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**A Profile of Low Income Women Students
in Postsecondary Educational Institutions
Prepared for the
National Conference of State Legislatures (NCSL) Annual Meeting
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Today, a college education is more important than ever before in unlocking the door to economic success in the United States. Increasingly, postsecondary education has become a basic job requirement (Carnevale and Desrochers, 2002). Education beyond high school is especially essential for women, who earn less than men with lower educational attainment (Day and Newburger, 2002). In fact, men high school graduates earn \$616 per week, while women with associate's degrees earn \$578 weekly; men with bachelor's degrees earn \$1001 per week, while women with master's degrees earn \$901 weekly (U.S. Department of Labor, 2004).

Approximately 16.5 million undergraduates are enrolled in all U.S. postsecondary education institutions today (56 percent), and more than half are women.¹ Women also are the majority (59.4 percent) of low income postsecondary students -- those with personal or family incomes less than \$25,000. The unique characteristics of this large cohort of postsecondary students require attention by policy makers as they develop higher education policy.

Low income women represent a significant group of postsecondary students.

- Slightly more than one third (34.9 percent) of all women students are low income.

The majority of low income women enrolled in postsecondary institutions are independent students²

¹ This profile is based on data from the 1999-2000 *National Postsecondary Student Aid Study* (NPSAS) of undergraduate students. NPSAS is a comprehensive nationwide study designed to determine how students and their families pay for postsecondary education and to describe some demographic and other characteristics of those enrolled. The study is conducted by the National Center for Education Statistics (NCES) of the U.S. Department of Education.

² Students are classified as independent in the NPSAS study if they are any of the following: (1) 24 years or older; (2) veterans of the US armed forces; (3) married; (4) orphans or wards of the court; (5) have legal dependents other than a spouse. Students are classified as dependent if they are under 24 years old and financially dependent on their parents or guardians.

Almost three quarters of low income women students (72.6 percent) are independent compared to 53.3 percent of all women students.

Low income students are less likely to have the support of a spouse or partner.

Almost three quarters (72.5 percent) of low income independent women students are single, while only half (50.9 percent) of all independent women students are single.

Women of color are disproportionately represented among low income women students.

Slightly more than one third (34.9 percent) of all women students are low income, but more than half of African American women (52.6 percent) and Latinas (50.8 percent) are low income, as are substantial percentages of American Indian/Native Alaskan (45 percent), Pacific Islander/Native Hawaiian (40.7 percent), and Asian American (37.2 percent) women. Only one quarter of white women students (26.4 percent) are low income.

Low income women must often balance parenting responsibilities with school.

More than one half (59.1 percent) of low income independent women students are parents.

Low income independent women students (39.6 percent) are more likely to be single parents, as compared to all women students (25.9 percent).

Low income African American women (62.3 percent) are likely to be single parents, followed by Latinas (45.1 percent), American Indian and Native Alaskan women (36 percent), white women (30.1 percent), Pacific Islander and Native Hawaiian women (21.6 percent) and Asian American women (20 percent).

The vast majority of low income women work while attending school.

Slightly more than three quarters (78.3 percent) of low income women work while attending college, and 40.3 percent work full time.

Low income women students are older.

More than half (59.6 percent) of low income women students are at least 23 years old, as compared to 49 percent of all women students.

The majority of low income women students attend a two year (or less) postsecondary institution.

More than half (55.7 percent) of low income women students attend an institution that is two years or less than two years, compared with 48.9 percent of all women students.

Almost two out of every three (63.1 percent) low income women students with children attend an institution that is two years or less.

Four of every ten low income women students are enrolled in four year institutions.

Slightly more than one quarter (27.7 percent) of low income women are enrolled in public four year institutions while 11.3 percent attend private non-profit four year schools.

Low income Asian American women enroll in public four year institutions in higher percentages (37.5 percent) than do white women (29.5 percent), African American women (25.7 percent), Latinas (23.9 percent), Pacific Islander and Native Hawaiian women (22.8 percent), and American Indian and Native Alaskan women (16.2 percent).

Low income women students attend proprietary schools in greater numbers.

Although a small number of students attend proprietary schools, twice as many low income women (10.2 percent) do so, as compared to only 5.6 percent of all women students.

Low income African American women (13.1 percent) and Latinas (15.6 percent) are more likely to enroll in proprietary schools than are Pacific Islander and Native Hawaiian (9.5 percent), American Indian and Native Alaskan (9.4 percent), white (7.5 percent), and Asian American (6.6 percent) women.

Low income women take longer to complete their postsecondary education.

Nearly three-quarters (71.3 percent) of all women finish a bachelor's degree in six years or less,³ compared with only 56.7 percent of low income women and 39.4 percent of low income single women who have children.

One third (33.7 percent) of low income single women with children and slightly more than one quarter (28.8 percent) of low income married women with children take more than 10 years to complete a bachelor's degree, compared to 15.6 percent of all women, 16.5 percent of all low income women, and 12.7 percent of all men.

³ The data on completion rates are from the *Baccalaureate and Beyond Longitudinal Study*, 2000-2001, National Center for Education Statistics, U.S. Department of Education.

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