

Economic Issues for Women in Texas 2022



Texas
Women's
Foundation

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Introduction

We are pleased to present the fourth edition of Economic Issues for Women in Texas. This 2022 study, based on research conducted by Every Texan, is a “mini-update” of the research in response to the massive impacts of the COVID-19 pandemic and related economic downturn on Texas women and families. We are still focused on the four Pillars of financial security—education, child care, health insurance and housing—but you will also see some new components around digital access, cost of caregiving on women staying, or leaving, the workforce, and of course, eviction. This study also highlights some specific policy issues that we hope you will join us in advancing in the 2023 Texas Legislative session by joining our Army of Advocates.

Also new, this report relies heavily upon data from the U.S. Census Bureau’s Household Pulse Survey. In our regular Economic Issues for Women, the American Community Survey (1-year estimates) is an important source of data. The ACS is an annual survey done by the U.S. Census Bureau that helps determine how nearly \$700 billion in federal and state funds are distributed each year. However, the U.S. Census Bureau decided not to publish the standard ACS 1-year estimates in fall 2021, with 2020 numbers, due to higher than usual nonresponse rates during the COVID pandemic and a skewing of responders to higher socioeconomic households. The Household Pulse Survey was started in April 2020 specifically to study how the coronavirus pandemic was impacting households across the country from a social and economic perspective. There have been three phases of the Household Pulse Survey, conducted biweekly to monthly. With this new data source, it is important to understand that these results cannot be compared to our previous reports, but Texas Women’s Foundation felt that the value of updating our supporters on these issues far outweighed the cons of using this new, temporary data source.

The 2020 report highlighted the lived experiences of 13 diverse Texas women who shared how the four Pillars intersected with their lives. You can still listen to their stories on the website. This time, you can watch women, and men, from our State sharing their stories in short videos and it is your turn! Use #TexasWomen2022 on your favorite social media platform and record a video on what you think about the research, policy change, the Pillars and your experience as a Texas woman, or as someone who knows one! We hope you will add your story as we work to bring forward a common understanding of the economic lives of Texas women and drive solutions that support women and families while building a stronger Texas for us all.

Strong Women. Better World.



Michelynn Woodard, President & CEO



Dena L. Jackson, Ph.D., Chief Operating Officer

Demographics: The Women and Girls of Texas

The women of Texas are strong, resilient and hard-working. Despite an ongoing pandemic, the effects of which have been amplified for people of color due to systemic racism, and hurdles created by state policymakers, Texas women continue to make Texas a better state. As half the state's population, Texas women need to be equipped with the resources essential for their success at school, work, home and in their communities.¹

Over the past decade, the population of Texas has grown 16 percent² while the number of Texas women has grown 18 percent.³ Today, Texas is home to over 14.6 million women and girls.⁴ Economic security for women and families is inextricably linked to a prosperous Texas. Between 2009 and 2019, over 1.1 million women joined the working age group (ages 25-64) in Texas, which equates to an 18 percent increase.⁵ Women ages 65 and older, of whom the majority are white,⁶ are the fastest-growing age group in Texas with a growth rate of 43 percent.⁷

The Women of Texas are Diverse

Texas women contribute a diverse collection of lived experiences, perspectives and voices to the state. Most Texas women and girls are women and girls of color.⁹ In Texas, 41 percent of women are Non-Hispanic white, 39 percent are Hispanic or Latina, 13 percent are Black or African American, 5 percent are Asian, and 2 percent are another race.^{10*} Overall, 59 percent of Texas women are women of color.¹¹

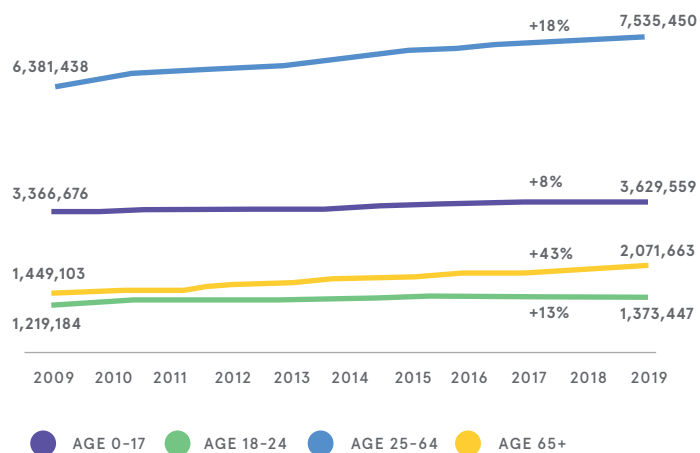
Over the past decade, the largest population increase has been among Latinas, with almost 1.3 million more Latinas living in Texas in 2019 than in 2009.¹² Between 2009 and 2019, the population of Latinas grew by 29 percent and the population of Black women grew by 25 percent, while the population of white women grew by 3 percent.¹³

A Note on Gender, COVID-19 and Data

We recognize that gender is not binary and acknowledge that the intersection of gender, race, ethnicity, class, sexuality, ability and citizenship status shape people's lived experiences. Our use of the term women is inclusive of all women—transgender women, cisgender women, genderqueer women and all other individuals that identify as women. We recognize that most data sources are limited to a binary disaggregation of "male" and "female," and thus obscure and leave out the experiences of non-cisgender women.

Due to data reliability issues caused by the pandemic, the U.S. Census Bureau did not release its standard American Community Survey (ACS) 1-Year Estimates for 2020. As a result, 2019 ACS 1-Year Estimates were used in this report, as well as alternative data sources, such as the U.S. Census Bureau's Household Pulse Survey. We recommend checking the reference notes before comparing data from this report to previous Economic Issues for Women in Texas reports. Household Pulse Survey data, Current Population Survey data, and other sources should not be compared to standard American Community Survey Estimates.

Population Growth of Texas Women by Age, 2009–2019⁸



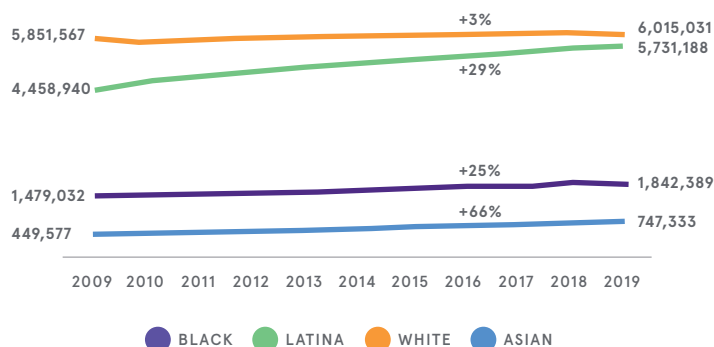
*Note: Going forward, white, Black and Asian are Non-Hispanic throughout the report unless otherwise specified. Throughout this report we default to demographic terms used by data sources. For example, the U.S. Census Bureau uses "Hispanic or Latino." In all other cases we use the term Latina to refer to women of Latin American descent. We recognize that individual women may identify as Hispanic, Latina, Latinx, Latine or another way. "Asian" includes Asian Indian, Chinese, Vietnamese, Filipino, Korean, Japanese and other Asian per the U.S. Census Bureau. "Another" or "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 (unless otherwise specified).

Asian women make up 5 percent of the population, yet they are the fastest-growing group with a 66 percent increase in population between 2009 and 2019.¹⁶

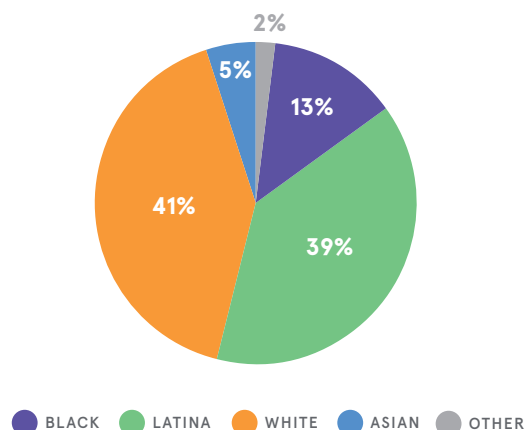
These overly broad groupings can limit understanding of women who identify with one or more racial-ethnic categories by masking differences and obscuring the way people, institutions and policies may treat members of these groups differently. We recognize that other populations are similarly affected and whose experiences are obscured by lack of data disaggregation. For example, despite the advocacy efforts of Middle Eastern and North African communities, the U.S. Census Bureau does not disaggregate Middle Eastern and North African communities from the white racial category. Other groups whose lived experiences may be obscured by data availability are Indigenous communities, mixed-status immigration families, LGBT* individuals and individuals with disabilities. Increasing data disaggregation is an important policy priority.

About half of all young women and girls (ages 24 and under) in Texas are Latina, and 58 percent of working age women are women of color.¹⁷

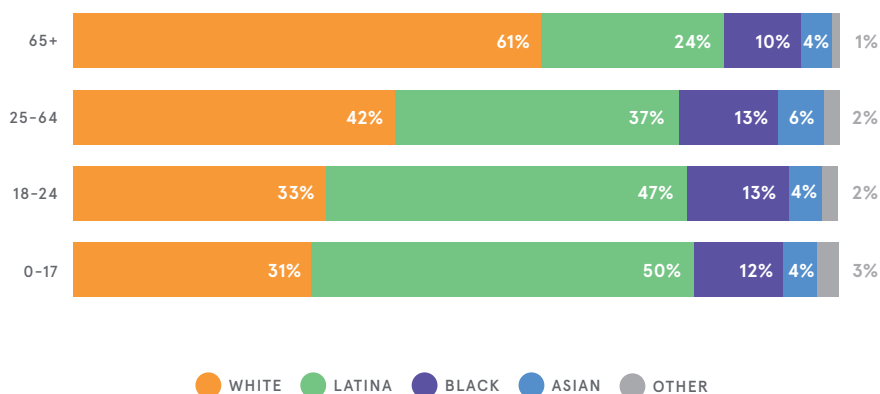
Population Growth of Texas Women by Race and Ethnicity, 2009–2019¹⁴



Texas Women by Race and Ethnicity, 2019¹⁵



Race and Ethnicity of Texas Women by Age Group, 2019¹⁸



Texas is a place where people come from all over the world to find economic opportunity. In fact, 17 percent of Texas women and girls are foreign-born.¹⁹ Of those, 59 percent are not U.S. citizens.²⁰ That means one in ten Texas women and girls is not a U.S. citizen.²¹

*Note: The Williams Institute uses the term LGBT, as reflected in this report. We recognize that the term LGBT is not fully inclusive and leaves out certain groups, as individuals may identify as lesbian, gay, bisexual, transgender, queer, questioning, intersex, asexual, genderqueer, gender nonconforming or another way.

Over 1 million Texans over the age of thirteen identify as LGBT (lesbian, gay, bisexual or transgender),²² 56 percent of whom identify as female.²³ LGBT Texans are diverse, as six in ten are a person of color.²⁴ And, LGBT Texans are raising families, taking part in their communities, and contributing to the economy. In fact, 29 percent of LGBT Texans are raising children.²⁵

Many Texas Women Face Poverty

Unfortunately, as we have reported since 2014, women continue to be disproportionately affected by poverty. About 15 percent of Texas women and girls experienced poverty in 2019, compared to about 12 percent of Texas men and boys.²⁶ That’s over 2.1 million women and girls in Texas living in poverty.²⁷

Women are more likely to experience poverty because they are overrepresented in lower wage jobs and are more likely to be raising children alone compared to men. Single mothers work hard to support their children, yet they are over twice as likely as single fathers to experience poverty.²⁸

Race and ethnicity impact the likelihood that a woman in Texas will live in poverty in her lifetime. About one in five Latinas and Black women have

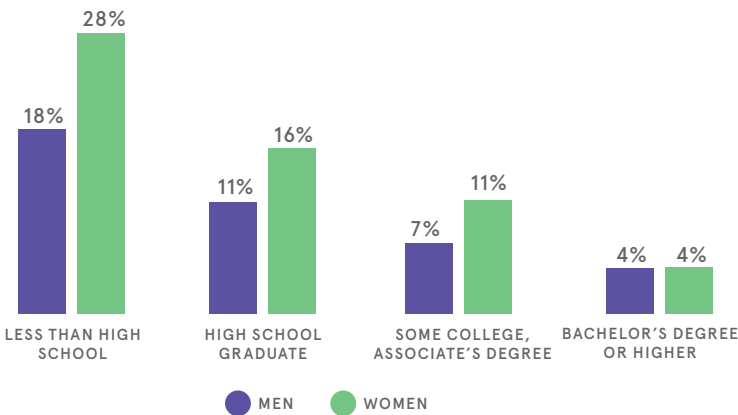
incomes below the poverty line, more than twice the poverty rate of white women.²⁹

Educational attainment can provide a pathway to economic security. The more educated women are, the lower their chances are of experiencing poverty.³⁰ However, women with college degrees still have higher poverty rates compared to men with college degrees.³¹

Finally, LGBT women in Texas are more likely to experience poverty compared to non-LGBT women.³² In fact, women that identify as lesbian, gay, bisexual or transgender are more likely to be unemployed, be food insecure, lack health insurance, and make less than \$24,000 a year compared to non-LGBT women due to the intersections of discrimination based on sexual orientation, gender identity and gender expression.³³

Despite facing the losses that came with the pandemic, Texas women have remained driven and resilient. Texas is capable of being a state where all women can prosper economically. Policymakers need to understand the effects of the intersection of race and gender to implement the strongest and most effective policies and programs.

Texas Poverty by Educational Attainment, 2019³⁵



Note: This table is for the population 25 years and over, not all ages.

The pandemic exacerbated the economic challenges many Texas women were already facing. Over 60 percent of Texas women were in households that had difficulty paying for their usual household expenses during the pandemic.³⁴

POVERTY GUIDELINES (U.S. HEALTH AND HUMAN SERVICES 2022) ³⁶				
FAMILY SIZE	1	2	3	4
YEARLY INCOME	\$13,590	\$18,310	\$23,030	\$27,750

Pay: Working Women, Working Families

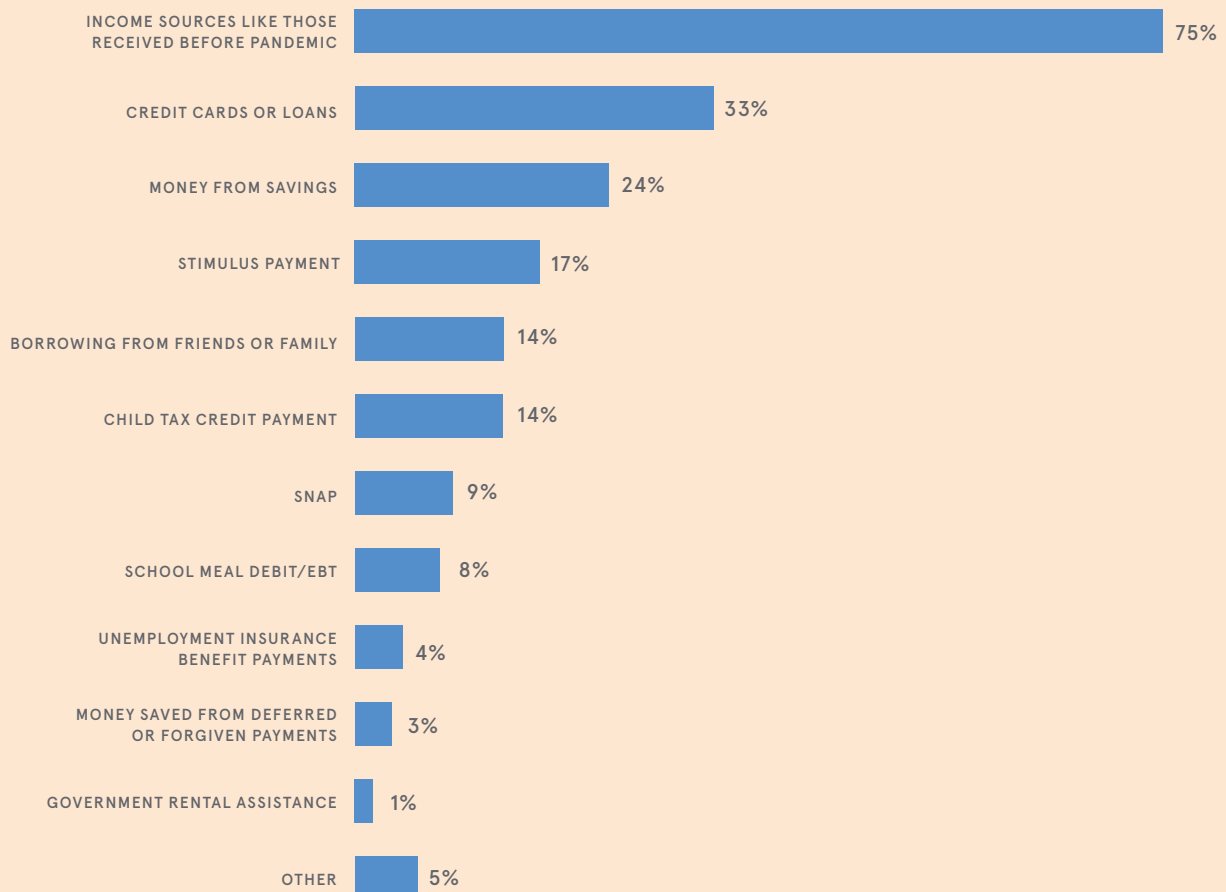
Before the pandemic, 60 percent of Texas mothers were breadwinners, with women of color and low-income mothers more likely to be the sole breadwinners.³⁷ Clearly, Texas families depend on women's earnings. However, the pandemic has led to an increase in women leaving the workforce to care for their children.³⁸

Direct Payments Strengthen Families

The pandemic has impacted the financial security of women and families across the state. In 2021, one out of four women in Texas households did not have their regular source of income from before the pandemic.³⁹

Methods Texas Families Used to Meet Spending Needs⁴⁰

As reported by women in Texas households



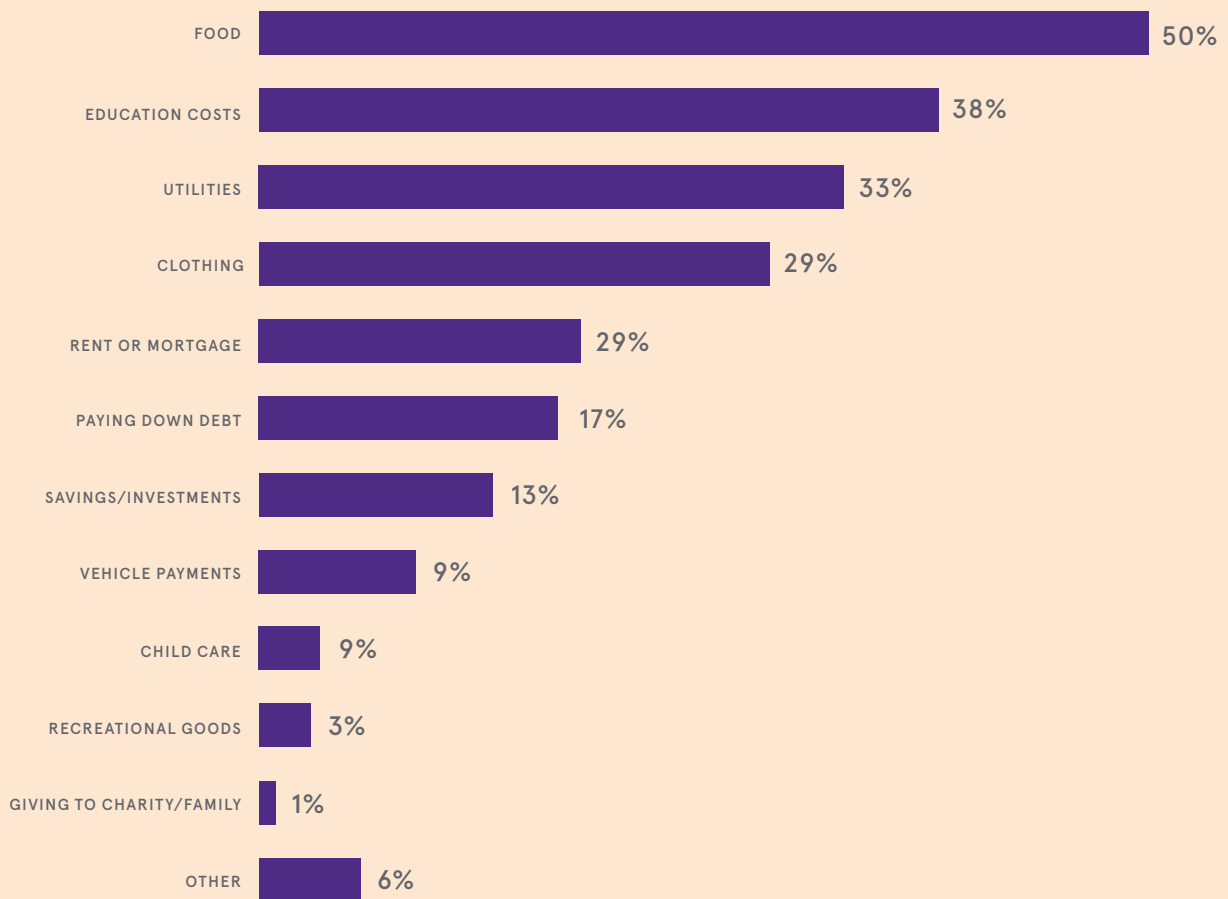
Note: Totals do not sum to 100% as the question allowed for multiple categories to be marked. Figures represent women in Texas households that reported the methods used to meet household spending needs in the last seven days in data collected July 21–October 11, 2021.

Families Need the Child Tax Credit

In the second half of 2021, Texas families received over \$9.5 billion in advance child tax credit payments, with an average monthly payment of \$445* per family.⁴¹

How Did Texas Families Spend Their Child Tax Credit Payments?⁴²

Percent of households that spent their child tax credit payment on:



Note: Totals do not sum to 100% as the question allowed for multiple categories to be marked. Education costs include school books and supplies, school tuition, tutoring services, after school programs, and transportation for school. Figures represent Texas households that reported receiving a child tax credit payment in the last four weeks in data collected July 21–October 11, 2021.

*Note: U.S. Department of Treasury data differs from Household Pulse survey data and should not be compared.

Stimulus Payments Support Families

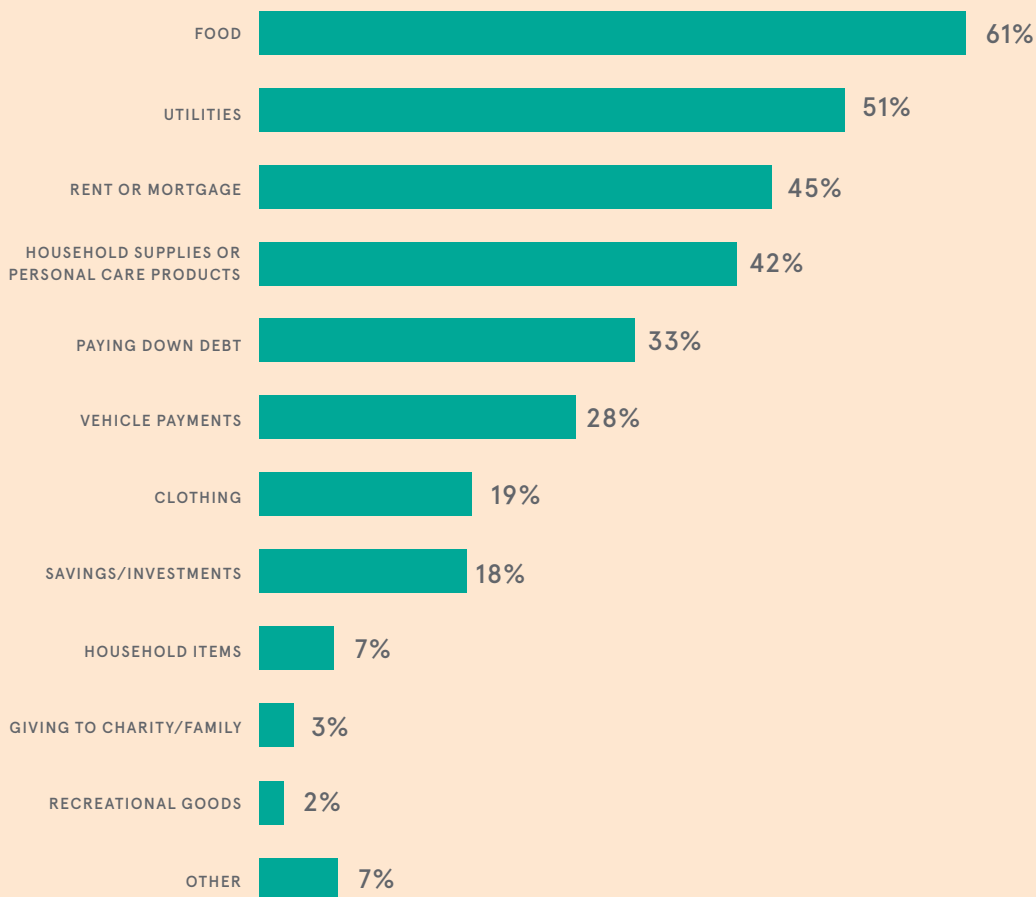
As of June 2021, almost \$70 billion in federal stimulus payments had been made to more than 13 million Texans to financially support individuals and families during the COVID-19 pandemic.⁴³ Cumulative payments to Texas households with no children averaged almost \$5,600, and households with qualifying children received an additional \$4,300 on average.⁴⁴ These payments proved to be a necessary

financial support for many women and families.

However, not all Texas families received stimulus payments in 2020 and 2021. Many immigrants and families with mixed-immigration statuses, as well as children over the age of sixteen claimed as dependents by a parent, did not receive payments due to CARES Act restrictions.⁴⁵

How Did Texas Families Spend Their Stimulus Payments?⁴⁶

Percent of households that spent their most recent stimulus payment on:



Note: Totals do not sum to 100% as the question allowed for multiple categories to be marked. Figures represent Texas households that reported receiving a stimulus payment in the last seven days in data collected April 14–July 5, 2021.

The Pandemic Impacted Working Women

Working women in Texas have dealt with the brunt of the pandemic, as the majority of frontline workers in Texas are women and people of color.⁴⁷ Frontline workers are more likely to be exposed to the COVID-19 virus, putting themselves and their families at risk.⁴⁸ The pandemic has taken a toll on health care workers in particular, a field where women make up the majority in Texas.⁴⁹ Nationwide, 62 percent of frontline health care workers reported that pandemic-related stress negatively affected their mental health.⁵⁰ Working women in Texas were already experiencing a lot of pressure before the pandemic. Providing working women and families the supports necessary for

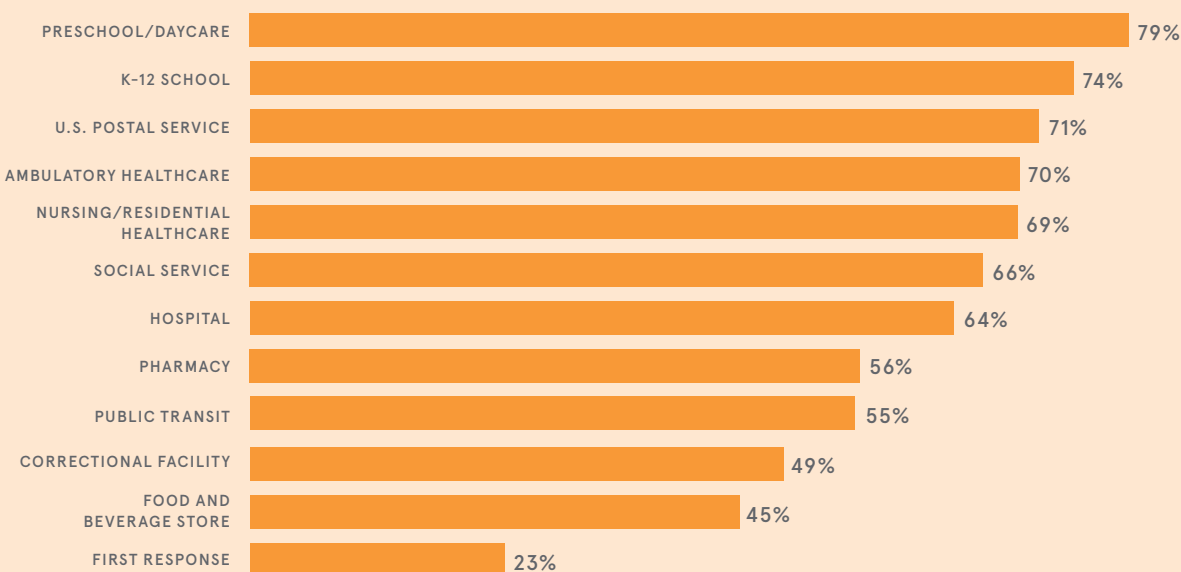
economic security and wellbeing during this pandemic and into the future should be a policy priority.

Nationally, about half of all workers in low-wage occupations are essential workers.⁵¹ Cities such as San Antonio and Austin, and counties like Dallas, Bexar and Travis, have raised the minimum wage for their own employees from \$7.25 to at least \$15 per hour, moving them closer to a livable wage.⁵² Over 2.5 million women would benefit if Texas or the federal government raised the minimum wage to \$15 per hour, as six out of ten minimum wage workers in Texas are women.⁵³

Texas Women Are Essential Workers

Over one in five Texas women are essential workers.⁵⁴ Texas women make up over half of all hospital, nursing and residential healthcare, pharmacy, ambulatory healthcare, social service, preschool or daycare, K-12 school, public transit and U.S. postal service workers in the state.⁵⁵

Percent of Essential Workers that are Women in Texas⁵⁶



Note: Figures represent Texas women that reported working or volunteering outside the home in the last seven days in data collected July 21–October 11, 2021.

Unemployment

By the end of 2021, the Texas unemployment rate had dropped to 5.0 percent from a historical high of 12.6 percent in April 2020.⁵⁷ However, unemployment in December 2021 was still higher than the pre-pandemic rate.⁵⁸

Unemployment Insurance Applicants (April 14–July 5, 2021)

Responding to COVID-19, Congress expanded unemployment benefits, including for self-employed and other workers not eligible before the pandemic. Overall, Texas women were less likely to apply for unemployment insurance (UI) compared to female applicants nationwide.⁵⁹ Of Texas women who applied in 2021, one in three did not receive benefits, compared to about one in four female applicants nationwide.⁶⁰ Texas households with annual incomes below \$35,000 had the lowest unemployment insurance acceptance rates.⁶¹ Since social insurance programs such as UI were created to support traditional employment arrangements, women face systemic barriers when trying to access such programs⁶² since they are more likely to work part-time, be independent contractors or temporary workers.⁶³

We Depend on Caregivers

The pandemic has emphasized how important caregivers are to our communities. Before the pandemic, unpaid caregivers provided about \$470 billion worth of care services to their communities.⁶⁴ Across the nation, six out of ten unpaid family caregivers are women.⁶⁵ Nine out of ten professional caregivers are women, and are disproportionately Black, Latina and Asian immigrant women.⁶⁶ Wages for this work are typically very low, and 20 percent of caregivers in the United States are living in poverty with 40 percent relying on public assistance to make ends meet.⁶⁷ When family members provide needed care, an unpaid caregiver will lose \$300,000 worth of earnings over their lifetime, and U.S. working women lose \$20 billion every year due to providing underpaid or unpaid care services.⁶⁸

In Texas, women make up the majority of child and day care workers.⁶⁹ Over one in four child and day care workers in Texas lost their job at the beginning of the pandemic, and centers across the state are still trying to return to normal.⁷⁰ Child and day care

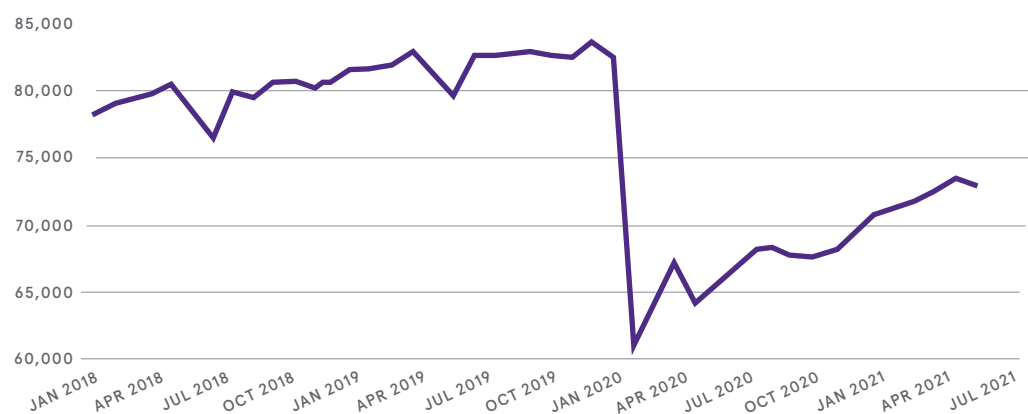
centers all across the country experienced a similar drop due to the pandemic, resulting in more women leaving their jobs to care for their children. In fact, mothers of school-age children were less likely to be working and were more likely to be receiving unemployment payments due to lack of child care compared to fathers a year into the pandemic.⁷¹ Eighteen months into the pandemic, women nationwide were still more likely than men to leave their jobs to care for their children.⁷²

Texas child and day care services received over \$194 million in paycheck protection program loans from the start to end of the program.⁷³ The average weekly wage of a child day care worker in Texas is \$474.⁷⁴

As of 2021, over 260,000 Texans work in home health care, and over 97,000 Texans work in services for elderly people or people with disabilities.⁷⁵ The average weekly wages for these occupations are about \$473 and \$385, respectively.⁷⁶

Due to the pandemic, many women exited the workforce to provide care at home.⁷⁷ Even working women are more likely to spend time on household labor and child care compared to their male counterparts.⁷⁸ Despite this, many working mothers lack access to workplace policies such as paid sick days, paid family and medical leave, and workplace flexibility.⁷⁹ When paid labor is valued more than all other types of labor, gender inequality is perpetuated.⁸⁰ For women and caregivers to continue in our workforce, policies must recognize and account for this unpaid labor. If this pandemic has taught us anything, it's that the Texas economy depends on women.

Child and Day Care Employment in Texas, 2018–2021⁸¹



POLICY RECOMMENDATIONS:

- Federal lawmakers should structure future stimulus and child tax credit payment programs so that immigrants and families with mixed-immigration statuses who were previously excluded can be eligible.
- Texas can enact a state Earned Income Tax Credit (EITC) so families can afford basic needs. As one of nine states with no state personal income tax, Texas could do this by enacting a provision similar to Washington State's Working Families Tax Credit.⁸²
- State or federal lawmakers can raise the minimum wage in Texas so that all Texans make a living wage.
- State legislators can strengthen equal pay for equal work policies that 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.
- Additionally, private businesses and nonprofit employers can provide living wages and benefits to their employees, such as paid family medical leave and paid sick days.

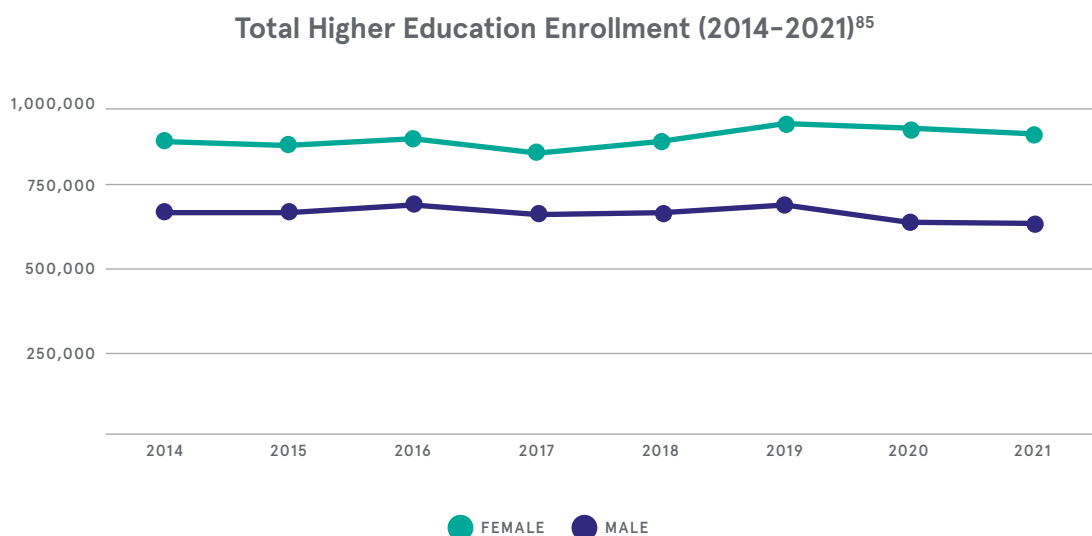


Education: A Pathway to Economic Security

Education is a primary driver of social and economic prosperity. Higher levels of education can lead to women in Texas earning more and experiencing an overall increase in their quality of life.

Higher Education and Texas Women

When it comes to post-secondary education in Texas, women are leaders. 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.⁸³ In 2021, 1.5 times as many women as men were completing public college.⁸⁴



Student Loan Forgiveness

In March 2020, the federal government paused college student loan payments, set interest rates to zero (to prevent existing debt from growing), and stopped collections on defaulted loans. Towards the end of 2021 the pause was extended through May 1, 2022.⁸⁶ While the pause has benefited many Texans, student loan debt is still a barrier to financial security. This is especially the case for women and women of color who tend to borrow more than men, borrow at higher rates and face additional challenges with repayment.⁸⁷ Women in Texas also have a

debt-to-income ratio that is 13 percentage points higher than men.⁸⁸ A loan forgiveness of at least \$30,000 can help eliminate the student debt burden for those who need it most and assist with post-pandemic economic recovery.⁸⁹ People who receive loan forgiveness would be able to pay down other debts or add to their savings for emergencies, a home, business start-up or retirement. Loan forgiveness would also significantly reduce the racial wealth gap for borrowers of color.⁹⁰

Texas' Latinas and Black women are the main contributors to women's advancement in educational attainment over men and have historically outpaced their male counterparts.⁹² Yet, Latinas and Black women, with 17 and 28 percent, respectively, having a bachelor's or higher, still lag behind other racial and ethnic groups.⁹³

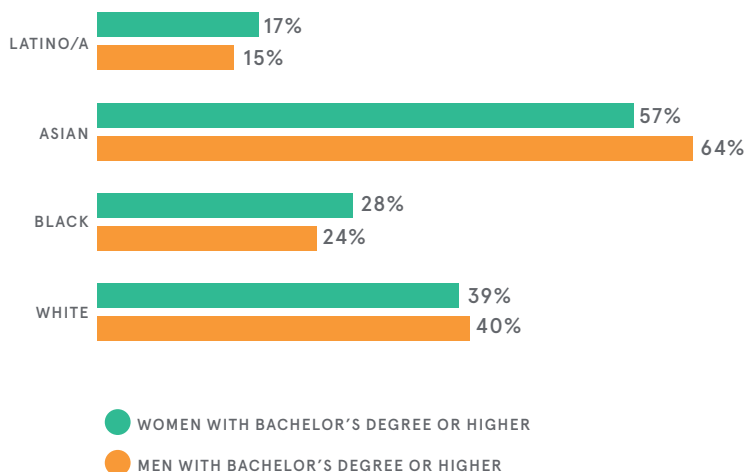
Latinas are also leading in community college enrollment. Community college has proven to be a very successful pathway for women to enroll in higher education. From 2014 to 2021, Latinas' community college enrollment increased by 17 percent, and 40 percent more Latinas also enrolled in public four-year universities.⁹⁵ Asian women in Texas experienced a similarly large enrollment increase (45 percent) in public four-year universities.⁹⁶

Across the board, higher education enrollment for men and women was increasing between 2017-2019.⁹⁷ However, COVID-19 created a sudden decrease in college enrollment that has persisted through the 2021 fall semester. College enrollment declines were seen across institution types, races and genders.⁹⁸ While Texas' college enrollment rates have yet to be restored to pre-COVID levels, women have fared better than men. Between 2018 and 2021, women across all races and ethnicities experienced a smaller decrease in college enrollment compared to their male counterparts.⁹⁹

Texas College Completion by Ethnicity (Public Universities and Community Colleges), 2021⁹¹

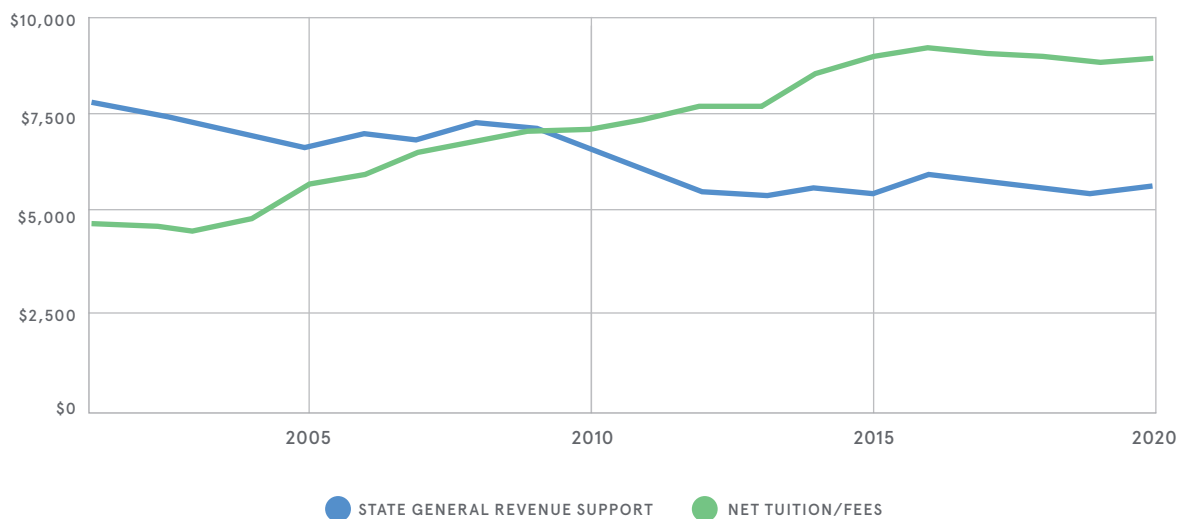
	FEMALE	MALE	RATIO FEMALE : MALE
BLACK	27,174	13,822	2.0
HISPANIC	92,330	53,336	1.7
WHITE	73,028	51,676	1.4
ASIAN	12,884	10,418	1.2
OTHER	6,668	4,991	1.3
ALL	219,465	143,189	1.5

Educational Attainment by Race and Gender, as Percent of Overall Population, 2019⁹⁴



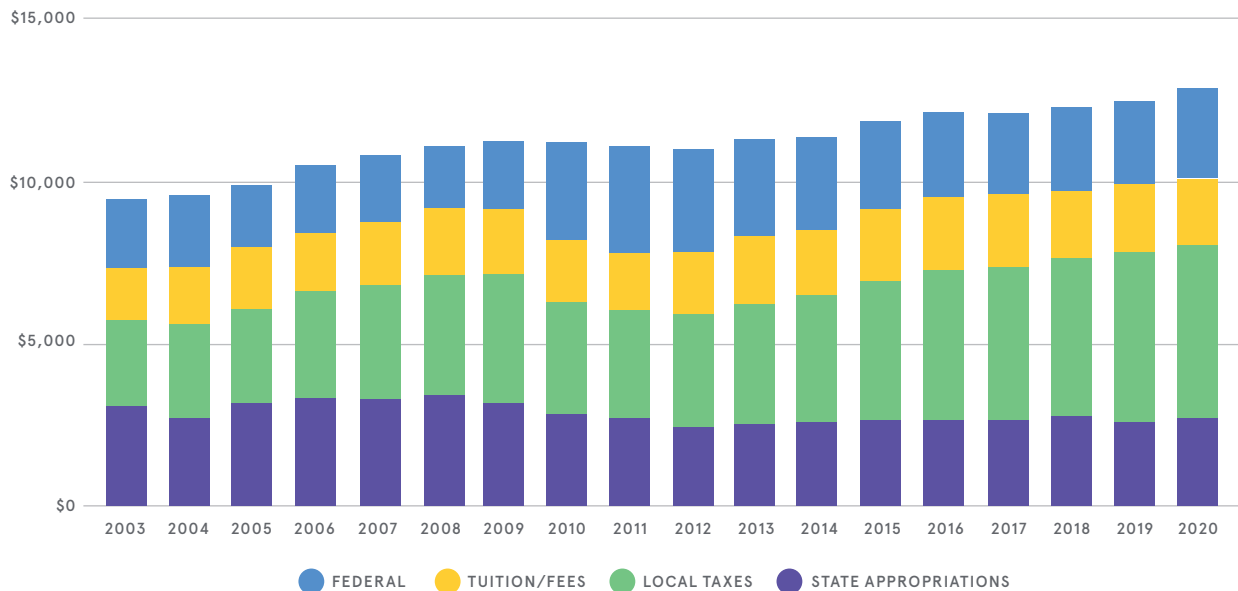
Since 2009, tuition and fees per full-time student has exceeded state general revenue support for public universities.¹⁰⁰ By 2020, this diverging difference resulted in state support of \$5,673 per state-funded student while tuition and fees averaged \$9,003 per student.¹⁰¹ Community colleges also saw decreasing state-budget support after 2009, but have mostly kept tuition and fees from rising with the help of federal aid or local property taxes.¹⁰² The Commission on Community College Finance, created by state legislators in 2021, will study and recommend changes to state aid to better support these public institutions and improve student outcomes.¹⁰³

Public University State Support vs. Net Tuition/Fees per Student¹⁰⁴



Note: Inflation adjusted with Texas CPI to 2020 \$

Major Sources of Community College Revenue, per Full-Time State-Funded Student¹⁰⁵



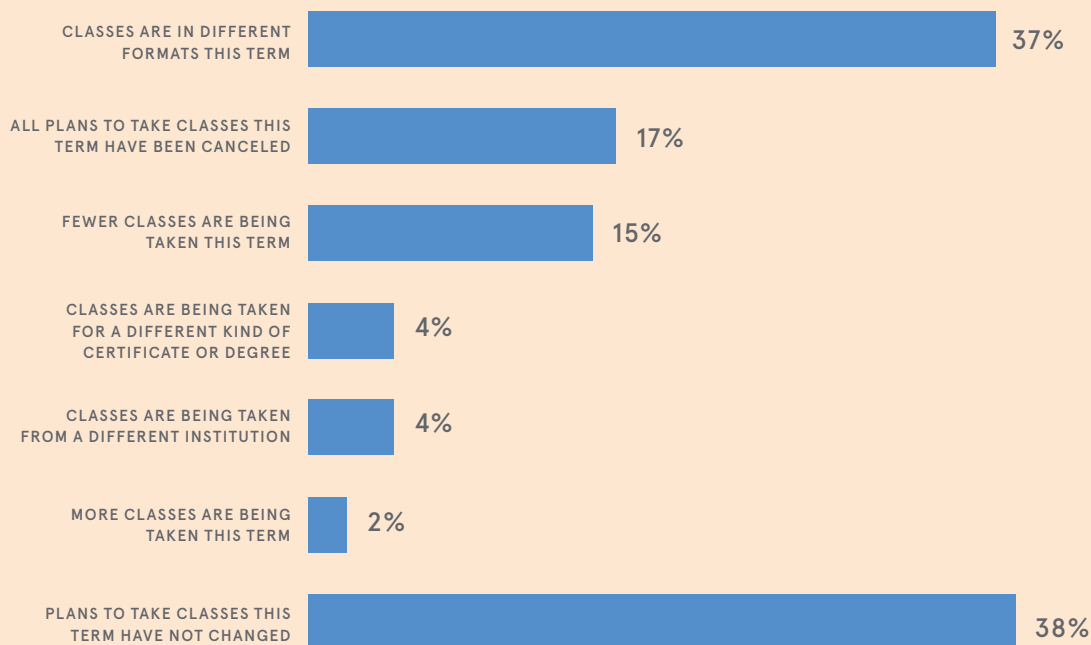
Note: Inflation adjusted with Texas CPI to 2020 \$

Impact of Pandemic on Post-Secondary Educational Plans

The pandemic affected Texas women's access to higher education. Over three in five Texas women were in households where someone's post-secondary education plans changed due to the pandemic.¹⁰⁶ Of Texans that were in these households where someone's post-secondary educational plans changed due to the pandemic, almost one in three reported the change was because they were not able to pay for educational expenses due to changes in income.¹⁰⁷

Impact of Pandemic on Post-Secondary Educational Plans¹⁰⁸

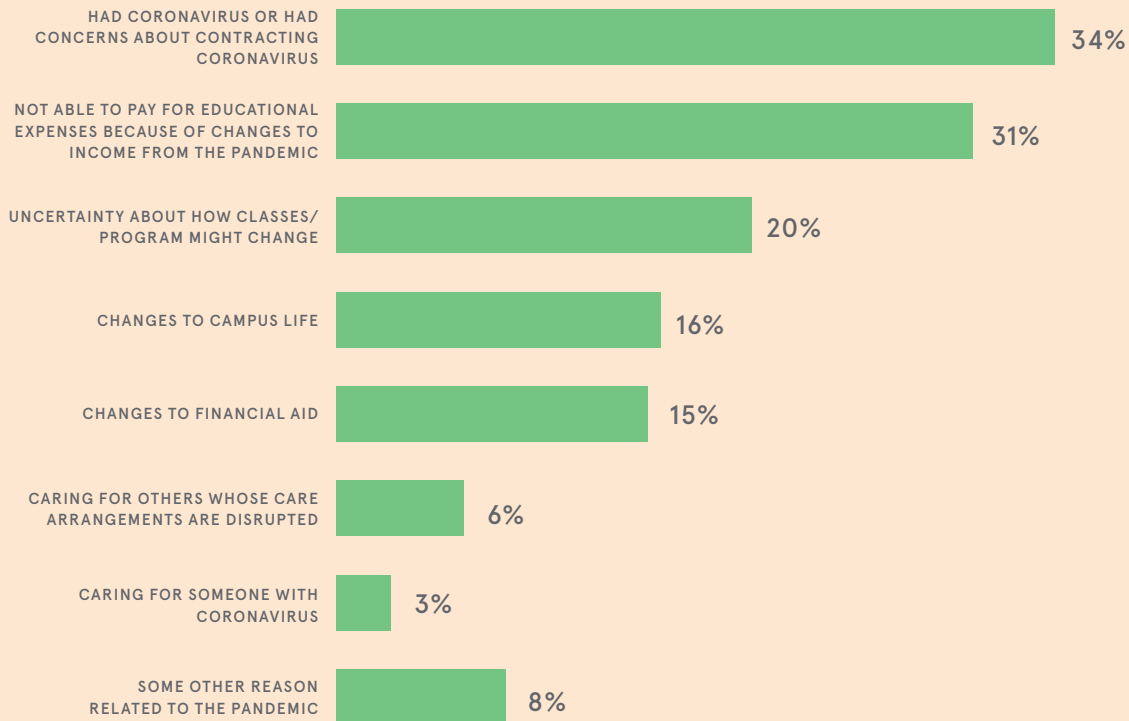
As reported by women in Texas households



Note: Totals do not sum to 100% as the question allowed for multiple categories to be marked. Figures represent women in Texas households that reported someone in the household experienced a change in post-secondary educational plans due to the pandemic in data collected July 21–October 11, 2021.

Reason for Change in Post-Secondary Educational Plans¹⁰⁹

As reported by adults in Texas households



Note: Totals do not sum to 100% as the question allowed for multiple categories to be marked. Figures represent adults in Texas households that reported the reason(s) why someone in the household experienced a change in post-secondary educational plans due to the pandemic in data collected July 21–October 11, 2021.

Texas women have been increasing their educational attainment across institution types, and women of color are key contributors to educational attainment. However, both the pandemic and student loan debt are threatening women’s enrollment, persistence and ongoing economic security.

POLICY RECOMMENDATIONS:

- State and federal lawmakers can remove the burden of student-loan debt on many Texans by expanding student loan forgiveness programs and canceling a baseline amount of debt.
- State legislators can provide additional funding for state-based financial aid programs like TEXAS Grants and College Promise—beyond what’s needed to cover rising tuition and fees—to actually increase postsecondary affordability and attainment rates for Texas families.
- State legislators can enact recommendations by the Texas Commission on Community College Finance to preserve or improve affordability and student outcomes.

Child Care: A Critical Work Support for Women

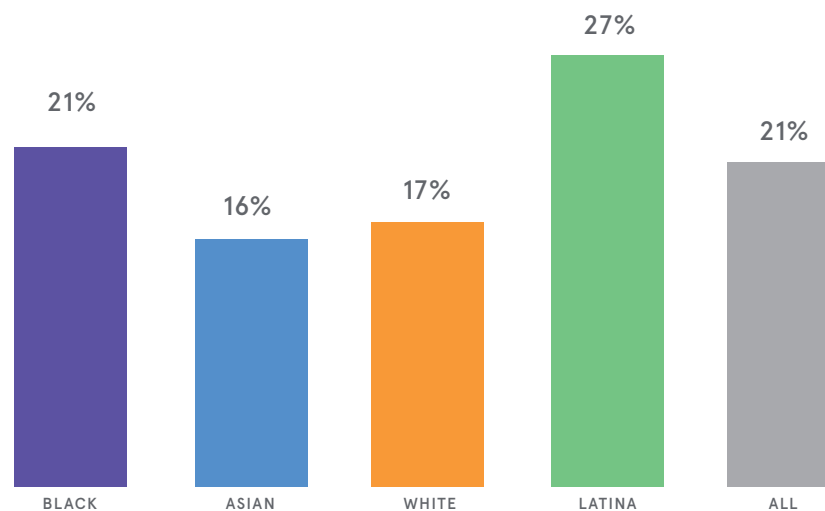
Access to child care is a Pillar of economic security for Texas women. As over half of Texas mothers work to support their families, access to affordable child care is very important.¹¹⁰

LABOR FORCE PARTICIPATION OF TEXAS PARENTS, 2019 ¹¹¹	NUMBER	PERCENTAGE
Women in the workforce (age 16+) with children	2.2 Million	70%
Children under 6 with all parents in workforce	1.4 Million	63%
Children ages 6–12 with all parents in workforce	1.9 Million	64%

Child Care Expenses

The cost of child care continues to rise. Child care costs vary based on the age of the child, the type of child care provider, and whether the care is full-day or half-day. The average cost for year-round, full-time licensed or registered care increased by 16 percent from 2018 to 2021 across all age groups.¹¹² This means that child care takes up an increasingly large portion of most women's earnings, leaving less money for other necessary expenses. For a Texas woman making the median income of \$41,687, year-round full-time infant care takes up 21 percent of their earnings.¹¹³

Year-Round Full-Time Infant Care as a Percent of the Median Income for Women in Texas, 2020¹¹⁴



Note: Calculations based on median earnings for full-time year-round workers (age 16+) in 2020 and the median cost of year-round, full-time infant care in 2020.

Availability of Child Care

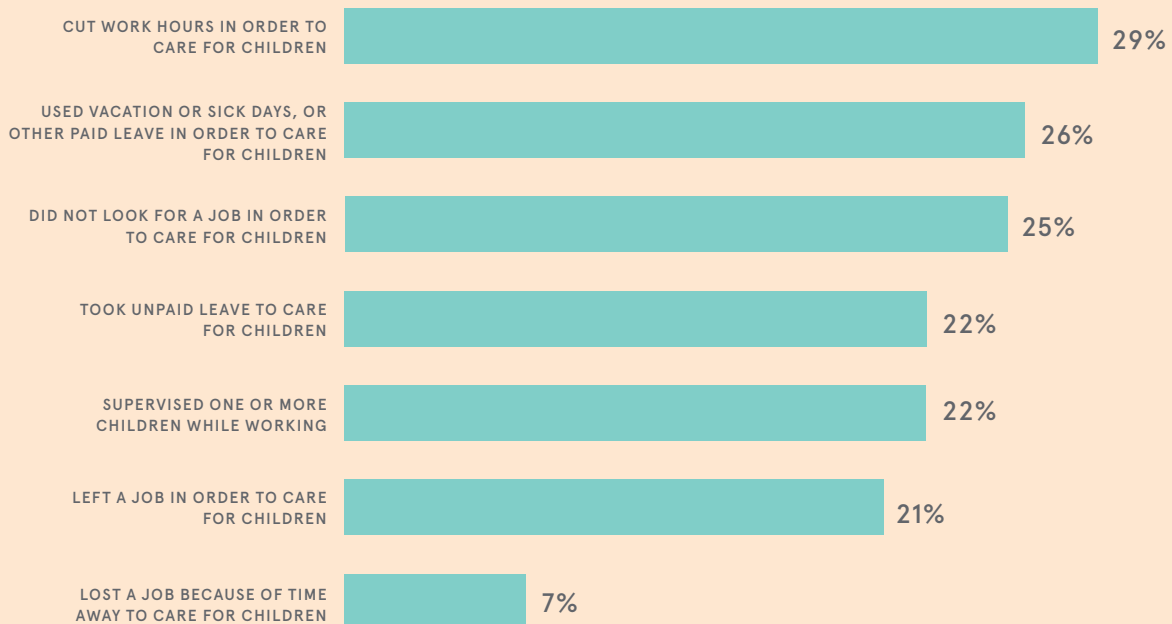
Accessible and affordable child care is crucial for working mothers so they can support their families. However, the pandemic led to a decrease in child care availability in 2020, and child care services are still trying to get back to normal.¹¹⁵

The Pandemic Impacted Child Care Arrangements

From July to October of 2021, about a third of Texas women were in households where children under the age of five were unable to attend day care or another child care arrangement because of child care being closed, unavailable, unaffordable or due to safety concerns.¹¹⁶ Of Texas women in these households, over one in five reported that an adult in the household took unpaid leave to care for children.¹¹⁷

Child Care Arrangements for Children That Did Not Attend Daycare/Childcare¹¹⁸

Percent of households where an adult in the household:



Note: Totals do not sum to 100% as the question allowed for multiple categories to be marked. Figures represent women in Texas households that reported there being children in the household unable to attend daycare or another childcare arrangement as a result of child care being closed, unavailable, unaffordable, or because of safety concerns in the last four weeks in data collected July 21–October 11, 2021.



Women in Texas deserve to be able to pursue their career and educational goals without having to worry about the costs of child care. Texas needs working mothers in the workforce for a vibrant economy, and the current business and policy model for providing child care is not working for anyone, not working mothers, not child care providers and not employers facing staffing shortages.

POLICY RECOMMENDATIONS:

- Congress can permanently expand the Child Tax Credit and help reduce the burden of child care costs on families. An estimated 6.6 million children in Texas would benefit from a Child Tax Credit expansion, and almost half a million would be lifted out of poverty.¹¹⁹
- State legislators can build on existing pre-K programs with quality community providers and provide additional funding to support full-day programs for students who qualify.
- School districts can take advantage of existing funds to support full-day pre-K programs, and the State can continue working to close the gaps. In 2019 state legislators 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 establish 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 family child care homes, helps connect children to after-school programs and advocates for working women.

Health Insurance: A Financial Shield for Women

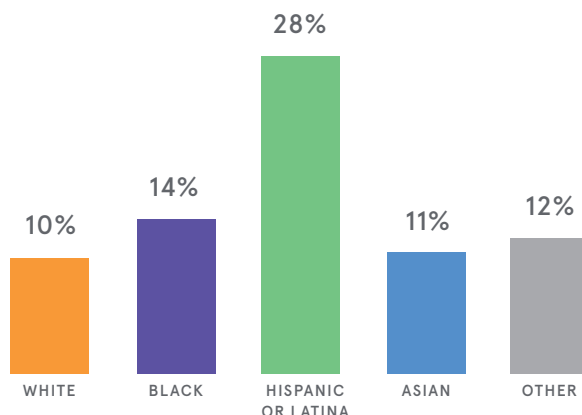
Health insurance is a crucial Pillar of a woman's economic security. Without health insurance, just one accident can significantly harm a woman's financial situation.

The Uninsured Women of Texas

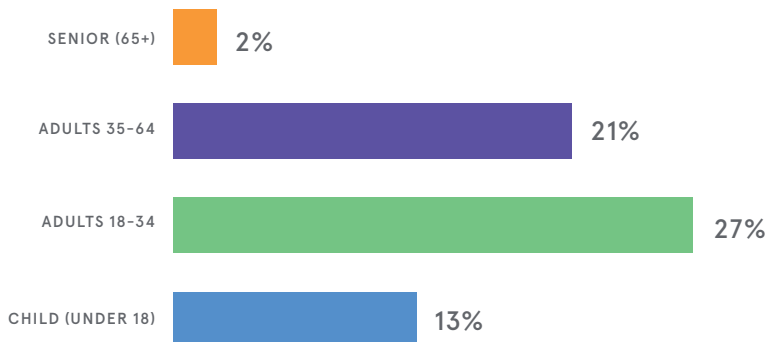
In Texas, over one in five working age women are uninsured—twice the U.S. uninsured rate of women in this age group.¹²⁰ In total, over 2.5 million women in Texas were uninsured before the pandemic.¹²¹ Texas ranks last in the country for women's health insurance coverage.¹²²



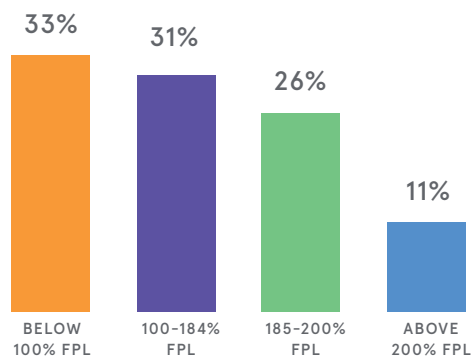
Texas Women's Uninsured Rates by Race and Ethnicity, 2019¹²³



Texas Women's Uninsured Rates by Age, 2019¹²⁴



Texas Uninsured Rates for Women Working Full Time by Income Level, 2019 (Federal Poverty Level)¹²⁵





Texas Needs Medicaid Expansion

Of the Texas women who have health insurance, most have job-based coverage.¹²⁶ However, Marketplace health insurance enrollment has increased, with over 1.8 million Texans signed up for Marketplace coverage for 2022¹²⁷ (a 42 percent increase from the last open enrollment period.¹²⁸) While the Affordable Care Act makes Medicaid coverage for low-income Americans possible, the Texas state legislature has yet to pass Medicaid expansion. As a result, Texas has 406,000 uninsured women below the poverty line who lack affordable coverage options and are below the income level to access ACA health insurance subsidies, many of whom are women of color.¹²⁹ These women could have Medicaid coverage if the state were to act.

Texas Medicaid rules strictly limit which adults can get health coverage, and few qualify. Texas Medicaid has the most restrictive coverage of parents in the United States. For example, a single mother of two children would need to make \$230 a month or less, and a single mother of three would need to make \$277 a month or less to be eligible.¹³⁰

In the face of many state legislators' resistance to Medicaid expansion, Texas health care advocates put in tireless work to achieve a win: the passage of House Bill 133 in 2021. HB 133 extended postpartum Medicaid coverage for new mothers from two months to six months.¹³¹ However, advocates caution that six months of postpartum coverage is still not enough. The Texas Department of State Health Services determined that almost one in three pregnancy-related deaths occurred 43 days to a year after the end of pregnancy.¹³² Furthermore, due to systemic racism Black women are more likely to experience pregnancy-related complications and to die compared to women of other racial groups.¹³³

Overall, the Texas Department of State Health Services found that 89 percent of pregnancy-related deaths were preventable.¹³⁴ Since most pregnancy-related deaths happen after childbirth, greater focus must be placed on postpartum care. Advocates are also concerned that the Texas Medicaid system will not automatically enroll eligible postpartum women into Healthy Texas Women after the federal COVID-19 public health emergency ends sometime in 2022. Failure to provide a smooth transition could lead to even greater losses of health care coverage and reduced access to health care.

Another integral piece of women's health, and economic security, is access to contraception. According to Child Poverty Action Lab in Dallas, less than half of women of reproductive age receive contraceptives or family planning services, even if they see a healthcare provider annually.¹³⁵ The most effective types of contraception can cost \$1,300, an unaffordable expense for women without health insurance.¹³⁶ Access to health insurance and expanded Medicaid coverage, along with innovative programs like CPAL's Trust Her Initiative, make family planning accessible to women in a manner that meets their needs across the lifespan. The economic impacts are also clear in that access to contraception has helped to increase women's earning power and decrease the gender gap in pay. Women aged 18 to 21 who have access to birth control earn 5% more per hour and 11% more per year by the time they're 40.¹³⁷ That's an extra \$2,200 annually.¹³⁸

With the pandemic creating unprecedented job loss and forcing many women out of the workforce, it is now more important than ever that Texas leaders invest in a better health care framework for all.



How Have Texas Women Felt During the Pandemic?

- 66 percent felt nervous, anxious or on edge.¹³⁹
- 60 percent were not able to stop or control their worrying.¹⁴⁰
- 56 percent had little interest or pleasure in doing things.¹⁴¹
- 55 percent felt down, depressed or hopeless.¹⁴²

What Mental Health Services Did Texas Women Seek Out?

- One out of ten received counseling or therapy from a mental health professional such as a psychiatrist, psychologist, psychiatric nurse or clinical social worker.¹⁴³
- 16 percent reported needing counseling or therapy from a mental health professional but did not get it.¹⁴⁴
- One in four took prescription medication to help with any emotions or with concentration, behavior or mental health.¹⁴⁵

The pandemic has been traumatizing for women across the state. Mental health services must be made accessible to Texas women so they are able to pursue their interests and career goals, take care of their families and practice self-care.

POLICY RECOMMENDATIONS:

- State legislators can create a health insurance option that closes the “Coverage Gap” for low-income adult women and helps Texas access billions in federal aid.
- State legislators can adopt policies that improve maternal and child health, such as postpartum coverage for one year rather than six months, and increase access to behavioral and mental health services.
- Texas can reinstate auto-enrollment from Medicaid for Pregnant Women to Healthy Texas Women and take additional steps to help eligible postpartum mothers maintain coverage.
- Government and philanthropy can support funding for seamless access to all contraceptive methods for all women, including long-acting forms, like Child Poverty Action Lab’s Trust Her Initiative in Dallas.
- 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.
- Private sector employers can also 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

Housing is the largest expense for most women in Texas.¹⁴⁶ Housing costs are considered to be too high when a household spends 30 percent or more of their income on housing. Such families are considered “housing cost-burdened.” When families spend over a third of their income on housing, that leaves less money for health care, transportation, groceries and other necessary expenses. Beyond affordability, the pandemic has intersected with and worsened housing-related problems such as family violence, and has renewed awareness of the importance of internet access.

	TEXAS HOMEOWNERS	TEXAS RENTERS
Housing Cost Burdened Spending >30% of income on housing	20% 1.2 million households	45% 1.7 million households
Severely Housing Cost Burdened Spending >50% of income on housing	8% Over 479,000 households	21% Over 792,000 households

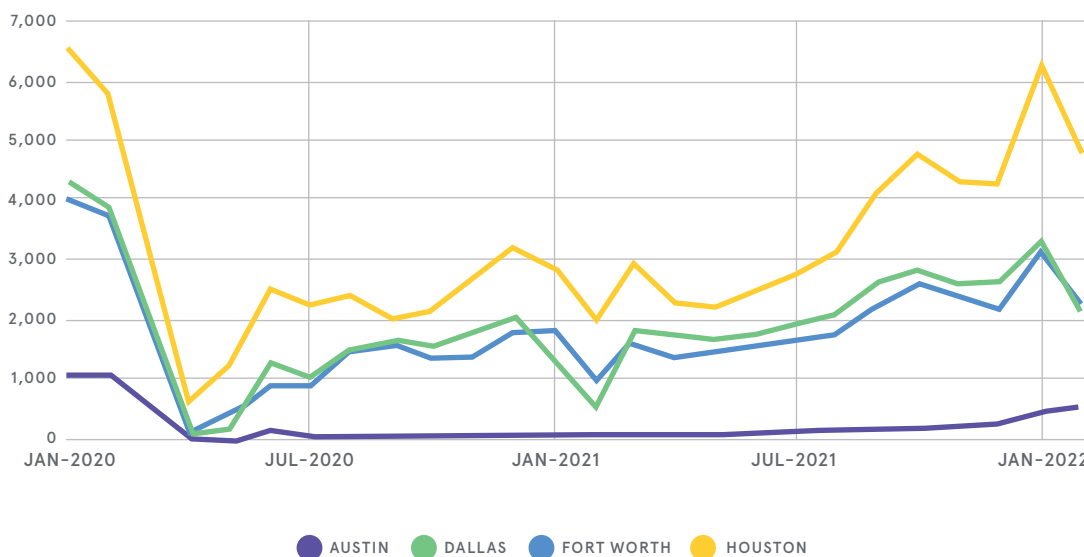
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Texas Women and Evictions

Despite a federal eviction moratorium intended to protect renters after the pandemic started, many Texans have been evicted due to a lack of enforcement.¹⁴⁸ Now that the federal moratorium has ended, evictions in Dallas, Fort Worth and Houston have increased to almost pre-pandemic levels.¹⁴⁹ Travis County has been significantly lower than other major Texas counties, but its local eviction preventions expired on March 1, 2022, so this may be changing.¹⁵⁰

FILINGS BY CITY FROM MARCH 15, 2020 TO MARCH 19, 2022 ¹⁵¹	
AUSTIN	4,312
DALLAS	44,082
FORT WORTH	40,681
HOUSTON	76,200

Monthly Eviction Filings for Select Texas Cities¹⁵²



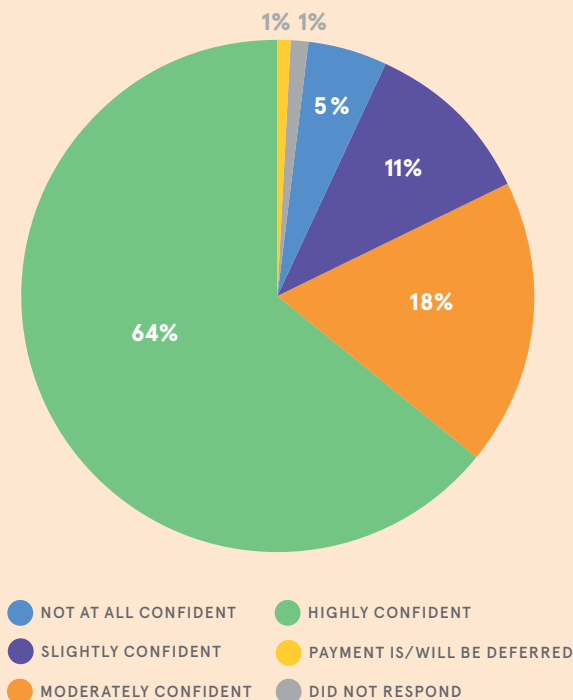
Foreclosures and Evictions During a Pandemic

Between July and October of 2021, 59 percent of Texas women in owner-occupied housing units reported that their household was still paying off a mortgage or loans, and 13 percent of those with mortgages or loans reported being behind on payments.¹⁵³ About 16 percent of Texas women in owner-occupied housing with mortgages lacked confidence in their household's ability to make next month's payment.¹⁵⁴ Additionally, 16 percent of Texas women in households behind on mortgage payments reported during that same time period that it was 'somewhat likely' they would have to leave in the next two months due to foreclosure, and 1 percent said it was 'very likely'.¹⁵⁵

Also in that timeframe, 19 percent of Texas women in renter-occupied housing reported their household being behind on rent, and 37 percent reported that they lacked confidence in their household's ability to pay next month's rent.¹⁵⁶ Texas women who rent are more likely to face housing instability than women in owner-occupied housing.¹⁵⁷ Between July and October of 2021, 43 percent of women in households behind on rent reported that it was 'somewhat likely' they would have to move due to being evicted in the next two months, and 20 percent said this was 'very likely'.¹⁵⁸

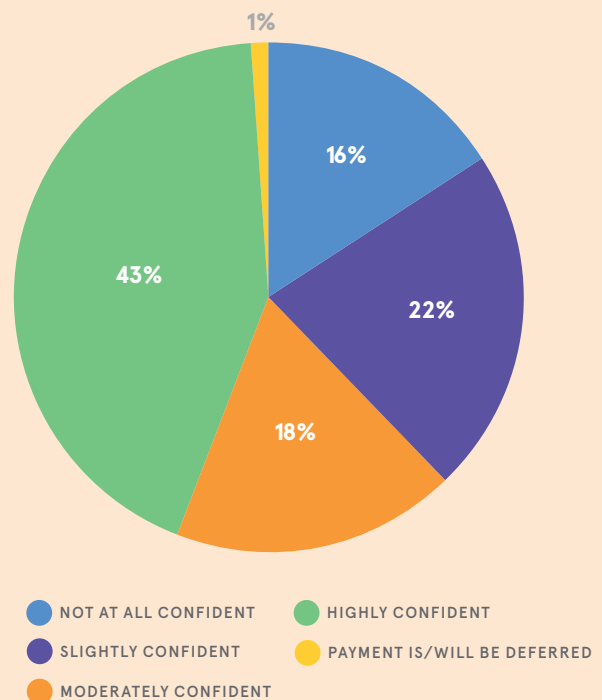
Confidence in Ability to Make Next Month's Mortgage Payment¹⁵⁹

As reported by women in Texas households



Confidence in Ability to Make Next Month's Rent¹⁶⁰

As reported by women in Texas households



Note: Figures represent women in Texas households that reported their level of confidence in the household's ability to make next month's mortgage or rent payment in data collected July 21–October 11, 2021.

Housing & Family Violence Survivors

In 2020, 184 Texas women, over half of them women of color, were killed by their intimate partners.¹⁶¹ This was a 22 percent increase over 2019 and was the highest number of intimate partner murders in the past decade.¹⁶² Moreover, 10 percent more incidents involving family violence were reported to law enforcement in Texas in 2020 compared to the previous year.¹⁶³

The Violence Against Women Act provides some protections to domestic violence survivors in federally assisted housing, but not all tenants are aware of their rights.¹⁶⁴ Texas has a lack of accessible housing for survivors, with nearly half of all adult victims of family violence denied housing in 2020 due to a lack of space.¹⁶⁵ Overall, 90 percent of survivors who access family violence services in Texas will experience homelessness at least once, and almost half will experience homelessness two or more times.¹⁶⁶

Working and Learning from Home

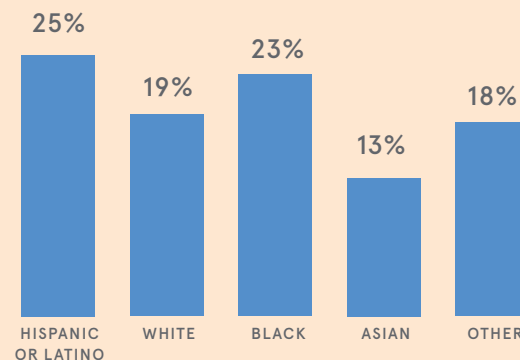
Access to computers and internet has been essential to many Texans during the pandemic as businesses and schools have resorted to remote working and learning. Nationally, 90 percent of adults reported that the internet has been an essential or important part of their life during the pandemic.¹⁶⁷ However, the pandemic has highlighted that not all Texans have ready access to internet and digital devices.

Computer and Internet Availability for Children in School

About one in five Texas women in households with children in school reported that computers, digital devices or internet are not always available for their children to use for educational purposes.¹⁶⁸ Furthermore, Texas households with incomes below \$75,000 are more likely to lack access to computers or the internet for educational purposes.¹⁶⁹

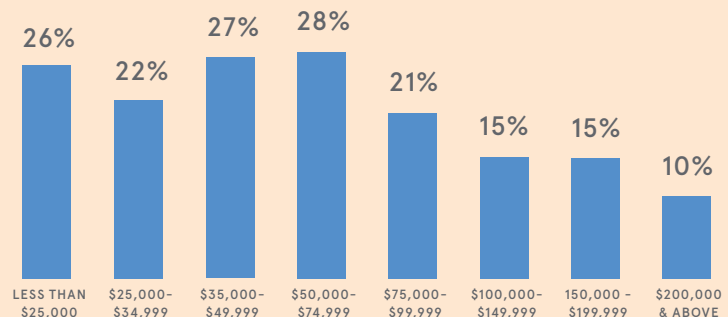
Households With Children in School That Don't Always Have a Computer Available for Educational Purposes¹⁷⁰

By race of reporting adult



Households With Children in School That Don't Always Have a Computer Available for Educational Purposes¹⁷¹

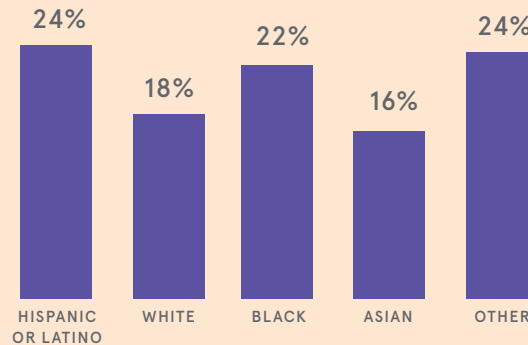
By household income



Note: Figures represent adults in Texas households with children in school that reported not always having access to a computer or digital device for educational purposes in data collected April 14-July 5, 2021.

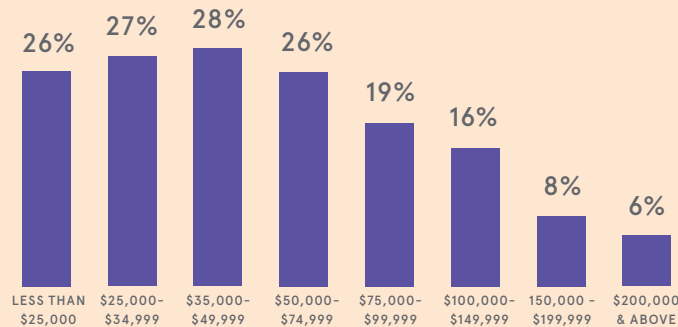
Households With Children in School That Don't Always Have Internet Available for Educational Purposes¹⁷²

By race of reporting adult



Households With Children in School That Don't Always Have Internet Available for Educational Purposes¹⁷³

By household income



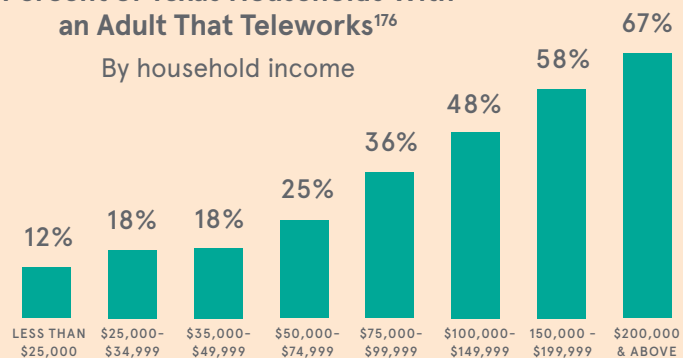
Note: Figures represent adults in Texas households with children in school that reported not always having internet access for educational purposes in data collected April 14-July 5, 2021

Teleworking

Over one in four Texas women are in households where someone teleworks, most due to the pandemic.¹⁷⁴ However, Latino, Black and multiracial Texans, as well as low-income working Texans, are less likely to be in households where someone teleworks compared to white and Asian Texans, who on average earn more.¹⁷⁵

Percent of Texas Households With an Adult That Teleworks¹⁷⁶

By household income



Note: Figures represent adults in Texas households that reported an adult in the household teleworked in the past seven days in data collected April 14-July 5, 2021.



POLICY RECOMMENDATIONS:

- The State of Texas and philanthropy can invest in legal mediation services for women and families facing eviction and to help families file for property tax relief, problems that disproportionately affect women of color.
- The State of Texas should remove barriers to tenant protection by supporting the Texas Tenant Protection Act introduced by Texas Housers during the 87th Legislative Session. 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. The Texas Tenant Protection Act would positively impact the livelihoods of Texas women who bear more housing burden and are more likely to be renters.
- Public Housing Authorities and other community housing partners can prioritize funding of transitional housing for survivors of family violence, as some communities like Travis County have already done.

Policy Recommendations Overview



State policymakers and leaders can take action to make Texas a better state for women through positive policymaking. The economic Pillars of education, child care, health insurance and housing are the foundation for policies that will strengthen communities and lead to a brighter future. There is no one-size-fits-all policy for Texas women. Policies must recognize the intersection of race, ethnicity, gender identity and gender expression, sexual orientation, citizenship status, ability and educational attainment to best serve Texas women and the Texas economy overall.

PAY

- Federal lawmakers should structure future stimulus and child tax credit payment programs so that immigrants and families with mixed-immigration statuses who were previously excluded can be eligible.
- Texas can enact a state Earned Income Tax Credit (EITC) so families can afford basic needs. As one of nine states with no state personal income tax, Texas could do this by enacting a provision similar to Washington State's Working Families Tax Credit.¹⁷⁷
- State or federal lawmakers can raise the minimum wage in Texas so that all Texans make a living wage.
- State legislators can strengthen equal pay for equal work policies that reduce the income wage gap, especially for women of color.
- The State of Texas can establish a paid family and medical leave program that supports workers during pregnancy, adoption or extended periods of medical care.

- Additionally, private businesses and nonprofit employers can provide living wages and benefits to their workers, such as paid family medical leave and paid sick days.

EDUCATION

- State and federal lawmakers can remove the burden of student-loan debt on many Texans by expanding student loan forgiveness programs and canceling a baseline amount of debt.
- State legislators can provide additional funding for state-based financial aid programs like TEXAS Grants and College Promise—beyond what's needed to cover rising tuition and fees—to actually increase postsecondary affordability and attainment rates for Texas families.
- State legislators can enact recommendations by the Texas Commission on Community College Finance to preserve or improve affordability and student outcomes.

CHILD CARE

- Congress can permanently expand the Child Tax Credit and help reduce the burden of child care costs on families. An estimated 6.6 million children in Texas would benefit from a Child Tax Credit expansion, and almost half a million would be lifted out of poverty.¹⁷⁸
- State legislators can build on existing pre-K programs with quality community providers and provide additional funding to support full-day programs for students who qualify.
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HEALTH INSURANCE

- State legislators can create a health insurance option that closes the "Coverage Gap" for low-income adult women and helps Texas access billions in federal aid.
- State legislators can adopt policies that improve maternal and child health, such as postpartum coverage for one year rather than six months, and increase access to behavioral and mental health services.

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- Private sector employers can also enact policies to provide paid sick days. For women, the inability to earn paid sick days can have particularly devastating consequences.

HOUSING

- The State of Texas and philanthropy can invest in legal mediation services for women and families facing eviction and to help families file for property tax relief, problems that disproportionately affect women of color.
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- Public Housing Authorities and other community housing partners can prioritize funding of transitional housing for survivors of family violence, as some communities like Travis County have already done.

Conclusion



Despite an ongoing pandemic, Texas women have continued to work hard and have remained driven. Their success is critical to the state's economic prosperity, yet they disproportionately encounter challenges that hinder their economic success.

Texas women still face economic barriers such as pay inequity, college loan debt, access to affordable child care, lack of health insurance and housing cost burdens. Women of color and single mothers

are disproportionately impacted by these economic hurdles due to systemic barriers.

Texas needs policies that will make the state a more equitable place for all Texans. Investing in the Pillars of economic security—education, child care, health insurance and housing—helps Texas women and families become more financially secure. And when Texas women are able to thrive and be successful, all Texans benefit. We can build a better Texas.

**Check out the
report website at
txwfecoissues.org.**

Endnotes

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About



This study was produced by Texas Women's Foundation.

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.

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This report was authored by Kaitlan Wong, Research Analyst, and Kimberly Clarida, Research and Data intern, of Every Texan with support from interim Research and Data Director Eva DeLuna Castro. Since its founding in 1985, Every Texan (formerly the Center for Public Policy Priorities) 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.



Economic Issues for Women in Texas 2022



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