

ECONOMIC ISSUES FOR WOMEN IN TEXAS

2014



TEXAS WOMEN'S
FOUNDATION

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Introduction

Texas Women's Foundation is proud to present our first comprehensive study of the economics of being female in our state: *Economic Issues for Women in Texas*. Texas Women's Foundation, established in 2013 as the research and advocacy arm of Dallas Women's Foundation, continues our long-standing focus on the issues that impact women statewide, which included our biennial studies of the Texas state budget through a gender lens. Through this new study, conducted by the Center for Public Policy Priorities, we provide a sharply defined look at the policies and practices at the state level, and at the community level in nine metro areas across Texas, that affect a woman's ability to be economically stable and secure.

Economic Issues for Women in Texas examines the building blocks of economic security in our state—those that impact a family budget—and then drills down to highlight the differences and commonalities across nine Texas metro areas: Amarillo, Austin, Dallas, El Paso, Fort Worth, Houston, McAllen, San Antonio and Tyler.

We believe Texas stands at a turning point. Texas' prevailing economic narrative has been that if you get a job, everything will be fine. And, good jobs are available to all who want them. Fortunately, what local communities have begun to realize is that *a job is necessary but not sufficient to move people out of poverty* for either the long-term or short-term. There must be a proactive approach to combating poverty and building economic security.

This report identifies the issues, as well as the key building blocks and proactive approaches, that are especially important for Texas families headed by women. In Texas, 30 percent of all households are female-headed, yet they represent 53 percent of households living in poverty.

Through this report, we can establish a common understanding of the issues and their impact, gain a common language for expressing the challenges and opportunities that Texas women face, and share this information and a plan of action with community leaders, elected and appointed officials, nonprofit organizations, donors and partners in each metro area and across the state. We believe that by defining what women and their families need to move from surviving to thriving, we can collectively identify and magnify areas for innovation and investment.

It is widely acknowledged that when you invest in a woman, there is a powerful ripple effect that benefits her family and community. Strengthening the economic security of women and girls is a critical mandate for our state and its future. **We hope that this report and the actions it inspires will drive positive social and economic change for women and their families, and unleash the power of the ripple effect across the great state of Texas.**



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

Executive Summary

This report explains the essential elements needed for Texas women to achieve and maintain economic security. Produced by Texas Women’s Foundation, the report identifies the issues affecting women’s economic security and the opportunities to target resources to drive positive change.

We know that an investment in a woman creates a ripple effect that benefits her family, her community and her world. That is why focusing on the economic security of women and girls is critical not only for women, but for all of Texas. As more women join the workforce and contribute a larger share of families’ incomes, women’s economic security matters more. However, if you are a woman in Texas, you are more likely to live in poverty than a man. Strengthening the following building blocks provide the path and protection so Texas women can achieve and sustain economic security.

The Building Blocks of Economic Security

Education is the 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 high school diploma earn 44 percent more than women with less than a high school diploma. Over the past 40 years, women have made significant gains and now out-perform men on many measures of educational achievement, such as high school graduation and college enrollment rates. For all the progress that women have made, more can be done to support women on their educational pathway: 59 percent of women who enrolled in postsecondary education did not complete their credential six years later.

Access to child care is a critical work support Texas women need. For women with young children, reliable and affordable child care determines their ability to work and/or go to school. But women face difficult trade-offs between what they can earn from working and what they must pay for child care. In many cases, the lack of affordable child care can force women who want or need to work to remain outside of the job market. Programs do exist to support the child care needs of working, low-income mothers, but they are often limited by funding and fail to reach many Texas women.

Health insurance is a financial shield that many working-age women do not have. In Texas, one in four females lacks health insurance. These women and girls are no less likely to need health care than insured women, but for uninsured women, illness or an accident poses a serious threat to their economic security. Insurance coverage differs by age: 98 percent of women older than 65 are insured (due in most part to Medicare), but 24 percent of women between 18 and 64 lack health insurance.

Stable housing is a foundation of economic security. For most women, housing represents the single largest cost in their budgets. And when women have access to affordable housing, they have more resources for investments in education, child care and health insurance.

It is important for all Texans—including the private, nonprofit, philanthropic and public sectors—to recognize the importance of these supports for women and girls, pay attention to their needs and do all we can to strengthen the economic security of women and girls in Texas.

The Women and Girls of Texas

Today's Texas woman, if there is one representative, lives in a city, is a woman of color, and is under the age of 35¹

The story of Texas women mirrors the story of Texas—dynamism, fierce independence and growing influence. In the past 40 years, the population of women and girls in Texas has more than doubled, reaching 12.6 million.² Women and girls are a critical part of Texas' success, and securing a bright future for women and girls is important not only for their sake, but for our families, our communities and our state.

Most women in Texas live in cities, the engines of the Texas economy. Texas claims three of the 10 largest cities in the United States,³ and five of the 10 fastest growing cities.⁴ Eighty-five percent of the women and girls of Texas live in urban areas,⁵ and half live in just three metropolitan areas: Dallas, Fort Worth and Houston.⁶

Women in Texas are also younger than women in the nation as a whole. Slightly more than half of women and girls in Texas are under the age of 35, compared to age 39 in the U.S.⁷ In Texas' urban areas, the median age is younger than 33.⁸

Texas has long been a magnet for women and men from all over the country and world seeking economic opportunities and a better future. Opportunity and openness to newcomers has led to Texas boasting one of the most diverse populations in the nation. About 17 percent of women and girls who call the state home were not born in the United States.⁹ Of these, almost 40 percent are U.S. citizens.¹⁰ An additional 22 percent of women and girls were born in another state in the U.S. but, as the saying goes, "got here as fast as they could."¹¹ Forty-five percent of women and girls in Texas are non-Hispanic white; 12 percent black or African-American; 5 percent Asian; and 1 percent some other race. Thirty-seven percent of women and girls are Hispanic or Latina. (Hispanics may be of any race.)¹²

A young, diverse and growing population of girls and women is a powerful asset for Texas if we commit resources to help them reach their highest potential.

The State of Texas as 100 Women

RACE & ETHNICITY¹³

- 45 White ●
- 37 Hispanic or Latina ●
- 12 Black or African-American ●
- 5 Asian ●
- 1 Other ●

Note: Whites, Blacks and Asians are non-Hispanic.



MARITAL STATUS¹⁴

- 52 are married ●
- 28 have never been married ●
- 12 are divorced ●
- 8 are widowed ●

Note: Women 15 and older



AGE¹⁵

- 27 are children ●
- 24 are ages 18 to 34 ●
- 27 are ages 35 to 54 ●
- 22 are seniors 55 and over ●



POVERTY¹⁶

- 19 live in poverty ●
- 81 do not live in poverty ●



THE FEMALE FACE OF POVERTY

Texas women are 1.2 times more likely to live in poverty than a man.¹⁷ For a family of one parent and two children, that means living with an income below \$18,769 a year¹⁸—far below what’s necessary to live a comfortable life, enjoy a feeling of security from day to day, and have confidence that you can provide your children with the opportunities they deserve. Poverty affects girls and women throughout their lives. Girls who live in poverty are less likely to complete high school and more likely to have children when unmarried.¹⁹ Women and girls who live in poverty are more likely to experience health problems, such as asthma, diabetes and heart disease.²⁰ And many women in Texas who are not “officially poor”—a mom with two kids whose income is above \$19,000 a year—still struggle to make ends meet.

Women are more likely to live in poverty because they tend to work in industries that are historically underpaid, while at the same time are more likely to shoulder the responsibilities of raising children. Women raising children alone are especially vulnerable. Single parents are almost twice as

A single mother is almost twice as likely as a single father to live in poverty.²⁵



likely to be women, and a single mother is almost twice as likely as a single father to live in poverty.²¹ More than half of households in Texas who live in poverty are headed by single women.²² And it’s not that single moms aren’t working—61 percent of single moms work at least 30 hours per week.²³ Furthermore, more women and girls of color in Texas live in poverty. Although Hispanic females make up 37 percent of women and girls in Texas, they make up 56 percent of women and girls living in poverty.²⁴

Many existing policies and programs were designed assuming that one adult could earn enough income to support an entire family, and one adult could bear the full-time responsibility of raising children. Now, most families require two adults to both work and raise children, but many families still rely on a single adult for support. New policies and programs are needed to reflect the reality of the Texas economy and the families we have in the state. All families have the same need for economic security and the same high hopes for their children. Texas can and should be a place that works for every one of our families—single-mother families included.

A purple silhouette of the state of Texas. Overlaid on the map is the text: "Nearly 1 in 5 women and girls in Texas live in poverty." with a small superscripted 26 at the end of the sentence.

Nearly 1 in 5 women and girls in Texas live in poverty.²⁶

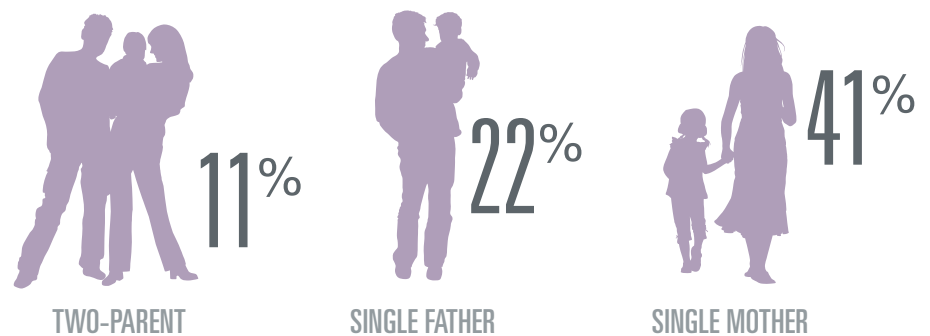
Who is considered poor?²⁷

2013 federal poverty thresholds

FAMILY SIZE	1	2	3	4
MAX. YEARLY INCOME FOR HOUSEHOLD (or less)	\$11,173	\$15,600	\$18,769	\$23,624

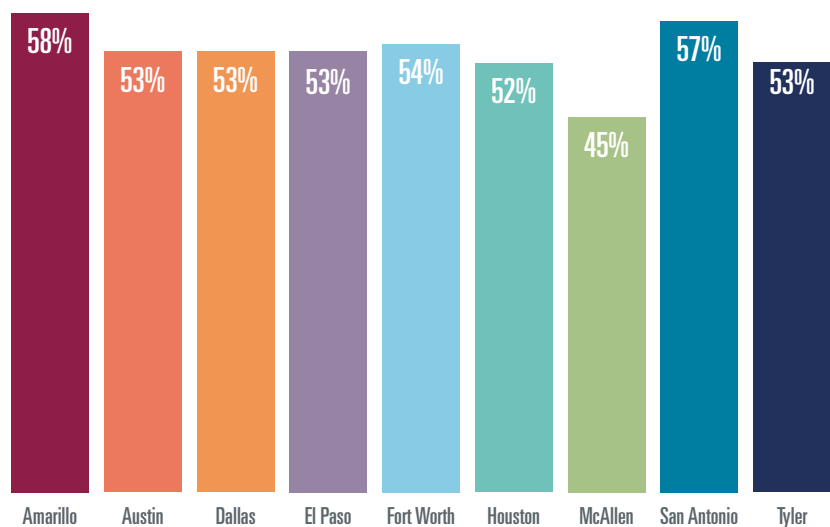
Single mothers are much more likely to live in poverty²⁸

2012 poverty rate by family type



Female-headed households make up the majority of poor households across Texas²⁹

Percent of households in poverty that are female-headed in 2012



Working Women, Working Families

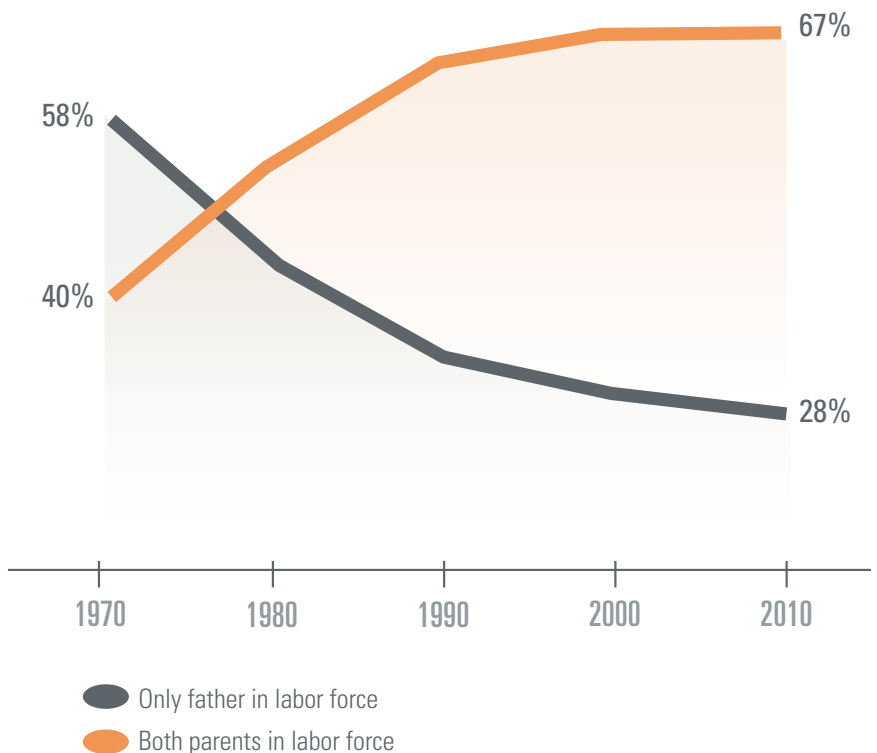
Texas women have become a vital, and sometimes sole, source of a family's income. Even with growing work and financial responsibilities, women still bear the bulk of the responsibilities at home. Although we've seen some changes to support working families, women's work/family options are constrained, because they are more likely to work in low-paying jobs without benefits.

In short, women's **responsibilities** continue to grow, but their **compensation** has not caught up

Working women are not a new phenomenon that arose in the latter part of the 20th century. Women in Texas have always worked—whether at home, in the field or in a business. But the shift of more Texas women working outside the home for pay has been substantial in recent years. Forty years ago, only 40 percent of Texas' married-couple families with children had both parents in the labor force. Today, that percentage has grown to 67 percent of married-couple families.³⁰

For children in two-parent households, two working parents is now the norm in Texas³¹

Percent of married-couple families with children



WOMEN'S EARNINGS ARE AN INCREASINGLY CRITICAL PART OF FAMILIES' EARNINGS

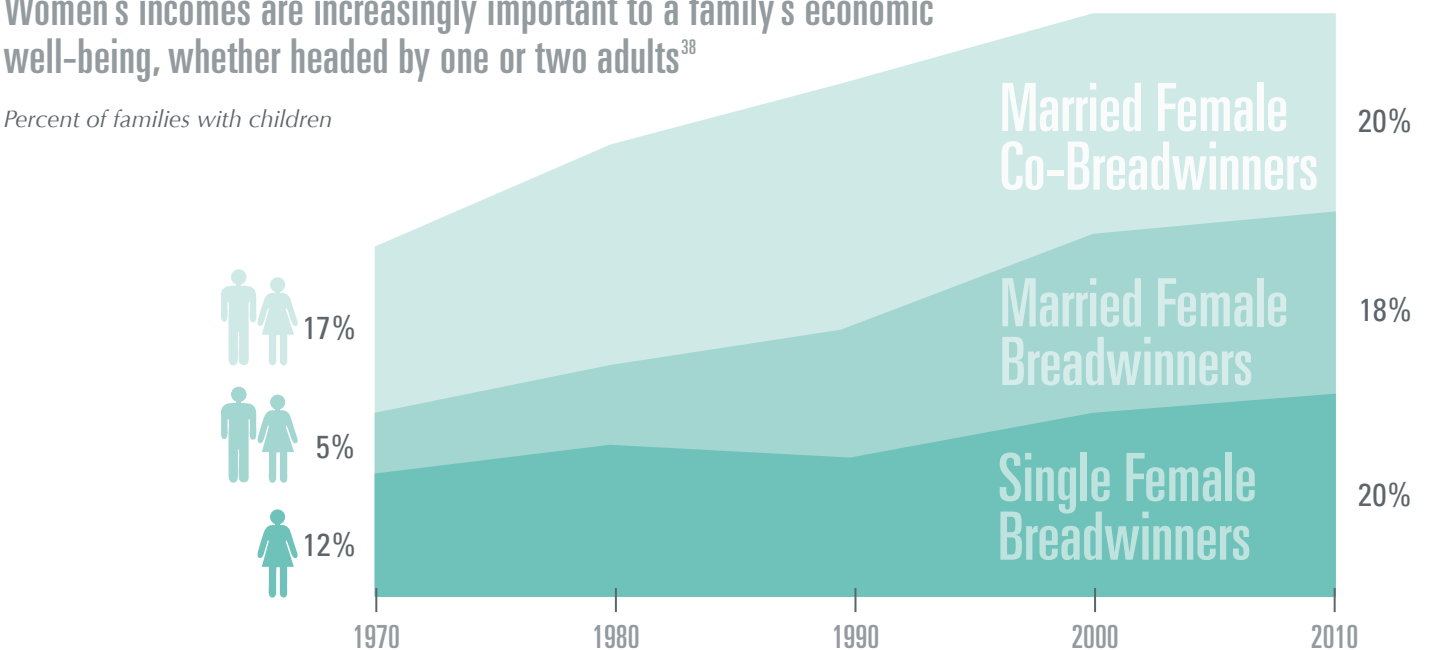
In 2010, 38 percent of mothers in Texas were “breadwinners”—that is, they earned half or more of their family income. An additional 20 percent of mothers were “co-breadwinners,” meaning they earned 25 to 49 percent of a family’s income.³² Although these women do not earn the majority of a family’s income, co-breadwinners contribute a critical portion of a family’s economic resources, without which a family’s well-being would suffer significantly. The percentage of families with breadwinning or co-breadwinning mothers has increased in the past 40 years from 34 to 58 percent of all Texas families with children.³³ Co-breadwinning women have long been important contributors to family incomes in

Texas. The greatest increases are seen in married-couple families, where the percentage of female breadwinners has almost quadrupled in the past 40 years.³⁴ Single breadwinners have also increased in importance, and today half of breadwinning women are single.³⁵

The increasing role of women as breadwinners is driven by several important factors, including: 1) stagnating wages for men;³⁶ 2) the increasing cost of living; and 3) an increase in single-mother families (now at one out of every four Texas families with children).³⁷ That makes the types of jobs women have and the wages they are paid more important for Texas’ overall family financial security than ever before.

Women’s incomes are increasingly important to a family’s economic well-being, whether headed by one or two adults³⁸

Percent of families with children



“Married female co-breadwinners” are married women who earn 25-49% of a family’s income.

“Married female breadwinners” are married women who earn 50% or more of a family’s income.

“Single female breadwinners” are solely responsible for a family’s income.

THE “WAGE GAP” BETWEEN MEN AND WOMEN IS REAL AND HAS IMPORTANT CONSEQUENCES FOR TEXAS FAMILIES

Unfortunately for women and their families, working women still do not earn as much as men, a circumstance known as the “wage gap.” Lower earnings for women contribute to higher poverty rates and impede women’s ability to build economic security, from saving for retirement or emergencies, to accessing health care and providing basic enrichment opportunities for their children (such as books in the home).

In Texas, the wage gap for full-time workers amounts to a \$9,158 difference in earnings per year.³⁹ Another way to think about the wage gap is that women typically earn 79 cents for every dollar that men earn. Women would have to work more than 10 extra hours per week to “catch up.” When you include both full-time and part-time workers, the gap grows even wider,⁴⁰ as women are more likely to work part-time because of child rearing or other caregiving responsibilities.

The “wage gap” in Texas between full-time, working men and women is \$9,158 per year⁴¹



Note: Median earnings for full-time workers in 2012. Earnings are defined as the sum of wages, salary and net self-employment income.

WHY DOES THE WAGE GAP EXIST?

Many women work in traditionally low-paying jobs.⁴² Women are overrepresented on the lowest end of the pay scale—in Texas, 63 percent of the 452,000 workers earning minimum wage or less are women.⁴³ Jobs with a high concentration of women also tend to be among the lowest-paying jobs. For example, home health and personal care aides in Texas earn an average annual wage of \$17,390, and the vast majority of these aides are women.⁴⁴

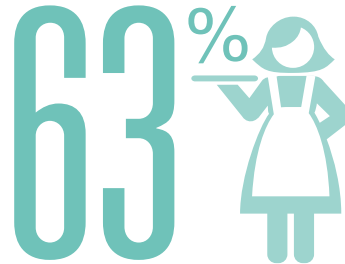
Many women leave paid work for unpaid work and family care, reducing their earning potential long-term. Both single and married women are more likely than men to take time off work to care for sick children, elderly parents or a new baby. Even if the choice to temporarily leave work is a

positive choice for the family, time off from work in order to take time at home typically results in reduced earnings, and negatively impacts future employment and social security pay.⁴⁵

Only a portion of the wage gap is explained by type of job or women temporarily leaving the workforce. Even taking into account differences in occupations, work experience and educational attainment, some of the wage gap remains unexplained.⁴⁶ Recent research shows that unconscious biases by both male and female hiring managers may in fact contribute to women's lower salaries.⁴⁷

Three things to know about women and wages in Texas

- 1. Women make up the majority (63 percent) of low-wage workers** (earning minimum wage or less) in Texas, largely because jobs with a high concentration of women also tend to be among the lowest-paying jobs, such as home health aides and child care workers.⁴⁹
- 2. The wage gap persists in all occupations,** from traditionally lower-wage jobs, such as nursing aides (85 cents to a dollar) to higher-wage jobs like engineering (84 cents to a dollar).⁵⁰
- 3. More than half of Texas families have women as either the primary or co-breadwinner in Texas families⁵¹**—and that rate is growing. When women earn less, the financial security of Texas families is negatively impacted.



of workers earning minimum wage or less are women⁴⁸

WHY DOES IT MATTER?

Women's earnings are increasingly critical for their families' economic security. And for many families, when women's earnings don't cover basic expenses, they must make tough choices about what kind of care their child will receive, the food they put on the table, and the safety of the home and neighborhood they live in.

Financially secure women make financially secure families and communities—and that makes for a financially secure Texas.

Community Investment in Action: Sara & Latina Hope

Latina Hope
helped me get my
start. The program
helped me learn
how to invest...

Poverty is endemic in the Texas Rio Grande Valley, and the poverty rate in Hidalgo County is one of the highest in the nation. However, thanks to a unique partnership between the United Way of McAllen, Wells Fargo and the McAllen Chamber of Commerce, Hispanic women in that area are gaining the tools they need to start their own businesses through a local program called Latina Hope.

Latina Hope empowers low-income women like Sara, a 60 year-old resident of Mission, Texas, to become entrepreneurs and earn supplemental income to help support their families. Encouraging women to harness skills they often already have—sewing, quilting, jewelry-making and beading—the community groups behind Latina Hope bring women together to create business plans, market their skill and sell their products.

Sara, who currently supports her grandson, was able to turn her jewelry-making hobby into a monthly income. She was awarded a startup grant after participating in the program, and was able to rent a space in the local flea market to sell her pieces. She has earned up to \$150 in additional monthly income.

“Latina Hope helped me get my start,” Sara says. “The program helped me learn how to invest and allowed me to develop alongside other people who were working.”

Education: A Pathway to Economic Security

More **girls** are **graduating** from high school than boys, more **women** are enrolling in **college**, and more women are getting **college degrees**.⁵²

Education is the primary pathway to better-paying jobs and economic security. When women can access education, the return on investment is high: with each step up in their education, women in Texas tend to earn more.⁵³ Texas women with bachelor's degrees earn nearly twice what women with high school diplomas earn.⁵⁴

Women have made large gains, and now out-perform men on many measures of educational achievement. More girls are graduating from high school than boys, more women are enrolling in college, and more women are getting college degrees.⁵⁵ In the past 40 years, the percentage of women in Texas with a college degree has more than tripled, and similar percentages of women and men now have college degrees.⁵⁶

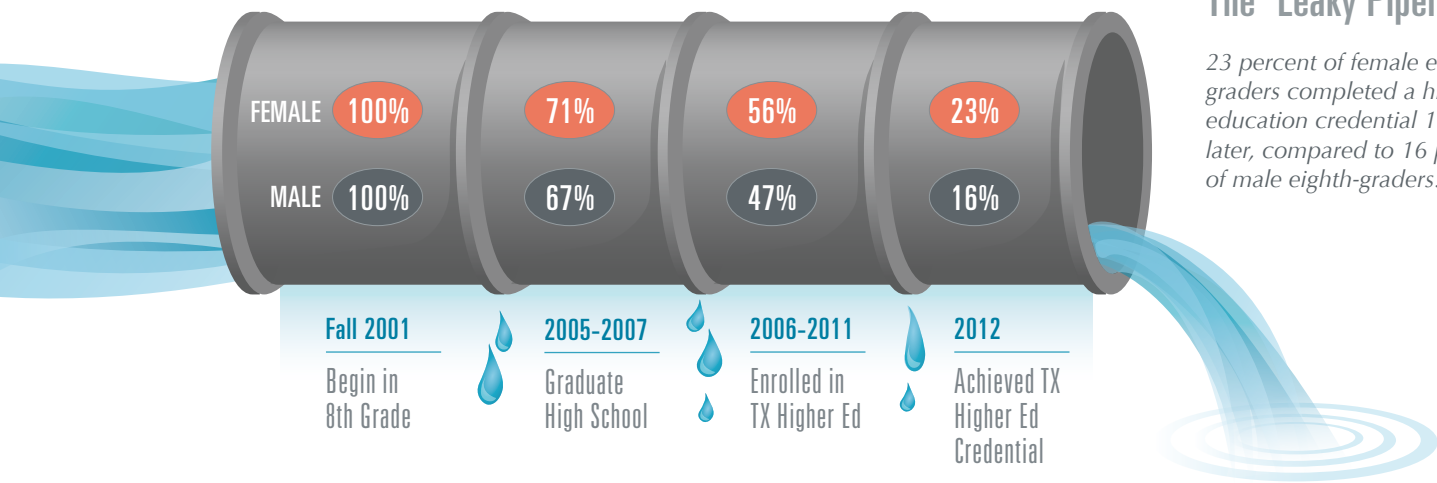
IF WOMEN ARE MAKING GAINS IN EDUCATION, WHY AREN'T THEY DOING BETTER OVERALL?

For all the progress that women have made, there are still many barriers. Texas is losing far too many students—both female and male—in a phenomenon called the “leaky pipeline.” Tracking students over time, only 23 percent of eighth-grade female students in Texas completed a higher education credential within 11 years.⁵⁷ We know that a woman with an associate's degree, bachelor's degree or other higher education credential is much less likely to live in poverty,⁵⁸ so it's critical for girls and women to move successfully through the education pipeline. Supporting girls' education and unlocking their potential is a smart strategy for Texas, and no one should be satisfied until all our students—women and men—attain the skills they need to achieve economic security.



The "Leaky Pipeline"⁵⁹

23 percent of female eighth-graders completed a higher education credential 11 years later, compared to 16 percent of male eighth-graders.



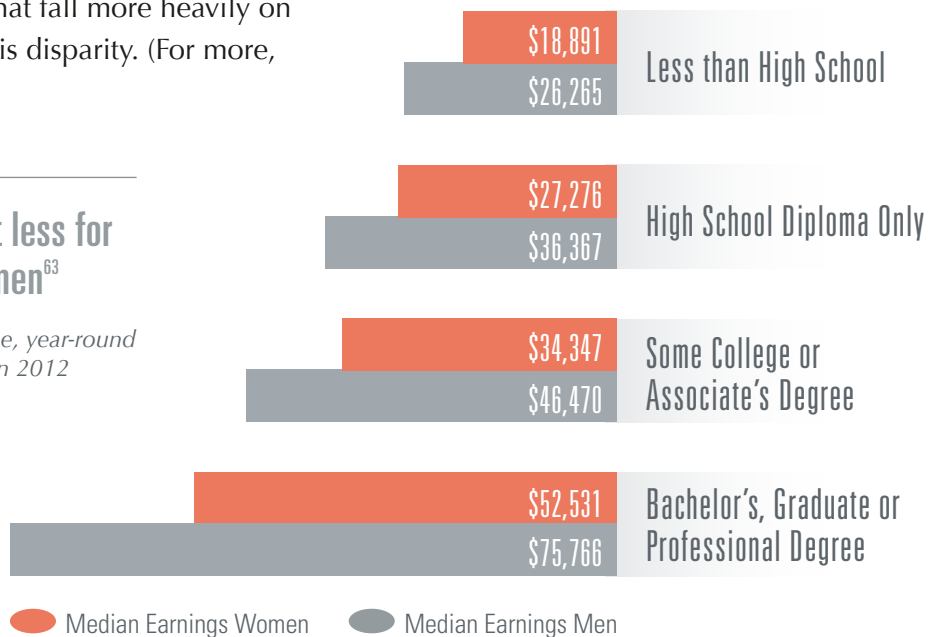
Even with more women getting degrees, women in Texas today tend to earn less than men, even when they have similar levels of education. In fact, women with higher levels of education often earn less than men with lower levels of education. Working women with an associate's degree or some college coursework earn \$2,020 less than men with only high school diplomas.⁶⁰

A variety of factors, including low-paying jobs and family demands that fall more heavily on women, are behind this disparity. (For more,

see page 11.) But as women's earnings become increasingly important to Texas families, it's critical that education's return-on-investment remains high for both men and women. In one in five married-couple families with children, the woman contributed an equal or greater amount to the family's income.⁶¹ And for the 750,000 single moms in Texas,⁶² earnings are imperative because they are the only reliable source of income for the family.

Education pays... but less for Texas women than men⁶³

Median earnings for full-time, year-round workers ages 25 and over in 2012



Three things to know about women in college

1. The majority of women in public higher education in Texas enroll in two-year colleges.

Sixty-three percent of female students enroll in two-year colleges, compared to 59 percent of male students. This represents almost 117,000 more women who depend on public, two-year colleges.⁶⁴

2. Due to the wage gap, education debt leaves women with additional financial hardship.

Women who attend public colleges borrow on average \$13,110, slightly more than men (\$12,784). Because women earn less than men after college, student loan repayments are a larger part of earnings, hurting their ability to build assets and economic security.

3. The biggest “leak” in the education pipeline happens between enrolling in college and completing a degree.

Fewer than half of women in Texas who enroll in college complete a credential within six years.⁶⁶ One promising practice is for women to take high school and college-level courses at the same time, so the transition to higher education is more seamless. South Texas College in McAllen has been a leader in this strategy, more than tripling the number of degrees and certificates earned by women in the last 10 years.⁶⁷

INCREASES IN COLLEGE COSTS HAVE MADE THE EDUCATION PATHWAY STEEPER FOR WOMEN

From fall 2003 to fall 2012, the total cost of college in Texas doubled.⁶⁸ To help pay for their education, many female students in Texas get jobs and borrow money. Both men and women worked an average of 20 hours per week while attending four-year colleges, and 28 hours per week while attending two-year colleges.⁶⁹ But women in both public four-year and two-year colleges tend to borrow larger amounts than men to finance their education.⁷⁰

Working and borrowing can strain students' resources and create challenges for women who want to reach the next step in their education. Although jobs can provide valuable experience and skills, too many working hours contributes to poor academic performance and a decreased likelihood of finishing a degree.⁷¹

Borrowing to pay for education can lead to a personal debt burden that hinders the beginning of students' working lives. In Texas, 17 percent of all students default on their student loans within three years of entering repayment.⁷² Because more women enroll in college than men, borrow larger amounts for their education, and tend to earn less after college, the ability to pay off student loans is a critical issue for the women of Texas.



If we truly believe that education is the primary pathway to economic security, we should make that path as smooth as possible.

Community Investment in Action: Maria & Literacy Council of Tyler

Maria, a mother of three living in Winona, Texas, near Tyler, starts her days at 5 a.m. After getting herself ready, she makes breakfast and lunch for her son and twin daughters, and rushes out the door to drop them off at school. Then, Maria heads to school herself.

Maria moved to Winona 15 years ago. She was unable to finish high school due to depression and limited knowledge of the English language, but is now well on her way to becoming a nurse thanks to the educational door opened for her by the Literacy Council of Tyler. Over the years, she worked various jobs, got married and then became a stay-at-home mom. While her husband worked to support their family, Maria wanted to contribute and show her children that their mother was earning a living as well.

"I didn't want my kids to think it was okay to drop out," she says.

That's when Maria found the Literacy Council of Tyler. LCOT works to improve the lives of residents in the Smith County area by providing educational and literacy services like GED completion, higher education access, vocational training and English language skills. The LCOT also offers unique dual enrollment opportunities that give students the chance to obtain a GED while also pursuing job-specific certification. Maria, who began her GED classes in August 2012, earned her Certified Nursing Assistant license that same year.

"I've accomplished in 6 months what I couldn't accomplish in 6 years," Maria says.

Maria's completion of her GED and CNA license propelled her to more higher education opportunities. She spent eight weeks working on prerequisites before enrolling in Tyler Junior College, where she is now studying to become a nurse.

"Since I was 5 years old, I used to tell my mom and sisters that I wanted to be a nurse," she says. "My aunt, who is a nurse, has always been an inspiration to me."

While balancing school and children can be a challenge—she stays up late most nights working on her own homework after her children have gone to bed—she's grateful for the chance to earn her degree, practice what she loves and have a positive influence on her children.

"Right now, the best part is seeing my kids being so happy because Mommy is doing something good," Maria says. "I'm working toward being able to do something that I really enjoy."

I've accomplished in
6 months what I couldn't
accomplish in **6 years**

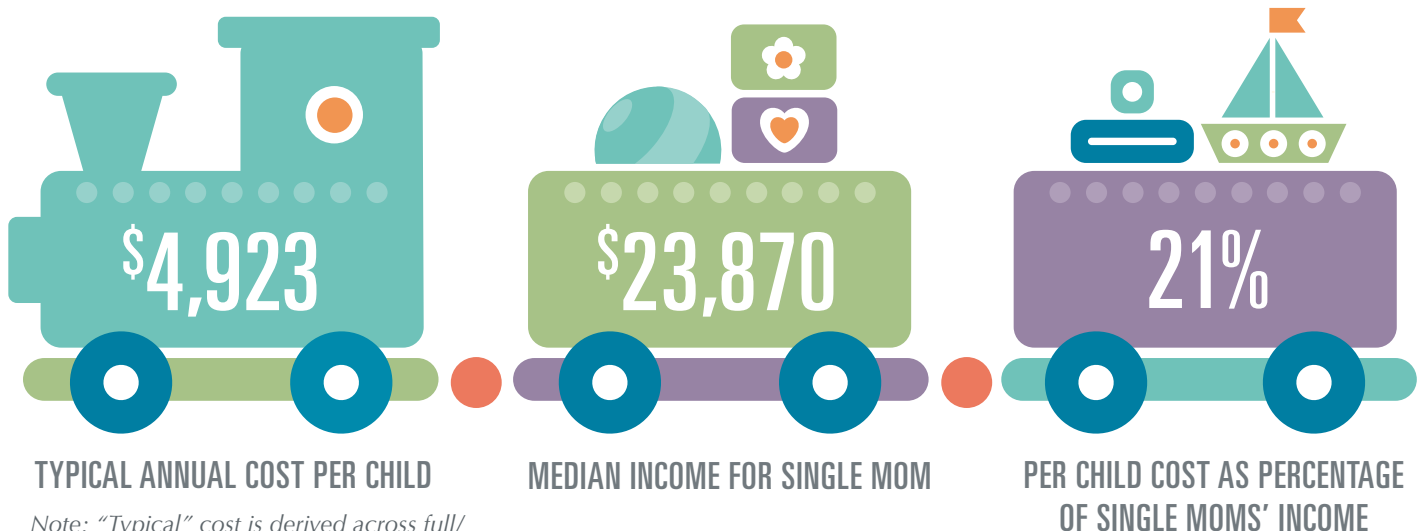
Child Care: A Critical Work Support for Women

All women should be able to take the steps they want to move up the economic ladder. But without reliable and affordable child care, applying and interviewing for jobs, working or furthering an education present challenges. With access to child care, women have one of the basic building blocks in place to strengthen the economic security of their families.

WOMEN FACE DIFFICULT TRADE-OFFS BETWEEN WHAT THEY EARN AND THE COST OF CHILD CARE

The rising cost of child care creates difficulties for working families. Earnings from paid work outside the home may immediately be eaten up by child care costs, effectively making work unaffordable. The lack of affordable child care can force women out of the job market, including those who want or need to work. The burden of costly child care is especially heavy for single mothers in Texas. Costs vary depending on multiple factors, including the age of a child, the type of child care provider and whether or not the care is part-day or full-day. Taking these variations into account, the typical cost of child care for a full-time, working parent in Texas is about \$5,000 per year per child.⁷³ A typical single mom in Texas earns slightly less than \$24,000 per year, meaning that care for one child represents 21 percent of a single mom's income.⁷⁴

Child care in Texas is unaffordable for single mothers⁷⁵



Note: "Typical" cost is derived across full/part-day care, facility type and age of child.

Half of all **infant-care** options cost more than **\$8,000** per year; **more** than the average annual cost of **college** in Texas (\$7,745)⁷⁶

CHILD CARE SUBSIDIES AND PRE-K PROGRAMS DO NOT REACH MANY FAMILIES WHO WOULD BENEFIT

Programs that support the child care needs of working, low-income mothers are often limited and fail to reach many Texas women who would benefit from them.

One example is the Texas Workforce Commission's subsidized child care program for low-income, working parents. Low-income families pay a reduced amount for child care, dependent on their income, and the state reimburses child care providers at a set rate. Parents can then work, attend school or participate in job training.⁷⁷

However, many more families need assistance than state and federal funds can currently support. Only eight percent of families in Texas that need the support actually receive financial assistance through subsidized child care.⁷⁸ Lack of funding is an issue, but simplifying and streamlining eligibility policies would support access.⁷⁹

Public pre-kindergarten programs decrease child care expenses, with the added benefit of providing critical early learning opportunities for young children. But more children could benefit from access to pre-K programs. Many families with eligible young children are not aware of pre-K programs or live in a school district where public pre-K is not available. Scheduling and transportation challenges for half-day pre-K also act as barriers to enrollment. The Texas Education Agency estimates that more than 31,000 children who are eligible for pre-K programs are not currently served.⁸⁰

80,000

1 Million

80,000 Texas children received financial assistance for child care, but 1 million children would likely be eligible⁸¹

Three things to know about women and child care

- 1. There is a lack of access to financial assistance for child care in Texas.** Child care subsidies increase the ability of low-income mothers to work. Procedural problems can cause eligible families to lose assistance, so simplified processes and longer eligibility periods would improve stability of child care.⁸²
- 2. When women have access to child care, they are more likely to work, stay employed for longer periods of time and increase their wages.** Women who are consistently employed over time are more likely to increase their wages and move up the economic ladder. Tracking women's work experience over time, single mothers were twice as likely to remain employed over a two-year period if they used child care centers. Women who had a high school degree or less were almost three times more likely to still be employed after two years if they used center-based child care.⁸³
- 3. Reducing child care costs would lift more people out of poverty.** The "poverty line" does not currently measure the effects of expensive family budget items such as child care. If work expenses such as child care and transportation were included in the poverty calculation, the U.S. poverty rate would increase by almost two percent.⁸⁴

Health Insurance: A Financial Shield for the Unexpected

Three things to know about women and health insurance

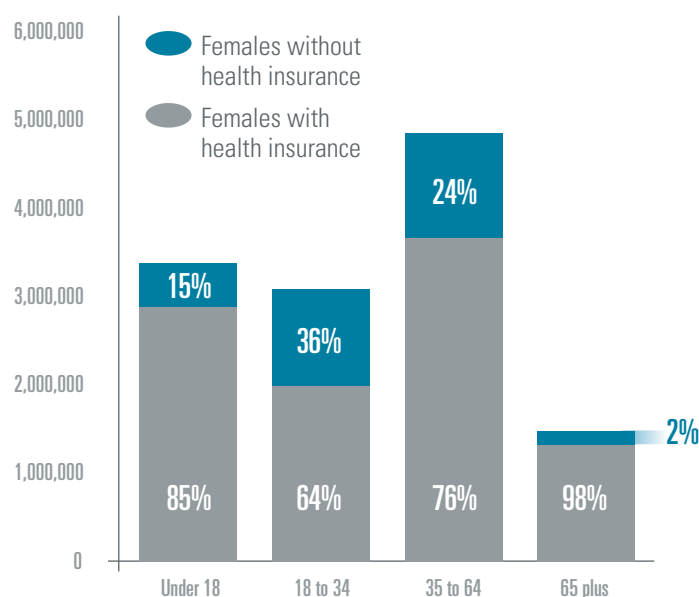
- 1. Ninety-eight percent of Texas women over 65 are insured.** Senior women are the most likely age group to have health insurance. Medicare protects most individuals over age 65 from living without health insurance.⁸⁵
- 2. Almost 500,000 girls under 18 do not have health insurance in Texas.** However, the percentage of uninsured children has gone down over the past 10 years because of programs like Medicaid and the Children's Health Insurance Program (CHIP). The percentage of girls under 18 who are uninsured (15 percent) is less than half the percentage for women age 18 to 34 (36 percent uninsured).⁸⁶
- 3. Women between the ages of 18 to 34 are the least likely to have health insurance in Texas.** Thirty-six percent of women lack health insurance during the primary childbearing years when good health and access to prenatal care are important for babies' health.⁸⁷ Many women work in jobs in which health insurance is not available as a benefit, or they are paid too little to purchase insurance on their own. However, subsidies offered through the Affordable Care Act should help more women in Texas purchase private health insurance coverage.

In Texas, one in every four females lacks health insurance.⁸⁸ Uninsured women and girls are no less likely to get an ear infection, have a car accident, develop breast cancer or decide to start a family than an insured individual. And when life throws a curveball, difficult situations can escalate to financial catastrophes.

When the uninsured need doctors, health care costs more, both for the individual and the community. Uninsured women and girls are less likely to receive the care that can detect something like cervical cancer or a problematic pregnancy at an early stage than those with insurance. Catching health problems at a later stage is more dangerous for women and more costly to treat. On average, the uninsured end up paying at least a third of the full cost of care out of their own pockets, but the remainder that would typically be covered by an insurance company results in higher insurance premiums or taxes for everyone.⁸⁹

Health insurance coverage varies by age, largely because public commitments to insuring children and seniors have been stronger than commitments to working-age women⁹⁰

Female with/without health insurance in 2012



Housing: The Anchor of Economic Security

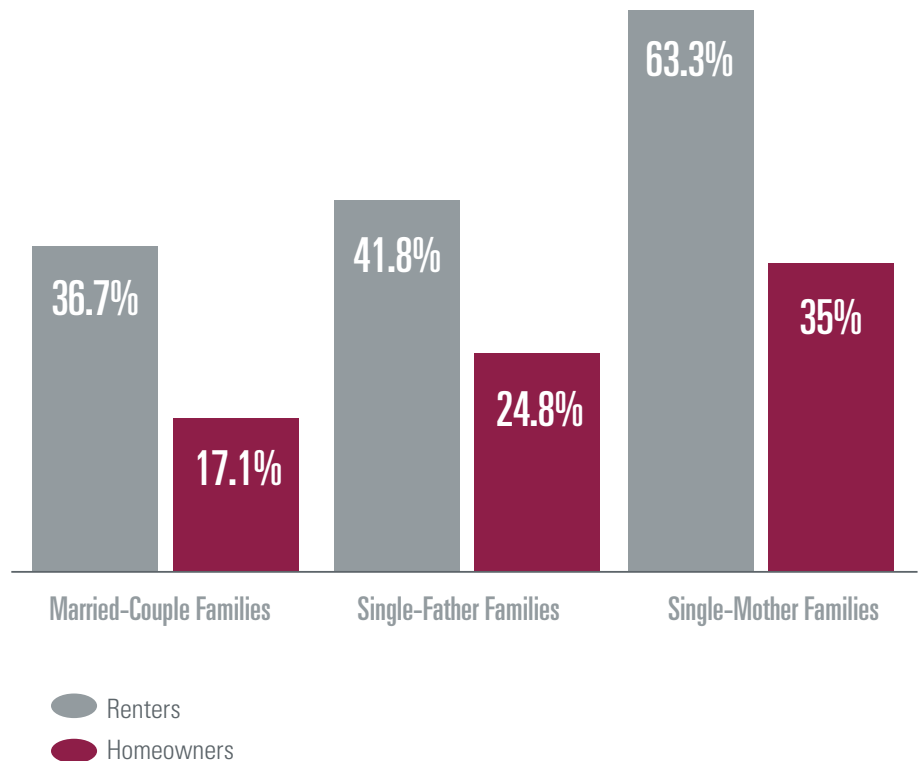


of single-mother renters in Texas are burdened by high housing costs

Stable housing serves as an anchor for families, while a lack of stable housing leads to negative health and educational outcomes for children.⁹¹ Because housing is the single largest expense in most families' budgets, the cost of housing directly impacts economic stability. When housing costs increase faster than incomes, the rest of a family's budget is affected, and for Texas women in particular, this forces tough choices between paying the rent, buying food or paying for safe child care. Families that spend 30 percent or more of their income on housing are considered "housing-cost burdened." This threshold is widely used as a measure of hardship by housing assistance programs and of risk by mortgage lenders.⁹² Single mothers who rent or own their homes are more likely to be burdened by housing costs than single fathers and married couples.⁹³

Housing burden is highest for single mothers in Texas⁹⁴

Texas families spending 30% or more of their income on housing in 2012



Three things to know about women and housing

1. Texas women are more likely than men to rent their homes.

Fifty-three percent of single women rent their homes, and 47 percent own them. The rate is flipped for single men – 53 percent own their homes, and 47 percent rent. Eighty percent of married-couple families in Texas own their homes.⁹⁵

2. Housing costs are especially burdensome for single mothers in Texas.

Families that spend 30 percent or more of their income on housing lack the security of knowing they can pay for other necessities. Based on this measure, 35 percent of single mothers who own their homes are burdened with housing costs. Sixty-three percent of single-mother renters spend 30 percent or more of their income on rent.⁹⁶

3. For many women, the home they own is their largest financial asset, but more Texas women than men live in “asset poverty.”

Assets give families a financial cushion to get through unexpected events, and are an important source of collateral for loans. However, women in general have fewer financial assets than men. Single female-headed families are less likely to own their homes than male-headed families, and they tend to earn less money.⁹⁷ Therefore, more women live in “asset poverty,” meaning they don’t have a financial cushion to live for three months at the poverty level with a sudden loss in income. One in three single female-headed households in Texas lives in asset poverty.⁹⁸

Community Investment in Action: LaKandra & Dallas Habitat

Single mothers in Texas carry the highest housing burden compared to other family types. As costs continue to rise, renters are spending most of their income on a place to live. LaKandra, now a mom of two daughters living in Dallas, grew up with a single mom. She and her mother and sister moved from place to place, at one point sharing a one-bedroom apartment. Knowing these challenges firsthand, LaKandra knew she wanted to create a different experience for her own children.

Originally visiting the Dallas Housing Authority to receive assistance in getting more permanent housing, LaKandra ended up working for the agency. That's how she found Dallas Area Habitat

for Humanity, which encourages homeownership in Dallas neighborhoods by building homes for low-income residents. Rather than pay a down payment for a house, clients participate directly in the building of their house.

"I think it was a good thing for my kids to see," LaKandra says. "As they grow up, they (will) always keep this process with them and appreciate (what) they have because they had a hand in building it."

Utilizing a combination of public and private funds, Dallas Habitat has served more than 1,400 families in more than 25 neighborhoods since 1986. In neighborhoods where Habitat clients own their homes, crime has decreased, children are more likely to graduate from high school and college, and more likely to own a home themselves.

LaKandra says owning a Dallas Habitat home has given her the opportunity to save money, something she was unable to do when she was paying such high rent. LaKandra became a homeowner in 2008, and has since gotten married, completed her associate degree in accounting, and enrolled her oldest daughter in college. The chance to save has opened new education doors for herself and her daughters.

"I always tell my daughters (that) education is the only way you can be successful these days and I think them seeing me go to school has pushed them," says LaKandra.

I always tell my daughters
(that) education is the
only way you can be
successful these days

Family Budgets Online Tool

Understanding what it takes for families to live a safe and healthy life in Texas

For Texas women and their families to succeed, we have to understand what it takes financially to make ends meet. The building blocks for basic economic security are reflected in a family's budget. The Center for Public Policy Priorities' Better Texas Family Budgets tool shows the basic expenses and savings that Texas women and families need to move from just surviving to thriving.

Site Features

FAMILY SIZE. See the impact on the family budget if there is one versus two earners and up to three children.

LOCATION. See how where you live affects how much you need.

EXPENSES. See the cost of basic economic security building blocks, such as Housing, Child Care and Health Insurance, on family budgets.

SAVINGS. See impact on a family's budget when trying to save for retirement, post-secondary education or emergencies.

JOBS. See whether jobs in your area pay enough for all families to make ends meet.

www.FamilyBudgets.org

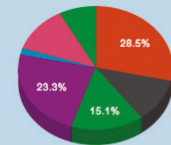
What does a 1 working adult, 1 child family in Dallas-Plano-Irving need to get by?

Hourly wage needed for single-adult household	\$22.25	i
Necessary Annual Income	\$44,496	i
Percent of Dallas-Plano-Irving jobs that don't pay enough for this family to reach the necessary annual income	70%	i
How much bigger is their necessary annual income than poverty?	2.9x	i

Where Does The Money Go?

Basic Expenses

Housing	891
Food	359
Child Care	471
Medical	
Insurance	730
Out-of-pocket	53
Transportation	380
Other Necessities	244
Total	\$3128



Mouse over for details

Savings

Emergencies/Rainy Day	0
Retirement	225
College	21
Total	\$246

Federal Taxes

Payroll Tax	196
Income Tax	272
Earned Income Credit	(0)
Child Tax Credit	(83)
Child and Dependent Care Credit	(50)
Total	\$335

Family Bottom Line for the Month

Total Monthly Income Needed To Cover Expenses
\$3708

All values rounded to the nearest whole number.

Do the jobs in this metro area pay enough?

This family needs...

\$22 /HR

PER WORKER

Dallas-Plano-Irving's Jobs Pay...

\$17 /HR

MEDIAN HOURLY WAGE

Conclusion

We hope this report serves as a catalyst to learn more about the economic challenges and opportunities that Texas women face. By sharing this information with community leaders and working with elected and appointed officials, nonprofit organizations, businesses and foundations, the economic security of women across the state can be strengthened.

Texas Women's Foundation believes that strong women make a better world. Texas women are already a vital part of what makes Texas great, but as we've seen in this report, many women, especially single women with children, are more likely to encounter barriers on their road to achieving and building economic security. This struggle is not due to women not working hard enough, but to barriers to success that continue across our communities and state.

Supporting women's educational success is highly important. Women have taken advantage of educational opportunities opened to them, and they have made significant gains. But it's clear that barriers still exist beyond school that reduce the financial benefits of education for women. We can do more to support women as they advance through education and the workplace to ensure that working women are not penalized for having children.

Other building blocks of women's economic security match common items in a family budget: child care, health insurance and housing. Health insurance helps to protect women's financial security when a health emergency strikes. Younger, working-age women who are trying to start careers, families and post-school lives on secure financial footing are the least likely to have health insurance. The lack of affordable child care prohibits more women than men from reaching their full earning potential. And the rising cost of housing eats up a larger share of the family budget from year to year, and is especially burdensome for single mothers.

Each community of women in Texas faces its unique challenges, but there are many common issues that impact women across the state. Whether or not these building blocks are in place affects not only women's ability to be economically stable, but to move up the economic ladder.

Investing in the building blocks of economic security helps Texas women be economically secure and magnifies the ripple effect that benefits families and communities. We hope this report will spark a desire to learn more about issues affecting women, encourage you to share what you've learned, and motivate you to act to improve the economic security of Texas women. We invite you to contribute your voice and resources to make the ripple effect felt in every corner of Texas.

What you can do to support women's economic security in Texas

FOR INDIVIDUAL SUPPORTERS AND BUSINESS LEADERS

Learn the facts about the issues affecting women in your community.

Which building blocks are most needed to help women build economic security? What policies and programs could help? Contact the Texas Women's Foundation Economic Issues partner in your area to learn more about specific issues impacting your community: texaswomensfdn.org

Share what you've learned with your neighbors, friends and family.

Political action begins at home. Texas ranks 44th in the nation on how often citizens talk with friends and family about political issues.⁹⁹ Share your ideas and this research as the first step in making changes in your community.

Act.

Work with community leaders to improve economic security for women, and advocate for policies that support women. Arrange a meeting with your city council representative or state representative, and share a copy of this report. Send a letter to the editor of your newspaper. You do not need to be an expert; just express why economic security for women is important to you.

Lead the charge.

If you are in a position of leadership in your sector or business, review workplace policies and benefits to ensure they are fair for men and women, especially for employees with caregiving responsibilities for children or other family members. Family-friendly policies, such as paid parental leave, have been shown to increase labor force participation, employee retention and employee productivity, while reducing employee turnover.¹⁰⁰

FOR FOUNDATIONS, NONPROFIT ORGANIZATIONS AND EDUCATIONAL INSTITUTIONS

✓ **Share your knowledge with policymakers.**

Community organizations play an important role as a resource on women's economic needs and policies that affect women. As community leaders, your voice matters in speaking to elected and appointed officials about the needs you see among the women you serve, and how those needs are affected by policy change.

✓ **Connect programs that provide the building blocks of women's economic security.**

Programs that specialize in meeting specific needs for women, such as job training or child care, can be made even more effective through collaboration. Women who face barriers in multiple areas benefit when programs partner for a greater impact. Programs can use an explicit "two-generation" approach that focuses on creating opportunities for and addressing needs of parents and children together. For example, the Jeremiah Program in Austin uses a two-generation approach that serves mothers' education, child care and housing needs, while serving their children's early education needs. For more on two-generation approaches, see the Aspen Institute: aspeninstitute.org/dash/two-generations

✓ **Connect college savings accounts with Texas' new personal financial literacy curriculum.**

Financial knowledge empowers women and girls. Beginning in the 2014-15 school year, personal financial literacy will be included in Texas' K-8 math curricula. Connecting financial education in schools with college savings accounts allows students to apply what they've learned and begin a saving habit from a young age. Saving for college is critical for future success. Children with less than \$500 in a college savings account are 2.5 times more likely to enroll in and graduate from college than children without an account,¹⁰¹ setting up young women for a lifetime of higher earnings. However, women also leave college with more debt than men, making supportive policies and programs even more important.¹⁰² To learn more about how foundations and community organizations are promoting and developing children's savings accounts across the country, see the Corporation for Enterprise Development: cfed.org/programs/csa/

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About

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ABOUT TEXAS WOMEN'S FOUNDATION

Texas Women's Foundation, established in 2013 as the research and advocacy arm of Dallas Women's Foundation, continues a long-standing focus on the issues that impact women statewide.

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ABOUT DALLAS WOMEN'S FOUNDATION

Dallas Women's Foundation is the largest regional women's fund in the world. It is a trusted leader in advancing positive social and economic change for women and girls. The Foundation was built on the belief that when you invest in a woman, there is a ripple effect that benefits her family, her community and her world. Dallas Women's Foundation has researched, funded and demonstrated the ripple effect since 1985 in North Texas, granting more than \$23 million to help create opportunities and solve issues for women and girls. With the support of its donors, the Foundation unlocks resources to improve education and quality of life, give voice to issues affecting women and girls, and cultivate women leaders for the future.

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