

Higher Education

A PATHWAY TO
ECONOMIC SECURITY



EXECUTIVE SUMMARY

Nearly 14 million women and girls live in Texas¹ – working, going to school and caring for families. When the women of Texas are financially secure, families and communities are strong and stable. When women are healthy and well-educated, their strength creates a positive ripple effect for their families and communities.

Texas women have made great strides over the last several decades by increasing their education and taking more leadership roles in the business world. But even with significant educational and economic progress, Texas could do more to close the gaps that still exist for women and ensure they reach their full potential.

As reported in *Economic Issues for Women in Texas 2014*, four essential building blocks are critical to women's economic security: education, child care, health insurance and housing. Education is a pathway to economic security; child care is a critical work support for families; health insurance is a financial shield against the unexpected; and housing is the anchor of economic security. All four work together to support financially strong women, girls and families



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EDUCATION



CHILD CARE



HEALTH INSURANCE



HOUSING

Education: A Pathway to Economic Security is one in a four-part series that focuses on each of the building blocks of women's financial security.

The entire **Economic Issues for Women in Texas** series is available at www.dallaswomensfdn.org/economicissues.

¹ U.S. Census Bureau, Population Division; Annual Estimates of the Resident Population by Sex, Race, and Hispanic Origin: April 1, 2010 to July 1, 2015. Table PEPAGESEX.

Things You Should Know About Texas Women and Higher Education

- 41 percent of Texas women ages 25-34 have a higher education degree or credential—8 percentage points higher than Texas men in the same age range.²
- The median earnings of full-time working women with at least a bachelor's degree are \$19,000 higher than women with some college or an associate's degree. However, women with a bachelor's still earn \$27,000 less than Texas men with a bachelor's degree.³
- While college costs have increased, state financial support for higher education has declined, leaving a larger burden on students and families.⁴
- Financial insecurity creates challenges that make it less likely students will complete a higher education degree or credential.⁵
- The higher education system in Texas serves a student body who is majority female.⁶ The majority of female students attend community college but still desire to attain a bachelor's degree.⁷
- Young female students across racial and ethnic groups report similarly high aspirations to go to college. However, enrollment rates are particularly low for Hispanic female students,⁸ who report less guidance during the enrollment process and a hesitancy to take on debt as major barriers.⁹ Black female students see a decline between enrollment and completion,¹⁰ with lack of social connection and support identified as major barriers.¹¹
- A third of jobs are "middle-skill," requiring some postsecondary training, such as a certificate or industry credential, but not necessarily a bachelor's degree.¹² 22 percent of Texas women have some college education, but no degree.¹³

WHAT TO DO

Removing barriers to higher education strengthens women and their families, and gives them the means they need to succeed.

- Dual enrollment courses, where high school students concurrently earn high school and college credit, have been an effective strategy to increase higher education for Texas students, and 57 percent of dual enrollment students are female.¹⁴ The state can assure access by helping to lower the cost for families.
- Texas can increase investments in grant aid and/or support services that help more students complete postsecondary education and training.
- The state can support and expand higher education pathways including transfer agreements between universities and community colleges, and Affordable Baccalaureate Programs that provide efficient pathways to higher education degrees often needed for management career advancement.
- Many female students with aspirations of earning bachelor's degrees begin their postsecondary education at community colleges due to cost or accessibility.¹⁵ When such additions do not duplicate the programs at nearby universities, the state can consider granting more community colleges the authority to offer bachelor's degrees in high-demand sectors that build off of "middle-skill" jobs.



² Center for Public Policy Priorities analysis of 2015 American Community Survey IPUMS data. IPUMS-USA, University of Minnesota, www.ipums.org. "Higher education" is an associate's degree or above.

³ Population Reference Bureau analysis of 2015 American Community Survey IPUMS data. IPUMS-USA, University of Minnesota, www.ipums.org.

⁴ Center for Public Policy Priorities analysis of Texas Higher Education Coordinating Board data, Sources and Uses FY 2015 and FY 2004. <http://bit.ly/2hPZnYj>

⁵ Ross, T., et al. (2012). *Higher education: Gaps in access and persistence study*. Washington, DC: U.S. Department of Education. <http://bit.ly/2gJhIoU>

⁶ Center for Public Policy Priorities analysis of Texas Higher Education Coordinating Board data. (2016). *Higher Education Accountability System*. <http://bit.ly/2jB7CuX>

⁷ The Century Foundation. (2013). *Bridging the higher education divide*, 3-4. NY: Century Foundation Press. <http://bit.ly/2g171zY>

⁸ Texas Higher Education Coordinating Board. *8th grade cohorts tracked through higher education, FY 2005 8th Grade Cohort [Data file]* <http://bit.ly/2g1UU8K>. Drop-off rates in enrollment and completion are high for males as well.

⁹ Roderick, M., et al. (2008). *From high school to the future*. Chicago, IL: Consortium on Chicago School Research at the University of Chicago. <http://bit.ly/2ghpQfR>. See also Ortiz, N.C. & Perez, E.A. (2014). *Impact of financial aid on student college access and success*. Washington, DC: Excelencia in Education. <http://bit.ly/2gQQ5e7>

¹⁰ See note 8.

¹¹ Nichols, A.H., et al. (2016). *Rising tide II: Do Black students benefit as grad rates increase?* Washington, DC: The Education Trust. <http://bit.ly/2eYA2cZ>

¹² J.P. Morgan Chase. (2015). *Strengthening Dallas-Fort Worth*. <http://bit.ly/2ex0lkv>

¹³ U.S. Census Bureau, 2015 American Community Survey 1-Year Estimates, Table C15002.

¹⁴ Center for Public Policy Priorities analysis of 2014-2015 dual enrollment data request from Texas Education Agency.

¹⁵ U.S. Department of Education, National Center for Education Statistics. (2011). *Community College Student Outcomes*. Table 1-A. <http://bit.ly/2jix5Xh>

WOMEN'S FINANCIAL SECURITY

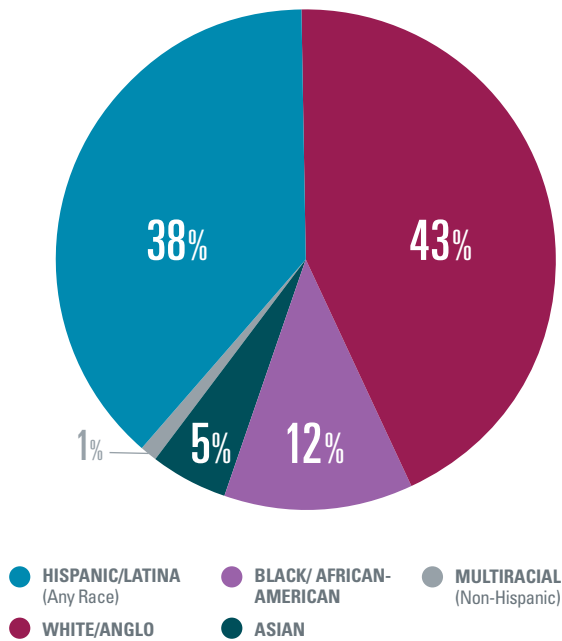
Families are increasingly dependent on women's financial security. In Texas, 61 percent of families rely wholly or substantially on women's incomes.¹⁶

But women also tend to be more financially vulnerable than men, with a greater likelihood of poverty and lower median incomes overall.¹⁷ Although the likelihood of poverty is similar in childhood, as women and men age, women become increasingly more likely to fall below the poverty line. For adult Texans, women are 1.4 times more likely to live in poverty than men in the same age group.¹⁸ Education is the key pathway to more and better economic opportunities for women.

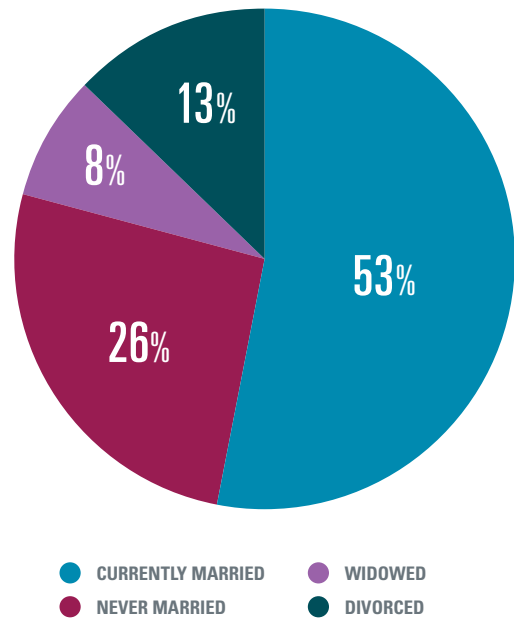
Nearly 14 million females live in Texas¹⁹

- The median age of Texas women is 35, compared to 39 for the U.S.²⁰
- 17 percent of women and girls live in poverty, compared to 14 percent of men and boys.²¹
- Child poverty rates between boys and girls are similar, but diverge as women age.²²
- 16 percent of Texas women ages 18 to 64 live in poverty, versus 11.5 percent of men in the same age group.²³
- Nearly 12 percent of Texas women over 65 live in poverty, compared to 9 percent of men in the same age group.²⁴

WOMEN AND GIRLS IN TEXAS ARE RACIALLY AND ETHNICALLY DIVERSE:²⁵



ABOUT HALF OF TEXAS WOMEN (OVER AGE 18) ARE MARRIED:²⁶



¹⁶ Erickson, R., Corley, D., & Buchanan, M.J. (2016). *Fast facts: Economic security for Texas families*. Washington, DC: Center for American Progress. <http://ampr.gs/2f69rh5>

¹⁷ Center for Public Policy Priorities analysis of U.S. Census Bureau, 2015 American Community Survey 1-Year Estimates, Tables C17001 and B20017.

¹⁸ Center for Public Policy Priorities analysis of U.S. Census Bureau, 2015 American Community Survey 1-Year Estimates, Table C17001.

¹⁹ U.S. Census Bureau, Population Division; *Annual Estimates of the Resident Population by Sex, Race, and Hispanic Origin: April 1, 2010 to July 1, 2015*, Table PEPAGESEX

²⁰ *Ibid.*

²¹ Center for Public Policy Priorities analysis of U.S. Census Bureau, 2015 American Community Survey 1-Year Estimates, Table C17001.

²² *Ibid.*

²³ *Ibid.*

²⁴ *Ibid.*

²⁵ Center for Public Policy Priorities Analysis of U.S. Census Bureau, Population Division, *Annual Estimates of the Resident Population by Sex, Race, and Hispanic Origin: April 1, 2010 to July 1, 2015*. Table PEPSR6H. Does not add to 100% due to rounding. The Census Bureau uses the term "Hispanic" to describe persons who may identify as Hispanic, Latino, or Spanish. For consistency, we use "Hispanic" throughout.

²⁶ Center for Public Policy Priorities analysis of U.S. Census Bureau, 2015 American Community Survey 1-Year Estimates, Table B12002.

HIGHER EDUCATION

A Pathway to Economic Security

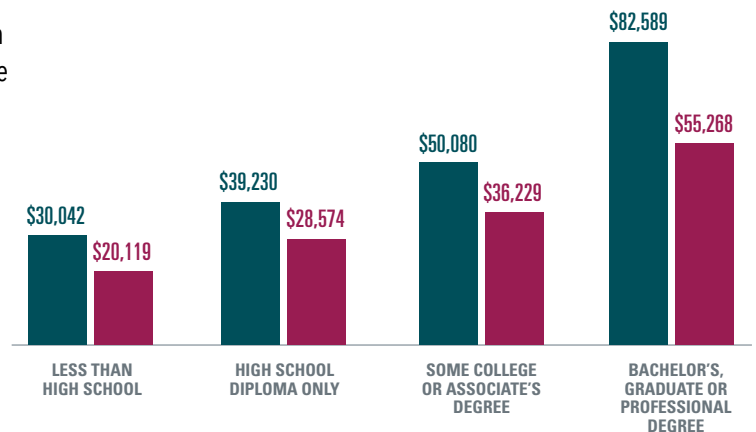
Higher education is a pathway to financial security because it provides greater opportunities for women and their families. Texas families depend on women for an increasingly large share of their incomes. Sixty-one percent get at least a quarter of family income from women's earnings.²⁷ Fortunately, with each step up in their education, women earn more and are less likely to fall into poverty. This is critical because women tend to be more financially vulnerable than men, with a greater likelihood of living in poverty,²⁸ having more student debt,²⁹ earning less after school³⁰ and having lower median incomes overall.³¹

Ensuring women have access to affordable, high quality education is an investment in the future for the individual, her family and the broader community.

AT EVERY LEVEL OF EDUCATION, WAGES ARE LOWER FOR FULL-TIME WORKING WOMEN THAN FOR MEN.

Median Earnings for Full-Time Workers in Texas, by gender and educational attainment (2015)³²

● MEN ● WOMEN



KEY DATA POINTS

- The state's strategic plan for higher education (2015-2030) is called 60x30TX. The goal is for 60 percent of Texans ages 25 to 34 to have a higher education degree or credential by 2030.³³
- In 2015, 41 percent of Texas women (ages 25-34) had a higher education degree or credential (8 percentage points higher than Texas men in the same age range).³⁴
- Yet these women earn on average \$20,000 less than men with a higher education degree or credential.³⁵



²⁷ Erickson, R., Corley, D., & Buchanan, M.J. (2016). *Fast facts: Economic security for Texas families*. Washington, DC: Center for American Progress. <http://ampr.gs/2f69rh5>

²⁸ U.S. Census Bureau, 2015 American Community Survey 1-Year Estimates, Table C17001.

²⁹ Data from U.S. Department of Education, National Center for Education Statistics. 2011-12 National Postsecondary Student Aid Study. <https://nces.ed.gov/datalab/>

³⁰ Corbett, C. & Hill, C. (2012). *Graduating to a pay gap*. Washington, DC: The American Association of University Women. <http://bit.ly/2fPn8C6>

³¹ U.S. Census Bureau, 2015 American Community Survey 1-Year Estimates, Tables S2701 and B20017.

³² Population Reference Bureau analysis of 2015 American Community Survey iPUMS data. IPUMS-USA, University of Minnesota, www.ipums.org.

³³ Texas Higher Education Coordinating Board. (2015). *Texas higher education strategic plan: 2015-2030 (60x30 TX)*. <http://bit.ly/2eRS82z>

³⁴ Center for Public Policy Priorities analysis of 2015 American Community Survey iPUMS data. IPUMS-USA, University of Minnesota, www.ipums.org.

³⁵ Center for Public Policy Priorities analysis of 2015 American Community Survey iPUMS data. IPUMS-USA, University of Minnesota, www.ipums.org. Women and men ages 25 and over with earned income and associate's degree or higher.



The benefits of education for women ripple out to their families and society.

In addition to providing a pathway to greater economic security for women and their families, a large body of research also shows that maternal education positively correlates with child health and academic achievement.³⁶ These positive outcomes include lower rates of infant mortality and low birthweight,³⁷ better school readiness and lower rates of grade retention.³⁸

Women earn more with every step up in their education.

Education is a good investment for women. The largest value-add occurs when women obtain a bachelor's degree or higher. The median earnings in Texas for full-time working women with at least a bachelor's degree (\$55,268) are \$19,000 higher than full-time working women with only some college or an associate's degree.³⁹

Even with similar levels of education and comparing only men and women who work full-time, women tend to earn less.

For Texas' full-time workers, women with a bachelor's degree or higher earn \$27,000 less than men with a bachelor's degree. Full-time working women with a high school education tend to earn less than men who did not finish high school. Full-time working women with some college education or an associate's degree tend to earn less than men with only a high school education.⁴⁰

Women and the "Wage Gap"

The "wage gap," or the difference in earnings between men and women, exists at all education levels and in all occupations and industries. Research shows that this gap is due to multiple factors. Many occupations and industries are predominantly male or female, and many professions that are predominantly female are low-paid. Furthermore, women are more likely than men to take time off of work for caretaking responsibilities, and the shorter length of paid work experience diminishes women's lifetime earning potential relative to men.⁴¹ However, evidence shows that both overt and implicit gender discrimination also play a role. Studies where identical resumes with different gendered names are submitted find that males are more likely to get interviews and job offers. The use of blind auditions for symphony orchestras, where a screen concealed the gender of the candidate, increased the share of women in orchestras. And court cases have revealed employment practices that discriminate against women still occur in many companies.⁴² Although the research indicates that increasing education for women will not succeed in closing the wage gap alone, education remains a strong predictor of financial security, and is critical to increasing women's incomes and economic opportunities.

³⁶ Kaushal, N. (2014). *Intergenerational payoffs of education*. *The Future of Children* 24 (1). <http://bit.ly/2gVAokF>

³⁷ Grossman, M. (2005). *Education and nonmarket outcomes: Working paper 11582*. Cambridge, MA: National Bureau of Economic Research. <http://bit.ly/2ghBORO>

³⁸ Magnuson, K. (2003). *The effect of increases in welfare mothers' education on their young children's academic and behavioral outcomes*. Institute for Research on Poverty. <http://bit.ly/2fPpT6E>

³⁹ Population Reference Bureau analysis of 2015 American Community Survey IPUMS data. IPUMS-USA, University of Minnesota, www.ipums.org.

⁴⁰ *Ibid.*

⁴¹ Blau, F.D., & Kahn, L.M. (2007). *The gender pay gap*. *Academy of Management Perspectives* 21, 7-23. <http://bit.ly/2insUsQ>

⁴² *Ibid.*



HIGHER EDUCATION IN TEXAS

Trends & Context

The higher education system in Texas serves a student body who is majority female.⁴³ More women pursuing postsecondary education in Texas enroll in community colleges, where there are fewer admission requirements and costs are traditionally lower than in universities.⁴⁴ In fall 2015, approximately 338,000 female students enrolled in Texas public universities, and more than 402,000 female students enrolled in community colleges.⁴⁵ The vast majority of students entering community college for the first time express a desire to earn a bachelor's degree,⁴⁶ but only 13 percent of full-time students and six percent of part-time students actually do so in six years.⁴⁷

Even still, Texas women have increased their attainment of associate's, bachelor's and graduate degrees, putting more women on a pathway to financial security. Today, a similar percentage of Texas men and women (ages 25 and up) have a postsecondary credential of an associate's degree or above.⁴⁸ And in the young adult age group (25-34), Texas women are more likely to have a postsecondary degree or credential than men in the same age range.⁴⁹ Though both men and women have increased their levels of education in the last 50 years, women have done so at a faster rate.⁵⁰

Between 2000 and 2016, the cost of mandatory tuition and fees at community colleges grew from \$1,755 to \$2,446 annually,⁵¹ and at universities from \$5,989 to \$8,347 annually⁵² (adjusted for inflation and not counting the cost of books, supplies, room and board, etc.).

⁴³ Center for Public Policy Priorities analysis of Texas Higher Education Coordinating Board data. (2016). Higher Education Accountability System. <http://bit.ly/2jB7CuX>

⁴⁴ Though community colleges have fewer admission requirements than four-year colleges, students must demonstrate 'college readiness' via the Texas Success Initiative (TSI) Assessment or a waiver before earning college-level credit. See TSI Overview: <http://bit.ly/2iAQxwI>.

⁴⁵ Texas Higher Education Coordinating Board, Higher Education Accountability System. Fall 2015 Enrollment Data, Statewide. Universities: <http://bit.ly/2jgnGiE>; Community Colleges: <http://bit.ly/2iZsrgz>.

⁴⁶ U.S. Department of Education, National Center for Education Statistics. (2011). Community College Student Outcomes. Table 1-A. <http://bit.ly/2jix5Xh>

⁴⁷ Texas Higher Education Coordinating Board. Baccalaureate's/Associate's Graduation Rates. Community and technical colleges - 6 yr rate, 2009 Full Time and Part Time [Excel file]. <http://bit.ly/2gP8bjn>

⁴⁸ U.S. Census Bureau, 2015 American Community Survey 1-Year Estimates, Table C15002.

⁴⁹ Center for Public Policy Priorities analysis of 2015 American Community Survey iPUMS data. IPUMS-USA, University of Minnesota. www.ipums.org.

⁵⁰ Center for Public Policy Priorities analysis of 1964-2014 Current Population Survey iPUMS data. IPUMS-CPS, University of Minnesota. www.ipums.org

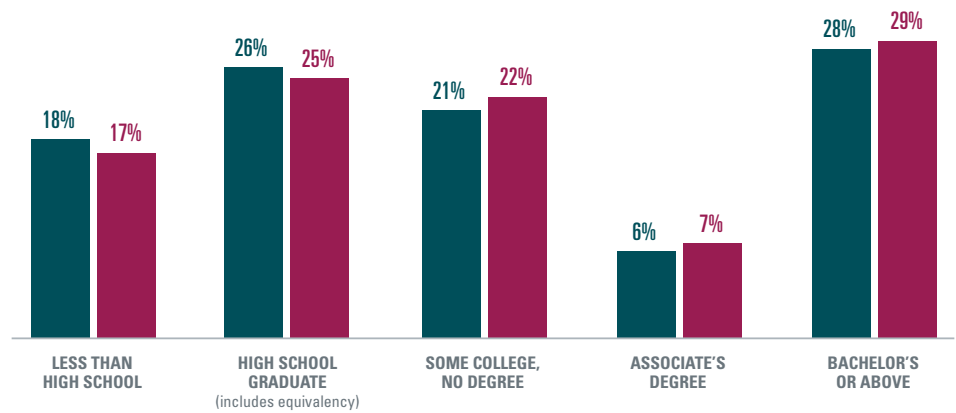
⁵¹ Texas Higher Education Coordinating Board. (2016). [Tuition and fees data]. Higher education accountability system. <http://bit.ly/2fC1bFY>. Tuition and fees for 30 credit hours over two semesters. Many schools charge additional fees that may differ by program or major. CPPP adjusted the numbers for inflation to use constant 2016 dollars using the U.S. Bureau of Labor Statistics Inflation Calculator: <http://bit.ly/2kox33p>.

⁵² See note 51. [Average cost of resident undergraduate tuition and fees]. <http://bit.ly/2fC3ZTK>. CPPP adjusted the numbers for inflation to use constant 2016 dollars using the U.S. Bureau of Labor Statistics Inflation Calculator: <http://bit.ly/2kox33p>.

WOMEN AND MEN IN TEXAS HAVE SIMILAR LEVELS OF EDUCATION.

Educational attainment in Texas for adults 25 and over, by gender, 2015⁵³

● MEN ● WOMEN



The cost of higher education has risen steadily for the last several years, even as a higher education degree has become more necessary for women's financial security. Between 2000 and 2016, the cost of mandatory tuition and fees at community colleges grew from \$1,755 to \$2,446 annually,⁵⁴ and at universities from \$5,989 to \$8,347 annually⁵⁵ (adjusted for inflation and not counting the cost of books, supplies, room and board, etc.).⁵⁷

Rising costs have led to increased student debt and also discourage students hesitant to take on debt to enroll in college.⁵⁸ Women and men have similar student loan amounts.⁵⁹ But because women tend to earn less than men, even in the same occupations,⁶⁰ that means the debt burden is often higher for women than for men. Data on the "debt-to-income" ratios show that male students had lower debt-

to-income ratios than female students.⁶¹

One of the primary reasons for the increase in college costs is that the revenue structure of public colleges and universities has changed. The State of Texas used to be the largest source of funding for Texas public four-year universities. However, over time, the state has reduced its share of support. Today, Texas families are the biggest contributors to university funding in the form of tuition and fees. The state's share of support for community colleges has remained relatively constant.⁶²



⁵³ U.S. Census Bureau, 2015 American Community Survey 1-Year Estimates, Table C15002.

⁵⁴ Texas Higher Education Coordinating Board. (2016). Higher education accountability system. Tuition and fees: <http://bit.ly/2fC1bFY>. Tuition and fees for 30 credit hours over two semesters. Many schools charge additional fees that may differ by program or major. CPPP adjusted the numbers for inflation to use constant 2016 dollars using the U.S. Bureau of Labor Statistics Inflation Calculator: <http://bit.ly/2kox33p>.

⁵⁵ See note 54. Average cost of resident undergraduate tuition and fees: <http://bit.ly/2fC3ZTK>.

⁵⁶ Texas Higher Education Coordinating Board. (2016). College costs – 2016-2017 – Public Universities. <http://bit.ly/2dZxrxC>.

⁵⁷ Ibid.

⁵⁸ Rice, E. (2013). *Financial aid at the crossroads*. Austin, TX: TG Research and Analytical Services. <http://bit.ly/2jBdXXk>

⁵⁹ Data from U.S. Department of Education, National Center for Education Statistics. 2011-12 National Postsecondary Student Aid Study. <https://nces.ed.gov/surveys/npsas>

⁶⁰ Blau, F.D., & Kahn, L.M. (2007). The gender pay gap. *Academy of Management Perspectives*, 21, 7-23. <http://bit.ly/2insUsQ>

⁶¹ Texas Higher Education Coordinating Board. (2016). Student loan debt as a percentage of first year wages. 2016 Texas Public Higher Education Almanac, 13. <http://bit.ly/2jB810q>

⁶² Center for Public Policy Priorities analysis of Texas Higher Education Coordinating Board data. Sources and Uses FY 2015 and FY 2004: <http://bit.ly/2hpZnYj>

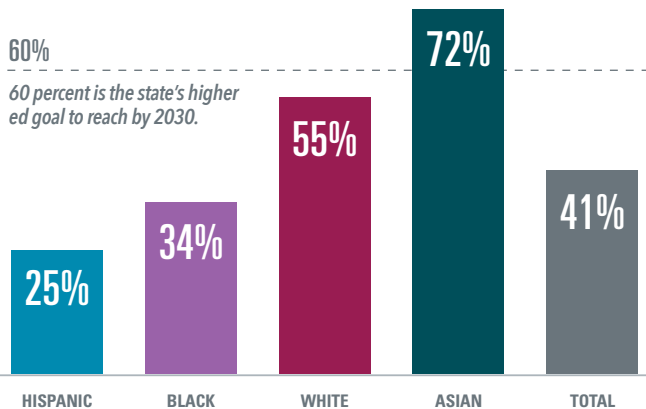


A CLOSER LOOK AT HIGHER EDUCATION

Who faces the greatest barriers to completing higher education?

Achieving a higher education credential provides many more economic opportunities for women. The state has set a goal of 60x30TX, meaning 60 percent of Texas adults ages 25 to 34 will have a certificate or postsecondary degree (associate's, bachelor's or above) by 2030.⁶³ Texas women are currently at 41 percent.⁶⁴

REDUCING RACIAL AND ETHNIC DISPARITIES IS CRITICAL TO RAISING OVERALL EDUCATIONAL ATTAINMENT FOR YOUNG WOMEN IN TEXAS.



Higher Education Attainment for Texas women ages 25-34, by race/ethnicity (2015)⁶⁵

Note: Higher education includes associate's degrees, bachelor's degrees and above

Raising higher education attainment for Hispanic and Black women is critical to reaching the state's goals.

Nearly three-quarters of Asian women in Texas ages 25-34 have some level of higher education, and White women are close to the state's 60 percent goal (55 percent). Hispanic women (25 percent) and African-American women (34 percent) have much lower rates of higher education attainment,⁶⁶ and are more likely to face multiple educational barriers throughout their lives.

Hispanic students in Texas are seven times more likely than White students to attend high-poverty schools, and Black students are most likely to attend schools with higher rates of inexperienced teachers and teacher turnover, affecting students' academic preparation.⁶⁷ The rising cost of college also acts as a barrier for many low-income families, who are disproportionately Black and Hispanic.⁶⁸

Social advantages and disadvantages reproduce themselves through generations. For many who are the first in their families to attend college, the difficult process of applying becomes a barrier in itself.⁶⁹ Once enrolled, financial insecurity and a lack of connection to peers and advisors can also hinder completion efforts.⁷⁰

Female students of all races and ethnicities report a strong desire to go to college (more than 95 percent of female high school seniors report that they plan to continue their education after high school).⁷¹ But the data show there are many points where students are likely to face challenges reaching the next step in their education.

⁶³ Texas Higher Education Coordinating Board. (2015). *Texas higher education strategic plan*: <http://bit.ly/2eRS82z>

⁶⁴ Center for Public Policy Priorities analysis of 2015 American Community Survey iPUMS data. IPUMS-USA, University of Minnesota, www.ipums.org. "Higher education" is an associate's degree or above.

⁶⁵ Ibid.

⁶⁶ Ibid.

⁶⁷ Lee, J. et al. (2016). *State of Texas children 2016*. Austin, TX: Center for Public Policy Priorities. <http://bit.ly/2gVLV3u>

⁶⁸ Saunders, K. (2015). *Barriers to success*. Center for Postsecondary and Economic Success at CLASP. <http://bit.ly/2gJf0zK>

⁶⁹ Roderick, M., et al. (2008). *From high school to the future*. Chicago, IL: Consortium on Chicago School Research at the University of Chicago. <http://bit.ly/2ghpQfR>

⁷⁰ Commegna, P. (2013). *The barriers to a college degree*. Population Reference Bureau. <http://bit.ly/2fZuPT>

All students need a significant amount of assistance to successfully enroll in college. The required steps before classes even start can be onerous – planning for college, researching and selecting colleges, filling out federal financial aid forms, applying for one or multiple schools, gaining acceptance and enrolling. Between high school graduation and college enrollment, Hispanic students are the most likely to drop off.⁷² Many Hispanic students report lacking the structured and personal assistance most students require to manage this complicated process.⁷³

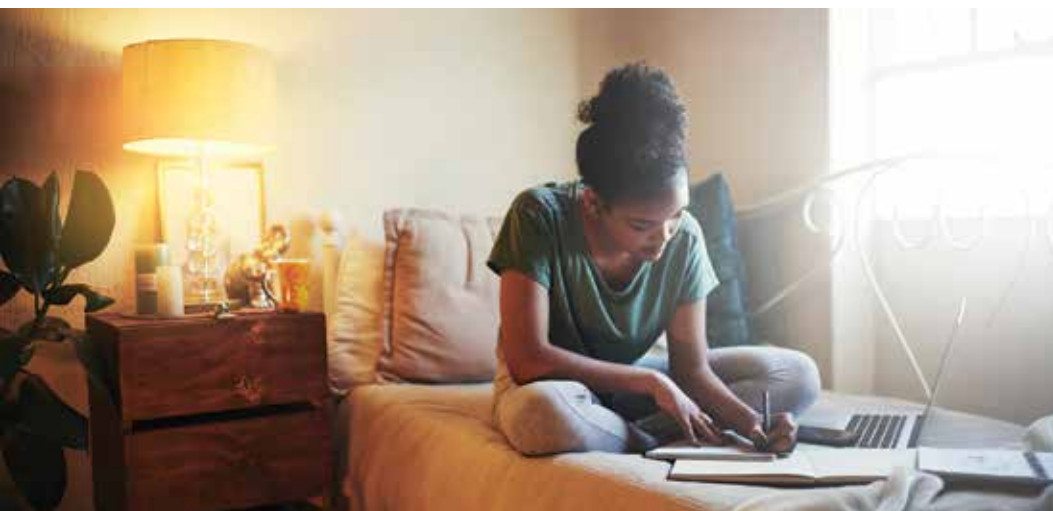
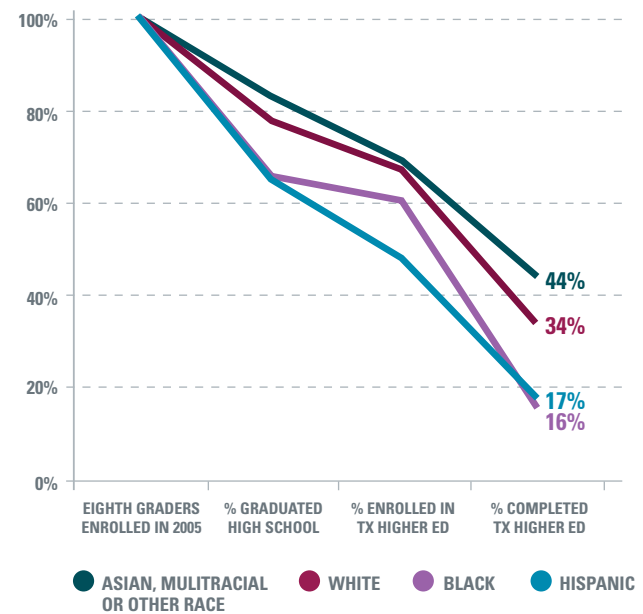
Family financial obligations can also compete with student aspirations. When San Antonio implemented its “Student Aid Saturdays” program, it found that Hispanic parents understand the importance of college and encourage their children to pursue higher education. However, many Hispanic students are highly committed to familial obligations and were wary of the cost of college and potential future debt burden to not only themselves but their families.⁷⁴ Many students who are confused about a specific career they’d like to pursue decide to delay college, which they see as an expensive risk to take, and struggle to return to school later.⁷⁵

Very high proportions of Black female students who graduate from high school enroll in college, but suffer a large drop-off in college completion rates.⁷⁶ Research shows that even colleges that are similar in terms of size, admissions requirements and share of

students who are low-income or Black, can have drastically different graduation rates for Black students. Colleges that have higher graduation rates do a better job of providing supports that were not just financial or academic, but also social and cultural, connecting students with faculty mentors and facilitating connections with peers and community groups.⁷⁷

FEMALE STUDENTS OF ALL RACES AND ETHNICITIES LEAVE AT VARIOUS POINTS ALONG THE EDUCATION PATHWAY.

Texas female students’ educational pathways (8th grade through higher education), by race/ethnicity⁷⁸



⁷¹ National Center for Education Statistics. (2012). Higher education: Gaps in access and persistence study. Table E-30-1. <http://bit.ly/2h31xX5>

⁷² Texas Higher Education Coordinating Board. 8th grade cohorts tracked through higher education, FY 2005 8th Grade Cohort [Data file]. <http://bit.ly/2gIUU8K>

⁷³ Roderick, M., et al. (2008). From high school to the future. Chicago, IL: Consortium on Chicago School Research at the University of Chicago. <http://bit.ly/2ghpQfR>.

⁷⁴ Ortiz, N.C. & Perez, E.A. (2014). Impact of financial aid on student college access and success. Washington, DC: Excelencia in Education. <http://bit.ly/2gQQ5e7>. See also TG, Many Hispanics hesitant to borrow money for college. <http://bit.ly/2hWb4MF>

⁷⁵ See note 73.

⁷⁶ See note 72.

⁷⁷ Nichols, A.H., et al. (2016). Rising tide II: Do Black students benefit as grad rates increase? Washington, DC: The Education Trust. <http://bit.ly/2eYA2cz>

⁷⁸ See note 72.



Financial insecurity creates challenges for college completion.

Low-income students of all races and ethnicities face many barriers along the educational pathway. Both actual cost and the perception that college is unaffordable often act as barriers to college enrollment. Research shows that lower-income students are more likely to enroll in college when they receive assistance filling out federal financial aid forms, which helps address student concerns about large debts.⁷⁹

Financial instability while pursuing higher education creates challenges that ultimately lead many students to leave school for the workforce, even though most would like to earn a bachelor's degree. Financial insecurity leads to housing instability⁸⁰ and food insecurity,⁸¹ which affects school performance. Nationally, 30 percent of community college students and 15 percent of four-year college students are also parents who may need to balance school, child care and often work. Most student parents (71 percent) are women, and 43 percent of student parents are single mothers.⁸²

Strategies that lower-income students employ to increase financial security may also inadvertently hurt them. For example, students who work over 20 hours per week to help cover expenses are much less likely to complete a degree than students who work fewer hours.⁸³



Female Students and Dual Enrollment

Dual enrollment (also known as “dual credit”) has proven to be an effective and popular option that allows students to concurrently earn college credits while in high school. Fifty-seven percent of enrollees are female, and of these students, 47 percent are Hispanic and 41 percent are low-income. Students who enroll in dual credit courses are more likely to enroll in college, have higher first-year college GPAs, remain in college and complete college.⁸⁵

Evidence shows that need-based grants that reduce student's out-of-pocket costs, allowing them to purchase books, reduce work hours and have more consistent access to food and transportation, are effective at increasing college retention and completion.⁸⁴ Supporting low-income female students through college is critical, because the data show that even with higher education, women tend to be much more financially vulnerable than men.

⁷⁹ Bettinger, E., et al. (2012). *The role of application assistance and information*. *Quarterly Journal of Economics*, 127 (3), 1205-1242. <http://bit.ly/2j5CDXn>

⁸⁰ Broton, K., & Goldrick-Rab, S. (2013). *Housing instability among college students*. Madison, WI: University of Wisconsin-Madison, Wisconsin Center for the Advancement of Postsecondary Education and Center for Financial Security. <http://bit.ly/2faZLQf>

⁸¹ Goldrick-Rab, S., Broton, K., & Eisenberg, D. (2015). *Hungry to learn*. Madison, WI: University of Wisconsin-Madison, Wisconsin Hope Lab. <http://bit.ly/2exeRhs>

⁸² Gault, B., et al. (2014). *4.8 million college students are raising children*. Washington, DC: Institute for Women's Policy Research. <http://bit.ly/2iZpYCV>

⁸³ Ross, T., et al. (2012). *Higher education: Gaps in access and persistence study*. Chapter 8. Washington, DC: U.S. Department of Education. <http://bit.ly/2gJhloU>

⁸⁴ Goldrick-Rab, S., et al. (2015). *Reducing income inequality in educational attainment*. Madison, WI: Institute for Research on Poverty. <http://bit.ly/2eb6tCN>

⁸⁵ Community College Research Center. (2012). *What we know about dual enrollment*. NY, NY: Teachers College, Columbia University. <http://bit.ly/2fsByrX>



Factors of College Completion

Students who enrolled in and completed college were more likely to have...

- Earned college-level credits in high school
- Enrolled in a 4-year college
- Had a family with a higher income

Students who did NOT complete college were more likely to:

- Be financially insecure
- Have worked more than 20 hours per week during school
- Be enrolled in college part-time⁸⁶

“Middle-skill” jobs represent both financial and educational opportunities for the many women in Texas with some level of higher education but no degree.

Higher education leads to greater economic opportunity. Although the road to a higher education degree ends in a bachelor's degree for many women, approximately one in five (22 percent) of Texas women ages 25 and over have some level of college education but no degree. That's compared to 29 percent of women with a bachelor's degree and seven percent with an associate's degree.⁸⁷

At the same time, growing “middle-skill” jobs require some level of postsecondary education or training, but not necessarily a bachelor's degree (nurses, pharmacy technicians, carpenters). Currently, a third of workers are in these types of occupations, and over a third of all projected job openings (from 2014 to 2024) are in middle-skill occupations.⁸⁸

The majority of future middle-skill job openings are in occupations with median annual earnings of at least \$35,000 and can be stepping stones to higher-paying careers.⁸⁹ For example, a medical assistant or health information technician with a high school diploma and certificate, is on the path to become a health information manager with additional training and education.⁹⁰ Many Texas community colleges offer the training required for entry to middle-skills jobs. However, not all of these jobs have high pay, and, women are more likely than men to work in “middle-skill” jobs that are lower-paid.⁹¹



⁸⁶ Ross, T., et. al. (2012). *Higher education: Gaps in access and persistence study. Chapter 8.* Washington, DC: U.S. Department of Education. <http://bit.ly/2gJhloU>

⁸⁷ U.S. Census Bureau, 2015 American Community Survey 1-Year Estimates, Table C15002.

⁸⁸ Institute for Women's Policy Research. (2016). *Pathways to equity.* Washington, DC. <http://bit.ly/2eRkIfK>

⁸⁹ *Ibid.*

⁹⁰ JP Morgan Chase. (2015). *Strengthening Dallas-Fort Worth.* <http://bit.ly/2ex0lkv>

⁹¹ See note 88.

POLICY RECOMMENDATIONS

We can make policy choices that help women stay on the education pathway and maximize their educational outcomes.

Subsidize student costs for participation in dual enrollment courses. Dual credit, or dual enrollment, courses have proven to be an effective and popular option that allows students to concurrently earn college credits while in high school. A similar but separate program is Early College High Schools, with one difference being Early College High Schools cannot charge students for tuition, fees or required textbooks.⁹² The cost of textbooks, which may be hundreds of dollars, and transportation to courses taught on college campuses, reduces access for low-income students.⁹³

Texas can provide funding to maximize access to dual enrollment courses at community colleges and universities. For example, Georgia has created a program where the state pays community colleges a set amount for the tuition, fees and textbooks for high school dual-enrollment students. Students and families do not pay these costs. Georgia high schools may also apply for transportation grants for students enrolled in dual enrollment courses on college campuses through an additional grant program.⁹⁴ Colleges and universities participating in dual enrollment programs in Texas can develop creative methods to remove cost as a barrier to participation.

Increase investments in grant aid and/or support services that help more students complete postsecondary education and training. Research shows that financial insecurity (housing instability, a lack of consistent access to food, lack of transportation, need for child care) creates challenges to completing college for low-income students.⁹⁵ By increasing investments in need-based grant aid or student support services, such as meal programs or housing assistance, Texas can reduce the number of students who get to college but fail to complete a degree, and more efficiently increase the number of higher education graduates.⁹⁶ Evidence also shows

About Dallas Women's Foundation

Dallas Women's Foundation is the largest regional women's fund in the world. With the support of its donors, the Foundation unlocks resources to advance women's economic security and women's leadership through research, grantmaking and advocacy. The Foundation's work improves education and quality of life, gives voice to issues affecting women and girls, and cultivates women leaders for the future. Since its founding in 1985, Dallas Women's Foundation has granted more than \$32 million to help create opportunities and solve issues for women and girls. For more information, visit www.DallasWomensFdn.org

programs that strengthen social supports for students among peers, with faculty and community groups, help increase college completion for students of color.⁹⁷

Support and expand Affordable Baccalaureate Programs that provide efficient pathways to higher education and to management career advancement. This includes degrees that consider past work and certifications as well as stronger transfer agreements between universities and community colleges for traditional students. Transfer agreements help students save time and money by virtually eliminating unnecessary courses. Examples of affordable programs include Bachelor's in Applied Sciences and Bachelor's in Applied Arts and Sciences offered by Texas Woman's University.⁹⁸ These degrees, in areas like business and health technology, combine earlier workforce coursework or certifications with specific upper level university classes in ways that are conducive to working students and to students returning mid-career. Often offered online, affordable programs help reduce barriers of transportation, child care and scheduling.

Allow certain community colleges to offer bachelor's degrees connected to high-demand fields that build off of "middle-skills" jobs. Community colleges serve the majority of female students in Texas.⁹⁹ Many students in two-year colleges express a desire to earn a bachelor's degree,¹⁰⁰ and the return on investment for a bachelor's degree is very high for Texas women.¹⁰¹ Where community colleges do not duplicate programs of nearby universities and where there are high unmet workforce needs in a specific sector, allowing community colleges to offer bachelor's degrees can be a cost-effective way to provide more opportunities for women to earn bachelor's degrees and increase their financial security. Currently three Texas community colleges (South Texas, Brazosport and Midland Colleges) offer bachelor's degrees in applied technology and sciences (IT, medical and health services management). In addition, there is support to allow Dallas County Community College to begin offering an Early Childhood to 3rd Grade teaching certificate (versus a K to 6th Grade certificate) to address the need for over 4,000 early childhood teachers to provide quality Pre-K and Head Start education.



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⁹² Texas Administrative Code. §102.1091. Early College High Schools. <http://bit.ly/2gQSVcN>

⁹³ Texas Higher Education Coordinating Board. Dual credit - Frequently asked questions. <http://bit.ly/2gvO2OK>. Colleges and school districts can enter into agreements so students do not have to pay tuition for dual enrollment courses, but this depends on local arrangements.

⁹⁴ Education Commission of the States. (2016). Dual enrollment. <http://bit.ly/2gVRGhF>

⁹⁵ Goldrick-Rab, S., et. al. (2015). Reducing income inequality in educational attainment. Madison, WI: Institute for Research on Poverty. <http://bit.ly/2eb6tN>

⁹⁶ Ibid.

⁹⁷ Nichols, A.H., et. al. (2016). Rising tide II: Do Black students benefit as grad rates increase? Washington, DC: The Education Trust. <http://bit.ly/2eYA2zC>

⁹⁸ See Texas Woman's University Undergraduate Programs: <http://www.twu.edu/som/undergraduate-programs/>.

⁹⁹ Texas Higher Education Coordinating Board, Higher Education Accountability System. Fall 2015 Enrollment Data, Statewide. Universities: <http://bit.ly/2jgnGiE>; Community Colleges: <http://bit.ly/2iZsrgz>.

¹⁰⁰ U.S. Department of Education, National Center for Education Statistics. (2011). Community College Student Outcomes. Table 1-A. <http://bit.ly/2jix5Xh>

¹⁰¹ Population Reference Bureau analysis of 2015 American Community Survey iPUMS data. IPUMS-USA, University of Minnesota, www.ipums.org. Median earnings for full-time working women with a bachelor's degree are \$19,000 higher than for women with some college or an associate's degree.