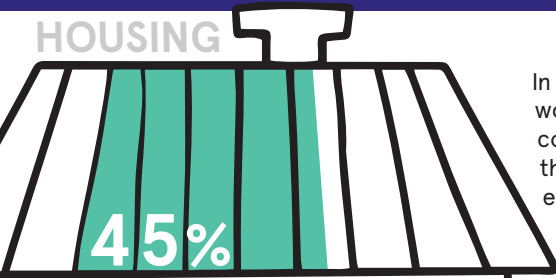


Economic Issues for Women in Texas 2022

Texas is home to over 14.6 million women and girls, which means Texas has more women than 46 other states have in their entire population. Because the prosperity of Texas is inextricably linked to the financial stability of women and their families, Texas Women's Foundation centers our research, investments and advocacy around the four pillars of women's economic security: housing, education, child care, and health care/insurance. Better public policy in these areas will help women and girls move from surviving to thriving, in turn leading to a stronger and more inclusive Texas for all.



HOUSING



A household is housing cost burdened if it spends more than **30%** of HHI on rent or mortgage payments, which is the case for 45% of Texas renters and **20%** of homeowners.



Between July and October of 2021, the percentage of Texas women in rental units reporting lack of confidence in paying next month's rent. **63%** in arrears said they were "somewhat" or "very" likely to be evicted soon.

one in five

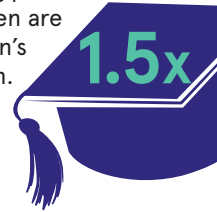
1 in 5 Black women and 1 in 12 Latinas report having been evicted at least once as adults, compared to 1 in 15 white women. Women with children are the most likely to receive eviction judgments.



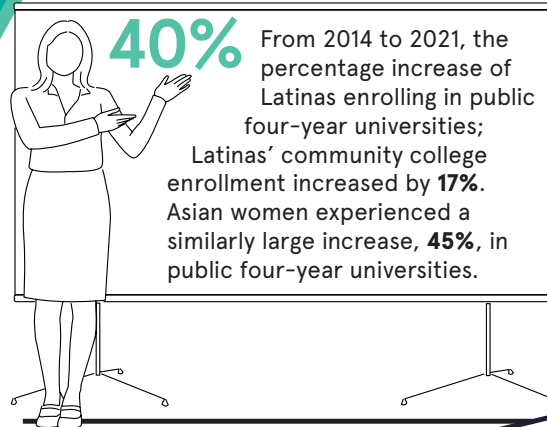
The percentage of Hispanic-headed households with children in school who don't always have computer access. Overall, about 1 in 5 Texas women in households with school-age children report the same problem.

EDUCATION

In 2021, 1.5 times as many Texas women as men were completing public college. Latinas and Black women are the main contributors to women's education attainment over men.



Texas women's debt-to-income ratio is 13% higher than men. Loan forgiveness can help women pay down other debts, start businesses, or add to savings.



From 2014 to 2021, the percentage increase of Latinas enrolling in public four-year universities; Latinas' community college enrollment increased by **17%**. Asian women experienced a similarly large increase, **45%**, in public four-year universities.

CHILD CARE



For a Texas woman making the median income of \$41,687, year-round full-time infant care takes up 21% of her earnings.

70%

The percentage of Texas women in the workforce with children under 16 at home.

16%

The amount that the average cost for year-round, full-time licensed/registered care increased from 2018 to 2021.



HEALTH CARE

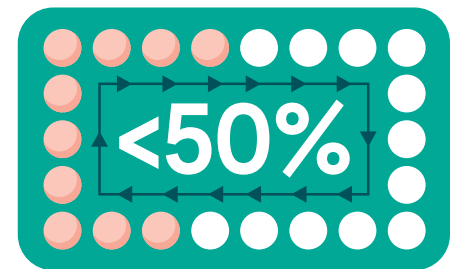
1 IN 3 For Texas mothers, the number of pregnancy-related deaths occurring 43 days to one year after birth. **89%** could be prevented by expanding post-partum Medicaid.

The number of working-age women who lack health insurance. Texas ranks last among the states for this indicator, with **2.5 million+** women uninsured before the pandemic.



+ 1 out of 12

Texas is one of only a dozen states that have not expanded Medicaid. As a result, Texas has **406,000** uninsured women who are below the poverty line but don't qualify for Medicaid.



Less than half of Texas women of reproductive age receive contraceptive or family planning services. Long-acting contraception can cost as much as **\$1,300**, a price tag out of reach for most uninsured women.

Snapshot of Texas Women



In all four pillars, Texas women have been greatly affected (if not hard hit) by the impact of the pandemic, during which time:

60% were in households that had difficulty with expenses. **16%** of women in owner-occupied homes with loans lacked confidence in making next month's payment.

About **1/3** were in households where children under the age of 5 were unable to attend child care due to closures, staffing issues, etc. (July–October 2021)

Over **3 in 5** were in households where someone's post-secondary education plans changed due to the pandemic.

66% felt nervous, anxious or on edge; **60%** could not control their worry; **55%** lost interest or pleasure in doing things; **55%** felt down, depressed or hopeless.

Household Pulse Survey (based on data collected July–October 2021)

59%

The percentage of Texas women who are women of color: **41%** are Non-Hispanic white; **39%** are Hispanic/Latina, **13%** are Black/African American, and **5%** are Asian. **17%** of Texas women and girls are foreign-born; of those, **59%** are not U.S. citizens.

The percentage of Texas women and girls who experienced poverty in 2019 (about 2.1 million women and girls) compared to 12% of Texas men and boys.

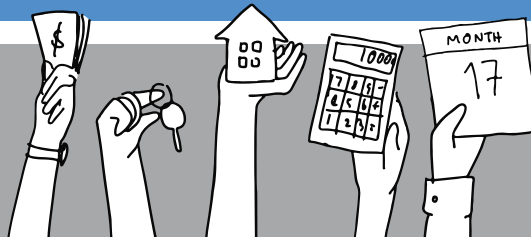


15%

1.1 million

Between 2009 and 2019, the number of Texas women who joined the working age group (25–64), an **18%** increase. More than **1 in 5** Texas women are frontline workers.

Before the pandemic, the percentage of Texas mothers who were breadwinners, with women of color and low-income mothers more likely to be the sole breadwinners.



60%

LGBT Women in Texas



Over **1 million** Texans 13+ identify as LGBT; about **56%** identify as female. LGBT women make **\$24,000** a year less compared to non-LGBT women, and are more likely to experience unemployment, food insecurity and lack health insurance.



We need YOU to help us advance positive public policy for Texas women and girls!

Join our **Army of Advocates**
txwf.org/advocacy



KEY POLICY RECOMMENDATIONS

Work support: Texas needs to establish a paid family and medical leave program that supports workers during pregnancy, adoption and extended periods of medical care.

Medicaid: In addition to extending maternal Medicaid from from 6 to 12 months, we need to create a health insurance option that closes the coverage gap for low-income adults and accesses billions of dollars in federal aid.

Housing stability: All Texans need tenant protections similar to the stronger protections that Austin renters have, in addition to legal aid for renters facing eviction.

About Economic Issues for Women in Texas: Texas Women's Foundation is pleased to present the fourth edition of "Economic Issues for Women in Texas," a comprehensive study focusing on the four pillars of a woman's economic security: housing, child care, education, and health care/health insurance. We encourage our Army of Advocates to use the study with lawmakers and leaders to help shape policies and practices that impact women and girls. Download a full copy here: txwfecoissues.org. "Economic Issues for Women in Texas" is based on research conducted by Every Texan.