



WHAT HAPPENS WHEN GIRLS DON'T GRADUATE FROM HIGH SCHOOL?

The long-term effects of not completing high school

By: Jasmine Tucker and Kayla Patrick

Although the number of students who do not graduate from high school has fallen between 2000 and 2015, too many students still do not graduate each year.¹ In 2017, 700,000 of those entering the 9th grade will not receive their high school diploma at the end of four years. By 2020, this could increase to 750,000 students who will drop out of school and face poorer opportunities, income, and health.² This is especially true for girls who face overlapping barriers to education. The National Women's Law Center's "Let Her Learn: Stopping School Pushout" highlights the many barriers that girls face in school including: sexual violence, pregnancy and parenting, race, sex, and disability discrimination, a lack of housing security and involvement with the criminal justice system. Although girls are optimistic and resilient, for some girls, the challenges are too large to overcome, and ultimately these girls are pushed out of school and do not graduate.

Research, however, shows that girls want to graduate from high school; they are just not offered enough support to be successful. The National Women's Law Center Let Her Learn Survey³ found that not only do girls want to finish high school, but 86 percent of girls are interested in a four year college and 67 percent are interested in graduate school. These girls also indicated that they wanted additional help to achieve those goals, including 88 percent who said they wanted help applying to college and 86 percent of girls who said they wanted individualized graduation plans designed to help them graduate.

Without proper supports to graduate from high school, some girls face a harsh economic picture. The typical woman without a high school diploma has a median income of \$18,000 per year—well below the poverty line for a single mother supporting two children. Indeed, this low wage hurts the entire family. Women's income is critical to their families, with women being the breadwinners, or co-breadwinners, in two-thirds of all families. This is especially so in families of color as Black and Latina women are more likely to be breadwinners than white mothers.⁴

This loss in annual income also translates into steep lifetime losses. Over a woman's 40-year career, not finishing high school translates into a loss of approximately \$320,000 in income, compared to a woman who does finish high school.⁵ This number is even higher when comparing women who have no diploma to women with more advanced degrees. In this comparison, women without a diploma lose hundreds of thousands more, totaling \$760,000 over a 40-year career.⁶ These long-term effects of not graduating are often overlooked, however, especially in the K-12 years when intervention and support is most important.

While graduation rates continue to climb⁷, there is still much work to do to make sure that girls are given a strong foundation for an economically secure future. Completing high school increases the likelihood that girls will find employment, increases future earnings, and decreases the likelihood that they will live in poverty and in poor health.



I. EMPLOYMENT & INCOME SECURITY

Keeping girls in school is critical for their economic security

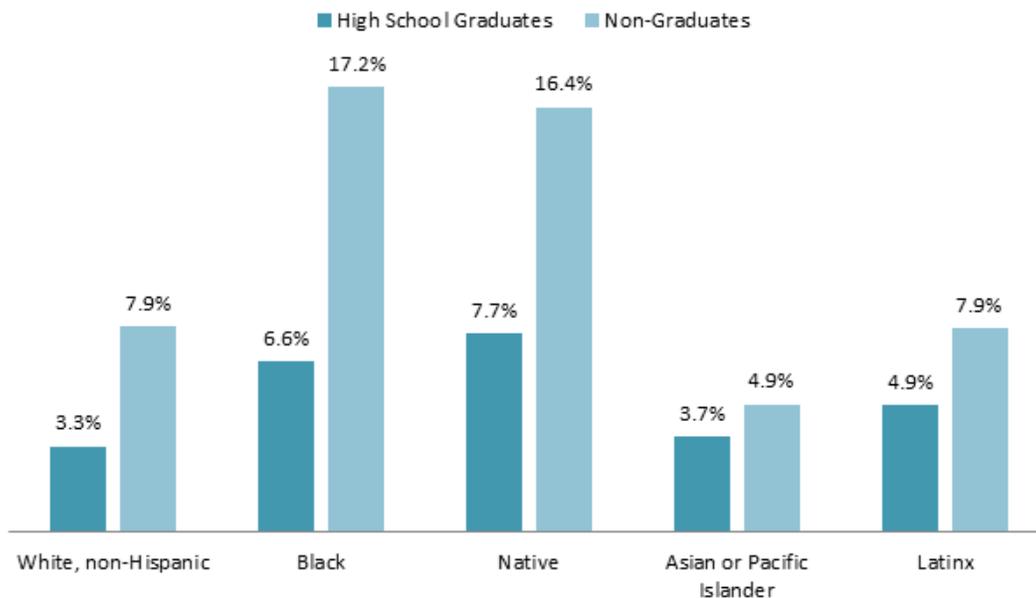
The economic costs of not completing high school are steep – particularly for women. Women who do not complete high school face higher unemployment rates, poor employment prospects, low earnings potential, and the need to rely on public support programs.⁸

Leaving school jeopardizes the economic security of girls and their families

Across racial and ethnic groups, girls who do not finish high school are substantially more likely to be unemployed than girls who did finish high school.⁹ Overall, in 2015, women ages 25-64 who did not complete high school were 2.3 times more likely than women with high school diplomas to be unemployed. This was also true among women of different racial and ethnic groups (Figure 1).¹⁰

Indeed, the more education a woman receives, the more her employment prospects improve: a woman with an associate's or bachelor's degree is three times less likely to be unemployed than a woman without a high school diploma. And a woman with a doctorate degree is nearly five times less likely than a woman without a high school diploma to be unemployed.

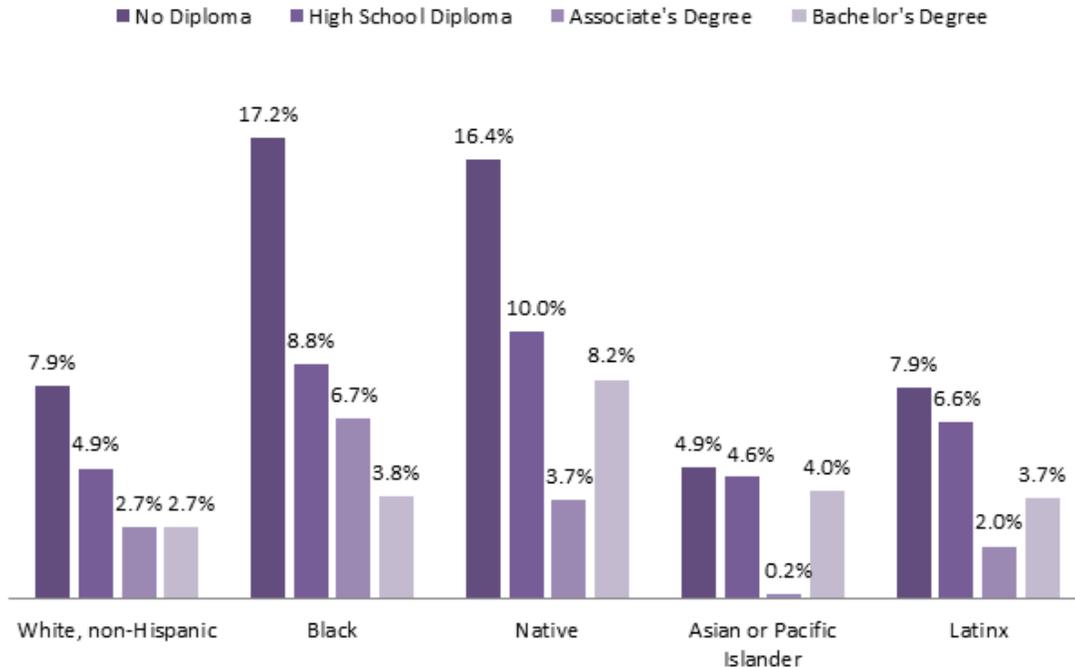
Figure 1: Unemployment Rates for Women (Ages 25-64) High School Graduates and non-Graduates by Race/Ethnicity



Source: NWLC calculations based on U.S. Census Bureau, 2016 Current Population Survey using IPUMS. "High school graduates" include women who have earned at least a high school diploma and includes women who have earned more education.



Figure 2: Unemployment Rates for Women (Ages 25-64) by Education Level and Race/Ethnicity



Source: NWLC calculations based on U.S. Census Bureau, 2016 Current Population Survey using IPUMS. Women in the Current Population Survey self-identified their sex and race/ethnicity. White, non-Hispanic women self-identified as white specified they were not of Hispanic, Spanish, or Latino origin. Black women self-identified as Black or African American. Native women self-identified as American Indian or Alaskan Native. Asian or Pacific Islander women self-identified as Asian, Native Hawaiian, or Pacific Islander. Latinx women self-identified as being of Hispanic, Spanish, or Latino origin, and may be of any race.

Women in particular improve their employment status by earning a high school diploma

All adults, in particular women, improve their chances of employment by finishing their high school education. Among all adults ages 25-64, the difference between the unemployment rates of high school graduates and non-graduates is 3.6 percentage points for women and 0.6 for men. And Black workers saw especially pronounced

differences: Black women who are high school graduates experienced an unemployment rate 8.4 percentage points lower than their non-graduate peers, while Black male high school graduates experienced an unemployment rate 5.1 percentage points lower than their non-graduate peers. Unemployment rates typically drop further for those who earn their associate's and bachelor's degrees regardless of race or ethnicity (Figure 2).



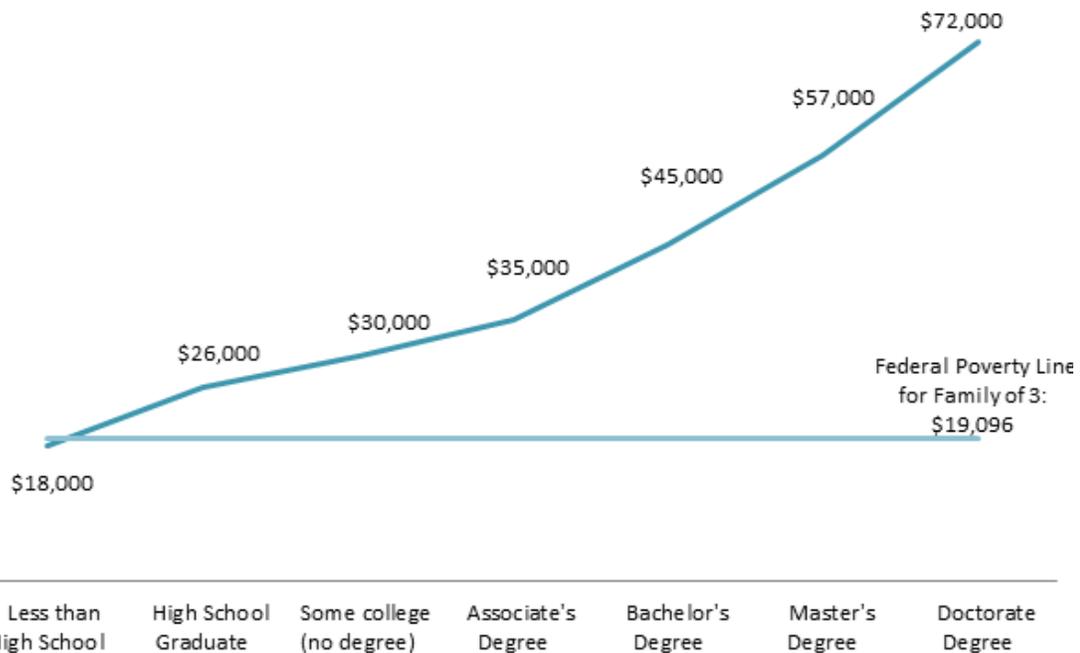
Women who don't graduate high school have lower earnings

In 2015, working adult women ages 25-64 without a high school diploma typically earned \$18,000 annually – \$8,000 less than women who did have a high school diploma.¹¹ These low wages leave working women without high school diplomas economically vulnerable. In 2015, working women

without high school diplomas earned a salary about 6 percent below the federal poverty level (\$19,096) for a family of three –like a single mother with two children. Meanwhile, working women with high school diplomas make nearly 36 percent more (\$26,000) than the federal poverty level for a family of three. And as women earn more education, their annual earnings increase substantially (Figure 3).¹²

This pattern holds across racial and ethnic groups. Working Latinas who have a high school diploma make \$23,400 – or 30 percent more than working Latinas who do not have a diploma. And working Latinas who have a Bachelor's degree are paid \$40,000 annually – more than double what working Latinas without a diploma make (\$18,000). Similarly, a working Black woman with a high school diploma makes \$24,000 compared to the \$18,000 made by a working Black woman without a diploma. A working Black woman with a Bachelor's degree makes \$42,000 – more than 2.3 times what a working Black woman without a diploma makes.

Figure 3: Median Annual Earnings of Working Women (Ages 25-64) by Education Attainment



Source: NWLC calculations based on U.S. Census Bureau, 2016 Current Population Survey using IPUMS. Working women are those who are at work or who have a job but were not at work last week.

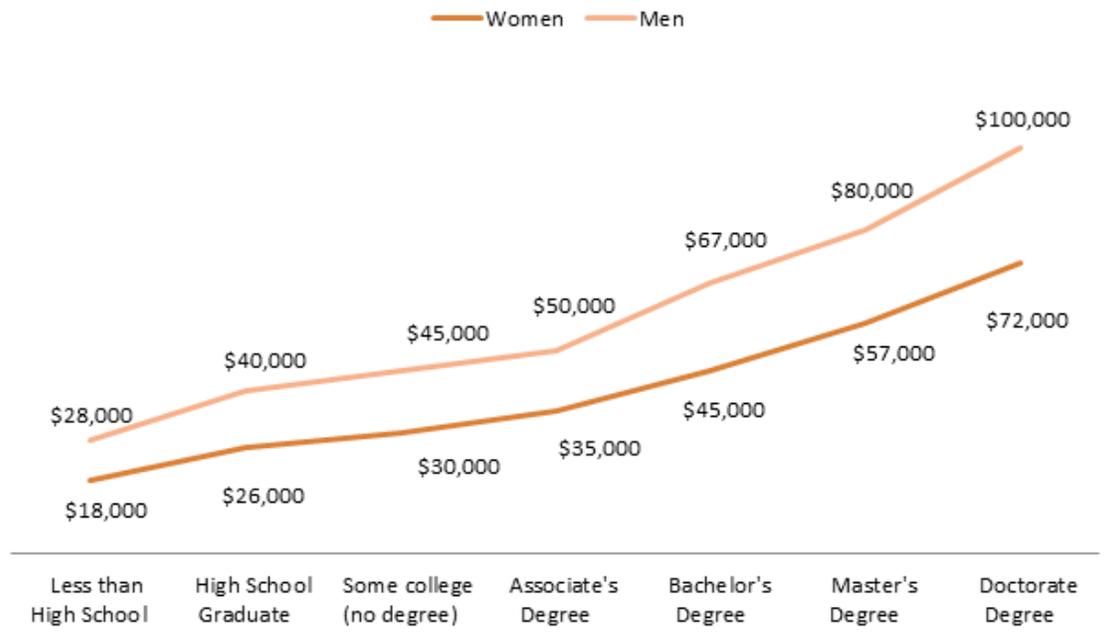


Working women without high school diplomas make considerably less than their male counterparts

At every education level, working men make more than women with similar education backgrounds. Men without high school diplomas make \$28,000 annually – more than one and a half times more than the \$18,000 women without diplomas make. And while working women’s

earnings increase with education level, they still lag behind men’s: working women with a high school diploma (\$26,000) make \$2,000 less annually than men who have not earned a diploma (\$28,000). And working women must earn a Bachelor’s degree before their typical earnings (\$45,000) surpass those of working men who only have a high school diploma (\$40,000) (Figure 4).

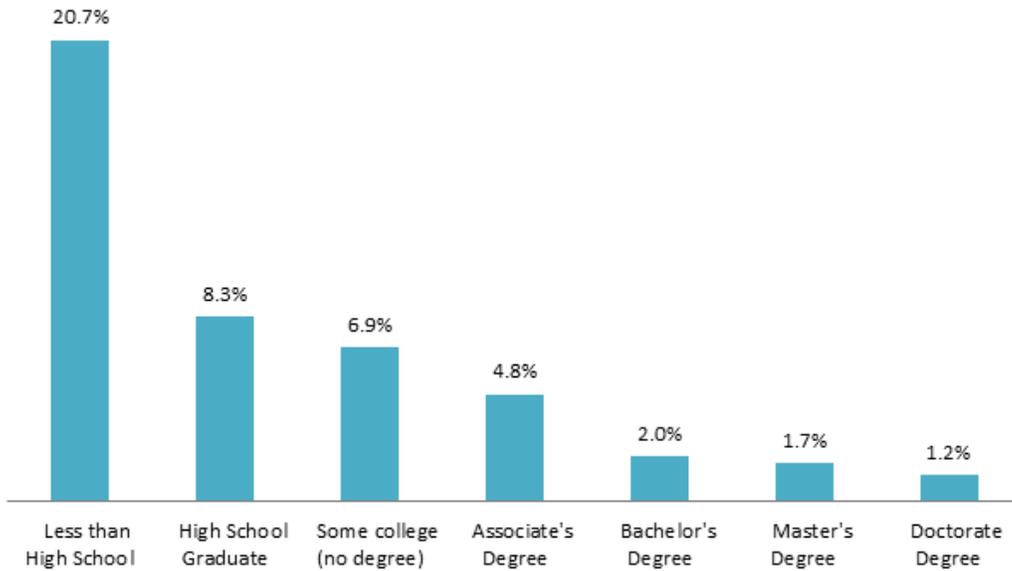
Figure 4: Median Annual Earnings of Working Adults (Ages 25-64) by Education Attainment



Source: NWLC calculations based on U.S. Census Bureau, 2016 Current Population Survey using IPUMS. Working adults are those who are at work or who have a job but were not at work last week.



Figure 5: Poverty Rates of Working Women (Ages 25-64) by Education Attainment



Source: NWLC calculations based on U.S. Census Bureau, 2016 Current Population Survey using IPUMS. Working women are those who are at work or who have a job but were not at work last week.

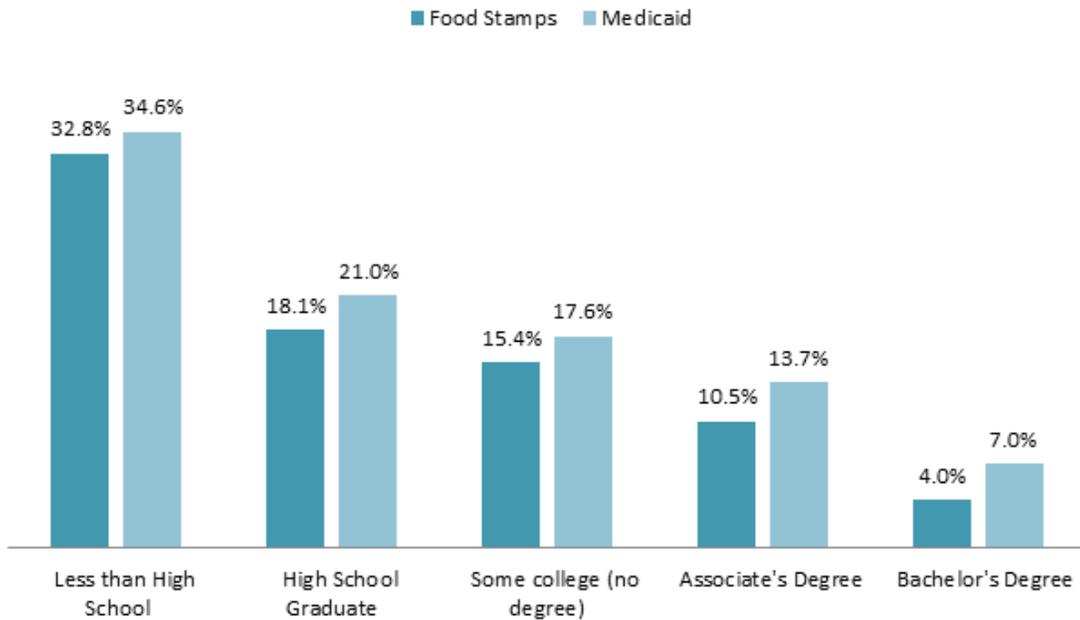
Working women without diplomas are substantially more likely be poor than more educated women

Higher unemployment and lower earnings are not the only problems facing women without high school diplomas; poverty is another negative outcome for women without diplomas – even when they work. Working women without

diplomas (20.7 percent) were more than twice as likely to be poor than women with diplomas (8.3 percent). Working women without diplomas were ten times more likely to be poor than working women with bachelor’s degrees in 2015 (Figure 5).



Figure 6: Percent of Women Ages 25-64 Reporting Receiving Food Stamps and Medicaid by Education Attainment



Source: NWLC calculations based on U.S. Census Bureau, 2016 Current Population Survey using IPUMS.

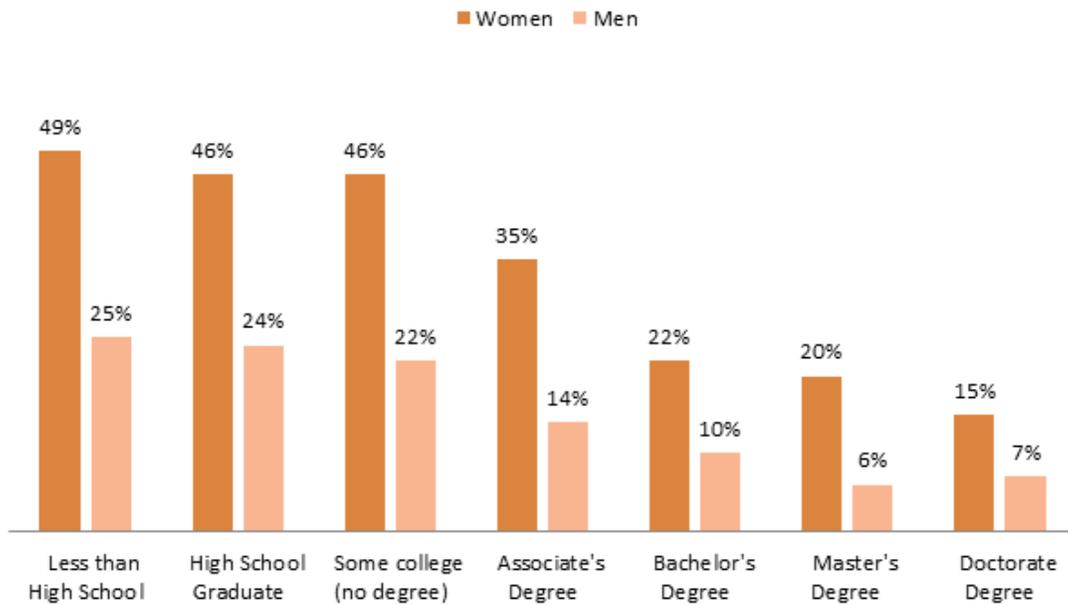
Women with higher levels of education are less likely to report relying on government safety net programs to make ends meet

Women and men with more education have better employment prospects and thus, higher earnings. This translates to very few of them relying on government safety net programs than their peers without diplomas. About

1 in 3 (32.8 percent) women without a high school diploma received food stamps in 2015, compared to 1 in 25 women with a bachelor's degree (Figure 9). Similarly, more than 1 in 3 (34.6 percent) of women without a high school diploma relied on Medicaid in 2015, compared to less than 1 in 17 (7.0 percent) of women with bachelor's degrees.



Figure 7: Percent of Parents who are Unmarried by Education Attainment



Source: NWLC calculations based on U.S. Census Bureau, 2016 Current Population Survey using IPUMS. Unmarried women and men include those who are single, never married, divorced, widowed, separated, or who are married, spouse absent.

II. CAREGIVING

Women who do not graduate from high school are more likely to be single parents.

Not only do women who do not graduate from high school face higher rates of unemployment, lower earnings and higher poverty rates, they are more likely than men to be unmarried parents. For many women, this means that they are raising children with less money and without a second income. The typical woman who does not finish high school has a median income of \$18,000 per year, well below the poverty line for a single mother supporting two children. In comparison, the typical high school graduate makes \$26,000 per year.

III. HEALTH

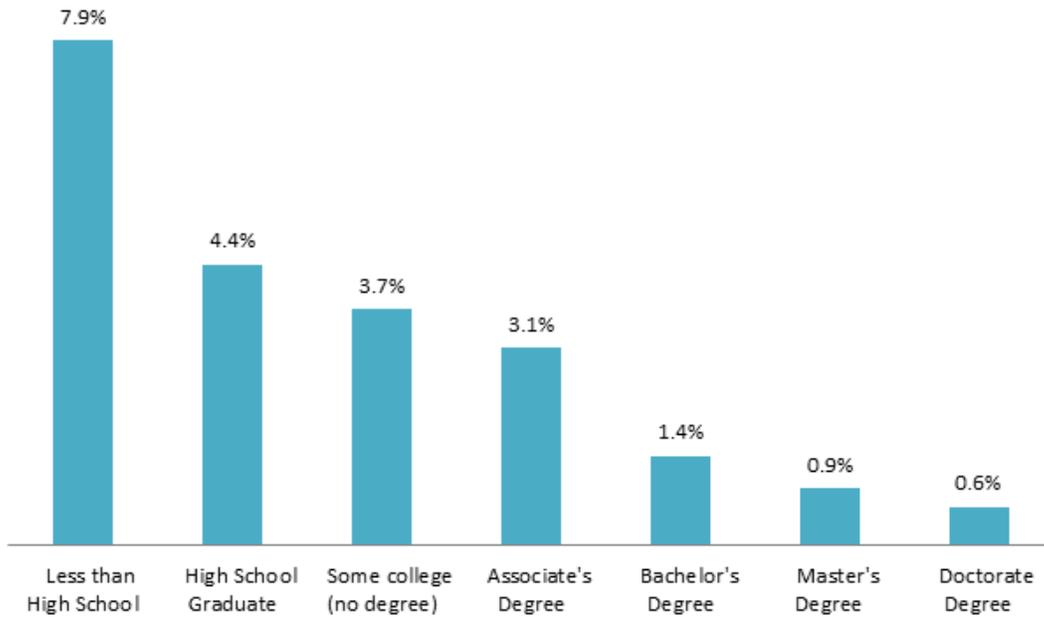
Women without high school diplomas report poorer health and are less likely to have health insurance than their more educated peers

Women without high school diplomas were much more likely than other women to report that their health was in poor condition: more than 1 in 13 of these women reported poor health in 2015 compared to less than 1 in 22 of women with high school diplomas (Figure 7).

Women without high school diplomas also reported less access to health insurance of any kind in order to address their health needs. Insurance coverage improves with higher levels of education – just 1 in 21 women with master’s degrees and 1 in 30 women with doctorate degrees went without health insurance, compared to more than 1 in 4 women without high school diplomas. Women without diplomas were 1.8 times more likely than women with diplomas and 2.6 times more likely than women with associate’s degrees to report not having health insurance coverage in 2015.¹³

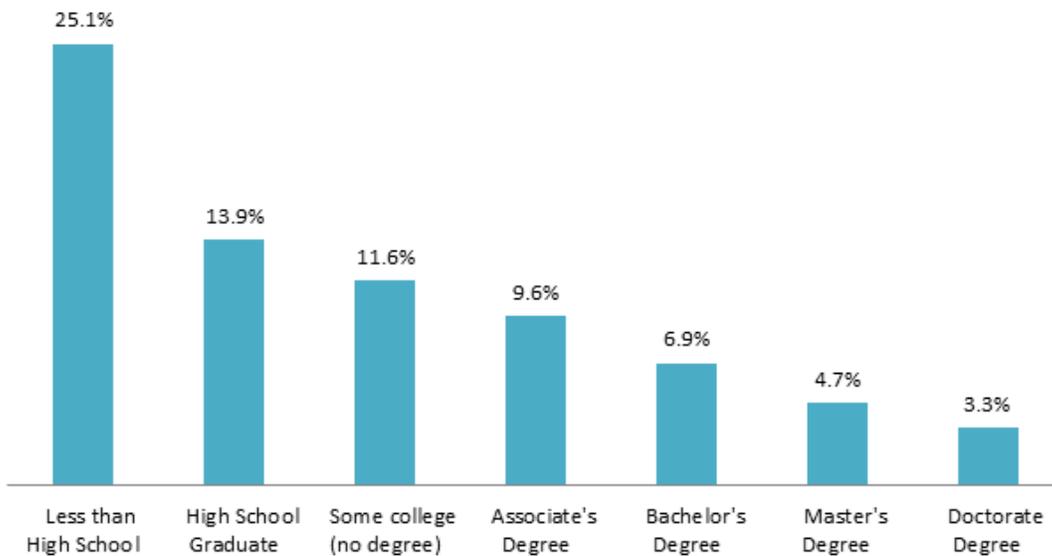


Figure 8: Percent of Women Ages 25-64 Reporting Poor Health by Education Attainment



Source: NWLC calculations based on U.S. Census Bureau, 2016 Current Population Survey using IPUMS.

Figure 9: Percent of Women Ages 25-64 Reporting No Health Insurance Coverage by Education Attainment



Source: NWLC calculations based on U.S. Census Bureau, 2016 Current Population Survey using Table Creator.



CONCLUSION

As graduation rates are improving around the country, there must be a greater emphasis on the unique experiences of girls, and the barriers they face to success. The cost of not graduating from high school is too high. Girls who do not graduate from high school earn lower wages, are at greater risk for unemployment, and are more likely to rely on public support programs.



- 1 National Center for Education Statistics, Status Dropout Rates (2017) *available at:* https://nces.ed.gov/programs/coe/indicator_coj.asp.
- 2 John Gomperts & Jenny Nagaoka, Education Week March 2017, Six Ways to Improve High School Graduation Rates, *available at:* <http://www.edweek.org/ew/articles/2017/03/24/six-ways-to-improve-high-school-graduation.html>
- 3 National Women's Law Center's Let Her Learn Survey was conducted online from January 5-19, 2017 by Lake Research Partners. The questions reached a total of 1,003 girls ages 14 to 18 nationwide. Black girls, Latinas, Asian/Pacific Islander girls, Native American girls, and LGBTQ girls were oversampled. The samples were drawn from online panels. The data were weighted by age, race, and census region to reflect the actual proportions of the population. Oversamples were weighted down to reflect their proportions in the population. The margin of error is +/-3.1%. The margin of error is higher among subgroups.
- 4 Sarah Jane Glynn, Center for American Progress, Breadwinning Mothers are Increasingly the U.S. Norm (2016), *available at:* <https://www.americanprogress.org/issues/women/reports/2016/12/19/295203/breadwinning-mothers-are-increasingly-the-u-s-norm/>.
- 5 Unless otherwise noted, all data in this report are NWLC calculations of U.S. Census Bureau, 2016 Current Population Survey (CPS), Annual Social and Economic Supplement, using Sarah Flood, Miriam King, Steven Ruggles, and J. Robert Warren, Integrated Public Use Microdata Series (IPUMS), Current Population Survey: Version 4.0 [dataset], Minneapolis: University of Minnesota, 2015, *available at* <https://www.ipums.org/>. Women without a high school diploma are typically paid \$18,000 per year. Women with a high school diploma are typically paid \$26,000 per year. The 40-year career losses assume this \$8,000 wage gap each year for 40 years. Figures are not adjusted for inflation. In this comparison, women who have a high school diploma excludes women who have additional education beyond high school.
- 6 Id. Women with a high school diploma or more are typically paid \$37,000 per year. The 40-year career losses assume this \$19,000 wage gap every year for 40 years. Figures not adjusted for inflation.
- 7 Rising graduation rates can be attributed to some states and districts making real strides and improvements in their education system to set students up for academic success and graduation. However, some states and local districts have engaged in strategies such as lowering graduation requirements and misclassifying transfers, in order to boost graduation numbers. See: Becky Veva, "Admitting Dropouts were Miscounted, Chicago Lowers Graduation Rates", *available at:* <http://www.npr.org/sections/ed/2015/10/02/445152363/admitting-dropouts-were-miscounted-chicago-lowers-graduation-rates>
- 8 Unless otherwise noted, all data in this report are NWLC calculations of U.S. Census Bureau, 2016 Current Population Survey (CPS), Annual Social and Economic Supplement, using Sarah Flood, Miriam King, Steven Ruggles, and J. Robert Warren, Integrated Public Use Microdata Series (IPUMS), Current Population Survey: Version 4.0 [dataset], Minneapolis: University of Minnesota, 2015, *available at* <https://www.ipums.org/>.
- 9 Adults who did not complete high school includes those who have not completed any schooling, and those who may have completed up to grade 12 in high school without receiving a diploma or other high school equivalent.
- 10 The CPS asks respondents to identify their gender as either female or male. White, non-Hispanic women self-identified as white but not of Hispanic, Spanish, or Latino origin. Latinx women may be of any race and are those who self-identified as being of Hispanic, Spanish, or Latino origin. Black women are those who self-identified as Black or African American. Asian or Pacific Islander women are those who self-identified as being Asian, Native Hawaiian, or other Pacific Islander. Native women are those who self-identified as being American Indian or Alaskan Native. High school graduates include anyone who has a high school diploma or higher.
- 11 In this comparison, women who have a high school diploma excludes women who have additional education beyond high school.
- 12 U.S. Census Bureau, Poverty Thresholds for 2015 by Size of Family and Number of Related Children Under 18 Years, *available at* <https://www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-thresholds.html>. The federal poverty line for one adults and two children under 18 in 2015 was \$19,096.
- 13 NWLC calculations of U.S. Census Bureau, 2016 Current Population Survey (CPS), Annual Social and Economic Supplement, using Table Creator, *available at* <https://www.census.gov/cps/data/cpstablecreator.html>.

