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Divided by Degrees: The Diverging Workforce Experience of Women



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A few short years ago, the pandemic's impact on female employment was dubbed a "she-cession." Women were disproportionately represented in job losses during the crisis' early days and also more likely to bear the brunt of caregiving challenges. Fast forward to today, and the share of women in the labor force continues to hit historic highs—a turnaround that feels nothing short of miraculous from the depths of the recession. Beneath the topline numbers, however, our new research uncovers deep educational divides. Job flexibilities and benefits are making working life easier for women with a college degree. But women without degrees are falling further and further behind.

Our research finds that, in 2024, women with at least a college degree were significantly more likely to be working full time than in previous years—especially women earlier in their careers. Specifically, the share of college-educated women aged 25 to 44 working full time increased over nine percentage points between 2004 and 2024.¹ Interestingly, this shift wasn't a result of college women leaving the

labor force altogether and shrinking the pool. Both the share of women working part time and those not working at all decreased.

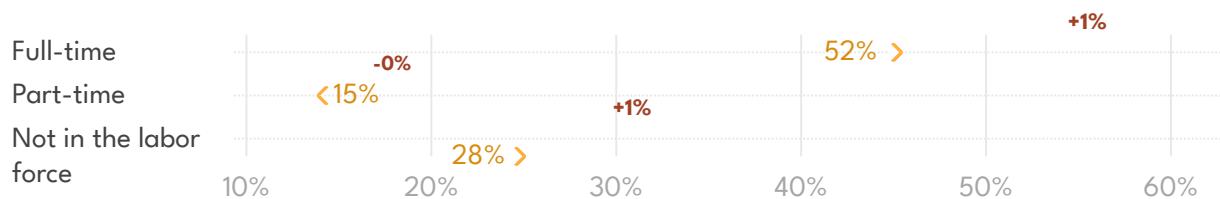
The trend is very different for women without a college degree. Between 2004 and 2024, the share of non-college women working full time increased by less than a percentage point, while a higher proportion of non-college women found themselves out of the labor force.²

College Women (Aged 25 to 44)

Source: Authors' calculations based on Ruggles, Steven, et al. "IPUMS USA: Version 16.0." Minneapolis, MN: IPUMS, 2025.



Non-College Women (Aged 25 to 44)



Source: Authors' calculations based on Ruggles, Steven, et al. "IPUMS USA: Version 16.0." Minneapolis, MN: IPUMS, 2025.

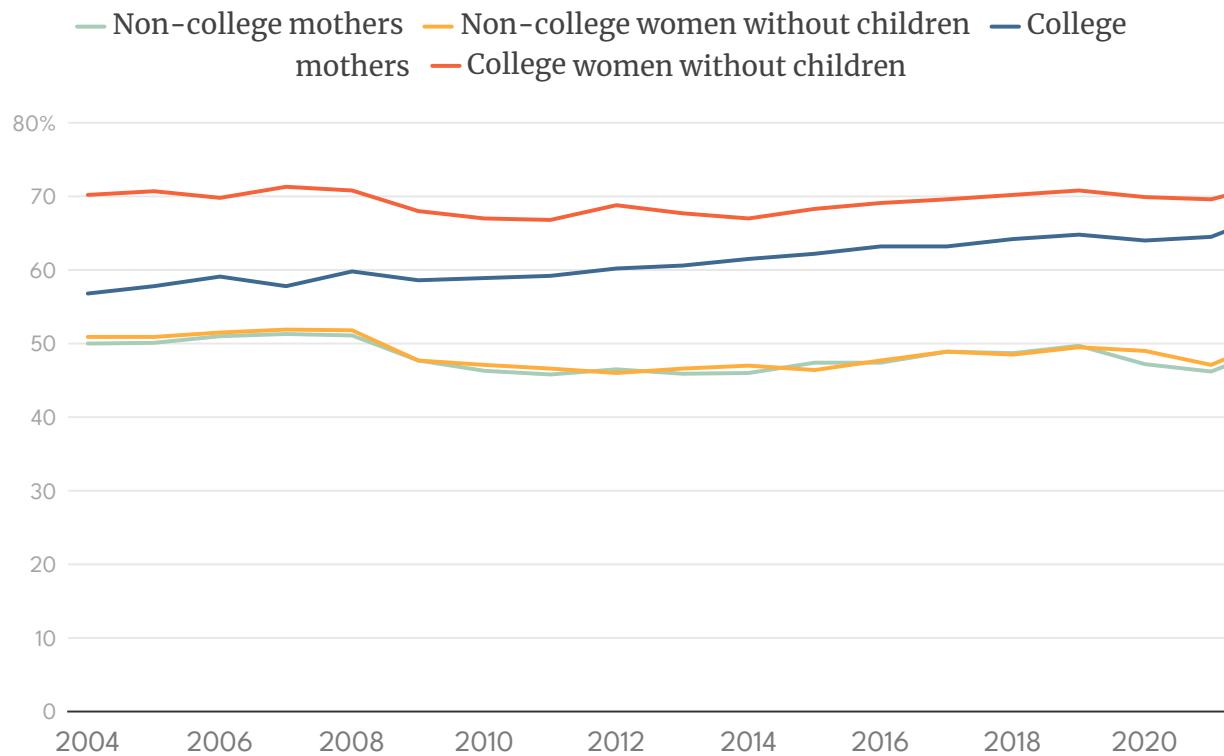


Motherhood Divide

A deeper analysis of labor force improvements uncovers one big winner: mothers with a college degree. Over the past two decades, the share of college-educated mothers working full time grew by 11 percentage points, from 57% to 68%.³ At the same time, share of college-educated women without children working full-time increased by a lot less, from 70% to 72%.⁴ Interestingly, according to research from Penn Wharton Budget Model, college-educated mothers with very young children saw the biggest gains.⁵

While college-educated mothers experienced significant gains in the workplace, non-college mothers did not. Over the last 20 years, the share of non-college mothers working full time increased a mere 0.1%. Overall, 70% of college-educated mothers work full time today, while just half of non-college mothers do too.⁶

Share of Women Working Full-Time

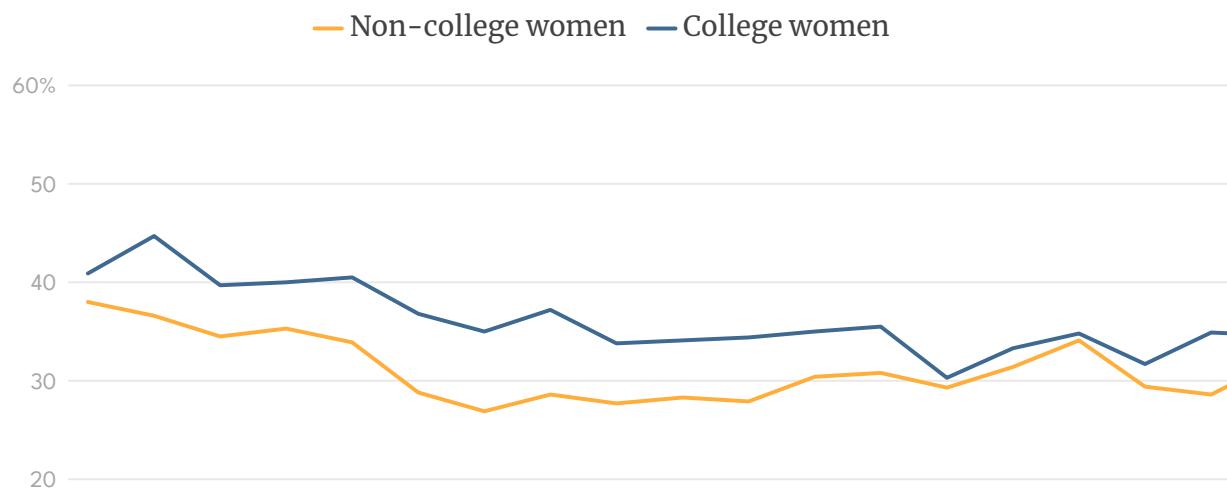


Source: Authors' calculations based on Ruggles, Steven, et al. "IPUMS USA: Version 16.0." Minneapolis, MN: IPUMS, 2025.



The significant improvement in employment among college-educated mothers may be due to jobs with workplace flexibility that allow them to better balance work and family. The share of college-educated women not working full time due to family or personal reasons dropped from 41% in 2004 to 30% in 2024. The share of non-college women working full time dropped from 38% to 33% over the same time. Overall, the share of women not working full time due to family reasons declined twice as much for college-educated women compared to their non-college peers.⁷

Share of Women Aged 25 to 64 Citing Family and Personal Obligations As Why They Aren't Working Full-Time



To be clear, women are still much more likely than men to cite family obligations as a reason why they aren't at work—regardless of educational attainment. Just 10% of non-college and college-educated men cited family or personal obligations as why they didn't work full time last week, while their female counterparts were three times as likely to say the same.⁸

The Degree Advantage

College women are more likely to access jobs that have good benefits and flexibility, making it easier for them to juggle working full time and caring for their families. On the other side, non-college women often find themselves working jobs with lower pay, limited flexibility, and fewer benefits.

Access to benefits

College-educated women still shoulder significant caregiving responsibilities, but access to key benefits—like paid leave—help them better navigate the responsibilities of family and work. Paid leave can help working women juggle caring for a new child or an aging parent without jeopardizing their job. Yet, this benefit helps college-educated women the most. A survey found that half of employed women with a college degree worked for an employer that provided paid family leave compared to just 38% of non-college women.⁹

College-educated women are also more likely than their non-college peers to be a part of union, which can provide benefits and protections for workers. While 3.9 million college women are in a union, just 2.6 million non-college women are too.¹⁰

Accommodating workplaces

The growing economic divide can also be attributed to the type of jobs non-college and college women hold. Many non-college women are employed in service sector work, like retail or food service, which is often lower-paying with variable hours—especially compared to more traditionally white-collar occupations. A survey found that while 37% of service or retail employees say they are likely to need child care during weekend hours, just 17% of professional or administrative workers said the same.¹¹ Additionally, lower salaries for non-college women may make it harder to afford formal child care centers. Instead, they may turn to informal arrangements, like friends or family, which are often less reliable and can cause mothers to leave their jobs altogether.¹²

While many professional workplaces have become more flexible since the pandemic, this flexibility is harder to find in many of the service sector roles where non-college women disproportionately work.¹³ Just 6% of workers in service occupations teleworked in the last month, compared to 38% of workers in management or professional occupations.¹⁴ Teleworking, in many instances, can help workers better navigate issues of care—like taking their child to a doctor’s appointment or being there for an ailing parent—without calling out of work altogether.

Conclusion

Over the past two decades, college-educated women have made significant economic strides. At the same time, women without a four-year degree have stagnated economically. Although caregiving responsibilities disproportionately impact women regardless of their educational attainment, women with college degrees are better managing the demands of full-time work and family.

Understanding the growing economic divide between women with and without degrees, and the role caregiving plays in this gap, is critical to shaping policies that better support America’s working families. As more women find themselves a part of the “sandwich generation” by caring for both children and parents at the same time, these efforts are more important than ever. Policies like paid leave allow women the opportunity to take the time they need to care for their families without losing their place in the workforce. And more affordable and accessible child care can help mothers with lower-incomes or less-flexible schedules receive the support they need to keep working. Policymakers need to be doing more to create an inclusive economy so that all workers, regardless of gender or level of education, can thrive.

We’d like to acknowledge Timothy Kusuma for his contributions to this report. His original analysis of American Community Survey and Current Population Survey data anchors our findings.

Appendix: Methodology

Analysis in this report is based on calculations using IPUMS' harmonization of the Census Bureau's CPS survey from 2004-2024. To analyze the trend of women over time, the authors split out the working age —aged 25-64— population each year by bachelor's degree attainment and sex. We then further split these groups by reason for not full time, work hours, and mothers. The use of "Family and Personal Obligations" as a reason for not full-time is defined as someone who is absent from work or working part time due to child care problems, maternity or paternity leave, and other family or personal obligations. For the sake of this analysis mother is defined as a working aged women with children in the household and father is defined as a working aged men with children in the household.

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ENDNOTES

1. Original calculations based on Ruggles, Steven, et al. "IPUMS USA: Version 16.0." Minneapolis, MN: IPUMS, 2025. Accessed 4 Jun. 2025.

For the purposes of this analysis we defined non-college as any level of educational attainment below a bachelor's degree, and college as those with a bachelor's degree or more.
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