



WNY WOMEN'S FOUNDATION

## **Women and Higher Education**

Higher education plays a significant role in breaking the intergenerational cycle of poverty within a family. Studies show that one of the most important factors influencing a child's reading level and academic achievement is his/her mother's education. Investing in education and economic security for low-income families will allow single mothers to provide basic human needs for herself and for her children. Student parents, particularly single mothers, face unique challenges in raising a family while pursuing a higher education.

### **What is the WNY Women's Foundation doing about it?**

The WNY Women's Foundation's [\*MOMs: From Education to Employment™\*](#) program educates and trains single mothers so that they can find family-sustaining work. The program also provides advising, support, and funding throughout their college experience. Since the inception of the program in 2013, MOMs has expanded to three local community colleges, supported over 600 moms and more than 900 children. Creating campus-wide change and connecting moms with resources, such as child care, creates opportunities for mothers to graduate and attain family-sustaining jobs, thus propelling themselves and their families out of poverty.

Learn more about the WNY Women's Foundation and the work of our MOMs program at <https://wnywomensfoundation.org>.

### **Table of Contents**

<b>Local Impact of Education on Poverty</b>	2
<b>Student Debt</b>	3
<b>Number of Graduates and the Pay Gap</b>	3
<b>Parenting in College</b>	4
<b>References</b>	5

### **Local Impact of Education on Poverty**

- Buffalo's children are the second-poorest in the nation among cities with populations greater than 245,000. (Thomas, 2020)
- In Erie County, the poverty rate is 13.3% (United States Census Bureau, 2019)
- The overall poverty rate for Buffalo is 28.8%, meaning 70,925 out of Buffalo's 246,578 residents are living in households classified as poor. (Thomas, 2020)
- In Buffalo-Niagara, the unemployment rate for college graduates was 3.4%, for high school graduates 8.0%, and for less than high school 15.3%. (Partnership for the Public Good, 2018)
- In the City of Buffalo, the rate of unemployment among individuals with less than high school was 18.5%. (Partnership for the Public Good, 2018)
- The difference between women's and men's median annual earnings, \$5,500, would pay for 1.1 years of community college tuition in New York. (Institute for Women's Policy Research, 2018)
- In New York, the percent of women with a bachelor's degree or higher was 42% for White women, 20% for Hispanic women, 26% for Black women, 45% for Asian women, 23% for Native American women, and 36% for Multiracial women. (Institute for Women's Policy Research, 2018)
- In New York, the percent of women in poverty was 11% for White women, 27% for Hispanic women, 21% for Black women, 18% for Asian women, 26% for Native American women, and 20% for Multiracial women. (Institute for Women's Policy Research, 2018)

## **Student Debt**

- Women hold nearly two-thirds of the nation's \$1.54 trillion in student loan debt. (American Association of University Women, 2017)
- Black women finish their undergraduate education with more debt than other women, and 57% of black women graduates report financial difficulties while repaying student loans. (American Association of University Women, 2017)
- First-generation college students face more debt by the time they graduate than non-first generation students. (American Association of University Women, 2017)
- Women are more likely to take on debt, with 41% of female undergraduates taking on debt in 2015–16 compared to 35% of male undergraduates. (American Association of University Women, 2017)
- Upon completion of a bachelor's degree, women's average student debt is about \$2,700 greater than men's. (American Association of University Women, 2017)
- Black women take on more student debt on average than do members of any other group. (American Association of University Women, 2017)
- Women take about two years longer than men to repay student loans, due to higher loans and the gender pay gap. (American Association of University Women, 2017)
- Women earning a bachelor's degree from a public college have about \$30,000 dollars in outstanding student loans. (American Association of University Women, 2017)

## **Number of Graduates and the Pay Gap**

- In 2019, 29.5 million women in the labor force had at least a bachelor's degree, effectively matching the number of college-educated men in the workforce at 29.3 million. (Fry, 2019)
- On average, a man with a bachelor's degree out-earns an equally credentialed woman by about \$26,000 dollars per year. (Carnevale, Smith, & Gulish, 2018)
- Women made up 58% of graduates with Associate's, Bachelor's, Master's, and Doctorate's degrees in 2019. (Chukhno, 2020)
- Women graduates are paid 74% of what male graduates make. (American Association of University Women, 2017)
- In 2017, around 35% of women graduated from college or obtained a higher educational degree, more than eight times as many as in 1940. (Duffin, 2020)
- Around 37% of women in the United States had completed four years or more of college in 2019, compared to about 35% of men. (Duffin, 2020)

## Parenting in College

- More than two in five adults over 25 who have children under 18 have a high school diploma or some college as their highest level of educational attainment, constituting a huge pool of prospective college students. (Gault, Cruse, & Schumacher, 2019)
- More than one in five students, 3.8 million undergraduates, are parents of dependent children. (Gault, Cruse, & Schumacher, 2019)
- An estimated 55% of student parents were single parents, 44% were working full-time while enrolled, and 64% attended school part-time. (United States Government Accountability Office, 2019)
- 52% of student parents left school without a degree compared to 32% of students without children as of 2009. (United States Government Accountability Office, 2019)
- About 56% of undergraduate student parents had a child age five or younger in 2015-2016. (United States Government Accountability Office, 2019)
- Mothers of children under 18, and especially single mothers, are much less likely than other students to finish college within six years. (Gault, Cruse, & Schumacher, 2019)
- Of the 3.8 million students who are raising children while in college, roughly 2.7 million, or 70%, are mothers and 1.1 million, or 30%, are fathers. (Institute for Women's Policy Research, 2018)
- While 62% of mothers in college are single parents, 61% of fathers are married. (Institute for Women's Policy Research, 2018)
- 42% of all student parents are community college students. (Institute for Women's Policy Research, 2018)
- 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 parents. (Institute for Women's Policy Research, 2018)
- Student parents are more likely than students without children to be students of color at 51%, compared with 46% of students without children. (Institute for Women's Policy Research, 2018)
- 33% of student parents have a GPA of 3.5 or higher, compared with 31% of independent nonparents and 26% of dependent students. (Institute for Women's Policy Research, 2018)

## References

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