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Texas Women's Foundation's *Economic Issues for Women in Texas 2022* Research Shows COVID-19 Continues to Add Challenges to Financial Security

Texas women earn less, owe more in student debt, rank last in the nation for health insurance and have a greater housing burden

DALLAS, Texas, September 22, 2022 – Though a percentage of Texas' 14.6 million women and girls are thriving, many continue to face challenges when it comes to key pillars of financial security—education, child care, health insurance and housing—according to the Texas Women's Foundation's fourth edition of *Economic Issues for Women in Texas 2022*. This mid-term update incorporates the impact of the COVID-19 pandemic and related economic downturn.

In addition to the key pillars of financial security, the report outlines new divides related to pay, digital access, cost of caregiving, remaining in the workforce and eviction. With women of color comprising 59 percent of Texas women, the study also examines the economic status of Texas women through a lens of gender, race and ethnicity, and identifies opportunities for change and policy recommendations.

The study, which was first released in 2014 and is updated every three years, is produced by Texas Women's Foundation based on research conducted by Every Texan (formerly Center for Public Policy Priorities). Sources include U.S. Census Bureau data, federal and state agency data, studies by policy organizations and academic research.

Miki Woodard, president and CEO of Texas Women's Foundation, said, "This report has helped solidify our local and statewide advocacy platform, which includes tenant rights, housing stability, access to health care and health insurance. We will also monitor worker supports, including child care and paid

leave and make recommendations to our elected local and state officials. We encourage businesses to review the report and implement solutions that support women and their families to build a stronger Texas for all.”

KEY FINDINGS:

Texas Demographics:

- From the 2020 report, **a typical Texas woman is:**
 - **a Millennial (age 36)**
 - **a woman of color**
 - **living in a city**
 - **earning \$35,000/year or less**
 - **working to support her family**
- Between 2009 and 2019, the population of Latinas grew by 29 percent, the largest increase in number. About half of all young women and girls ages 24 and under in Texas are Latina.

Women are the face of poverty:

- About 15 percent of Texas women and girls, or 2.1 million, experienced poverty in 2019, compared to 12 percent of Texas men and boys. For a family of three, that equates to an annual income of less than \$23,000.

Pay:

- Over 60 percent of Texas women were in households that had difficulty paying for their usual household expenses during the pandemic.
- In 2021, one out of four women in Texas were in households that did not have their regular source of income from before the pandemic.

Caregivers:

- In the U.S, six out of 10 unpaid family caregivers are women who provided \$470 billion worth of care.

Education:

- **Highly educated but underpaid:** 1.5 times as many women as men completed public college in 2021, but Texas women continue to often earn less.
- **Student debt crisis:** Women hold most of the outstanding student debt with a debt-to-income ratio 13 percentage points higher than men. A loan forgiveness of \$30,000 can help eliminate student debt burden.
- **Women of color:** Black women and Latinas are closing the educational gap. Asian women and Latinas are now the fastest growing groups among women enrolling in and completing Texas public college educations.
- **Effects of the pandemic:** Over three in five Texas women were in households where someone’s post-secondary education plans changed due to the pandemic.

Child Care:

- **Child care is a critical work support:** 2.2 million Texas mothers work and need some form of child care.
- **Unaffordable for low wage workers:** For a Texas woman making the median income, full-time infant care takes up 21 percent of earnings.
- **The pandemic impacted child care availability:** About a third of Texas women were in households where children under the age of five had disrupted child care due to closures, availability, affordability or safety.
- From the 2020 report, **full-time infant care is nearly as expensive as college—more than \$8,000 annually.**

Health Insurance:

- **Higher amount uninsured:** Texas women are twice as likely to be uninsured as women in the rest of the nation, with over 1 in 5 uninsured working-age women across the state.
- **Texas needs Medicaid expansion:** 406,000 Texas women are below the poverty line and lack affordable coverage options.
- **Women of color are the least likely to have health insurance,** with over 1 in 4 Hispanic women uninsured, as compared to 1 in 10 white women.

Housing:

- **Texas women who rent are more likely to face housing instability than women in owner-occupied housing.**
- Housing burden: 20% of Texas homeowners and 45% of Texas renters are housing cost burdened.
- Evictions: Now that the federal moratorium has ended, evictions in Dallas, Fort Worth and Houston have increased to almost pre-pandemic levels.
- Texans of color and Texas families up to \$75,000 annual income are less likely to have access to digital devices and internet.

POLICY RECOMMENDATIONS:

The report details a number of specific policy recommendations, as well as broader policy changes and adoption of business practices to benefit Texas women, including:

Pay: Earned Income Tax Credit, Paid leave.

Education: Student loan forgiveness and consumer protections.

Child Care: Child Tax Credit, Pre-K with community providers.

Health Insurance: Expanded Medicaid, paid sick leave, contraception.

Housing: Eviction legal aid, Tenant Protection Act

In 2020, housing stability emerged as a major issue in TXWF's research, so **Texas Women's Foundation established a Housing Stability Fund that has already contributed nearly \$1 million in grants.** Similarly, the Foundation

has recently set up a **Health Care Access Fund – Reproductive Freedom raising \$1.25 million** to create solutions to help reduce the barriers that many Texas women are experiencing accessing reproductive health care.

Dena L. Jackson, Ph.D., Texas Women’s Foundation chief strategy officer, added, “Despite the pandemic, Texas women continued to work hard, and their success is critical to the state’s economic prosperity. Still, Texas women face economic barriers such as pay inequity, college loan debt, access to affordable child care, lack of health insurance and housing cost burdens. Women of color and single mothers are disproportionately impacted by these economic hurdles.”

She concluded, “Texas needs policies that will make the state a more equitable place for all Texans. Investing in the pillars of economic security—education, child care, health insurance and housing—helps Texas women and families become more financially secure. When all Texas women are able to thrive and be successful, everyone benefits.”

See attachment for highlights of findings and summary.* To access the full report, visit www.txwfecoissues.org.

About Texas Women’s Foundation:

Texas Women’s Foundation is Transforming Texas for Women and Girls, empowering them to build stronger, more equitable communities. One of the world’s largest women’s foundations, the Foundation raises funding from a broad base of donors, including individuals, foundations and corporations. These resources support more than \$7.1 million in investments that advance economic security and leadership for Texas women and girls through groundbreaking research, advocacy, grants and programs. Since inception in 1985, the Foundation has invested \$74 million in women and girls, including \$60 million since 2011. The Foundation’s statewide research on issues affecting women and girls provides decision-makers and lawmakers with critical data to inform policies, practices and programs in the state. Its advocacy, grantmaking and innovative programs support solutions that help Texas women and girls thrive. In addition, Texas Women’s Foundation is an acknowledged leader and advocate in the gender lens investing movement and has deployed 100 percent of its assets – endowments, operating investments and donor-advised funds – in a gendered impact portfolio that yields strong financial returns and social benefits to women and girls. For more information, visit www.txwf.org, [Facebook](#), [Twitter](#), [LinkedIn](#) or [Instagram](#) or [donate now](#)

Social tags: @txwomensfdn #TexasWomen2022

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***ATTACHMENT:**

Here are highlights from the *Economic Issues for Women in Texas 2022* study. To access the full report, visit www.txwfecoissues.org.

TEXAS WOMEN DEMOGRAPHICS:

- **From the 2020 report, a typical Texas woman is:**
 - a Millennial (age 36)
 - a woman of color
 - living in a city
 - earning \$35,000/year or less
 - working to support her family
- Between 2009 and 2019, the population of Latinas grew by 29 percent, the largest increase in number. About half of all young women and girls ages 24 and under in Texas are Latina.
- In the state, 41 percent of women are Non-Hispanic white, 39 percent are Hispanic or Latina, 3 percent are Black or African American, 5 percent are Asian, and 2 percent are another race. Overall, 59 percent of Texas women are women of color.

Population Growth and Working Women:

- Over the past decade, the population of Texas has grown 16 percent while the number of Texas women has grown 18 percent.
- Between 2009 and 2019, more than 1.1 million women joined the working age group (ages 25-64) in Texas, which equates to an 18 percent increase.

Population Growth by Race and Ethnicity:

- Between 2009 and 2019, the population of Latinas grew by 29 percent, the largest increase in number. About half of all young women and girls ages 24 and under in Texas are Latina.
- The population of Black women increased by 25 percent from 2009-2019.
- Asian women in Texas represent the largest percentage increase with 66 percent more women claiming Asian descent in 2019 than in 2009.
- About 17 percent of Texas women and girls are foreign-born. Of those, 59 percent are not U.S. citizens. That means one in ten Texas women and girls is not a U.S. citizen.

Women are the face of poverty in Texas:

As TXWF's reports since 2014, women continue to be disproportionately affected by poverty.

- About 15 percent of Texas women and girls, or 2.1 million, experienced poverty in 2019, compared to 12 percent of Texas men and boys. For a family of three, that means an annual income of less than \$23,000.
- Race and ethnicity also impact the likelihood that a woman in Texas will experience poverty in her lifetime with 1 in 5 Latinas and Black women having incomes below the poverty line, which is more than twice the poverty rate of white women.
- LGBTQ women in Texas are more likely to experience poverty compared to non-LGBTQ women. They are more likely to experience unemployment, be food insecure, lack health insurance, and make less than \$24,000 a year compared to non-LGBT women due to the intersections of discrimination based on sexual orientation, gender identity and gender expression.

Pay:

New this year is pay, and the Household Pulse Survey gave a more in-depth look at the impact of unemployment and federal programs on families during the COVID pandemic.

- Over 60 percent of Texas women were in households that had difficulty paying for their usual household expenses during the pandemic.
- In 2021, one out of four women in Texas were in households that did not have their regular source of income from before the pandemic.
- For those families who lost a job, the top three sources of funds for their monthly bills were credit cards and loans, using money from savings and support received through the stimulus payments.
- In the second half of 2021, Texas families received more than \$9.5 billion in advance child tax credit payments, with an average monthly payment of \$445 per family. Families most often reported using the tax credit for food, education and utilities.
- Working women dealt with the brunt of the pandemic as the majority of front-line workers in Texas are women and people of color: preschool/daycare: 79 percent; K-12: 74 percent; U.S. Postal Service: 71 percent; healthcare: 70 percent.
- Cities such as San Antonio and Austin, and counties like Dallas, Bexar and Travis, have raised the minimum wage for their employees from \$7.25 to \$15 per hour, moving them closer to a livable wage. Over 2.5 million women would benefit if Texas or the federal government raised the minimum wage to \$15 per hour, as six out of ten minimum wage workers in Texas are women.

Caregiving:

The pandemic highlighted caregiving that women provided for children and for family members. Women are expected to carry the burden for caregiving, and this was evident during the pandemic with child-rearing, online school oversight and taking care of extended family members.

- Women who work in the caregiving field are traditionally very low wage, average caregiving wages nationally are \$25,000 per year and over 40 percent participate in some type of public benefit just to makes ends meet.

- In the U.S, six out of 10 unpaid family caregivers are women.
- Before the pandemic, unpaid caregivers (mostly women) provided about \$470 billion worth of care services to their communities every year.
- When family members leave work to provide care, research reported by Asset Funders Network shows that the unpaid caregiver will lose \$300,000 worth of earnings over their lifetime.

EDUCATION: A PATHWAY TO ECONOMIC SECURITY

Ever since Texas Women’s Foundation began reporting on educational attainment in 2014, women of all races have been more likely to both enroll in and complete Texas higher education than their male counterparts.

- In 2021, 1.5 times as many women as men were completing public college and the gap has remained pretty consistent.
- Latinas and Black women, with 17 and 28 percent, respectively, having a bachelor’s or higher, still lag behind other racial and ethnic groups and numbers for men and women need to be higher for Texas to continue to thrive.
- Black women and Latinas are closing the educational gap. Asian women and Latinas are now the fastest growing groups among women enrolling in and completing Texas public college educations.
- Asian women outpace all the other races with the highest percentage of bachelor’s degrees and higher—57 percent; white 39 percent; Black 28 percent; Latina 17 percent.
- Student debt crisis: Women have a debt-to-income ratio that is 13 percentage points higher than men. A student loan forgiveness program of at least \$30,000 would help eliminate the student debt burden. (Note: President Joe Biden has announced a student debt reduction program).
- Effects of pandemic: Over three in five Texas women were in households where someone’s post-secondary educational plans changed due to the pandemic. In these homes, almost one in three reported the change was because they were not able to pay for educational expenses due to changes in income.

CHILD CARE: A CRITICAL WORK SUPPORT FOR WOMEN

As over half of Texas mothers—2.2 million—work to support their families, access to quality, affordable child care is imperative. The 2017 report indicated that 62 percent of women with children under 16 at home were in the workforce, but now it’s 70 percent.

Child care is expensive and unaffordable for low wage workers.

- The costs increased by 16 percent from 2018 to 2021 across all age groups, meaning that child care takes up an increasingly large portion of most women’s earnings.
- For a Texas woman making the median income of \$41,700, year-round full-time infant care takes up 21 percent of their earnings. For Latinas, with a medium income of \$31,500, the percentage of their pay is 27 percent.

- From the 2020 report, **full-time infant care is nearly as expensive as college**—more than \$8,000 per year. According to the U.S. Department of Health and Human Services, child care is affordable if it costs no more than 7 percent of a family’s income. By this standard, only 16 percent of Texas families can afford year-round infant care.

Pandemic led to less child care availability.

On top of rising costs, the pandemic led to a decrease in child care availability in 2020, and it’s still not back to the pre-pandemic level.

- A year after the COVID pandemic began in 2020, from July to October of 2021, about a third of Texas women were in households where children under the age of five had disrupted child care due to closures, availability, affordability or safety.
- Of Texas women in these households, over one in five reported that an adult in the household, took unpaid leave to care for children.

HEALTH INSURANCE: A FINANCIAL SHIELD FOR WOMEN

- **Texas ranks last in the country for women’s health insurance coverage with more than one in five working-age women being uninsured.** Women of color are the least likely to have health insurance, with over 1 in 4 Hispanic women uninsured, as compared to 1 in 10 white women.
- More than 2.5 million women in Texas were uninsured before the pandemic. Hispanic women and Latinas experience more than double the rates of uninsurance: 28 percent. Black women: 14 percent; Asian women: 11 percent; white women: 10 percent.
- **Texas needs Medicaid expansion**, and it would have immediate effects on the 406,000 Texas women who are below the poverty line and lack affordable coverage options.
- Texas Medicaid has the most restrictive income limits in the country and few qualify. A mother with two children would need to make less than \$2,760 per year, to receive Medicaid, not counting during pregnancy.
- The pregnancy related death rate for Black women in Texas is much higher than for other groups.
- **Postpartum coverage needs to be extended:** In 2021, the Texas Legislature extended coverage for post-partum Medicaid from 60 days to 6 months, but it is not enough. In 2019, the Texas Department of State Health Services determined that almost 1 in 3 pregnancy related deaths occurred 43 days to one year after birth. They also found that 89 percent of pregnancy-related deaths could be prevented, by expanding post-partum Medicaid to one year.
- **Access to Contraception:** According to Child Poverty Action Lab in Dallas, less than half of women of reproductive age receive contraceptives or family planning services, even if they see a healthcare provider annually. And, the most effective types of long-acting contraception can cost \$1,300, an unaffordable expense for women without health insurance. Women, ages 18 to 21 who have access to

birth control, earn 5 percent more per hour and 11 percent more per year by the time they're 40. That's an extra \$2,200 annually.

HOUSING: THE ANCHOR FOR ECONOMIC SECURITY

TXWF elevated this issue before the pandemic hit and has awarded nearly \$1 million in grants based on housing stability since 2020. Housing evictions have become an even larger issue affecting a disproportionate number of Black families.

- Studies show that 1:5 Black women and 1:12 Latinas report having been evicted at least once as adults compared to 1:15 white women. Also, women with children are the most likely to receive an eviction judgement. (Source: U.S. Census Household Pulse Survey)
- Texas women who rent are more likely to face housing instability than women in owner-occupied housing.
 - 16 percent of women in owner-occupied homes who had a loan lacked confidence in their household's ability to make next month's payment.
 - 37 percent reported that they lacked confidence in their household's ability to pay next month's rent.
 - 43 percent of women in households behind on rent reported that it was 'somewhat likely' they would have to move due to being evicted in the next two months, and 20 percent said this was 'very likely.'
- Housing burden: 20 percent of Texas homeowners and 45 percent of Texas renters are housing cost burdened.
- Evictions were a problem before COVID and a bigger problem for Black families. Now that the federal moratorium has ended, evictions in Dallas, Fort Worth and Houston have increased to almost pre-pandemic levels.
- About one in five Texas women with children reported that computers, digital devices and the Internet are not always available for educational purposes.

POLICY RECOMMENDATIONS:

There are a number of policy recommendations spelled out in the study for each of these building blocks. The study also recommends broader policy changes and adoption of business practices to benefit Texas women that include:

Pay: Earned Income Tax Credit, Paid leave.

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