Today’s U.S. college student body is more racially and ethnically diverse than ever before, and 56 percent of college students are women—a significant change from the demographics of college attendees only 40 years ago.

This new wave of students pays a record-high price for education. Between 1976 and 2016 the price of college attendance more than doubled, but household incomes barely budged. Today most students must bridge the gap between income and cost with student loans—followed by student debt.

Women take on more student debt than men... but are paid less after college.

LEARN MORE AND TAKE ACTION AT WWW.DEEPERINDEBT.ORG.
STUDENT DEBT FOLLOWS WOMEN LONG AFTER GRADUATION.

Women take about two years longer on average to repay their student loans than do men and are also more likely to struggle economically during repayment. This means that women may have to put off saving for retirement, buying a home, or starting a business. The combination of higher debt and lower pay (due to gender and racial pay gaps) presents particular challenges to black and Hispanic women, who pay off student loan debt more slowly and experience more financial difficulties during repayment than both white women and white men.

Because women take on more loans and take longer to repay their debt, women hold almost **two-thirds** of the outstanding student loan debt in the United States. That’s about **$890 billion** as of mid-2018.

HOW DO WE SOLVE THE PROBLEM?

Student debt is a systemic and national problem that disproportionately impacts women. We can make changes to reduce women’s student loan debt burden.

1. **Congress** must protect and expand Pell Grants for low-income students to reduce the amount of student loan debt they have to take on to complete a degree.

2. **State and Federal Legislators** should increase funding for public colleges and universities and support efforts to move toward tuition- and debt-free options for students.

3. **The Department of Education** and lawmakers should make it easier for students to enroll in income-driven repayment options to help mitigate some women’s financial difficulties.

4. **Institutions** can address the academic and financial needs of traditional and nontraditional students, such as access to child care.

5. **Individuals** can join organizations like AAUW that work to close the gender pay gap. Find out more at www.aauw.org.

Learn more and take action at [www.deeperindebt.org](http://www.deeperindebt.org).