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. 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% 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.

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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 ATTAINMENT**

- **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**


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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.