

*CELEBRATING 25 YEARS*

**PATHWAYS**

**>>> TO >>>**

*Accelerating  
the  
Possibilities*

**PROGRESS**

**Education**



WNY WOMEN'S FOUNDATION

All rights reserved, © 2024 WNY Women's Foundation, Inc.



WNY WOMEN'S FOUNDATION

# Contents

- 1**  
Introduction
- 2**  
Overview
- 3**  
Local Statistics
- 4**  
Educational Attainment
- 5**  
Pay Gap
- 6**  
Employment
- 7**  
Poverty
- 8**  
Parenting in College
- 9-10**  
Field of Study
- 11**  
Student Debt
- 12**  
mPower
- 13**  
Take Action!
- 14**  
Conclusion



WNY WOMEN'S FOUNDATION

# Introduction

For twenty-five years the WNY Women's Foundation (WNYWF) has been transforming systems, culture and policy to create opportunities for each woman to thrive. To commemorate this silver milestone, the WNYWF is releasing the third installment of our *Pathways to Progress: Accelerating the Possibilities* series. This data-driven analysis focuses on: **child care, poverty, leadership, education, occupational segregation, and pay equity**. Our latest edition builds off of the WNYWF's 2010 and 2017 *Pathways to Progress: The Status of Women in WNY* reports and compares the state of affairs for women 25 years ago, to the current climate, with a forecasted trajectory over the next 20-25 years.

A central focus of this analysis is women's education. We explore the challenges women encounter and the systemic barriers that impede their advancement into higher education. By highlighting these issues, we aim to spark meaningful dialogue and drive effective solutions.

It is critical to analyze the evolving educational landscape for women in Buffalo and across the nation. By examining pay disparities across different education levels, the gender pay gap, employment statistics, and the experiences of student parents, we can gain a deeper understanding of the current environment for women. We must advocate for increased educational opportunities and encourage women to enter male-dominated fields. Together, we must strive for meaningful change in this landscape.



# Overview

Higher education is associated with lower poverty rates, reduced unemployment, and higher incomes. It is crucial for women to have the opportunity and choice to pursue further education, as limited access often leads to decreased economic stability. Although more women now attend college than men, they continue to earn less than their male counterparts with the same degree. It is important for women to continue seeking educational opportunities and advancing their careers. While progress has been made, there is still much more to achieve.

## College Enrollment

In Fall 2022, **58% of all students enrolled in postsecondary institutions were women.** 49% were White, 21% were Latina, 14% were Black, and 7% were Asian (NCES, 2023).



## Gender Pay Gap

Women with bachelor's degrees from top-rated schools (as defined by Barron's Admissions Competitiveness Index) earned **71.6 cents** for every dollar earned by male graduates of similar educational programs (U.S. Census Bureau, 2024).



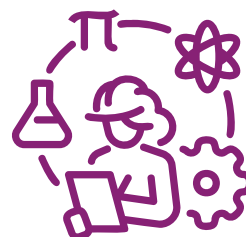
## Increased Economic Stability

In the U.S. in 2023, the **unemployment rate was nearly three times higher for women without a high school diploma** than for women with a bachelor's degree (6.4% vs. 2.2%) (U.S. Bureau of Labor Statistics, 2024a).



## STEM Education

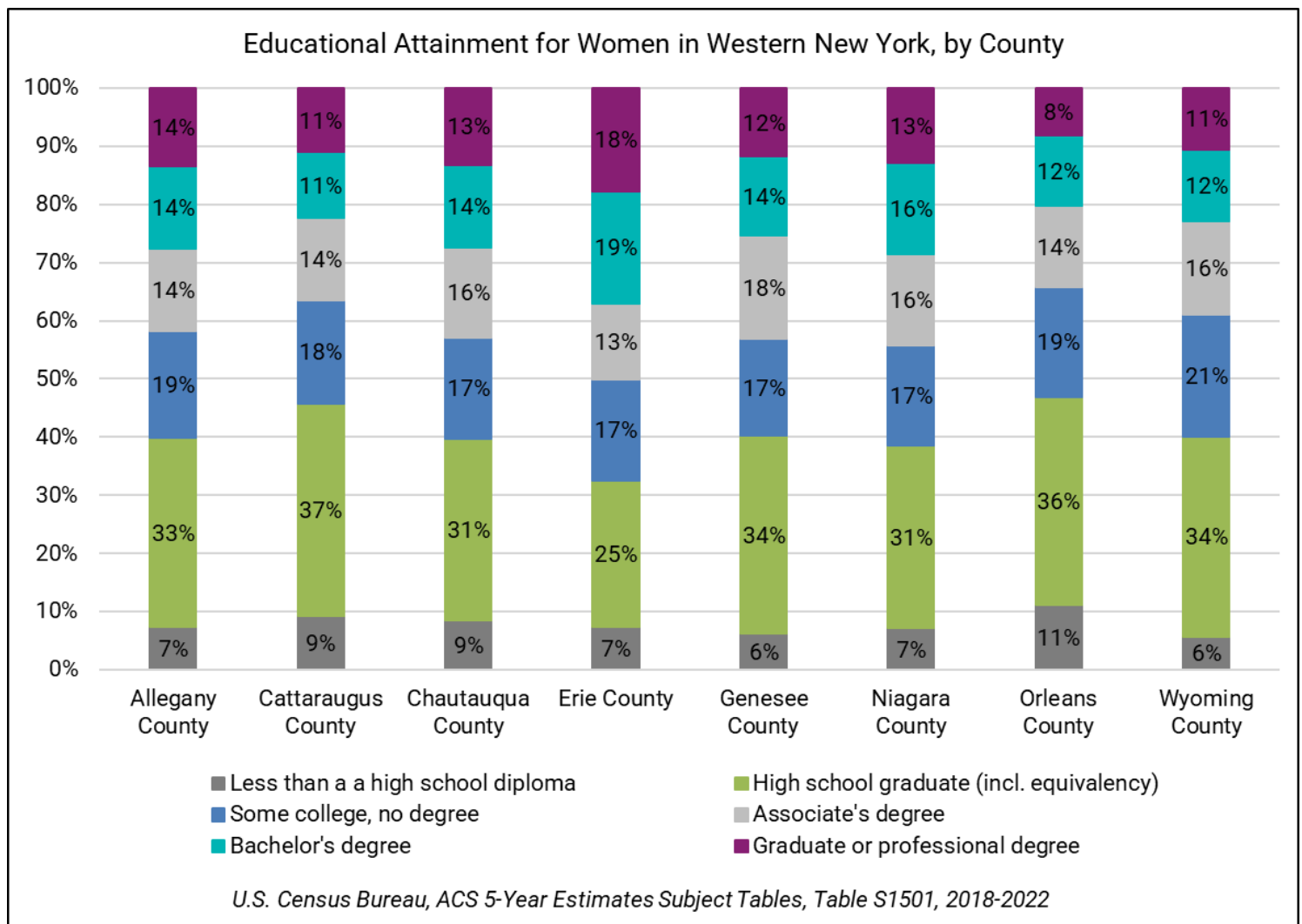
Between 2011 and 2020, the **number of science and engineering degrees earned by women increased by 63%** at the associate's level, 34% at the bachelor's level, 45% at the master's level, and 18% at the doctorate level (NCSES, 2023).





# Local Statistics

Higher education is associated with higher incomes. Women in Buffalo with a bachelor's degree earn approximately \$21,000 more a year than women with a high school diploma (U.S. Census Bureau, 2022b). In Buffalo, **earning an associate's degree increases women's earnings by \$7,700 a year** (compared to earning a high school diploma), which would pay for more than a year of community college tuition at State University of New York (SUNY) Erie (\$5,935).

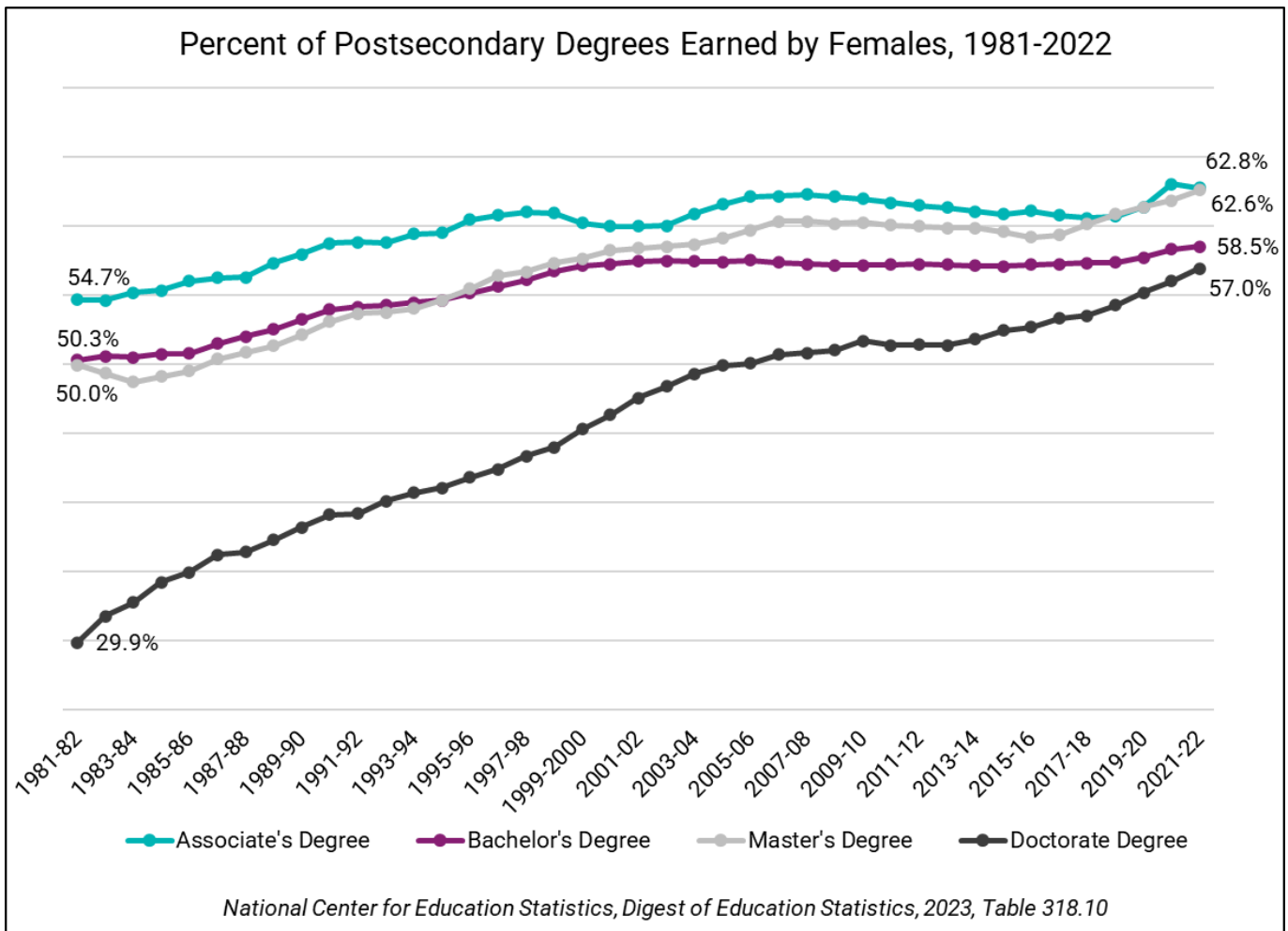


However, a **quarter of women 25 years and older in Buffalo have not taken any coursework beyond high school**, leaving them at a financial disadvantage throughout their lifetimes (U.S. Census Bureau, 2022b). This shows the ongoing need to expand access to higher education for women and address the barriers that prevent them from advancing their education and economic status.



# Educational Attainment

Women are increasingly pursuing higher education, reflecting significant progress in educational attainment. In 2023, **among high school graduates aged 16-24, 65% of women were enrolled in college** compared to 58% of men (U.S. Bureau of Labor Statistics, 2024b). This trend highlights the strides women have made in accessing higher education and their growing commitment to academic and professional advancement. Despite these gains, continued support is essential to address remaining gender disparities and ensure equal opportunities in all fields. Expanding mentorship programs, providing financial aid, and fostering supportive academic environments can further enhance women's educational achievements and help sustain their upward trajectory in the workforce.

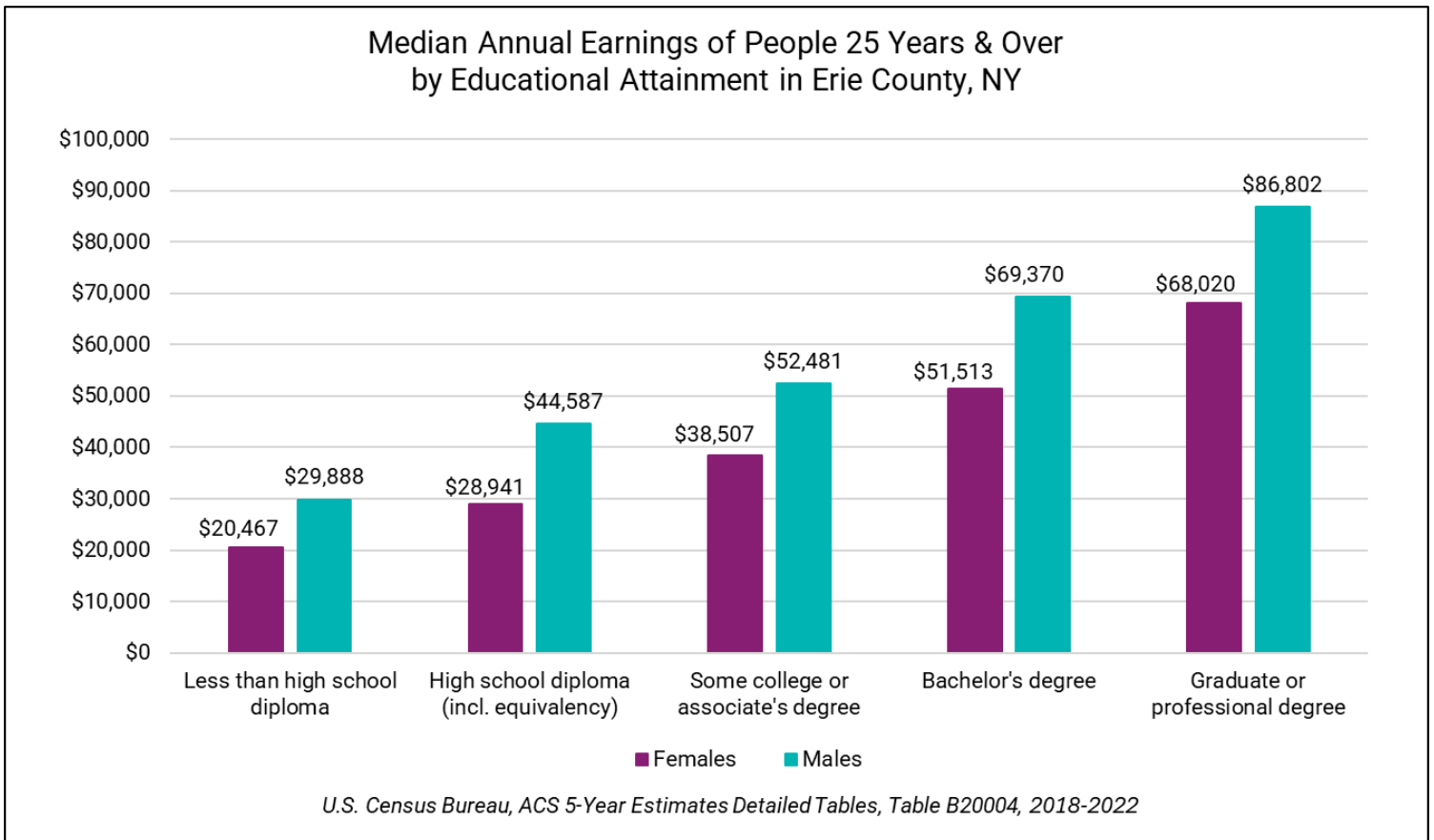


Of the more than 2 million bachelor's degrees awarded in the 2021-2022 academic year, **58.5% went to women** (PNPI, 2024). Despite this significant representation, a gender pay gap persists. Ten years after earning a bachelor's degree, female graduates reported an average gross income of \$66,445, compared to \$89,204 for their male counterparts (PNPI, 2024). This disparity highlights the ongoing challenges women face in achieving pay equity, even with similar educational backgrounds.



# Pay Gap

Despite achieving higher levels of education, women face a persistent wage gap compared to men with lower educational credentials. In Erie County, NY the median annual earnings for women with a Bachelor's degree is \$51,513, **nearly \$1,000 less than what men typically earn with just some college education or an associate degree** (U.S. Census Bureau, 2022b). Even when women attain a graduate or professional degree, they continue to be out-earned by men with less education. Women with a graduate or professional degree earn 98% of what men with a Bachelor's degree earn (\$68,020 vs. \$69,370) and far less - only 78% - of what men with the same education earn (\$68,020 vs. \$86,802).

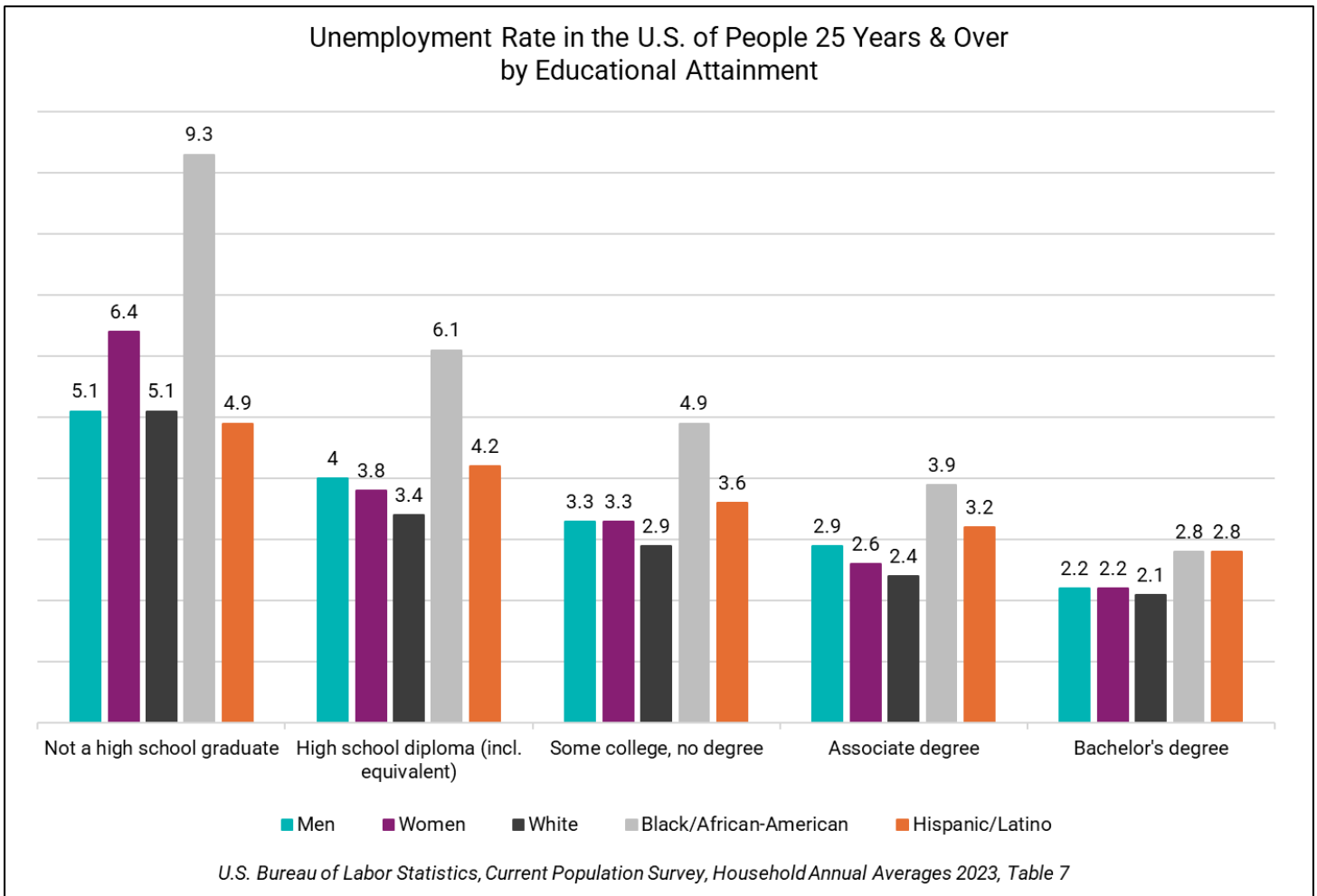


While education is crucial for career advancement, it does not always guarantee equal pay between genders in the workforce. These gender gaps reflect broader systemic issues in the labor market such as gender discrimination and biases, occupational segregation, and differing negotiation outcomes. These disparities impact women's economic security and career advancement opportunities, and require systemic change involving policy interventions, workplace diversity initiatives, and advocacy for fair pay practices. By promoting transparency in wages, fostering inclusive work environments, and implementing supportive policies, organizations and policymakers can work towards narrowing the wage gap and fostering greater economic equity for women across all educational levels.



# Employment

People with more years of education are more likely to be employed, usually have greater access to higher paying jobs, and are less likely to live in poverty than people with jobs that do not require higher levels of education. Unemployment rates decrease with every additional level of education, especially for women and people of color. **Women without a high school diploma are over nine times more likely to be among the working poor than women with at least a bachelor's degree (14.2% vs. 1.5%)** (U.S. Bureau of Labor Statistics, 2024a). Women working in service occupations are much more likely to be among the working poor than women in management, professional and related occupations (9.5% vs. 1.5%).



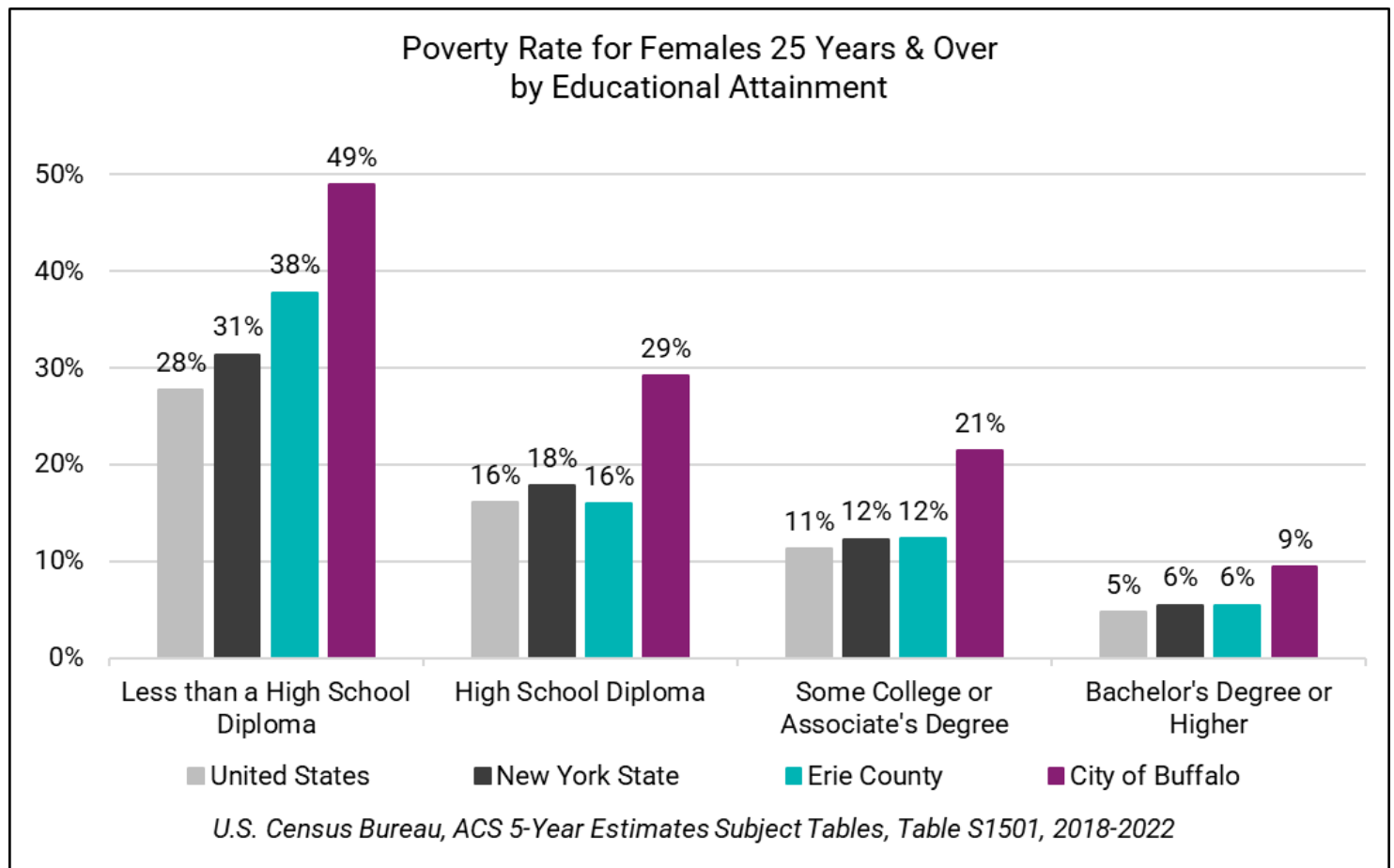
Policies aimed at increasing educational opportunities, especially for marginalized groups, are crucial. Implementing scholarship programs, expanding vocational training, and providing support for non-traditional students can help bridge educational gaps. Additionally, integrating financial literacy and career counseling into educational curricula can better prepare students for the job market and improve their chances of securing higher-paying positions. By addressing these educational disparities, we can work towards reducing the working-poor rate and promoting greater economic equity.





# Poverty

Higher education serves as a powerful tool for reducing poverty rates among women. **As women attain higher levels of education, their likelihood of living in poverty decreases significantly** (U.S Bureau of Labor Statistics, 2024a). This trend is particularly pronounced among women with college degrees, who demonstrate markedly lower poverty rates compared to those with lesser educational achievements. This illustrates the pivotal role that educational attainment plays in fostering economic security and opportunity for women across different socioeconomic backgrounds.



**In Buffalo, the disparity is stark: a woman with a high school diploma is 1.4 times more likely to live in poverty than a woman with an associate's degree**, and three times more likely than a woman with at least a bachelor's degree. Shockingly, nearly half of women living in Buffalo without a high school diploma live in poverty (U.S. Census Bureau, 2022b). These statistics enforce the critical role that education plays in economic stability and highlight the significant challenges faced by women with lower educational attainment levels in achieving financial security.



# Parenting in College

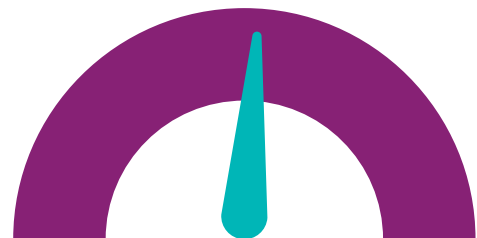
**Roughly 4 million postsecondary students are also parents** - approximately 22% (Contreras-Mendez & Reichlin Cruse, 2021). Student parents face unique financial challenges that hinder their academic success. These challenges include the difficulty of balancing sufficient work hours to support their families while also meeting the demands of college. Moreover, the responsibility of caring for children alongside academic commitments often forces student parents to leave college prematurely, burdened with student loan debt. Single mothers attending college full-time spending an average of 9 hours daily on child care and housework, compared to 2 hours for their childless counterparts (Contreras-Mendez & Reichlin Cruse, 2021). Access to affordable child care emerges as a crucial factor that can significantly impact student parents' ability to complete their degree or certificate programs successfully.

**Over two-thirds of student parents** are low income (i.e., at or below 200% of the federal poverty threshold) and report high financial insecurity, including issues with food and housing (Contreras-Mendez & Reichlin Cruse, 2021.)

**2/3**



**Over half (52%)** of undergraduate students with children leave college without completing their educational programs within 6 years of enrollment, compared to 29% of students without children and 32% of students overall (Contreras-Mendez & Reichlin Cruse, 2021).



**52%**

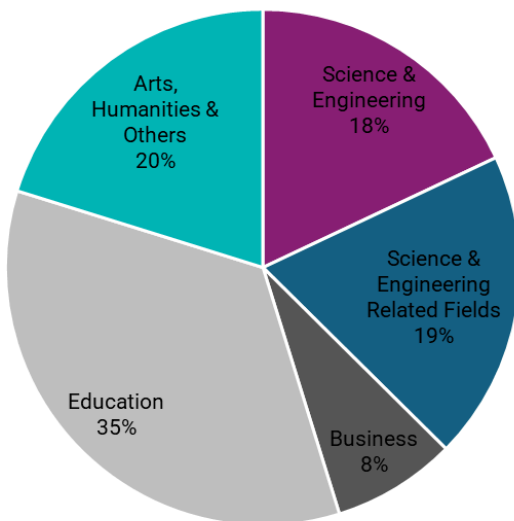
Investing in programs that support single parents in completing their college educations would benefit not only individuals, but their families, communities, and the economy at large. There is a critical need for scholarships specifically tailored to support women, especially single mothers, who face unique financial challenges in pursuing higher education. **It is estimated that single mothers with bachelor's degrees reduce their public assistance need by \$40,000** and pay an additional \$220,000 in taxes over their lifetimes, compared to single mothers with high school-level education (Reichlin Cruse, et al., 2019). This underscores the profound economic and societal advantages of enabling single parents, particularly mothers, to achieve higher education milestones.



# Fields of Study

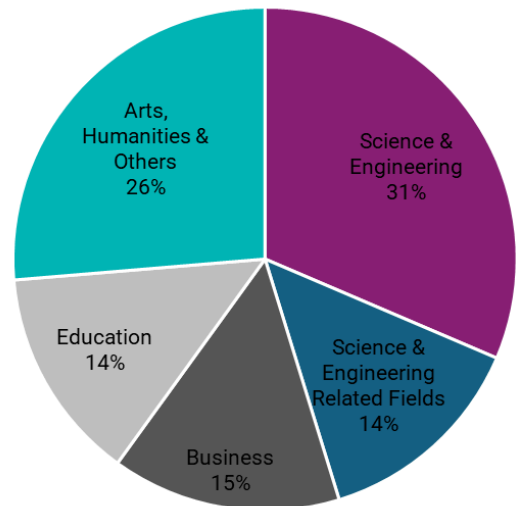
Typically, majors with a higher share of women had lower earnings than those with a higher share of men. Men hold at least 60% of degrees in engineering, computer science, finance, economics and history (U.S. Census Bureau, 2022a). **Women hold at least 70% of degrees in the education fields, psychology, social work, nursing, and family and consumer sciences.**

Women 65 Years & Older in Erie County with Bachelor's Degrees, by Field of Degree



**37% of women 65 years and older in Erie County have a degree in a STEM subject.**

Women 24-35 Years in Erie County with Bachelor's Degrees, by Field of Degree



**45% of women 24-35 years in Erie County have a degree in a STEM subject.**

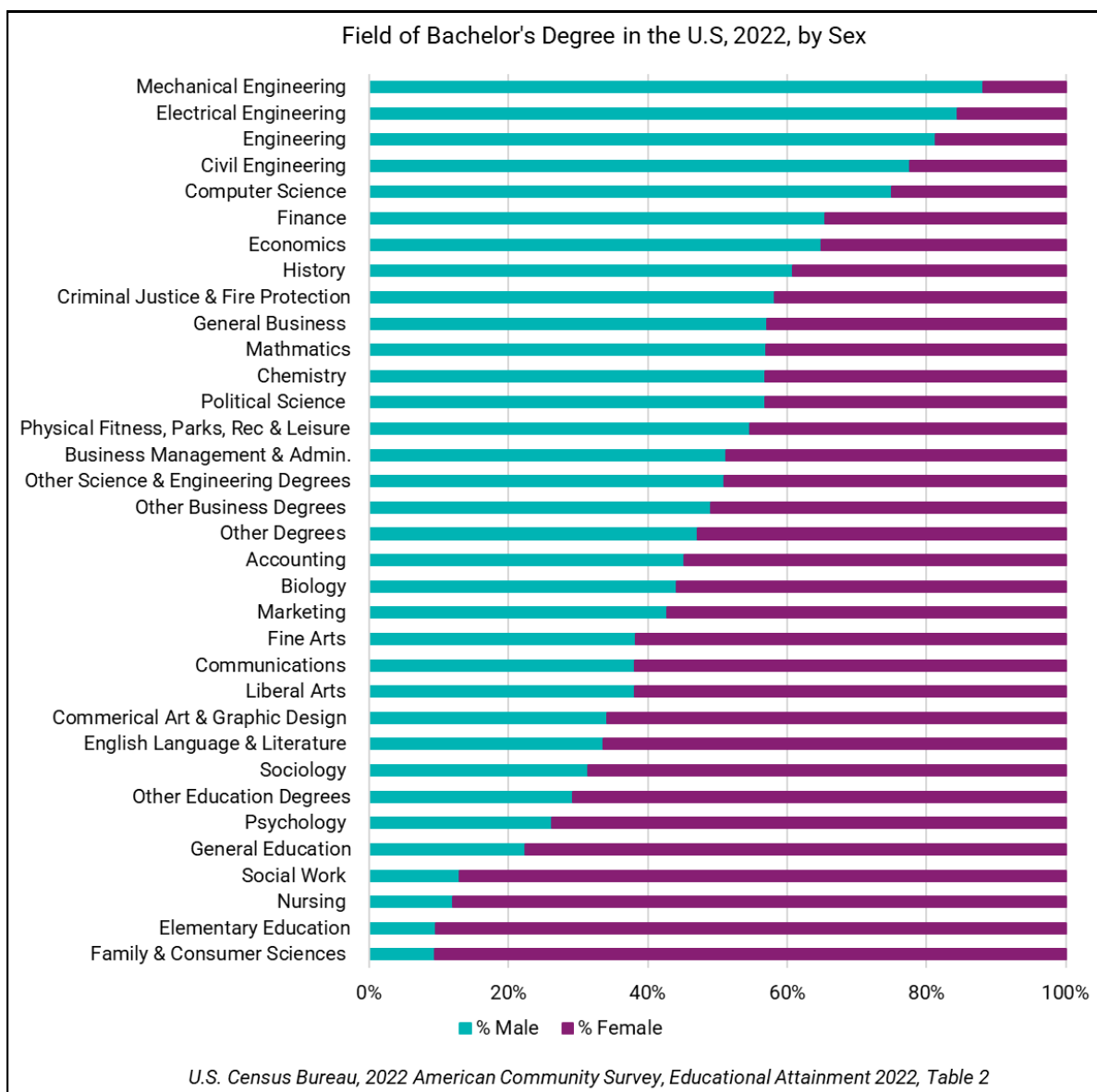
(U.S. Census Bureau, 2022a)

Beyond eliminating gender biases in STEM education, it is crucial to create more opportunities and provide support so women may succeed in traditionally male-dominated fields. **Women make up almost half of all employees in the U.S. workforce, but hold only 28% of STEM jobs** (AAUW, 2022). Within the STEM field, women are especially underrepresented in engineering, where they make up 16.5% of workforce. Women of color face an even greater lack of representation, with Black and Hispanic women accounting for only 2% of engineers (AAUW, 2022). Underrepresentation of women in postsecondary science and engineering education leads to underrepresentation in the workforce. While the percentage of women in STEM fields has increased, more representation is essential for an equitable future.



# Fields of Study

Among the 34 fields of bachelor's degrees, **women's median annual earnings were under \$60,000 in 13 fields and at least \$100,000 in just 1 field** (U.S. Census Bureau, 2022c). Conversely, men's median annual earnings were at least \$100,000 in 9 fields and there were no fields in which men's median annual earnings were under \$60,000. Addressing these gaps can help ensure that both women and men have equal opportunities to achieve high earning potential regardless of their chosen field of study.



**Even when men and women held a bachelor's degree in the same field, men generally earned significantly more than women in 2022.** In electrical engineering, the highest paid field overall, women's median annual earnings were 85% of men's (\$105,200 vs. \$123,800). In elementary education, one of the lowest paying fields overall, women's median annual earnings were 84% of men's (\$54,070 vs. \$64,380) (U.S. Census Bureau, 2022c).



# Student Debt

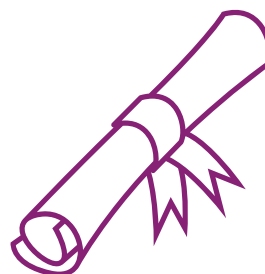
Significant disparities in student debt demand immediate action to support women. **Women hold nearly two-thirds of the outstanding student debt in the U.S., totaling about \$929 billion** (AAUW, 2020). On average, women borrow more than men and graduate with higher debt levels. Additionally, the pay gap exacerbates women's financial burden and extends their repayment periods by an additional two years. Women of color, especially Black women, face even more severe challenges, with 57% reporting financial difficulties in repaying their loans and an average debt of \$37,558 (AAUW, 2021).

While college attendance is at a record high, the cost has more than doubled over the past generation. **College education costs rose 103% since 1987** while household median income increased only 14% (AAUW, 2021).



Women with student loans borrow an average of:

- **\$29,611** for a public 4-year university
- **\$32,086** for a private non-profit 4-year university
- **\$42,778** for a for-profit 4-year university (AAUW, 2021).



Targeted interventions are essential to mitigate the financial impact on women across different racial groups. **Debt disparities are stark, with Black women facing the highest average debt of \$37,558, compared to \$31,346 for White women and \$25,507 for Asian women** (AAUW, 2020). For graduate studies, women borrow an average of \$51,035, which balloons to \$61,626 with interest a year after graduation, with Black women owing \$75,085, on average. Immediate policy changes are needed to support the 74% of women students who plan to continue their education beyond a Bachelor's degree, ensuring they do not face persistent wage disparities from initial employment (AAUW, 2021). Additionally, the 1.7 million single mothers in college require comprehensive support to manage their educational and financial responsibilities. Addressing these disparities with concrete actions will help alleviate the student debt crisis for women and promote greater financial equity.



We **empower** women of all backgrounds and identities to achieve economic mobility by eliminating barriers and providing targeted support in education and workforce development.



## WHAT IT IS

mPower **supports women pursuing education** at the community college or workforce training level, leading to employment with a family-sustaining wage.



## WHAT IT DOES

mPower **eliminates barriers and provides targeted support.** Developed based on national best-practice research and focus groups, mPower is a trusted model. As the founder and driver of mPower, the WNY Women's Foundation provides ongoing organizational strength to the program.

## WHY IT'S UNIQUE

mPower **incorporates trauma-informed coaching, mentoring, peer-to-peer community building, scholarships, and internship and job success support.**

Expanding on the MOMs: From Education to Employment® model, mPower learners work together with an achievement coach to plan a course of action that addresses their individual barriers and seizes opportunity by centering their voice.



WNY WOMEN'S FOUNDATION

All rights reserved, (c) 2024 WNY Women's Foundation, Inc.

For More Information: VISIT [wnywomensfoundation.org](https://wnywomensfoundation.org) | EMAIL [wnywfdn@wnywfdn.org](mailto:wnywfdn@wnywfdn.org)

WNY WOMEN'S FOUNDATION | 741 Main Street, Buffalo, NY 14203 | (716) 217-9056



WNY WOMEN'S FOUNDATION

# Take Action!

**1. Join or support a workforce development program like WNYWF's mPower: From Education to Employment®!** [Learn more about mPower:](#)



**2. Learn more about educational pathways. Join us for our Pathways to Progress Speaker Series - Leadership on September 18, 2024 from 12pm-1pm.** [For more information on the series:](#)



**3. Know the facts and educate your community!**

Utilize this white paper as your guide to data and research on poverty to educate your community.





# Conclusion

While women have made substantial progress in educational attainment, as evidenced by their higher enrollment rates in college and significant representation in Bachelor's degree awards, significant disparities persist in earnings and opportunities. Women's median annual earnings lag behind men's across many fields, reflecting ongoing challenges in achieving economic parity. To bridge these gaps, it is crucial to implement comprehensive strategies that promote equal pay, enhance career advancement opportunities, and support women in high-earning fields. By addressing these issues, we can better harness the potential of women's education and work towards a more equitable and inclusive future.

Since 2013, the WNY Women's Foundation has supported approximately 350 women and single mothers each year who are pursuing education at community college or workforce development programs through the MOMs: From Education to Employment® initiative, now expanded and rebranded as mPower: From Education to Employment®.

Encouraging women to enter and thrive in high-paying, traditionally male-dominated fields, coupled with supportive measures such as mentorship and professional development programs, can make a significant difference. Additionally, fostering an environment that values and rewards women's contributions equitably will help create a more balanced and fair economic landscape. By committing to these actions, society can ensure that the advancements in women's education translate into equal opportunities and fair compensation, ultimately benefiting the broader economy and promoting gender equality.





# References

American Association of University Women (AAUW). (2020, May 20). Fast Facts: Women & student debt. <https://www.aauw.org/resources/article/fast-facts-student-debt/>

American Association of University Women (AAUW). (2021, August 26). Deeper in Debt: 2021 update. [https://www.aauw.org/app/uploads/2021/05/Deeper\\_In\\_Debt\\_2021.pdf](https://www.aauw.org/app/uploads/2021/05/Deeper_In_Debt_2021.pdf)

American Association of University Women (AAUW). (2022, January). STEM education quick facts. <https://www.aauw.org/app/uploads/2022/08/STEM-Education-Quick-Facts-Jan-2022.pdf>

Contreras-Mendez, S., & Reichlin Cruse, L. (2021, March). Busy with a Purpose: Lessons for education and policy leaders from returning student parents. Institute for Women's Policy Research. <https://iwpr.org/wp-content/uploads/2021/03/Busy-With-Purpose-v2b.pdf>

National Center for Education Statistics (NCES). (2023). Digest of Education Statistics, Table 306.10. [https://nces.ed.gov/programs/digest/d23/tables/dt23\\_306.10.asp](https://nces.ed.gov/programs/digest/d23/tables/dt23_306.10.asp)

National Center for Science & Engineering Statistics (NCSES). (2023). Diversity and STEM: Women, minorities, and persons with disabilities 2023. National Science Foundation Special Report NSF 23-315. <https://ncses.nsf.gov/pubs/nsf23315/report>

Postsecondary National Policy Institute (PNPI). (2024). Women in higher education. [https://pnpi.org/wp-content/uploads/2024/02/WomeninHigherEd\\_FactSheet\\_Feb24.pdf](https://pnpi.org/wp-content/uploads/2024/02/WomeninHigherEd_FactSheet_Feb24.pdf)

Reichlin Cruse, L., Milli, J., Contreras-Mendez, S., Holtzman, S., & Gault, B. (2019). Investing in single mothers' higher education. [https://iwpr.org/wp-content/uploads/2020/07/R600\\_Investing-in-Single-Moms-National.pdf](https://iwpr.org/wp-content/uploads/2020/07/R600_Investing-in-Single-Moms-National.pdf)

U.S. Bureau of Labor Statistics. (2023). Labor Force Statistics from the Current Population Survey. <https://www.bls.gov/cps/cpsaat07.htm>

U.S. Bureau of Labor Statistics. (2024a). A profile of the working poor, 2022. <https://www.bls.gov/opub/reports/working-poor/2022/home.htm>

U.S. Bureau of Labor Statistics. (2024b). College enrollment and work activity of high school graduates news release. <https://www.bls.gov/news.release/hsgec.htm>

U.S. Census Bureau. (2022a). Field of Bachelor's Degree for First Major. ACS 5-Year Estimated Detailed Tables, Table S1502, 2018-2022. <https://data.census.gov/table/ACSST5Y2022.S1502>

U.S. Census Bureau. (2022b). Educational Attainment. ACS 5-Year Estimated Detailed Tables, Table S1501, 2018-2022. <https://data.census.gov/table/ACSST5Y2022.S1501>

U.S. Census Bureau (2022c). Table 1: Field of Bachelor's Degree for First Major by Demographic and Social Characteristics in 2022. <https://www.census.gov/data/tables/2022/demo/educational-attainment/acs-detailed-tables.html>

U.S. Census Bureau. (2022d). Median Earnings in the Past 12 Months (in 2022 Inflation-Adjusted Dollars) by Sex by Educational Attainment for the Population 25 Years and Over. ACS 5-Year Estimated Detailed Tables, Table B20004, 2018-2022. <https://data.census.gov/table/ACSST5Y2022.B20004>

U.S. Census Bureau. (2023b, December 13). Men Earned More Than Women Even When They Had Bachelor's Degrees in the Same Field. <https://www.census.gov/library/stories/2023/12/education-does-not-resolve-gender-wage-gap.html>

U.S. Census Bureau. (2024, February 22). Gender Pay Gap Similar Among Certificate Degree Graduates and Those from Highly Selective Bachelors Degree Programs But Reasons Why Differ. <https://www.census.gov/library/stories/2024/02/gender-wage-gap-education.html>

---

## Contact

WNY Women's Foundation  
741 Main Street  
Buffalo, NY 14203  
(716) 217- 9056  
[www.wnywomensfoundation.org](http://www.wnywomensfoundation.org)  
[wnyfdn@wnywfdn.org](mailto:wnyfdn@wnywfdn.org)

 @WNY Women's Foundation  
 @wnywomensfoundation





WNY WOMEN'S FOUNDATION  
**[www.wnywomensfoundation.org](http://www.wnywomensfoundation.org)**



***Pathways to Progress: Accelerating the Possibilities*** accompanying virtual speaker series  
is sponsored by Impressia Bank.