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Texas Women's Foundation Releases Economic Issues for Women in Texas 2020 Report

DALLAS, June 16, 2020 – Women are half the population in Texas and hold a significant stake in the Texas workforce, including 63 percent of mothers working. Yet Texas women continue to lag and face challenges when it comes to key indicators of economic security, including income, health insurance, college loan debt and housing stability.

These are the findings of Texas Women's Foundation's *Economic Issues for Women in Texas 2020* report, which highlights the four critical building blocks for a woman and her family to achieve economic security: education, child care, health insurance and housing. The report examines the economic status of Texas women through a lens of gender, race and ethnicity, and identifies opportunities for change and policy recommendations.

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

"*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," explained Roslyn Dawson Thompson, president and CEO of Texas Women's Foundation. "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 hope the research creates a shared understanding and motivates a shared commitment to drive solutions that support women and their families, and a build a stronger Texas for us all."

Dena L. Jackson, COO of Texas Women’s Foundation added, “While this data is from before COVID-19 changed all of our lives in so many ways, the building blocks are in the headlines every day as stumbling blocks for women, families and our economy seeking to recover.”

TEXAS WOMEN

The population of Texas, which includes 14 million women and girls, has grown 19 percent in the last decade. Women of color are the majority of Texas women.

A typical Texas woman is:

- a Millennial (age 36)
- a woman of color
- living in a city
- earning \$35,000/year or less
- working to support her family

Other findings:

- From 2008 to 2018, the largest population increase was Hispanic women and girls, up 1.3 million, or 31 percent.
- The largest percentage increase was Asian women, at 75 percent.
- For Blacks and African-Americans, the growth was 27 percent.

Women are the face of poverty in Texas:

That means nearly one in six Texas women and girls lack sufficient financial resources to care for themselves and their families, resulting in over 2.3 million women in Texas earning less than the poverty threshold.

The majority of the state’s most vulnerable are Hispanic and Black 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. Single-mother-led households are almost two times more likely to experience poverty than single-father-led households.

The impact of the gender wage gap is significant:

Almost 60 percent of Texas women are breadwinners or co-breadwinners for their households—but in Texas, the gender wage gap has not budged over the past decade. For every hour that Texas women work, they earn \$2.83 less than their male counterpart, based on median hourly wages—with even larger gaps for Black and Hispanic women. Among full-time workers in Texas, women earn \$10,136 less per year than men on average.

EDUCATION: A PATHWAY TO ECONOMIC SECURITY

Texas women are highly educated, but underpaid:

Overall, Texas women are well-educated, with 1.4 times as many women as men completing public college in 2018. Yet Texas women still earn less than men in every single occupation.

Women are at the center of the student debt crisis:

Women hold nearly two-thirds of the outstanding student debt in the United States—about \$929 billion. The state has been slowly reducing public investment in Texas colleges and universities since 2000, prioritizing awarding aid to full-time students attending four year universities and leaving little left for part-time students and those attending two-year programs.

Educational achievement is increasing most among Hispanic women:

Although historically facing many obstacles resulting in lower college enrollment and completion, Hispanic women are closing the gap and are now the fastest growing group among women enrolling in and completing Texas public college educations.

CHILD CARE: A CRITICAL WORK SUPPORT FOR WOMEN

About 2.5 million working women in Texas have children, and access to child care is a critical work support Texas women need.

Child care is as expensive as college:

Full-time infant care in Texas is almost as expensive as college—more than \$8,000 per year in 2019. 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.

After-school programs are scarce and costly:

When after-school programs are not available, working parents must make difficult choices. Only 15 percent of school age kids participate in after-school programs, due to lack of availability and cost. Nearly half of working women across Texas lack access to appropriate child care in the community where they live or work.

Subsidies and child care deserts are realities:

Over a million Texas children could qualify for subsidized child care through the Texas Workforce Commission, but fewer than 10 percent of eligible children receive it due to lack of funds and lack of child care providers who accept subsidies. Lastly, 48 percent of Texans live in a child care “desert” including 55 percent of Hispanic families and 63 percent of rural families.

HEALTH INSURANCE: A FINANCIAL SHIELD FOR WOMEN

Texas women are uninsured:

Texas women are twice as likely to be uninsured compared with other women across the country. That means over 1.9 million adult Texas women live without the financial shield of health insurance coverage.

Women of color have the least coverage:

Women of color are the least likely to have health insurance, with over 1 in 4 Hispanic women uninsured, as compared to 1 in 10 White women.

Texas women are negatively impacted by health policy:

Today, Texas is one of 14 states that has chosen not to expand Medicaid coverage. As a result, 200,000 more Texas women became uninsured (a one percent increase in the uninsured rate) in the two years following 2016 challenges to Affordable Care Act funding.

Too many Texas women fall into the “coverage gap:”

One of every five uninsured Texas women making less than the Federal Poverty Level falls in the Medicaid coverage gap—more than 400,000 women—a direct result of Texas choosing not to expand Medicaid.

HOUSING: THE ANCHOR FOR ECONOMIC SECURITY:

Texas women carry a heavy housing burden:

More than 30 percent of families led by women are burdened by the cost of housing in Texas, meaning they spend 30 percent or more of their income on housing. In Texas, almost one in five single women and single mothers experience severe housing burden—spending more than 50 percent of income on housing.

Black women face the highest housing burden:

Over 40 percent of families led by Black women spend more than a third of their income on housing.

Housing challenges are acute for survivors of domestic violence:

About 90 percent of survivors who seek family violence services will experience homelessness as a result of fleeing an abusive relationship at least once. Almost half will be homeless two or more times.

Women are disproportionately affected by eviction and homelessness:

In Texas, the eviction rate is 2.17 percent, which means there are 206 evictions every day. Fort Worth and Corpus Christi have eviction rates that are double the state average.

POLICY RECOMMENDATIONS

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

Equal Pay: Working women deserve equal pay.

Education: Expand TEXAS (Toward EXcellence, Access and Success) grant and Promise programs to make college more affordable.

Child Care: Fund full-day pre-K with community partners; expand or create family-friendly leave and work policies.

Health Insurance: Expand Medicaid, especially for new mothers; include earned paid sick time as part of job; support family leave policies.

Housing: Prioritize transitional housing for domestic violence survivors; improve tenant protections and provide legal aid funding.

To access the full report, visit www.txwfecoissues.org.

About Texas Women’s Foundation:

Texas Women’s Foundation is Transforming Texas for Women and Girls, empowering them to build stronger, more equitable communities. Since 1985, the Foundation has been a trusted leader in advancing social and economic change for women and girls in Texas. One of the world’s largest women’s foundations, the Foundation raises funding from a broad base of donors, including individuals, foundations and corporations. These resources support more than \$6.3 million in annual investments that advance economic security and leadership for Texas women and girls. The Foundation’s statewide research on issues affecting women and girls provides decision-makers and lawmakers with critical data to inform policies, practices and programs in the state. Its advocacy, grantmaking and innovative programs support solutions that help Texas women and girls thrive. In addition, Texas Women’s Foundation is an acknowledged leader and advocate in the gender lens investing movement and has deployed 100 percent of its assets – endowments, operating investments and donor-advised funds – in a gendered impact portfolio that yields strong financial returns and social benefits to women and girls. For more information, visit www.txwf.org, [Facebook](#), [Twitter](#), [LinkedIn](#) or [Instagram](#) or [donate now](#)

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