



Postsecondary National Policy Institute

Women in Higher Education

CENSUS OVERVIEW

According to the Census' American Community Survey, in 2021 [50.5%](#) of the total U.S. population were female.¹ Among females aged 25 or over, [36.1%](#) had earned a bachelor's degree or higher. This rate is up from [27.9%](#) in 2010 and is two percentage points higher than the rate for males.

ENROLLMENT

- In [Fall 2020](#), female students made up 58.6% of all postsecondary enrollment.
 - White female students made up 29.7%, Hispanic or Latino female students made up 11.8%, Black female students made up 8.2%, Asian female students made up 3.9%, female students of two or more races made up 2.4%, non-resident female students made up 2.1%, American Indian/Alaska Native female students made up 0.4%, and Native Hawaiian/Pacific Islander female students made up 0.2% of all postsecondary enrollment.
- In 2020, 44.5% of the 18–24-year-old female population were [enrolled](#) in college compared to 40% of the overall U.S. population.
- Since [Fall 2010](#), female student enrollment has declined from 11.97 million to 11.12 million, a 7.1% decrease:
 - Undergraduate female enrollment declined from 10.25 million to 9.2 million, a 10.2% decrease
 - Despite the overall enrollment decline, graduate enrollment for female students increased from 1.73 million to 1.92 million, an 11.2% increase
- Female students are much more likely to [attend](#) public versus private institutions of higher education.
 - In Fall 2020, 72% of female students attended public institutions:
 - 47% attended public four-year institutions
 - 25%² attended public two-year institutions

FINANCIAL AID AND STUDENT DEBT

- According to the National Postsecondary Student Aid Survey, [64%](#) of female students received some form of federal Title IV financial aid in the 2017–18 academic year, compared to 53% of male students.
 - [48%](#) of female students received a Pell grant, compared to 38% of male students.
 - [42%](#) of female students received a federal student loan, compared to 34% of male students.
- Among female students who received federal Title IV aid in 2017–18, the [average amount](#) received was \$8,911.
 - The average Pell Grant amount for female students was \$3,923.

¹ Women and female will both be used in this fact sheet, depending on the terminology of the source.

² Due to rounding in the Digest of Education Statistics, percent values may not completely add-up.

- The average federal loan amount for female students was \$8,410.
- Women bachelor's degree recipients who were first-generation college students borrowed, on average, [\\$4,145](#) more in total cumulative loans than women bachelor's degree recipients whose parents held a bachelor's degree.
- Outstanding student loan balances are [disproportionately](#) held by women.
 - As of 2020, women held nearly two-thirds of outstanding student loan debt, totaling more than \$929 million.
 - Black women held over \$41,000, Pacific Islander/Hawaiian women held over \$38,000, American Indian/Alaska Native women held over \$36,000, white women held over \$33,000, Hispanic women held over \$29,000, and Asian women held over \$27,000 in debt.

COMPLETION/DEGREE ATTAINMENT³

- [67%](#) of first-time, full-time female students attending four-year institutions graduated within six years, compared to 60% of male students.
- At two-year institutions, among first-time, full-time students, [35%](#) of female students graduated within three years, compared to 32% of male students.
- Of the more than two million [bachelor's degrees](#) conferred in the 2020–21 academic year, 1,205,681 (58%) went to female students.

EARNINGS AND WEALTH

- According to the Baccalaureate and Beyond Longitudinal Study, ten years after receiving a bachelor's degree, female graduates reported having an average gross income of [\\$66,445](#), compared to \$89,204 for male graduates.
- Wealth accumulation can be [measured](#) differently from income. Ten years after graduating:
 - [63%](#) of female graduates reported owning a home, compared to 62% of male graduates.
 - [86%](#) of female graduates had some form of a retirement account, compared to 87% of male graduates.

POPULATION-SPECIFIC CONSIDERATIONS

- Female students were [almost three times as likely](#) (17% versus 6%) to be single parents as male students.
 - Despite the growth of student parents in higher education, campuses that provide childcare are declining, particularly among community colleges. [Less than half](#) of all community colleges offered childcare in 2013.

DATA SOURCES

[The American Association of University Women](#). 2020 & 2021.
[American Community Survey & Current Population Survey](#). U.S. Census Bureau, February 2023.
[Baccalaureate and Beyond Longitudinal Survey](#). National Center for Education Statistics, February 2023.
[Digest of Education Statistics](#). National Center for Education Statistics, February 2023.
[National Postsecondary Student Aid Survey](#). National Center for Education Statistics, February 2023.
[The Institute for Women's Policy Research](#). 2014.

³ Completion rates are based on entering cohorts at 150% time. Therefore, among those completing their program in 2020, four-year institutions represent the 2014 cohort and two-year institutions represent the 2017 cohort.