

# Economic Issues for Women in Texas 2020



Texas  
Women's  
Foundation

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# Introduction

We are pleased to present the third edition of Economic Issues for Women in Texas. This 2020 study, based on research conducted by Every Texan (formerly the Center for Public Policy Priorities), again takes a comprehensive look at the four building blocks that are fundamental to the financial security of a woman and her family: child care, housing, education and health care. This study also reveals dramatic changes in our state's demographics, and the challenges and opportunities we face in creating a more equitable society.

Published every three years, Economic Issues for Women in Texas examines both policies and practices at the state level, while identifying areas where innovation and investment can help strengthen women and their families. We encourage our Army of Advocates across Texas to use the study—and its platform of specific recommendations and potential actions—with lawmakers, as well as business and community leaders, to help shape policies and practices that impact women and girls. We also take the study to various cities around the state, convening with partners and advocates from local communities to engage and mobilize around priority issues, initiatives and programs.

To illustrate the findings of the study, we turned to the lived experiences of a diverse group of Texas women. Their stories are different—from an immigrant who fled an Iraqi war zone to further her education in the states, to a new mother struggling to pay for health care, to a single mother needing affordable child care while working and finishing school. And yet, they all share a common goal: to create a better life for themselves and their families. These real-life stories reflect the experiences of thousands of other Texas women who face the same realities of financial insecurity.

From story-telling, information sharing and advocacy, to convening and engagement, we hope that Economic Issues for Women in Texas facilitates a common understanding of the challenges to women's economic security in our state, and motivates a shared commitment to drive solutions that support women and their families and build a stronger Texas for us all.

*Strong Women. Better World.*

A handwritten signature in black ink that reads "Roslyn Dawson Thompson". The signature is written in a cursive, flowing style.

Roslyn Dawson Thompson, President & CEO  
Texas Women's Foundation

# Executive Summary

A better world must have strong women. Since 2014, Texas Women's Foundation has been focusing on four key issues, or building blocks, that are interwoven in the fabric of economic security for women, girls and their families.<sup>1</sup> These are education, child care, health insurance and housing.

Women make up half the state's population, but are not as economically secure as men.<sup>2</sup> While overall poverty across the state has declined, the gender pay gap persists, and women earn less than men in every single occupation.<sup>3</sup> This has lifelong financial consequences for women and their families. Strengthening the building blocks provides a path so Texas women and girls can move from surviving to thriving.

## The Building Blocks of Economic Security

**Education is a primary pathway to better-paying jobs and economic security.** With each step up in their education, women in Texas tend to earn more. For full-time workers, women with a bachelor's degree earn twice as much as women with a high school diploma.<sup>4</sup> In fact, every year since 2014 has seen women continuing to complete college at a higher rate than men.<sup>5</sup> Hispanic women, especially, are closing the gap, and are now the fastest-growing group among women enrolling in and completing Texas public college educations.<sup>6</sup> But women hold the majority of outstanding student debt, meaning that many attain a degree only to enter the workforce in debt.<sup>7</sup>

**Access to child care is a critical work support Texas women need.** In many cases, the lack of affordable child care keeps women who want or need to work outside of the job market. With 63 percent, or 2.5 million, Texas mothers working, child care is a critical support.<sup>8</sup> This is a slight increase over the results from the 2017 Economic Issues for Women in Texas study.<sup>9</sup> For many families, however, the cost of child care is out of reach, and 84 percent of Texas families spend more than 7 percent of their income on child care.<sup>10</sup> Programs exist to support the child care needs of working, low-income mothers, but they are limited by funding and fail to reach many women.<sup>11</sup> Plus, many Texas women live and work in parts of the state that are considered child care deserts – especially predominantly Hispanic or rural areas.<sup>12</sup>

**Health insurance is a financial shield that many working-age women do not have.** In fact, Texas women are twice as likely to be uninsured as women in other parts of the United States.<sup>13</sup> For uninsured women, illness or an accident poses a serious threat to their economic security. While Texas saw a decrease in the rate of uninsured women after implementation of the Affordable Care Act, the rate of uninsured women is increasing once again.<sup>14</sup> Since Texas has chosen not to expand Medicaid, many working Texas women are uninsured because they earn too much to receive regular Medicaid, but cannot afford to purchase health insurance.<sup>15</sup> Women of color are the least likely to have accessible and affordable health insurance.<sup>16</sup>

**Stable housing is a foundation of economic security.** For most women, housing represents the single largest cost in their budgets, and this cost burden is especially high for women of color.<sup>17</sup> Although single mothers renting face the highest housing costs, the rate of housing cost burden has decreased from 63 percent in 2012 to 45 percent in 2018.<sup>18</sup> When women have access to affordable housing, they have more resources for investments in education, child care and health insurance.

At Texas Women's Foundation, we invest in the power of women and girls to drive positive change. Our research informs our advocacy, programs and grantmaking to advance economic and leadership opportunities for women, girls and families to build stronger, more equitable communities. It is important for all Texans to understand the role these building blocks play in women's economic security and the economic strength of Texas.

# Demographics: The Women and Girls of Texas



Texas women are hard-working, driven and diverse—qualities famously associated with this bold state. With the population of Texas evenly split between men and women, the state’s economic prosperity depends on the success of women at home, at school, at work and in their communities.<sup>19</sup>

Over the past decade, the population of Texas has grown 19 percent, and the number of Texas women has mirrored that.<sup>20</sup> This means that today over 14 million women and girls call Texas home.<sup>21</sup> Women’s financial security is essential to the continued economic prosperity of Texas.

The majority of women in Texas live in urban areas that drive the state’s economy. The state’s three largest cities—Houston, San Antonio and Dallas—are home to over 50 percent of the state’s women and girls.<sup>22</sup>

## PROFILE OF AN AVERAGE TEXAS WOMAN

If there is one representative of a typical Texas woman, she is:

- a Millennial (age 36)<sup>23</sup>
- a woman of color<sup>24</sup>
- living in a city<sup>25</sup>
- earning \$35,000/year or less<sup>26</sup>
- working to support her family<sup>27</sup>

## CHANGING DEMOGRAPHICS

Today there are nearly as many Hispanic women as White women in Texas.<sup>28</sup> The state of Texas benefits from this diversity of ethnicity and experience.



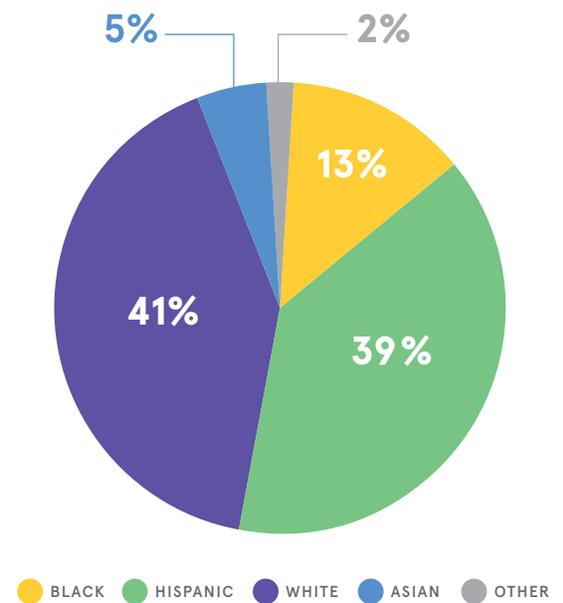
## Women of Color Are the Majority

Most Texas women and girls are women of color.<sup>30</sup> While the largest single racial and ethnic population of Texas women is Non-Hispanic\* White women (41 percent), there are nearly as many Hispanic or Latina women (39 percent).<sup>31</sup> Black or African-American women are 13 percent of the Texas women population, and Asian women are 5 percent.<sup>32</sup>

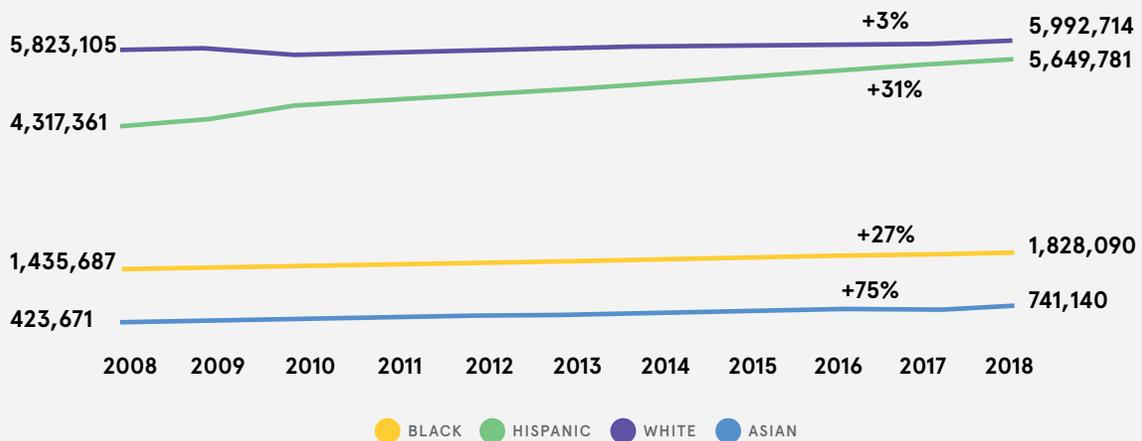
Over the past decade, Texas has seen the largest population increase among Hispanic women and girls, with 1.3 million more Hispanic women living in Texas in 2018 than in 2008.<sup>33</sup> The actual growth rate of the population of Black and Hispanic women is similar, at 27 percent and 31 percent respectively, over the past 10 years.<sup>34</sup>

While Asian women\*\* comprise just 5 percent of all Texas women, their population has increased 75 percent, making them the fastest-growing group.<sup>35</sup> At the same time, this overly broad grouping can limit understanding of women that identify with one or more racial-ethnic categories by masking differences and obscuring the way people, institutions and policies may treat members of these groups differently.

Texas Women by Race and Ethnicity, 2018<sup>29</sup>



Population Growth of Texas Women by Race and Ethnicity, 2008–2018<sup>36</sup>



\*Note: Going forward, White, Black, and Asian are Non-Hispanic throughout the report unless otherwise specified.

\*\*Note: "Asian" includes Asian Indian, Chinese, Vietnamese, Filipino, Korean, Japanese and other Asian per the U.S. Census Bureau. "Other" includes Native Hawaiian and Other Pacific Islander, American Indian and Alaska Native, and two or more races, not broken out due to low numbers.

| POPULATION OF TEXAS WOMEN BY AGE <sup>37</sup> |                 |                 |                  |
|--|-----------------|-----------------|------------------|
|  | 2008 POPULATION | 2018 POPULATION | PERCENT INCREASE |
| AGE 0-17                                       | 3,276,492       | 3,623,071       | 11%              |
| AGE 18-24                                      | 1,190,761       | 1,365,595       | 15%              |
| AGE 25-64                                      | 6,296,435       | 7,469,276       | 19%              |
| AGE 65+  | 1,416,044       | 1,993,719       | 41%              |

## GENERATIONAL SHIFT

Texas is experiencing a generational shift: younger Texas women are mostly Hispanic, while older women are mostly White.<sup>41</sup>

## The Next Generation of Texas Women is Diverse

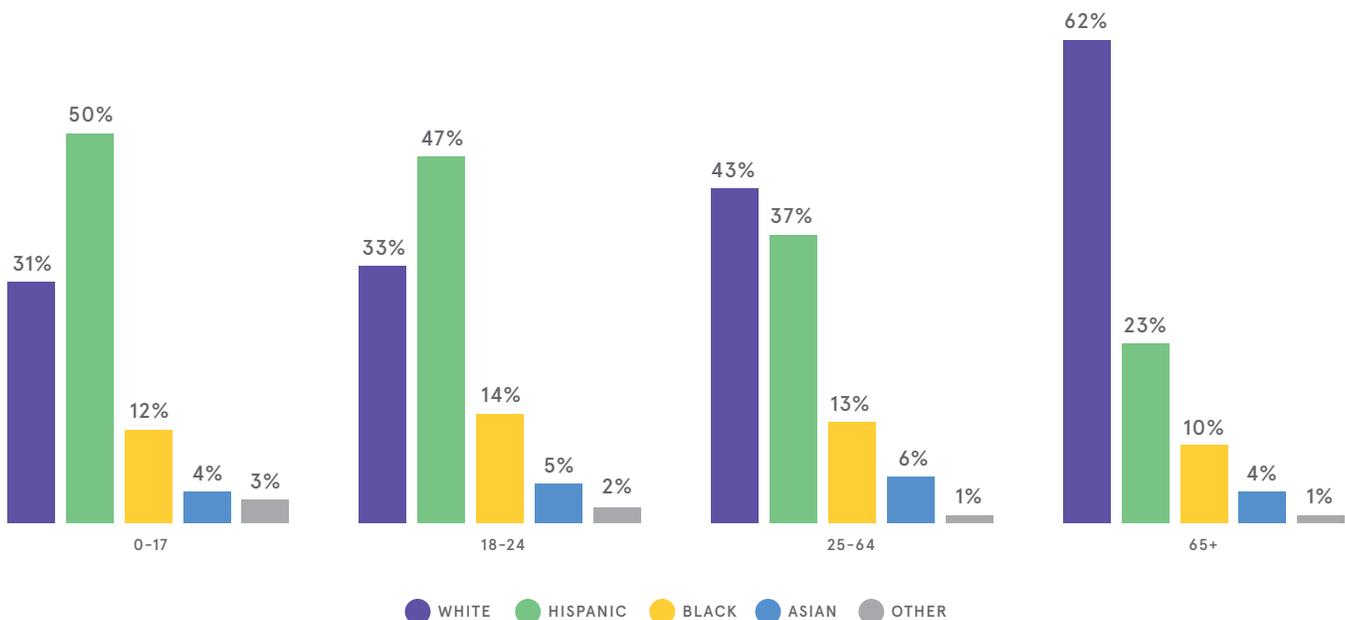
More than one million Texas women have joined the working age group (ages 25-64) over the past decade.<sup>38</sup> With a median age of 36 years old (vs. 40 nationally), many of these women are Millennials and potential digital natives, and they bring a unique lived experience as well as other education and training to the workplace and their communities.<sup>39</sup>

While Hispanic women comprise the majority of younger women, older Texas women (ages 65+) are majority White and are the fastest-growing age group, increasing in number 41 percent over the past decade.<sup>40</sup>

As Texas women grow older, they have the opportunity to open doors of education, capital and leadership to younger women. It is key that older White women understand the needs and values of younger women of color to ensure the opportunities they have forged are also available to the next generation.

At the systemic level, Texas must invest in a diversified workforce, while also creating policies and systems of care to make sure older women are financially secure.

Population Growth of Texas Women by Race and Ethnicity, 2008-2018<sup>42</sup>



## Over Half of Texas Women Are Single

Over a woman’s lifetime, she is likely to be the sole provider for herself or her family at least once. More than half of Texas women are single due to divorce, being widowed or never marrying. In fact, Texas women are increasingly financially independent—almost a third never marry.<sup>44</sup> Women must be able to earn enough to provide for themselves and their families by accessing good-paying jobs or starting businesses and being paid equitably. Every woman should be able to experience financial independence and security.

## Women Are the Face of Poverty in Texas

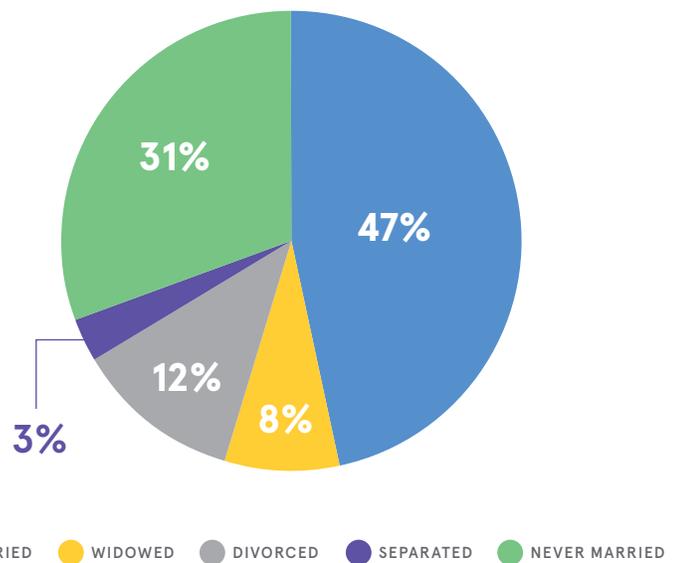
While Texas children are equally likely to experience poverty regardless of their gender, when they become adults their economic prospects diverge. Women are twice as likely as men to experience poverty.<sup>47</sup> That means nearly one in six Texas women and girls lack sufficient financial resources to care for themselves and their families.<sup>48</sup>

### WOMEN ARE PROVIDERS

Over a woman’s lifetime, she is likely to be the sole provider for herself or her family at least once.<sup>43</sup>

### Marital Status of Women, 15 and Older in Texas<sup>45</sup>

\*May not sum to 100% due to rounding.



| POVERTY THRESHOLDS (U.S. HEALTH AND HUMAN SERVICES 2020) <sup>46</sup> |          |          |          |          |
|--|----------|----------|----------|----------|
| FAMILY SIZE  | 1        | 2        | 3        | 4        |
| YEARLY FAMILY INCOME   | \$12,760 | \$17,240 | \$21,720 | \$26,200 |

### WHAT IS POVERTY?

Federal poverty guidelines say a family of four earning less than \$26,200/year is in poverty - whether they live in Harlingen or Austin, even though the cost of living greatly differs.<sup>49</sup>

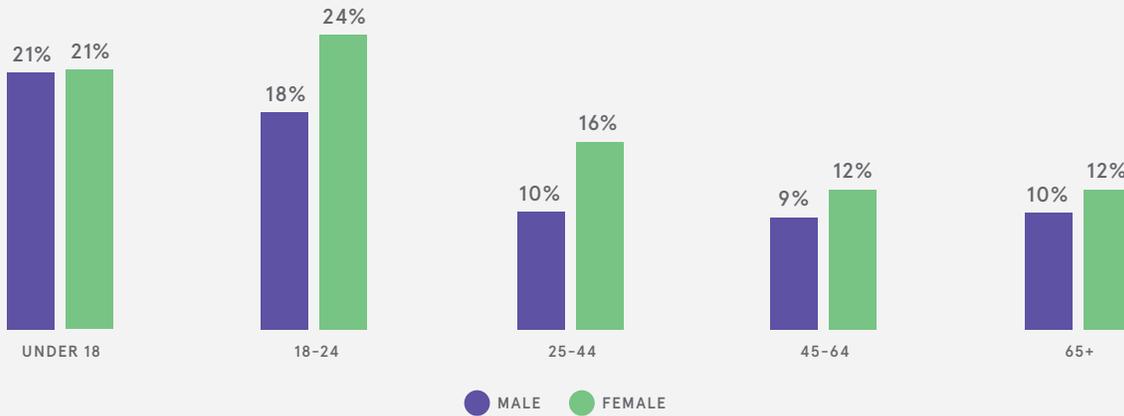


Texas' healthy economy means that over the past decade, poverty rates have declined across the board, but a stubborn gap between men and women in poverty remains.<sup>51</sup> This puts over 2.3 million women in Texas earning less than the poverty threshold.<sup>52</sup>

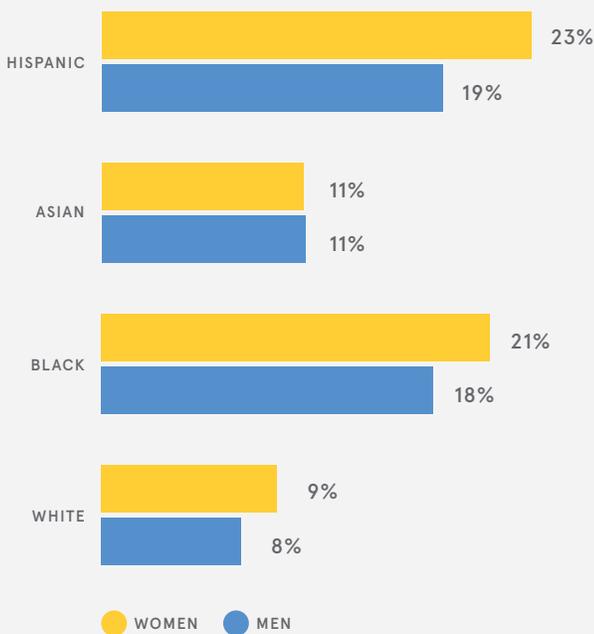
## POVERTY GAP

When a girl becomes an adult woman, she's more likely to experience poverty than a man. Over her lifetime, the economic gap between her and her male counterpart never closes.<sup>50</sup>

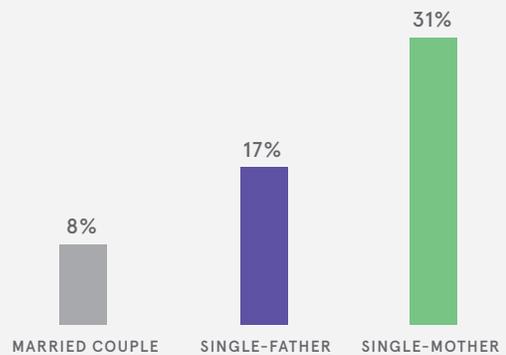
Percent of Population in Poverty by Age in Texas<sup>53</sup>



Texas Poverty by Race and Ethnicity<sup>54</sup>



Texas Poverty by Household Type<sup>55</sup>



## The Most Vulnerable Women

While Texas women experience poverty at higher rates than men, two in 10 Hispanic or Black women experience poverty, a rate twice that of White women.<sup>56</sup> It is important that policies and programs recognize the effects of the intersection of gender and race to truly have the strongest outcomes.

In addition, single-mother-led households are almost four times

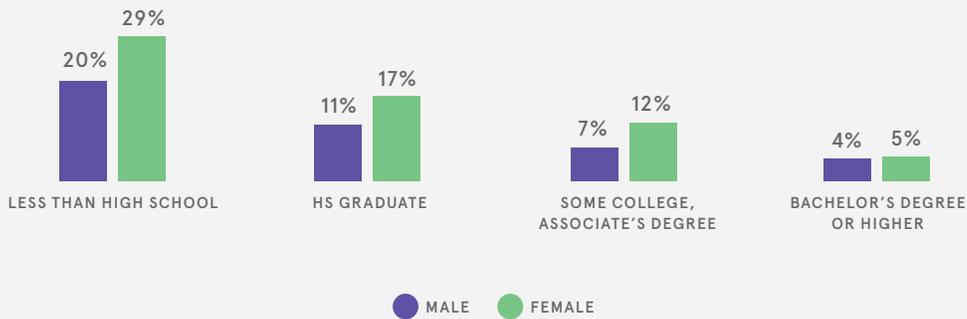
more likely to experience poverty than two-parent households. Single-father-led households are twice as likely to live in poverty.<sup>57</sup>

Finally, a woman's education also impacts her chances of experiencing poverty. As women further their education, the poverty gap between men and women decreases.<sup>58</sup> But even women with college degrees

experience poverty at higher rates than men with college degrees.<sup>59</sup>

For Texas women, poverty is a fierce reality. The causes for the lifelong income gap between Texas men and women intersect with race and ethnicity, family size and educational level. Texas women need more than a one-size-fits-all policy. They need policies that create the building blocks for economic security.

Poverty by Educational Attainment<sup>60</sup>



# Pay: Working Women, Working Families



## Texas Women's Earnings Are a Critical Part of Family Income

When women become mothers, most do not stop working: 63 percent, or 2.5 million, of Texas mothers are working.<sup>61</sup> That's because more than one out of every three Texas families depends on a woman's wages to cover the bills.<sup>62</sup> These women breadwinners may be single heads of household, or they out-earn their partners. In addition, 22 percent of Texas mothers are co-breadwinners, meaning they bring home at least 25 percent of their household's income through their wages.<sup>63</sup> That means almost 60 percent of Texas women are breadwinners for their households.<sup>64</sup>

Even though families increasingly depend on women's earnings, the jobs women hold, the wages they are paid, and work policies and supports available to women reflect out-of-date assumptions that a woman's work is less valuable to a family than a man's.

## Texas Women and the Wage Gap

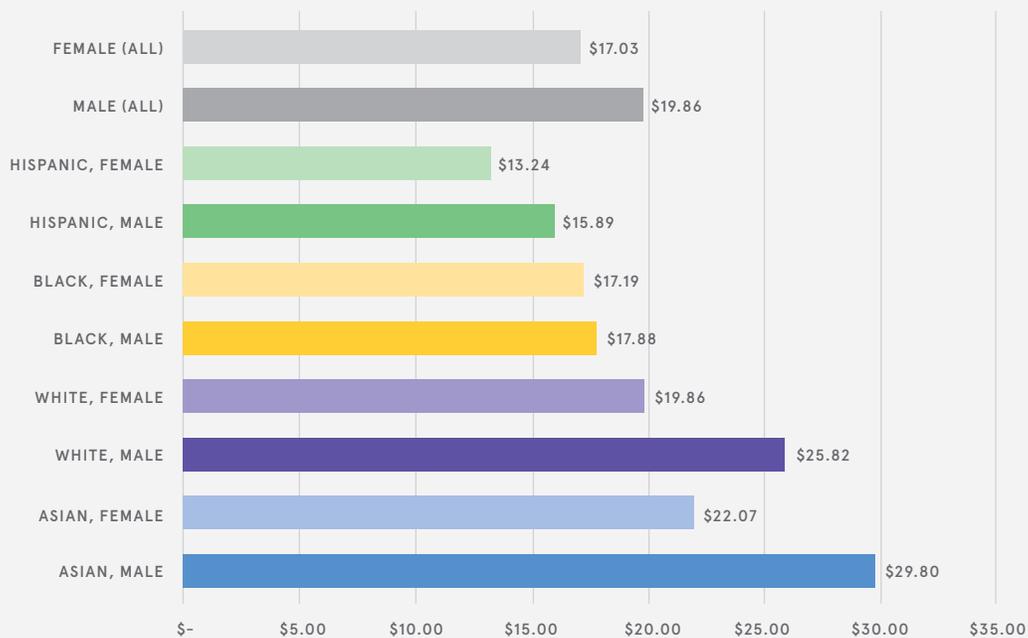
In Texas, the gender wage gap has not budged over the past decade. Every hour that Texas women work, they earn \$2.83 less than their male counterpart, based on median hourly wages.<sup>65</sup> Over a single 8-hour day, women fall \$22.64 behind.

Texas women on average earn 86 cents for every dollar that men earn, and Black and Hispanic women are paid even less.<sup>66</sup>

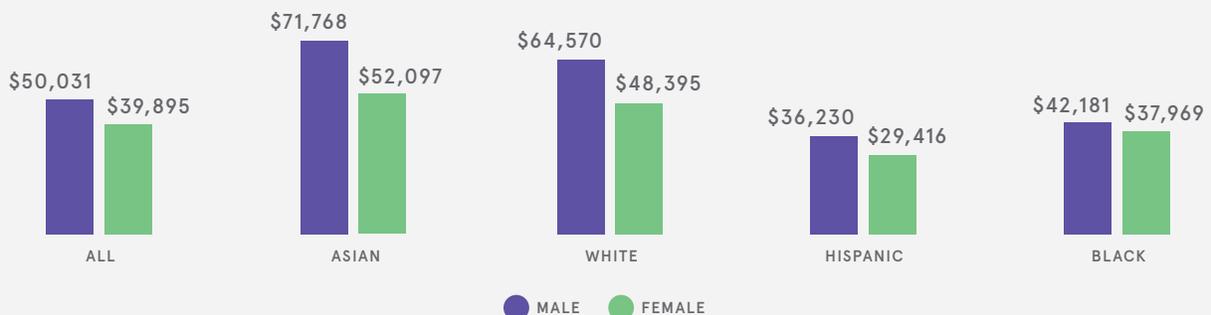
It's easy to assume that women earn less because they work part time or seasonally. Actually,

among full-time workers in Texas, women earn \$10,136 less per year than men on average.<sup>68</sup> This gender wage gap means that women basically work for free the final two months of the year.

Median Hourly Wage 2018 (Ages 25-64)<sup>67</sup>



Median Earnings, Full-Time Year-Round Workers (16+)<sup>69</sup>

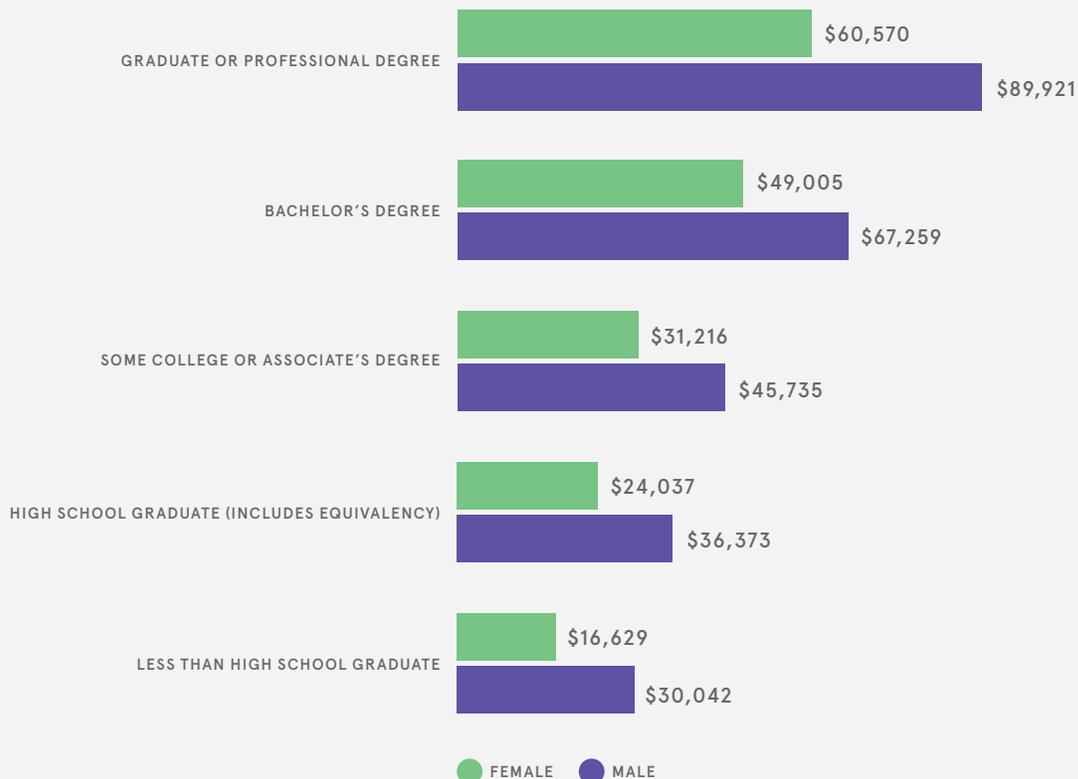


For working women in Texas, the gender wage gap is also determined by geography. A woman working in Lubbock, for example, may earn \$10,000 a year less on average than her male counterpart, a difference that means every month she has \$800 less to pay her family’s bills.<sup>70</sup> Meanwhile, a woman working in Dallas is paid more equitably—but still not as much as a man.

As noted earlier, educational levels are well correlated with poverty, and post-secondary training and education is important for economic security.<sup>72</sup> But the gender wage gap persists even among college-educated men and women.<sup>73</sup> The effect of women being paid less than men for the same work is significant over a lifetime and impacts future generations.

| GENDER WAGE GAP FOR FULL-TIME, YEAR-ROUND WORKERS <sup>71</sup> |           |
|---|-----------|
| Dallas County   | -\$2,592  |
| Hidalgo County  | -\$6,215  |
| El Paso County  | -\$7,180  |
| Travis County   | -\$7,323  |
| Harris County   | -\$8,551  |
| Tarrant County  | -\$9,708  |
| Lubbock County  | -\$10,281 |
| Smith County  | -\$10,619 |

### Median Annual Income by Educational Attainment<sup>74</sup>



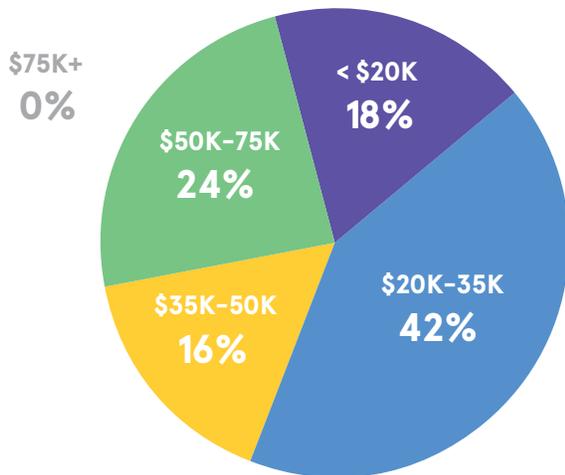
## Getting Good-Paying Jobs

Income and the types of jobs that women hold are also strongly associated with societal gender norms. Many women work in fields or roles like child and elder care, retail and restaurant service, which pay less than the roles men typically hold.<sup>75</sup> Middle-skill jobs are those that don't require a bachelor's degree, and well-paying ones offer annual incomes of at least \$35,000. These jobs in IT, health care and

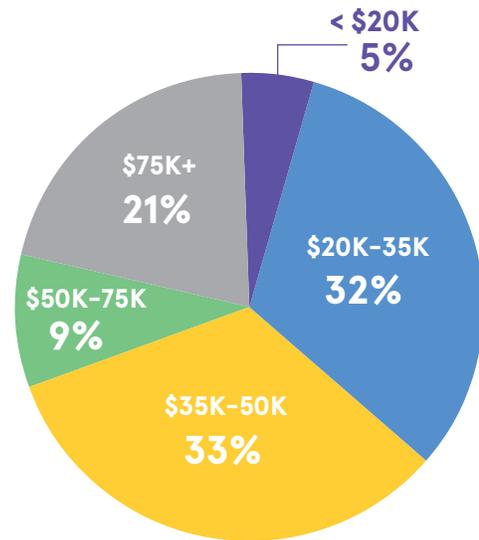
trades also often serve as stepping stones to higher pay. Nationally, women are less likely than men to be employed in well-paying middle-skill occupations.<sup>76</sup>

In Texas, there are no job categories where the median wage for women is over \$75,000 per year.<sup>77</sup> In fact, 60 percent of women work in jobs that pay a median wage of less than \$35,000.<sup>78</sup>

Women's Median Earnings Across Occupations<sup>79</sup>



Men's Median Earnings Across Occupations<sup>80</sup>



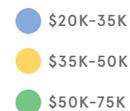
The gap between what men and women earn varies significantly based on the type of job. When looking at all workers (including seasonal and part-time), men and women are paid nearly the same in the social service sector, working as counselors, health educators or social workers.<sup>81</sup> The gap between them is largest in the sales sector, working in advertising, marketing, real estate and financial services.<sup>82</sup>

This gap in occupational wages occurs not only because men are paid more than women in every field on average, but also because men are disproportionately employed in some occupations (such as oil field workers) which pay higher wages than occupations dominated by women (such as personal care workers), even though educational requirements are similar.<sup>83</sup>

## Texas Women’s Occupations:

Year-round workers by median earnings, descending by the number of women working in that field<sup>84</sup>

| GENDER WAGE GAP FOR FULL-TIME, YEAR-ROUND WORKERS             |                         |                                   |
|---|-------------------------|-----------------------------------|
| Occupation  | Women’s Median Earnings | Wage Gap Compared to Male Workers |
| Office and administrative support occupations                 | \$ 35,559               | 86%                               |
| Management occupations  | \$ 61,472               | 71%                               |
| Sales and related occupations                                 | \$ 32,340               | 62%                               |
| Educational instruction and library occupations               | \$ 49,900               | 89%                               |
| Business and financial operations occupations                 | \$ 60,947               | 78%                               |
| Health diagnosing and treating practitioners                  | \$ 71,093               | 74%                               |
| Food preparation and serving-related occupations              | \$ 20,515               | 89%                               |
| Health care support occupations                               | \$ 26,672               | 87%                               |
| Health technologists and technicians                          | \$ 40,844               | 87%                               |
| Personal care and service occupations                         | \$ 23,989               | 80%                               |
| Building and grounds cleaning and maintenance occupations     | \$ 20,268               | 75%                               |
| Community and social service occupations                      | \$ 43,338               | 89%                               |
| Computer and mathematical occupations                         | \$ 74,563               | 91%                               |
| Legal occupations   | \$ 65,248               | 54%                               |
| Transportation occupations                                    | \$ 32,493               | 70%                               |
| Life, physical and social science occupations                 | \$ 65,835               | 86%                               |
| Law enforcement workers, including supervisors                | \$ 43,276               | 72%                               |
| Firefighting, prevention and other protective service workers | \$ 35,903               | 85%                               |
| Installation, maintenance and repair occupations              | \$ 38,887               | 86%                               |



### POLICY RECOMMENDATIONS:

- State legislators can strengthen equal pay for equal work policies that can reduce the income wage gap, especially for women of color.
- The State of Texas should establish a paid family and medical leave program that supports workers during pregnancy, adoption or extended periods of medical care.

# Family Budget for a Single Mother and Two Children Living in Houston\*

| Family Expenses                   |                |
|-----------------------------------|----------------|
| 1 Adult (Working), 2 Children     |                |
| <u>Monthly Expenses</u>           |                |
| Basic Expenses                    | \$3,442        |
| Federal Taxes                     | \$204          |
| Savings                           | \$0            |
| <b>Total</b>                      | <b>\$3,646</b> |
| Family Needs to Earn (per worker) |                |
| <b>\$21/hr</b>                    |                |

| Detailed Expenses  |  |                           |
|--|--|---------------------------|
| <b>Monthly Expenses \$3,646</b>  |  |                           |
| Basic Expenses   | Federal Taxes                            | Savings                   |
| Housing \$976  | Payroll Tax \$263                        | Emergencies/Rainy Day \$0 |
| Food \$562   | Income Tax* \$195                        | Retirement \$0            |
| Child Care \$845   | Earned Income Credit* (\$59)             | College \$0               |
| Medical Insurance Premium \$185  | Child Tax Credit* (\$80)                 | <b>Total</b> \$0          |
| Health Insurance Subsidy (\$0)   | Child and Dependent Care Credit* (\$105) |                           |
| Out-of-pocket \$129  | <b>Total**</b> \$204                     |                           |
| Transportation \$333   |  |                           |
| Other Necessities \$411  |  |                           |
| <b>Total</b> \$3,442   |  |                           |
| <small>* Although these are typically annual taxes, they are shown here as monthly for comparison.<br/>           ** A negative total = tax refund from EIC.</small> |  |                           |
| <b>Annual Income Needed to Cover Expenses \$43,748</b>   |  |                           |
| <b>Hourly Wage Needed Per Household \$21.03</b>  |  |                           |

For a single mother with two children living in the Houston area, the jobs she is statistically most likely to hold do not pay enough to support her family.<sup>85</sup> Even if she works in a field dominated by men, like computer science, engineering or management, she will be paid less than her male counterparts.<sup>86</sup> Families who depend entirely or significantly on a working woman’s salary are systematically economically challenged by the gender wage gap. **This analysis is available for 26 Texas metro areas areas (including Dallas, Fort Worth, Austin, San Antonio and El Paso) at [familybudgets.org](http://familybudgets.org).**

| Do the Jobs in Houston-The Woodlands-Sugar Land Pay Enough?   |   |                     |                                |                            |
|---|---|---------------------|--------------------------------|----------------------------|
| Family Needs to Earn (per worker)   | Metro Median Hourly Wage  |                     |                                |                            |
| <b>\$21 /hr</b>   | <b>\$22 /hr</b>   |                     |                                |                            |
| <div style="display: flex; align-items: center; justify-content: center;"> <div style="background-color: #f4a460; border-radius: 50%; width: 60px; height: 60px; display: flex; align-items: center; justify-content: center; margin-right: 10px;"> <span style="color: white; font-size: 24px; font-weight: bold;">59%</span> </div> <div> <p>of jobs in Houston-The Woodlands-Sugar Land do not pay a median wage large enough to meet this family’s needs.</p> </div> </div> |   |                     |                                |                            |
| <b>What About the Top 5 Jobs in Houston-The Woodlands-Sugar Land?</b>   |   |                     |                                |                            |
| % of Workforce  | Job Type  | Median Hourly Wage* | Median Hourly Wage for Women** | Median Hourly Wage for Men |
| 18%   | Management, business, and financial occupations                   | \$36.50             | \$29.40                        | \$43.68                    |
| 12%   | Office and administrative support occupations                     | \$17.27             | \$16.81                        | \$19.41                    |
| 10%   | Sales and related occupations                                     | \$20.28             | \$15.23                        | \$24.92                    |
| 9%  | Education, legal, community services, arts, and media occupations | \$24.53             | \$23.48                        | \$28.60                    |
| 8%  | Computer, engineering, and science occupations                    | \$41.55             | \$36.13                        | \$43.70                    |
| <small>* Red indicates the Median Hourly Wage does not meet this family’s income needs.</small>   |   |                     |                                |                            |

\*Note: This budget assumes health insurance is provided by the employer (100% of Working Adults, 50% of Dependents) with family paying remaining.

# Education: A Pathway to Economic Security



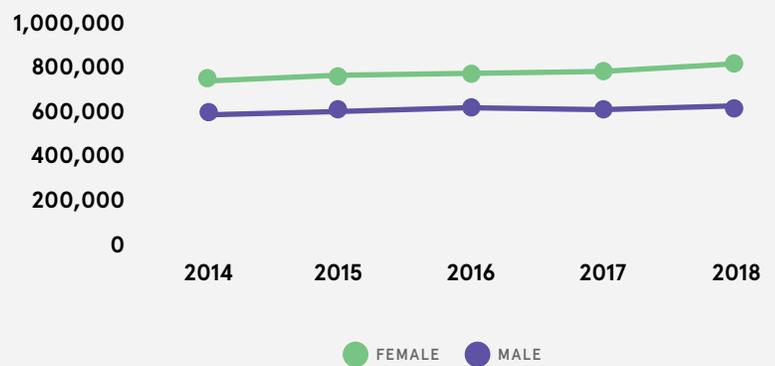
Education is a leading pathway to better-paying jobs and economic security. With each step up in their education, women in Texas tend to earn more.<sup>87</sup>

## Higher Education and Texas Women

Overall, Texas women are well-educated, with 1.4 times as many women as men completing public college in 2018.<sup>89</sup> More women than men are earning degrees from all types of higher education institutions in Texas: two-year schools as well as four-year public and private universities.<sup>90</sup>

Since Texas Women's Foundation began reporting on educational attainment (Economic Issues for Women in Texas, 2014), women of all races have been more likely to both enroll in and complete Texas higher education than their male counterparts.<sup>91</sup>

Higher Education Enrollment (2014-2018)<sup>88</sup>



Much of Texas women’s overall lead in educational attainment over men is due to Hispanic and Black women.<sup>93</sup> Hispanic women have historically outpaced Hispanic men 5 to 4 in college degree acquisition, and for every three Black women with

bachelor’s degrees or higher, there are just two Black men with degrees.<sup>94</sup> Systemic barriers to higher education for people of color mean that, as a percent of population, Hispanic and Black women still lag in educational attainment (with only 17 percent

and 27 percent, respectively, having a bachelor’s or higher) as compared to White and Asian women (with 39 percent and 57 percent, respectively, having a bachelor’s or higher).<sup>95</sup>

### Texas College Completion by Ethnicity (Public Universities and Community Colleges), 2018<sup>92</sup>

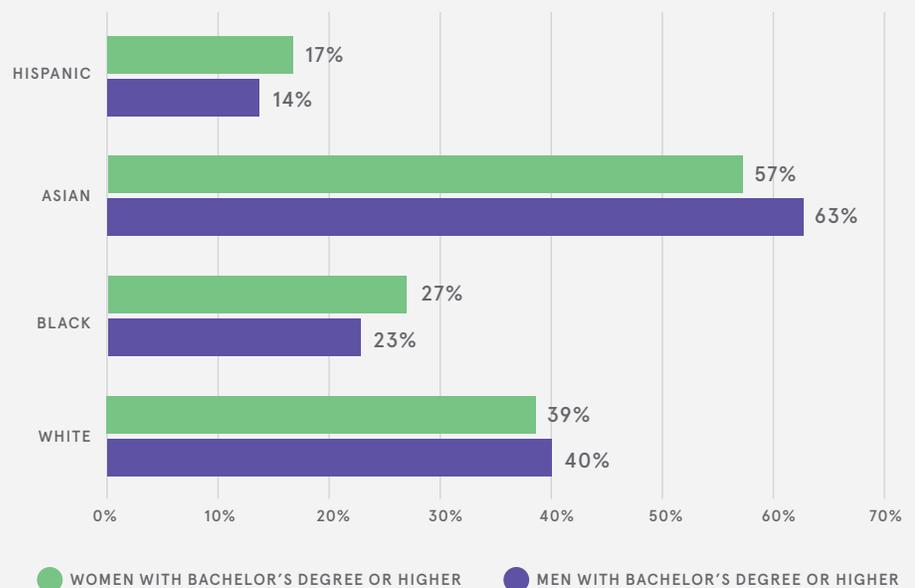
|            | FEMALE         | MALE           | RATIO FEMALE : MALE |
|------------|----------------|----------------|---------------------|
| BLACK      | 25,081         | 14,024         | 1.8                 |
| HISPANIC   | 76,269         | 51,393         | 1.5                 |
| WHITE      | 72,858         | 54,804         | 1.3                 |
| OTHER      | 6,095          | 4,827          | 1.3                 |
| ASIAN      | 11,064         | 9,298          | 1.2                 |
| <b>ALL</b> | <b>200,311</b> | <b>146,113</b> | <b>1.4</b>          |



### INNOVATIVE FINANCIAL AID

Two programs that make college more affordable in Texas are TEXAS Grants and College Promise. The Texas Legislature established TEXAS Grants program (Toward EXcellence, Access and Success) to make sure that well-prepared high school graduates with financial need can go to college.<sup>106</sup> College Promise programs vary by place, but all incentivize college by providing financial aid or free tuition to qualified students, such as for the first two years of community college.<sup>107</sup>

### Educational Attainment by Race and Gender, as Percent of Overall Population<sup>96</sup>



Community college has proven to be a very successful pathway for women to enroll in higher education, with Hispanic women leading in enrollment. From 2014 to 2018, Hispanic women's

community college enrollment increased by 23 percent. During that same time, 26 percent more Hispanic women also enrolled in four-year schools.<sup>97</sup>



### ELIZABETH AND VICTORIA'S STORY

Elizabeth Cruz works as a custodian in El Paso, and is realizing that her dreams of attending college and working in education are a real possibility. Her daughter Victoria is a middle-school student with dreams of attending college and becoming a pediatric nurse in Texas. Two-generational programs like Con Mi MADRE help close gaps in economic opportunity by providing Latinas with college visits, scholarship awareness and hope for a post-secondary education. **Hear their story at [txwfecoissues.org](http://txwfecoissues.org).**



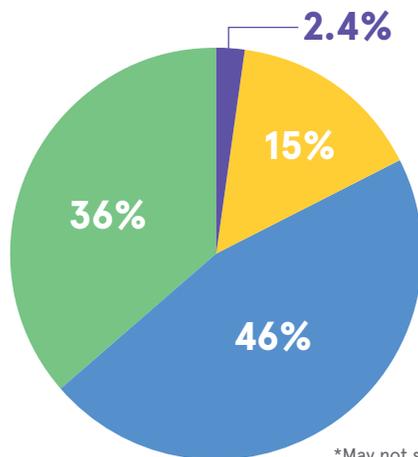
## Ivory Towers and Glass Ceilings

Though more women are getting degrees, there remain stark differences in women's overall educational attainment compared with men. While women outpace

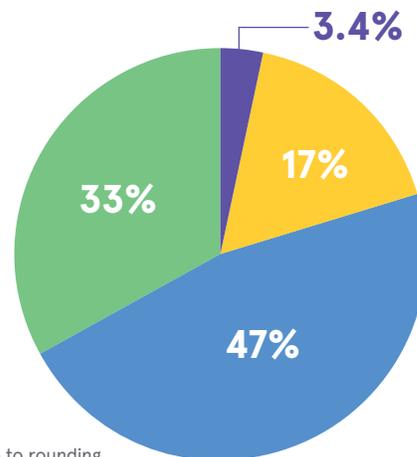
men in earning degrees through the master's level, when it comes to specialized or advanced degrees (professional school degree and doctorate)—the credentials

required for the highest-paying careers—women fall behind men as they strive to bust through the ceiling of the ivory tower.<sup>98</sup>

Educational Attainment for Women Over 25<sup>99</sup>



Educational Attainment for Men Over 25<sup>100</sup>



\*May not sum to 100% due to rounding.

- LESS THAN HIGH SCHOOL
- ASSOCIATE'S, BACHELOR'S OR MASTER'S
- HIGH SCHOOL GRAD OR SOME COLLEGE
- PROFESSIONAL OR DOCTORATE

## EARNING COLLEGE CREDITS IN HIGH SCHOOL

Students who enroll in dual-credit courses (which provide high school and college credit) are more likely to enroll in college, have higher first-year college GPAs and complete college.<sup>101</sup>



### SHAHAD'S STORY

Shahad Alfartosy was born in Iraq and lived her childhood in a war zone. She was exposed to an academic environment that was unstable and unsafe, so she, her parents and her four siblings applied to come to the U.S. as refugees in 2007. On an eighth-grade field trip, she visited Alief Early College High School, one of Texas' 169 dual-credit programs, where students can complete 60 hours of college courses while in high school. Graduating from college early allowed her to enroll in competitive medical programs earlier than she expected. She has already earned her bachelor's degree in biology and is currently pursuing a master's in biomedical sciences at the University of Houston. On the path to becoming a doctor, Shahad Alfartosy plans to attend medical school next and do what she can to aid the humanitarian crisis in her homeland. **Hear her story at [txwfecoissues.org](http://txwfecoissues.org).**

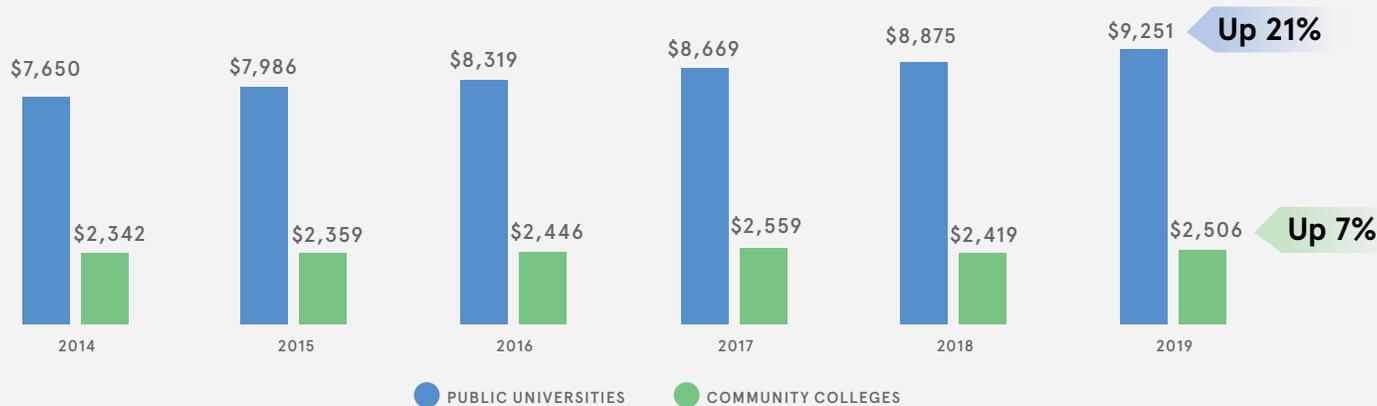


## Women Bear the Greatest Burden of Student Debt

While women complete college at higher rates than men, they also are burdened with greater debt in pursuit of those accomplishments. Women hold nearly two-thirds of the outstanding student debt in the United States—about \$929 billion.<sup>102</sup> The irony is that women earn these degrees with the promise of higher-paying careers, yet while working in these higher-paying jobs, they are paid less than their male counterparts.<sup>103</sup>

Incurring debt has not always been a requirement for paying for college. Sky-rocketing tuition and cuts to state-funded student aid have squeezed students, forcing them to take on student loans. To cover costs, a middle-income student must work 21 hours a week for the entire year at a minimum wage job (\$7.25 an hour).<sup>104</sup> Many experts believe that this is too many work hours for students to successfully meet academic demands at the same time.<sup>105</sup>

## Tuition & Fees Climbing for Community Colleges and Public Universities<sup>108</sup>



## Investing Less, Expecting More

In 2015, the Texas Higher Education Coordinating Board adopted the 60x30TX plan, which aims for 60 percent of Texans ages 25-34 to hold a college degree or post-secondary credential by 2030.<sup>109</sup> For Texas women especially, this ambitious goal is within reach and brings women to the forefront of fueling the state's economic engine.

Yet, the state has been slowly reducing public investment in Texas colleges and universities since 2000.<sup>110</sup> The effect is higher tuition and fees and less state-funded financial aid for students in need. Both affect women more than men.

Texas public university tuition has increased more than 20 percent in the past five years alone.<sup>111</sup> That's on top of tuition doubling from 2000 to 2015.<sup>112</sup> It should be noted that tuition makes up only about a third of the cost of going to college. The remaining expenses—shelter, food, books and other school supplies—make up the majority of a student's costs.<sup>113</sup>

At the same time that students face higher college costs, more students who qualify for state-funded student aid are getting nothing. Since there is not enough funding to meet the needs of all students who qualify, the state has prioritized awarding aid to

full-time students attending four-year colleges and universities. That leaves little left for part-time students and those attending two-year programs. This hits non-traditional students—those who are over age 24 or who are parentless, parents, veterans or homeless—particularly hard.<sup>114</sup> The state has set its sights on investing in the full-time four-year model of higher education, but the reality is that the number of students at four-year universities who attend part time has increased by 78 percent.<sup>115</sup> This indicates that the state's student funding priorities are out of sync with today's reality, and disproportionately affect women and students of color.

## HIGH DEBT, NO DEGREE

For-profit institutions have high tuition, low completion rates and high default rates, often leaving students with debt but no degree.<sup>116</sup>



### BRANDI'S STORY

Brandi Miller was studying to become a dental hygienist and was only seven months away from graduating at Virginia College when the for-profit institution she was attending suddenly closed down with only two days notice for students. When predatory for-profit colleges in the U.S. close unexpectedly, thousands of students are left with student debt, partially completed degrees and credits that many other schools will not accept. As a single mother of four sons, Brandi was very distraught, but Catholic Charities of Lubbock encouraged her to enroll in South Plains College, where she is completing her basics. With her heart now set on helping children in foster care, she plans to transfer to Lubbock Christian University to complete her bachelor's degree and earn a master's degree in social work. **Hear her story at [txwfecoissues.org](http://txwfecoissues.org).**



In summary, women, and especially women of color, are leading Texas in college completion, although they still face barriers to attaining the highest level of professional or doctorate degrees.<sup>117</sup> While Texas women are acing college, they take on more student loans than men. Moreover, because of the gender pay gap, it takes Texas women more time to pay off that debt.<sup>118</sup> While education remains a primary pathway to better-paying jobs and economic security for Texas women and their families, in the end they pay a higher price than men.

### POLICY RECOMMENDATIONS:

- State legislators can address college affordability through increased funding of TEXAS Grants and College Promise programs to support women, especially women of color, who have been burdened by high student loan debts as they enter the workforce.



# Child Care: A Critical Work Support for Women



Access to child care is a critical work support for Texas women. Some 2.5 million working women in Texas have children and must depend on a variety of child care options, including support from family, near where they live and work.<sup>119</sup>

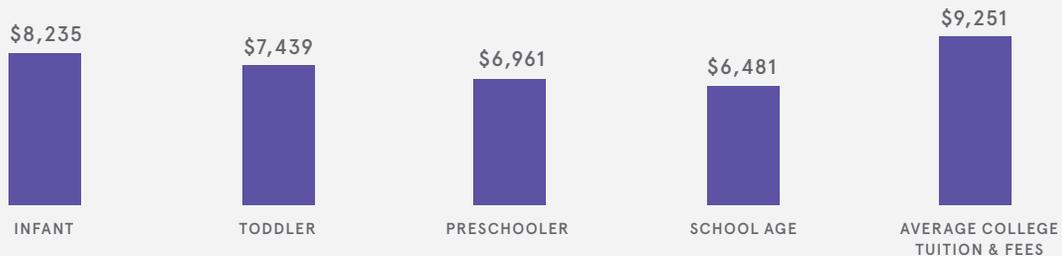
| LABOR FORCE PARTICIPATION OF TEXAS MOMS <sup>120</sup> | NUMBER      | PERCENTAGE |
|--|-------------|------------|
| Women (ages 16-64) in the workforce, with children     | 2.5 Million | 63%        |
| Children under 6 with all parents in workforce         | 1.3 Million | 60%        |
| Children ages 6-12 with all parents in workforce       | 1.8 Million | 63%        |

## Child Care Expenses

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.<sup>121</sup> When a family spends more than this on child care, there is less money available for rent and other basic needs, and the family is vulnerable to unplanned expenses like medical bills or car repairs.

The cost of child care varies greatly by the type of care offered and the child’s age. Full-time infant care in Texas is almost as expensive as college, at over \$8,000 per year in 2019.<sup>122</sup> While child care costs decrease as children grow older, the average annual expense for after-school and summer care for school-age children still totals more than \$5,000.<sup>123</sup>

Year-Round Full-Time Infant Care in Texas is Almost as Expensive as College<sup>124</sup>



Child care cost is a significant part of any working family’s budget, but for full-time minimum wage workers who make about \$15,000 a year, child care requires almost half of their pre-tax earnings.<sup>125</sup> A lack of affordable child care can force a woman who wants or needs to work to remain outside of the job market, threatening her family’s economic stability.

Counties such as Dallas, Bexar and Travis, and cities like San Antonio and Austin, have raised minimum wage from \$7.25 to \$15 per hour for their employees, moving them closer to a true living wage.<sup>127</sup>

Median Daily Costs for Child Care Compared to Minimum Wage<sup>128</sup>



## CRISTINA'S STORY

Cristina Guajardo moved from Minnesota to Texas two years ago, seeking quality child care services for her infant child so that she could work and attend college classes. In trying to juggle parental priorities and professional pursuits, Texas' single-parent households often face day care challenges of waitlists, affordability and transportation. Cristina and her toddler are part of the Jeremiah Program in Austin, a two-generational program that provides a combination of quality early childhood education, a safe and affordable place to live and professional empowerment so that families find stability and a path out of poverty. **Hear her story at [txwfecoissues.org](https://txwfecoissues.org).**



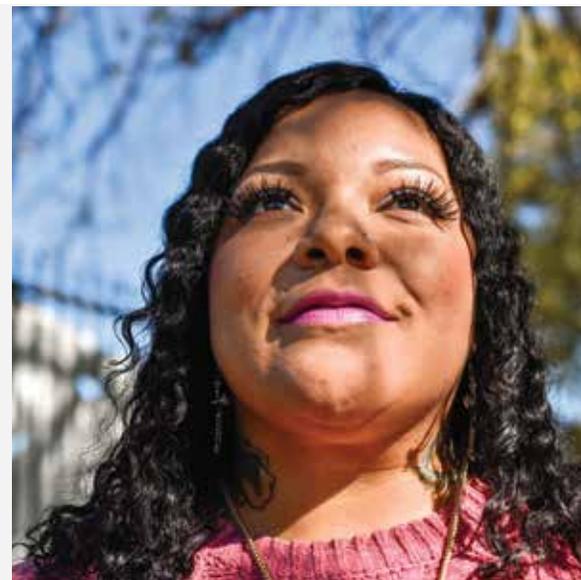
## After-School Programs

For working mothers of school-age children, an affordable, quality after-school program is a necessary support. Yet only 15 percent of school-age kids participate in after-school programs, due to lack of availability and cost.<sup>129</sup> In Texas, over 1.5 million children would take part in an after-school program if one were available and affordable in their area.<sup>130</sup> Instead, each day there are over 935,000

K-12 students who are alone and unsupervised after school.<sup>131</sup> When after-school programs are not available, working parents must make the difficult choice between curtailing their working hours (which can contribute to the gender wage gap) or leaving their child in unsupervised situations. This can disproportionately affect employed parents with low-flexibility schedules.<sup>132</sup>

## ASHLEY'S STORY

Ashley Walker is a working mother of six who was able to enroll her children in a free after-school program supported by Dallas Afterschool. Unfortunately, many parents live in child care deserts, which are areas of Texas with more than 50 children under age 5 that contain either no child care providers or so few options that there are more than three times as many children as licensed child care slots. Ashley works at a non-profit, Frazier Revitalization, and has seen how community after-school programs have not only helped kids stay out of trouble, but also lift families out of poverty. **Hear her story at [txwfecoissues.org](https://txwfecoissues.org).**



## Child Care Deserts

Affordability is not the only child care barrier working women face. Nearly half of working women across Texas lack access to appropriate child care in the community where they live or work.<sup>133</sup> Child care supply is especially low among certain populations, with 55 percent of Hispanic families, 62 percent of low-income families and 63 percent of rural families living in

areas without enough licensed child care providers or home-based care.<sup>134</sup>

The effects of a lack of available child care are most pronounced for mothers with children under the age of 6. These women's participation in the work force is roughly 3 percentage points lower than working mothers' participation rates in neighborhoods with adequate

child care.<sup>135</sup> This difference is not observed in men's labor force participation rates. When looking at families with the lowest incomes, the labor force participation gap becomes even larger—child care deserts are associated with maternal labor force participation rates that are nearly 5 percentage points lower than other areas.<sup>136</sup>

## Subsidized Child Care

The Texas Workforce Commission offers child care subsidies for low-income families to enable parents to work, attend workforce training or pursue education. This subsidy is paid directly to child care providers, some of which are certified through the Texas Rising Star program, although many opt out.<sup>137</sup>

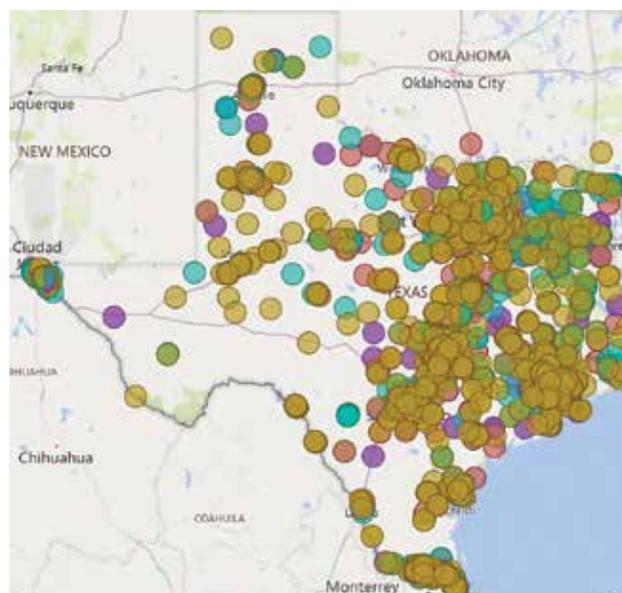
Over a million Texas children could qualify for subsidized child care, but fewer than 10 percent of

eligible children receive it due to lack of funds and lack of child care providers who accept subsidies.<sup>138</sup>

The money for subsidized child care comes from the federal Child Care Development Fund and local state matching funds. In 2018, Texas received a significant increase in federal money, which has led to shorter waitlists in some parts of the state.<sup>139</sup> But statewide, about 46,500 children were still waiting for subsidized

child care as of September 2018, according to the Texas Workforce Commission.<sup>140</sup>

This map of Texas Rising Star child care providers illustrates the lack of child care availability in rural areas, especially West Texas and the Panhandle.<sup>141</sup> It further shows that the availability of quality subsidized child care varies greatly based on where a family lives.



**Texas Rising Star child care providers with star ratings<sup>142</sup>**

STAR LEVEL:

● TRS 2 STAR

● TRS 3 STAR

● TRS 4 STAR

● NO STAR RATING

## WOMEN WORKING IN CHILD CARE

Child care workers are racially and ethnically diverse, and the field is heavily dominated by women. They are also often underpaid, undervalued and overlooked.<sup>143</sup>



### DAWN'S STORY

Dawn Leach has spent 20 years teaching the next generation of child care providers in her role as manager of the Children's Lab School, a training school for students in the Child Development Department at Austin Community College. Since 1980, she has been involved in teaching children and educating parents, and has been a longtime administrator. She has seen how access to adequate, affordable child care factors into students' academic success and workforce opportunities. Dawn also has seen how the job description of a child care provider has grown, while earnings and community support have remained stagnant. **Hear her story at [txwfecoissues.org](http://txwfecoissues.org).**



## Work Place Policies

Employers can play an important role in helping women manage work and child care responsibilities through different strategies. Employers can institute family-friendly policies and work options and supports, such as paid family leave, dependent care reimbursement accounts, flex time, telecommuting and greater employee choice in managing time. Many workers find these options attractive, and research suggests that they strengthen

financial security as well – women in states with family leave policies are less likely to receive public assistance during the year after the birth of a child.<sup>144</sup>

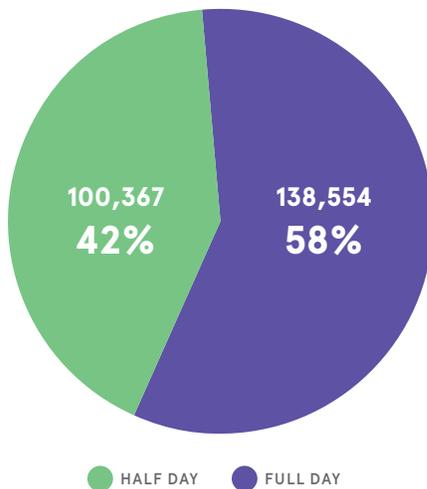
Employers also see benefits from these policies. Employers who offer many of these options to their employees report that the top reasons for family-friendly policies are employee retention, helping employees manage work-life balance, recruitment and increased productivity.<sup>145</sup>

## Pre-K in Texas is Required, But Not Available

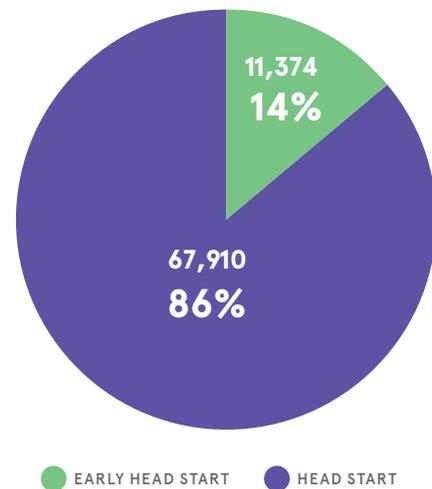
Texas has a long history of public support for early childhood education programs. In response to advocacy by Texas Women’s Foundation and business and education leaders from across the state, in 2019 the Texas Legislature passed a bill requiring all pre-K programs to meet high-quality standards and mandates that all districts must provide full-day pre-K to eligible 4-year-old students.<sup>146</sup> However, inadequate funding means many districts are still

working to increase access to a full-day program.<sup>147</sup> Pre-K programs also don’t offer extended hours, making it difficult for mothers to work full time, though their family’s economic stability may require it. Head Start, the federally-funded early childhood education program for low-income children and families, also serves tens of thousands of children in Texas and could be expanded.<sup>148</sup>

Number of Texas Children Participating in Full or Half Day Pre-K (2018–19 School Year)<sup>149</sup>



Number of Texas Children Participating in Early Head Start/Head Start (2018–19 School Year)<sup>150</sup>



### POLICY RECOMMENDATIONS:

- State legislators can build on existing pre-K programs with quality community providers and provide additional funding to support full-day programs for students that qualify.
- School districts should take advantage of what funds exist to support full-day pre-K programs, and the State should work to close the gaps. In 2019 the State Legislature passed a bill requiring full-day pre-K for all four year-olds but did not change the structure of pre-K funding—currently districts can take advantage of separate early education funding or get a waiver.
- Employers can institute family-friendly policies and work options, such as paid family leave, dependent care reimbursement accounts, flex time, telecommuting and greater employee choice in managing work hours.
- Donors can fund resources like Texas Women’s Foundation’s Child Care Access Fund that includes support for families on subsidy wait lists, helps connect children to after-school programs and advocates for working women.

# Health Insurance: A Financial Shield for Women



Education, child care and housing are building blocks that boost Texas women’s workforce participation and their economic security, while health insurance is a vital protection of that financial well-being. For a woman without health insurance, a single medical emergency can threaten her financial stability and have a profound impact on her overall economic security.

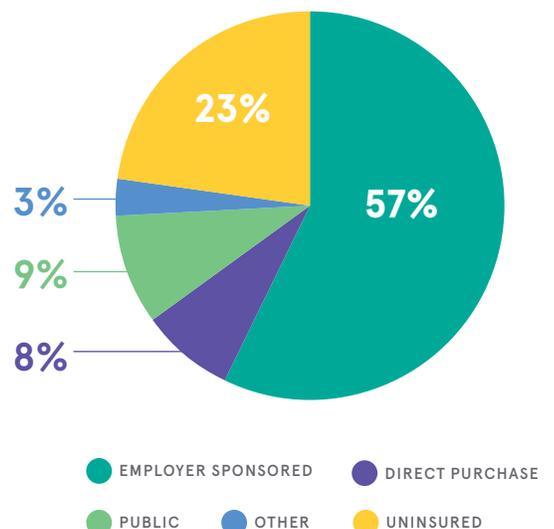
## Health Coverage for Texas Women

Texas women who have health insurance obtain it in three ways:

- Through their employer, or their spouse’s or parent’s employer,
- Directly purchased from an insurer, including through the Health Insurance Marketplace, or
- Through public programs, such as Medicare, Medicaid or Veteran Affairs programs.

After that, about one in four Texas women are left without the financial shield provided by health insurance.<sup>152</sup>

Health Insurance Coverage Type, Texas Women Ages 19–64<sup>151</sup>



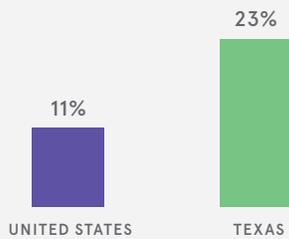
## The Uninsured Women of Texas

Texas women are twice as likely to be uninsured compared with other women across the country.<sup>153</sup> That means over 1.9 million adult Texas women live without the financial shield of health insurance coverage.<sup>154</sup> Women of color experience even higher uninsured rates in Texas, with around one in four Hispanic women and one in seven Black women uninsured.<sup>155</sup> Working-age women are the most likely to be uninsured, because many children are eligible for Medicaid or the Children’s Health Insurance Program (CHIP) and women over 65 qualify for Medicare.<sup>156</sup>

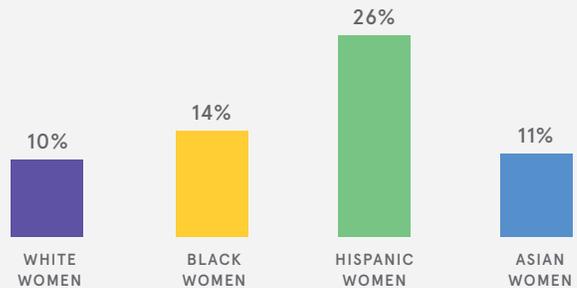
## Young, Working and Uninsured

Since Texas Women’s Foundation began reporting on this issue (in Economic Issues for Women in Texas 2014), young women ages 18-34 have had the highest uninsured rates in Texas. In 2014, 36 percent were uninsured.<sup>161</sup> As shown in the 2017 report, after the Affordable Care Act began in early 2014, coverage improved to 27 percent of young women being uninsured.<sup>162</sup> Today, the percentage of uninsured women is again increasing, and women working full time at the lowest-paying jobs are the least likely to have health insurance.<sup>163</sup>

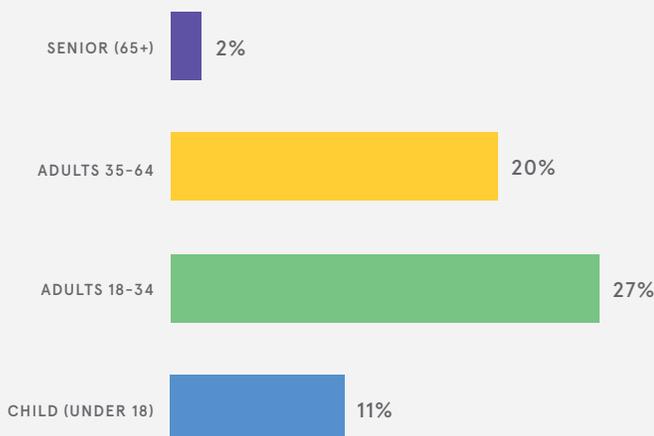
Percent of Women Ages 19–64 Uninsured<sup>157</sup>



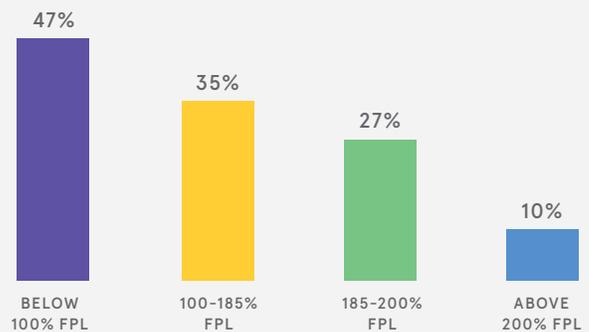
Texas Uninsured Rates by Race and Ethnicity<sup>158</sup>



Texas Women’s Uninsured Rates by Age<sup>159</sup>



Texas Uninsured Rates for Women Working Full Time by Income Level<sup>160</sup>



FPL = FEDERAL POVERTY LEVEL

## ONE IN FOUR TEXAS WOMEN ARE UNINSURED.

Texas ranks 50th in the nation for health insurance coverage for women.<sup>164</sup>

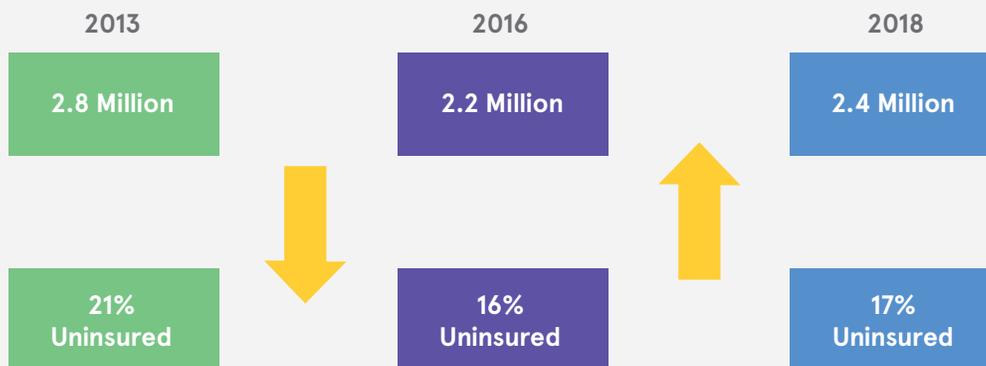


## Texas Women are Directly Impacted by Health Policy

From 2013 to 2016, the uninsured rate among women in Texas improved by 5 percentage points, with 600,000 gaining health insurance.<sup>165</sup> However, from 2016 to 2018, the number of women without health insurance coverage rose again.<sup>166</sup> As Texas opted out

of Medicaid expansion and federal funding was cut for insurance marketplace navigators, 200,000 more Texas women became uninsured.<sup>167</sup> Texas women and their families are directly impacted by changes in health policy.

Changes in the Number of Uninsured Texas Women<sup>168</sup>



## Texas Women in the Gap

The Affordable Care Act (ACA) includes the opportunity for states to increase health care access to people with low incomes by expanding Medicaid, a joint state-federal program. The intention of Medicaid expansion was to fill the gap made up of people who couldn't afford to purchase health insurance, but earned too much to qualify for traditional Medicaid.<sup>169</sup>

Today, Texas is one of 14 states that has not chosen to expand Medicaid coverage.<sup>170</sup> That means today in Texas, adults without dependents or a disability are not eligible for Medicaid, regardless of how low their incomes may be.<sup>171</sup> One of every five uninsured Texas women making less than the Federal Poverty Level falls in the Medicaid coverage gap—that's over 400,000 women.<sup>172</sup>

## MARIA LUISA'S STORY

Maria Luisa Hernandez was raised by her grandparents along the Texas-Mexico border in El Paso without health insurance. When home remedies wouldn't do, she and her family traveled the short distance across the border to the City of Juárez to buy medicines at the Mexican pharmacies because seeking medical attention in the U.S. was too expensive. In her later years, she experienced health problems with her legs that led to her retirement. She paid for doctor appointments out of pocket and tried to navigate the confusing health insurance market for three years without much success. The price and paperwork of health insurance discouraged her from having coverage until she turned 65 and qualified for Medicare. **Hear her story at [txwfeissues.org](https://txwfeissues.org).**



## Other Barriers to Health Care

Health insurance coverage is not the only barrier women face when accessing health care. Other barriers for Texas women include:

- Financial—being unable to pay out-of-pocket costs, like deductibles and co-payments.
- Location—health centers are located in urban areas; there are few resources in rural parts of the state.
- Language—navigating the health care system and communicating with providers in a non-native language.
- Education—navigating the system and receiving health information at an accessible reading level.
- Immigration status—fearing to seek health care to which they are entitled by law.

## VAN'S STORY

Van Trinh and her family immigrated to the U.S. in 2009 from Saigon, Vietnam. The fast-growing metropolitan region of Houston has the third-largest Vietnamese population in the nation. Often their needs and struggles are lost in translation. Reading through legal paperwork can be especially difficult for Texans with limited English proficiency. A graduate of the University of Houston, Van now works at Boat People SOS-Houston, a non-profit providing social and legal services for immigrant and refugee families. She helps other families currently facing the same challenges that her family continues to face. **Hear her story at [txwfeissues.org](https://txwfeissues.org).**



## RACE, ETHNICITY AND LACK OF HEALTH INSURANCE

Many counties have higher uninsured rates for residents of color than the state average. In Harris County, there is an 18-percentage-point disparity in the uninsured rate for people of color as compared to White men and women.<sup>173</sup>



## Health Insurance Coverage Impact

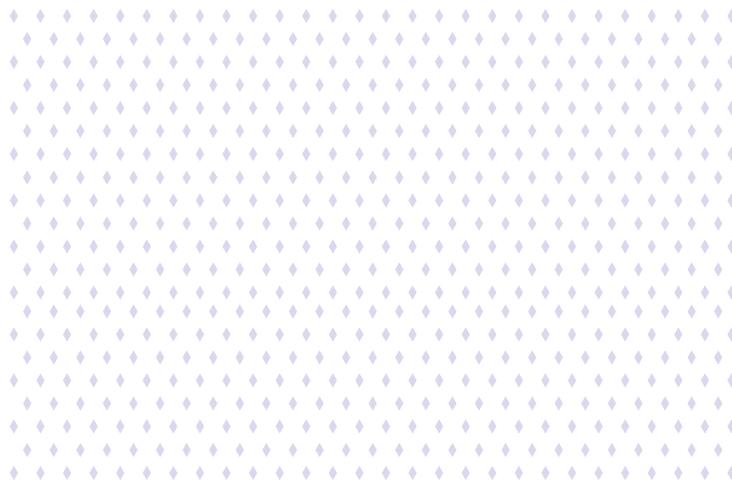
Texas women who lack health insurance are less likely to seek preventive and well-woman care, more likely to let prescriptions lapse and less likely to access prenatal care, especially in the critical first trimester of pregnancy.<sup>174</sup>

Black women receive prenatal care at a rate of almost half that of White women in Texas, while Hispanic women are a third less likely to receive prenatal care.<sup>175</sup> Women who don't receive prenatal health care throughout their pregnancy are at an increased risk of complications, including premature birth and maternal death.<sup>176</sup>

Since 2016, the state has made substantial investments to drive enrollment to the Healthy Texas Women program (HTW). This means that low-income mothers who no longer qualify for Medicaid after the birth of a child are now automatically enrolled in the HTW program.<sup>177</sup> Accordingly, more mothers whose births are covered by Texas Medicaid—which pays for more than half of Texas births—are receiving some postpartum health care.<sup>178</sup> That care is limited: HTW provides family planning services and basic health screenings, including postpartum depression, but generally does not reimburse providers to treat the conditions

detected.<sup>179</sup> Women diagnosed with one of these conditions have to pay out-of-pocket for care, or delay or forego treatment.

This coverage gap is particularly concerning given the high rates of maternal mortality and severe maternal morbidity among Texas women.<sup>180</sup> Medicaid expansion would cover comprehensive health services. It makes fiscal sense for Texas, with 90 percent federal funding for Medicaid expansion, to provide comprehensive care so women can be their healthiest before pregnancy and also continue to get care after their child is born.<sup>181</sup>



## Black Mothers at Risk

Black women in Texas are at greatest risk for pregnancy-related death and are more than twice as likely to die during pregnancy as White women.<sup>182</sup> Over the past decade, Black women have consistently experienced a much higher maternal mortality rate than White or Hispanic women.<sup>183</sup> This is the case in Texas and in the nation as a whole, and regardless of income, education, marital status or other health factors.<sup>184</sup>

Yet, most pregnancy-related deaths are potentially preventable. The Texas Department of State Health Services determined that almost 80 percent of pregnancy-related deaths could have been prevented.<sup>185</sup> Factors contributing to Black women receiving a lesser quality of care than others include lack of health insurance, coupled with other sources of racial and ethnic health care disparities, like communication difficulties

between patient and provider, cultural barriers, provider stereotyping and lack of access to providers.<sup>186</sup> This impacts not only physical health care but also mental health care for issues like postpartum depression, which impacts Black women at a higher rate than White or Hispanic women.<sup>187</sup>

### FRANCHESCA'S STORY

Franchesca Williams struggled with child care, health costs and other needs as a single mother. Living in a rural community limits her professional opportunities as she works toward completing her bachelor's degree in nursing at the University of Texas at Tyler. She rotated living with various friends and family, receiving lots of medical information and motivation from Nurse Family Partnership throughout and after her pregnancy. Franchesca is currently on multiple waiting lists for federal housing choice vouchers and is grateful that she had Medicaid for the first month following her son's birth. **Hear her story at [txwfecoissues.org](http://txwfecoissues.org).**



## Women and Paid Sick Days

For Texas women, paid sick leave is important for those who have health insurance as well as those who don't. Without paid sick days, a woman faces the difficult choice between losing wages and taking time to care for sick children, go to the doctor or get well herself. The most recent data found 38 percent of women in Texas lack access to paid sick leave.<sup>188</sup> Even when both parents work, mothers are more likely than fathers to stay home from work when a child gets sick.<sup>189</sup> Research shows that providing paid sick days leads to decreased employee turnover, better financial stability for workers and fewer missed days of work: a win for employers, for families, and for society at large.<sup>190</sup>

## TEXAS WOMEN AND MENTAL HEALTH

In Texas, the majority of mental health providers are White (61%), but women of color are the growing population in Texas.<sup>191</sup> Developing a more diverse mental health workforce is key.



## Women and Medical Debt

When a Texas woman cannot pay her medical bills, those costs turn into mounting medical debt that compromises her financial security, harms her credit score and can even limit her housing and job opportunities. Nationally women are slightly more likely to report difficulties paying medical bills,<sup>192</sup> and studies have shown women are more likely to forego, ration or delay medical care due to medical debt.<sup>193</sup>

One in four Texans (both men and women) have unpaid medical debt that has been sent to collection agencies.<sup>194</sup> But while medical debt affects all Texans, it disproportionately affects communities of color (where at least 60 percent of the population is of color) at a rate of nearly three in ten, compared to only two in ten predominately White communities.<sup>195</sup> The overall median medical debt in collections across Texas is about \$830 per person, but \$850 for communities of color.<sup>196</sup>

The toll of medical debt weighs on an entire family. National surveys find that families with medical debt are more likely to forego seeking preventive health care or prescriptions, to take on other forms of debt such as payday lending debt and to cut back on necessities like food.<sup>198</sup> Racial disparities in medical debt worsen the racial inequalities that exist in housing access, educational attainment and key areas of economic opportunity.

### POLICY RECOMMENDATIONS:

- State legislators can craft a health insurance option that closes the “Coverage Gap” for low-income adult women and helps Texas retain billions in federal aid from the 1115 Medicaid Transformation waiver (a program that brings \$4 billion each year in federal health dollars for hospital care for uninsured Texans and innovative care projects).
- State leaders should end the Health Repeal lawsuit, which would eliminate the entire Affordable Care Act (ACA) with no replacement. Protections that would be eliminated include, among others, the prohibition on insurance companies to charge women more than men.<sup>199</sup>
- State and local legislators can make paid sick leave an earned benefit that is available to more working women, so they can go to the doctor or stay home when they or their children are sick.
- Similarly, private sector employers can enact policies to provide paid sick days. For women, the inability to earn paid sick days can have particularly devastating consequences.

# Housing: The Anchor for Economic Security



For most Texas women, housing is their largest monthly expense.<sup>200</sup> Where a woman lives determines where her children go to school, how long her commute to work is and whether she feels safe. Home ownership is also a way for women

to build assets and even pass them to future generations. It is easy to see why affordable, quality housing is the anchor for economic security for Texas women and their families.

| TEXAS HOUSING COSTS ARE TOO HIGH <sup>201</sup>                             |                                      |   |
|---|--------------------------------------|---|
|   | TEXAS HOMEOWNERS                     | TEXAS RENTERS                               |
| <b>Housing Cost Burdened</b><br>Spending >30% of income on housing          | <b>21%</b><br>1.3 million households | <b>45%</b><br>Nearly 1.7 million households |
| <b>Severely Housing Cost Burdened</b><br>Spending >50% of income on housing | <b>8%</b><br>Over 490,000 households | <b>22%</b><br>Over 807,000 households       |

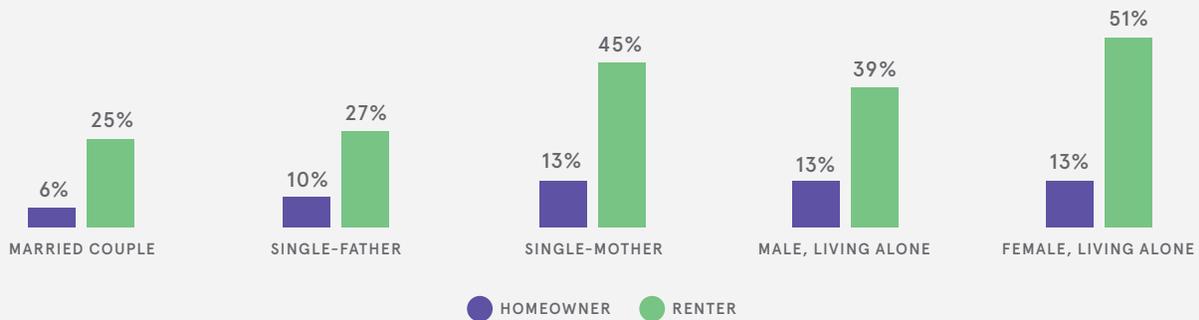
Traditionally, the rule of thumb is to budget spending less than one-third of one's monthly income on housing. When a family pays more than that, they are "housing cost burdened," meaning there may not be enough money left for essentials like groceries, medicine and transportation.<sup>202</sup> The growing cost of housing in the state means that 1.3 million Texas homeowners are burdened by housing costs, as are 1.7 million Texas renters.<sup>203</sup>

More than 800,000 renters are severely housing cost burdened, meaning they spend more than half of their income on housing.<sup>204</sup> In looking at the composition of homeowners and renters in Texas, a large percentage of married couples are homeowners, while over half of single mothers and half of single women living alone are renters.<sup>205</sup> And whether as homeowners or as renters, single women are the most acutely affected by the housing burden.<sup>206</sup>

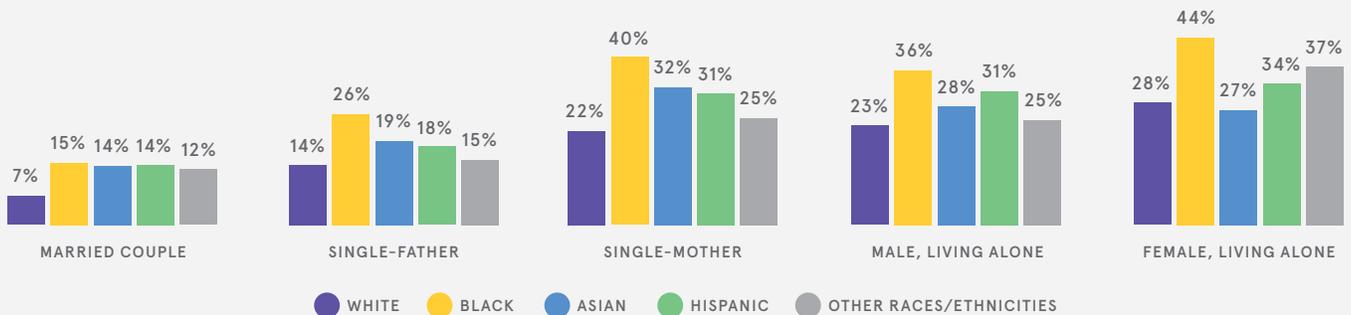
## Women & Housing Burden

One in three single mothers and women living alone struggle to pay bills because of high housing costs.<sup>208</sup> For Black women, the housing cost burden is an even greater threat to family financial stability, and Black Texans have the highest rates of housing burden across all family types.<sup>209</sup> The housing burden of Black single mothers and Black women who live alone is 7 to 8 percentage points higher than any other racial or ethnic group.<sup>210</sup> This fact reveals an urgent disparity in housing cost that disproportionately impacts Black women.<sup>211</sup> As women of color are the majority in Texas, their housing instability and lack of economic security puts the state's overall financial well-being at risk.<sup>212</sup>

Housing Burden by Homeownership Status and Family Type in Texas<sup>207</sup>



Women of Color, Especially Black Women, Experience Housing Cost Burden in Texas<sup>213</sup>



## WOMEN & SEVERE HOUSING BURDEN

In Texas, almost one in five single women and single mothers experience severe housing burden—spending more than 50% of income on housing.<sup>214</sup>



### PATREVIA'S STORY

Patrevia Moore wanted a home in a good neighborhood, close to good schools for her daughters and closer to the highway to get to work. Patrevia participated in the Financial Empowerment and Individual Development Account Programs at the Center for Transforming Lives. She relied on the Fort Worth Housing Authority, subsidies and federal programs for housing for the past eight years. Through these programs, she was able to save up money, month-by-month, and receive matching funds to put a down payment toward owning a home. She is one of the many women who experienced unstable housing before she was able to start building a legacy with her children. **Hear her story at [txwfecoissues.org](http://txwfecoissues.org).**



## Women & Eviction

In Texas, the eviction rate is 2.17 percent, which means there are 206 evictions every day—though eviction rates vary by city, with Fort Worth and Corpus Christi having eviction rates twice that of other cities.<sup>215</sup> If evicted renters do not leave their home by the specified date, police may forcibly remove an individual or family and place their belongings on the street.<sup>216</sup> Texas is a state with limited tenant protections or landlord-tenant balanced policies (as is Florida, with a similar eviction rate of 2.5 percent).<sup>217</sup> For comparison, in California, a state with similar demographics and

higher housing costs, the eviction rate is less than 1 percent due to tenant protections.<sup>218</sup>

Families experiencing housing burden, and especially severe housing burden, are one crisis away from being evicted. Women of color with low incomes and domestic violence survivors and their families are the most likely to be evicted.<sup>219</sup> Women and their children who are evicted from their homes often lose their possessions, are expelled from their community or schools, lose jobs, get a permanent court record and are more likely to experience mental health conditions like

depression.<sup>220</sup> Evictions are reported on credit reports, making it even more difficult to secure subsequent housing.

Increasing the availability of legal aid would help Texas women and their families avoid the devastating effects of eviction and increase knowledge of their rights. Across the country, 90 percent of landlords are represented by attorneys.<sup>221</sup> On the other hand, most tenants do not have legal counsel. When tenants have an attorney, their odds of keeping their home increase exponentially.<sup>222</sup>

## TENANT RIGHTS

The Violence Against Women Act provides some protections to domestic violence survivors living in federally-assisted housing programs, though not all tenants may be aware of their rights.<sup>223</sup>



## Housing & Domestic Violence Survivors

Women make up the majority of domestic violence survivors.<sup>224</sup> Stable and affordable housing options are key to helping survivors seek safety and avoid homelessness. Ninety percent of survivors who seek family violence services will experience homelessness at least once as a result of fleeing an abusive relationship.<sup>225</sup> Almost half will be homeless two or more times.<sup>226</sup>

The Texas Council on Family Violence recently found the

highest unmet need for survivors was housing.<sup>227</sup> In a state as large as Texas, access to housing services for domestic violence survivors varies across urban and rural areas. Two key supports for domestic violence victims are transitional housing and rapid re-housing programs. Transitional housing provides a rental unit and/or rental assistance, with supportive services provided by an expert in the dynamic of domestic violence, for up to two

years. Rapid re-housing is similar, but is typically short-to-medium term in length. Even with these housing options, 47 percent of family violence agencies with transitional housing services have six or more survivors on their waitlist or who are turned away for housing every month.<sup>228</sup> For rapid re-housing programs, 55 percent of agencies use a waitlist or turn away six or more survivors every month.<sup>229</sup>

## DISAPPEARING AFFORDABLE RENTS

From 2008 to 2018, Texas lost over 586,000 housing units renting for less than \$800 a month, and added 517,000 costing \$1,400 or more.<sup>230</sup>



## TIME TRADE-OFF

A short commute, or affordable housing? A higher-paying job, or working close to home? Increased public transportation and affordable mixed-use housing could alleviate these tradeoffs.



## Housing and Transportation

Housing impacts a woman's access to transportation and how long it takes her to get to and from work. While the average commute time for women in Texas is 26 minutes, for 350,000 women (6 percent) it takes over an hour to get to work.<sup>231</sup>

Where a woman lives and works also significantly influences her economic stability. For working-age women in Texas (ages 25-64), a longer commute

time often results in a lower housing burden (decreasing from 21 percent to 15 percent for women with an hour commute or more), and is correlated with higher median wages.<sup>232</sup> But longer commutes also require a personal car that is dependable or a well-integrated public transportation system. Women often seek higher wages and affordable housing at the cost of a long commute, which puts an emotional and economic strain on their families.

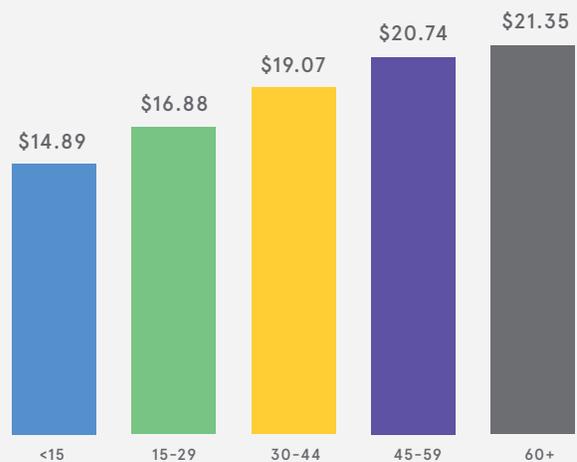


OVER **350K** TEXAS WOMEN TRAVEL **60+** MINUTES TO WORK<sup>233</sup>



AVERAGE COMMUTE TIME FOR WOMEN IN TEXAS IS **26 MINUTES**<sup>234</sup>

Median Hourly Wages by Commute Time (minutes)<sup>235</sup>



## DISASTER RECOVERY ONGOING

Though Hurricane Harvey hit the Houston area in 2017, more than two years later some families and individuals still have not received the basic assistance they need to make their houses decent and livable.<sup>236</sup>



## Housing Support

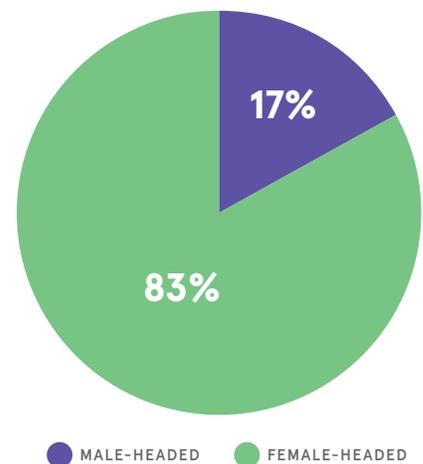
Families with very low incomes, including the elderly and people with disabilities, may be eligible for government-funded housing assistance. Two out of five families living in Texas public housing are single-female-headed households.<sup>238</sup> But with just 50,000 public housing units in the state, the need far exceeds availability. In Houston, the wait list opened for one week in 2016 and more than 68,000 families signed up.<sup>239</sup> The Dallas Housing Authority selects families from its wait list based on a lottery system, and families must sign up again every 18 months if they are not selected.<sup>240</sup>

The Housing Choice Voucher, the other government-funded support, pays a portion of rent to landlords on behalf of low-income individuals and families.

Female-headed households also make up the majority of Housing Choice Voucher users in Texas.<sup>241</sup> However, under Texas law, landlords cannot be punished for discriminating against families with federal housing vouchers. In Houston, this results in one in four families who receive a housing voucher never getting to use it because they cannot find a location within the allowed 90-day window.<sup>242</sup> In Austin, a survey found 91 percent of landlords decline to rent to families paying with vouchers.<sup>243</sup>

The availability of public housing and vouchers also varies widely across the state. Some women move to a rural area where housing support is available, but then have to secure reliable transportation and face a longer commute to work.

Female-Headed Households Make up Vast Majority of HUD Housing Choice Voucher Users<sup>237</sup>



## SERENA'S STORY

Serena Smuckers is a transgender woman living with a disability on a fixed income determined by her Social Security benefits. An advocate for trans healthcare who moved to Dallas in 1981, she has never used HUD-supported housing, but is considering it now because it's been difficult to find affordable, long-term housing solutions in her community. In pinching pennies, Serena has become a full-time caregiver for a medically fragile stranger she found online in exchange for a roof over her head. **Hear her story at [txwfecoissues.org](http://txwfecoissues.org).**



## Women Build Assets through Homeownership

One way a woman can achieve economic stability for herself and her family is by building equity through homeownership. However, women are less likely to apply for home loans (fewer than a third of loan applications list a woman as the primary applicant in Texas) and they are

slightly more likely to be denied (11 percent denied vs. 9 percent for men).<sup>244</sup> Debt-to-income ratio was the most common reason for denial (one in three), followed by credit history (one in five).<sup>245</sup>

Statewide trends also point to fewer people, including women, seeking home ownership due to

the cost. The number of Texas renters is growing at twice the rate of homeowners.<sup>246</sup> This has economic repercussions for women now and in the future, as well as for the economic stability of the state.

### POLICY RECOMMENDATIONS:

- Public Housing Authorities and other community housing partners should prioritize transitional housing for survivors of domestic violence, as some communities like Travis County have already begun to do.
- The State of Texas should disaggregate domestic violence survivors from other “special populations” to understand their needs and prevalence within the

broader population of people experiencing homelessness.

- The State of Texas and philanthropy should invest in legal and mediation services for women and families facing eviction, a serious problem that disproportionately impacts women of color.
- The State of Texas should remove barriers to tenant protection. When the City of Austin passed a

resolution to prohibit landlords from discriminating against tenants based on their source of payment, the Texas Legislature outlawed the ability for cities to enact such antidiscrimination policies. Tenant protections would positively impact the livelihoods of Texas women who bear more housing burden and are more likely to be renters.

## Policy Recommendations: Overview

There are important actions Texas policy makers and leaders can take to support women in the workforce and the economic security of families, especially when it comes to reducing disparities for women of color. The economic building blocks of education, child care, health insurance and housing are a starting point for policies leading to a stronger future for all communities.

### **Working women deserve equal pay. Policy makers and business leaders can:**

- Strengthen equal pay for equal work policies that reduce the gap, especially for women of color.
- Establish paid family and medical leave programs that allow women to take time off for pregnancy, adoption or medical care without sacrificing work.

### **Education is a pathway to economic security. Policy makers can:**

- Make college and higher education more affordable through increased financial aid through the TEXAS Grant program to enable eligible students to attend public institutions of higher education and College Promise models.

### **Child care is a critical work support for families. Policy makers and business leaders can:**

- Build on school finance reforms of 2019 by fully funding effective full-day pre-K programs for eligible families and increasing partnerships with quality community providers.
- Increase subsidized child care with quality incentives as a crucial component to addressing income gaps and economic stability.

### **Health insurance is a financial shield against the unexpected. Policy makers can:**

- Craft health insurance options that close the coverage gap for low-income adult women and help Texas retain billions in federal aid from the 1115 Medicaid Transformation waiver.
- Improve access to health care and recognize the Affordable Care Act as an essential tool for addressing health coverage disparities for women of color in Texas.
- Support leave policies, such as paid sick leave, on the state, local and private employer levels, to ensure women do not have to choose between their wages and their health, or the health of their children and family members.

### **Housing is the anchor of economic security. Policy makers can:**

- Help communities work to secure funding from federal partners for the transitional housing model, especially for survivors of domestic violence.
- Invest in legal and mediation services for women and families facing eviction, a serious problem that disproportionately impacts women of color.

Texas has a lot going for it, but the state is falling short when it comes to investing in its greatest resource—people. To help Texas fully realize its potential, it must be a place where all women, girls and families have a fair opportunity to thrive. These policies, along with continued public-private partnerships, will go a long way toward providing fair opportunities that enable women of all backgrounds to reach their full potential.

# Conclusion

Texas women are diverse and vibrant. Their success is key to making the state great. But as this report shows, there are key economic issues that impact Texas women negatively and disproportionately—and these, in turn, affect the state’s future workforce and economy.

Even with growing numbers of women in business and civic leadership positions, graduating from college and serving the state in countless ways, too many women continue to encounter barriers—such as

access to affordable child care, the burden of housing costs and college loan debt, the impacts of pay inequity and the lack of health insurance—that inhibit their economic security. Single mothers with children and women of color face the greatest challenges. Their struggle does not reflect how hard they are working, but demonstrates the effect of systemic barriers across the state—barriers that can be overcome through positive policy-making, public-private partnerships and a deep

commitment to equity for all Texans.

When women and girls have access to critical life and work supports—education, child care, health care and housing—they are more economically secure. This report calls on all Texans to learn about these issues, share knowledge and advocate for changes that can ensure women, girls and families in Texas have every opportunity to thrive and build strong communities for all.

## PERLA’S STORY

Perla Saucedo became pregnant her senior year at Donna High School. Unable to afford child care, she dropped out of school. Six years later, she saw a flyer that changed her life’s trajectory and she transitioned into a rewarding career. Proyecto Azteca’s “Youth Build” program allows people between ages 16-24 to earn a GED, while simultaneously being paid to construct homes for low-income families. Since earning her GED, she and her husband saved money and built a home for their three children. Perla also plans to further her education by pursuing a bachelor’s degree in social work from the University of Texas-Rio Grande Valley. **Hear her story at [txwfecoissues.org](http://txwfecoissues.org).**



## CHECK OUT THE REPORT WEBSITE!

Featuring stories, audio clips and photos – you can hear directly from the Texas women highlighted in this report at: [txwfecoissues.org](http://txwfecoissues.org)

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STRONG WOMEN. BETTER WORLD.

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Texas Women's Foundation is a catalyst for positive change across the state, with a focused mission and vision to empower strong women to build a better world. A community-supported organization, Texas Women's Foundation invests in the power of women and girls to drive positive change. Through research, advocacy, programs and grantmaking, we advance economic and leadership opportunities for women, girls and families to build stronger, more equitable communities for all.

Our Economic Security Initiative helps ensure that Texas women, girls and families have the knowledge, financial competence and capacity, and work supports to enable them to move from surviving to thriving. "Economic issues for Women in Texas" is a study published every three years by Texas Women's Foundation. It looks at policies and practices across Texas and identifies areas of opportunity where innovation and investment can help strengthen women and their families. Learn more at: [www.txwf.org](http://www.txwf.org).



**EVERY TEXAN**

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This report was authored by Cassie Davis, Research Analyst, and Amy Knop-Narbutis, Director of Research and Data, of Every Texan with support from intern Cindy Ji. Since its founding in 1985, Every Texan (formerly the Center for Public Policy Priorities—CPPP) has expanded opportunity and equity for Texans of all backgrounds. Based in Austin, Texas, Every Texan is a nonprofit organization that researches, analyzes, and advocates for public policies to expand equitable access to quality health care, food security, education, and good jobs. Learn more about how Every Texan is making Texas the best state to live in at [everytexan.org](http://everytexan.org).

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# Economic Issues for Women in Texas 2020



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