fathers in college are 1.6 times more likely to be married than single and student mothers are 1.6 times more likely to be single than married⁴
- The largest share of student parents is enrolled in community colleges (42 percent of all student parents are community college students; Figure 2). Similar shares of student parents attend private for profit and public four-year institutions (18 percent and 17 percent, respectively), with the remainder enrolled in private nonprofit four-year (13 percent) and other/more than one institution (10 percent).⁴
- For-profit schools enroll the largest share of student parents compared with other institution types — 45 percent of all for-profit students are students with children and 39 percent are single mothers — followed by community colleges, whose student body is more than one-quarter student parents⁴
- Student parents are more likely than students without children to be students of color: 51 percent compared with 46 percent of students without children. Looking across racial/ethnic backgrounds, Black college students are the most likely to be parents (33 percent), and Black women — two in five of whom are mothers — are more likely than women from other backgrounds to be raising children while in college. American Indian/Alaska Native and Native Hawaiian/Pacific Islander students are also likely to be parents (29 percent and 30 percent, respectively), with more than one-third of women in both groups being mothers. Roughly one in five Hispanic students (21 percent), White students (21 percent), and students of more than one race (20 percent) are parents, as are 13 percent of Asian students⁴
- Student parents' median age is 32, compared with 27 for independent students without children and 20 for dependent students.¹¹ Three in five student parents are 30 or older, roughly one-quarter are 24-29, and 15 percent are ages 15-23. Native Hawaiian/Pacific Islander student parents are more likely to be in their 30s or older (nearly three-quarters are in that age group) than other student parents, while Hispanic student parents are younger than parents of other racial/ethnic backgrounds (their median age is 30). Married student parents tend to be older than their single counterparts, with a median age of 34 and 30, respectively.⁴
- The large majority of student parents have one or two children (nearly 80 percent) and over half have children who are preschool-aged or younger (53 percent have children under age 6). Native Hawaiian/Pacific Islander, Black, and American Indian/Alaska Native student parents are the most likely to have youngest children who are 6 or older (over half of each group). Asian student parents are most likely to have children ages 0-5 (64 percent), followed by student parents of more than one race (56 percent), Hispanic student parents (56 percent), and White student parents (53 percent).

⁴ Despite Big Enrollment Declines, Parents Make up 22 Percent of College Students



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- Black student parents hold more student debt than parents or nonparents of every other racial/ethnic background. Black student parents borrow an average of \$18,100, compared with an average of \$13,500 among all students, \$13,100 among White student parents, and \$10,400 among Hispanic student parents⁴
- One-third of student parents have a GPA of 3.5 or higher, compared with 31 percent of independent nonparents and 26 percent of dependent students⁴