



Postsecondary National Policy Institute

Women in Higher Education

CENSUS OVERVIEW

According to the Census' American Community Survey, in 2022, [50.4%](#) of the total U.S. population were female.¹ Among females aged 25 or over, [36.8%](#) 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 2022](#), female students made up 57.9% of all postsecondary enrollment.
 - White female students made up 28.4%, Hispanic or Latina female students made up 12.2%, Black female students made up 8%, Asian female students made up 4%, female students of two or more races made up 2.4%, non-resident female students made up 2.4%, American Indian/Alaska Native female students made up 0.4%, and Native Hawaiian/Pacific Islander female students made up 0.1% of all postsecondary enrollment.
- In 2021, 42.8% of the 18–24-year-old female population were [enrolled](#) in college compared to 33.3% of the male population.
- Since [Fall 2012](#), overall female student enrollment has declined from 11.73 million to 10.77 million, an 8.2% decrease:
 - Undergraduate female enrollment declined from 10.02 million to 8.82 million, an 11.9% decrease
 - Despite the overall enrollment decline, graduate enrollment for female students increased from 1.71 million to 1.94 million, a 13.9% increase
- Female students are much more likely to [attend](#) public versus private institutions of higher education.
 - In Fall 2021, 72% of female students attended public institutions:
 - 47% attended public four-year institutions
 - 24%² attended public two-year institutions

FINANCIAL AID AND STUDENT DEBT

- According to the National Postsecondary Student Aid Study, [59%](#) of female students received some form of federal Title IV financial aid in the 2019–20 academic year, compared to 49% of male students.
 - [45%](#) of female students received a Pell Grant, compared to 34% of male students.
 - [37%](#) of female students received a federal student loan, compared to 31% of male students.
- Among female students who received federal Title IV aid in 2019–20, the [average amount](#) received was \$8,744.
 - The average Pell Grant amount for female students was \$4,123.

¹ Woman 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 \$8,477.
- 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, totalling 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

- [67.6%](#) of first-time, full-time female students attending four-year institutions graduated within six years, compared to 61.1% of male students.
- At two-year institutions, among first-time, full-time students, [36%](#) of female students graduated within three years, compared to 33% of male students.
- Of the more than two million [bachelor’s degrees](#) conferred in the 2021–22 academic year, 1,179,719 (58.5%) 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 [more than three times as likely](#) (15% versus 4%) 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 public institutions offered childcare in 2019.

DATA SOURCES

[The American Association of University Women](#). 2020 & 2021.
[American Community Survey](#) & [Current Population Survey](#). U.S. Census Bureau, February 2024.
[Baccalaureate and Beyond Longitudinal Survey](#). National Center for Education Statistics, February 2024.
[Digest of Education Statistics](#). National Center for Education Statistics, February 2024.
[National Postsecondary Student Aid Survey](#). National Center for Education Statistics, February 2024.
[The Institute for Women’s Policy Research](#). 2021.

³ Completion rates are based on entering cohorts at 150% time. Therefore, among those completing their program in 2022, four-year institutions represent the 2016 cohort and two-year institutions represent the 2019 cohort.