

CLOSING THE GAPS

To Economic Opportunity for Texas Women

Texas Women's Foundation

STRONG WOMEN. BETTER TEXAS.

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I. INTRODUCING

The Texas Women's Economic Opportunity Index

Dear Friends –

For over a decade, Texas Women's Foundation has tracked the conditions that shape women's economic security, stability and success in our state, using this data strategically to guide our grantmaking, direct our advocacy efforts, and drive impact. Building on the data published in five editions of The Economic Issues for Women in Texas reports (2014-2024), we are pleased to share our newest report, *Closing the Gaps to Economic Opportunity for Texas Women*, published in partnership with Every Texan.

Tracking individual data points related to various factors tied to women's overall economic wellbeing has been informative and influential for Texas Women's Foundation and the many private, public, nonprofit and philanthropic organizations across the state who share our priorities. But a list of separate data points did not provide a clear view of how these factors work together to create – or detract from – women's economic opportunity in Texas.

The questions we asked ourselves in creating this new report were simple:

- Where in Texas do women have the strongest opportunities to build economic security, stability, and success, and where does opportunity lag?
- Where could we build opportunity with focused policy change, systems change, and targeted investment?
- Might an index serve as a roadmap to drive prioritization and foster collaboration that could lead to sustainable and scalable solutions?

From these questions, the Women's Economic Opportunity Index was born, and we are pleased to share it with you.

I would be remiss if I didn't underscore the urgency of what is outlined in this report as the population of women continues to outpace men in Texas and as our state's economy becomes increasingly dependent on women to drive its resilience and growth. Women are projected to be the majority of the state's workforce as early as 2040. Creating opportunities for women to participate fully, consistently, and productively is an economic imperative. Full stop.

Which means, of course, that I'd be remiss if I didn't ask for your help. As you'll see on the pages ahead, the issues that impact women's economic opportunity are complex – unevenly distributed, tied to geography, race and income, and often interrelated. It will take all of us – working together – to drive change. Please consider Texas Women's Foundation your partner in this work – an expert resource who can assist you in making the data-driven decisions that will create a strong and vibrant Texas for all.

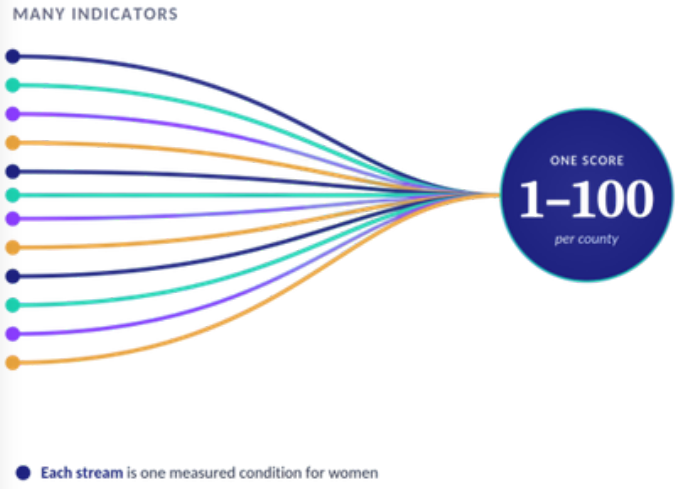
Collaboratively yours,



Karen Hughes White, President & CEO
Texas Women's Foundation

II. WHY A COMPOSITE INDEX

A composite index takes many separate measures (or data points) and combines them into one comparable score. An individual measure can provide us with information about that specific data point. For example, a measure of women in poverty will give you an estimate of how many women in the state live in poverty. An index combines multiple measures to describe a larger concept or idea such as women's economic opportunity. It brings together the levers that influence an outcome and provides a single score that allows comparisons between neighborhoods or counties.



How to Read a Score

A score of 100 represents the strongest county in Texas for women's economic opportunity; 1 represents the weakest. The score describes a county's position relative to other Texas counties, not against a national benchmark.

A Note on Methodology and Limitations

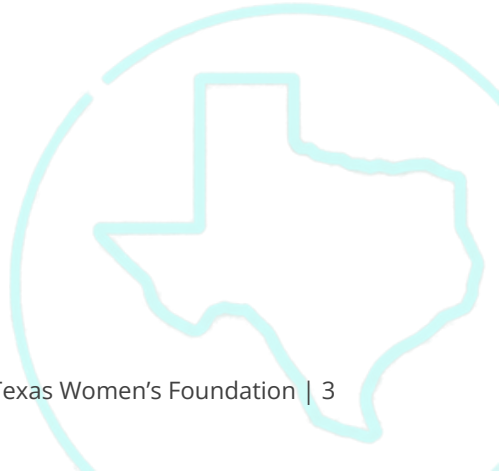
The index was constructed following the Organisation for Economic Co-operation and Development (OECD) Handbook on Constructing Composite Indicators, including guidance on selection, multivariate analysis, treatment of missing data, normalization, and robustness testing. Mapping the index was also guided by Esri's conventions for composite indices. For a full explanation of the methodology, you may access the technical documentation here.

TECHNICAL DOCUMENT

It is important that users understand all scores are relative ranks. For example, a county with a domain score of 48 could be doing well compared to national standards, just as a county scoring a 90 could still fall below national standards. Scores only tell us how a county is doing in comparison to other Texas counties.

This index is at the county level and thus masks nuances that might be found at the zip code or neighborhood level. This tool is not meant to identify lower-level geographic areas with low economic opportunity for women; rather, it gives a statewide view of where women's economic opportunity is stronger within Texas and highlights areas that warrant further investigation. This tool may also be used alongside other data to enhance or further explore findings, as demonstrated with the Texas Workforce Board example (p.17).

While the index is not comprehensive, it does include some of the most critical levers that impact women's economic security, stability, success, and opportunity – levers that the Texas Women's Foundation has tracked for over a decade.



III. KEY FINDINGS

1 WHERE A WOMAN LIVES IS ONE OF THE STRONGEST PREDICTORS OF HER ECONOMIC OPPORTUNITY

The highest scoring counties cluster in the suburban metros, while the lowest scoring form a band across the Southern border region and West Texas.

2 CHILDCARE IS THE DOMAIN WHERE COUNTIES MOST OFTEN STAND OUT

A county can rank high on the index overall and still fall short on childcare — among the ten highest-scoring counties, several score below average on childcare access and affordability. The gap is not confined to struggling places; it reaches women across the state. The annual cost of full-time infant care comprises 22% of the income of a typical woman working full-time. *i* Statewide, 17% of children under age six with working parents live in childcare deserts. *ii,1*

3 MOST TEXAS COUNTIES LACK ADEQUATE MATERNITY CARE

Of Texas counties, 63% are classified as maternity care deserts or as having low access to maternity care. *iii* Alarmingly, 36% of Texas women who had a birth in 2024 did not receive prenatal care during their first trimester. *iv*

4 THE GENDER WAGE GAP PERSISTS

A typical Texas woman working full-time, year-round earns just 81 cents for every dollar her male counterpart earns. v The gap has narrowed only modestly over the past decade, up from 79 cents in 2014, and at that pace it would take generations to close. *vi*

5 DESPITE OUTPACING MEN IN DEGREE EARNING AND REPRESENTATION IN PROFESSIONAL OCCUPATIONS, WOMEN HOLD FEWER LEADERSHIP ROLES

Though over a third (35%) of women have at least a bachelor's degree (compared to 33% of men) *vii* and 45% of working women hold a professional occupation (compared to 37% of working men), only 22% of women in those professional roles hold management positions compared to 34% of their male counterparts. *viii*

6 WOMEN-OWNED BUSINESSES TEND TO MAKE LESS THAN BUSINESSES OWNED BY MEN

While women own 42% of privately held businesses in Texas, only 14% of revenue is generated by women-owned businesses. *ix*

1 A childcare desert is a zip code with more than three children under 6 with working parents for every licensed childcare seat (fewer than 33 seats per 100 children).



The Texas Women's Economic Opporutnity Index

The Texas Women's Economic Opportunity Index provides us with the ability to understand the geography of opportunity for Texas women: where opportunity is strongest, and where it is weakest across our state. The index combines 12 measures across four domains deemed critical for the economic security, stability, and success of Texas women and their families:

- Work & Economic Security
- Health & Wellbeing
- Childcare & Family
- Workforce Development & Education

The four domains encompass the priority areas identified by Texas Women's Foundation over the past decade, as well as areas where policy change, systems change, and targeted investment can have a significant impact on women's access to economic opportunity.

Each indicator brings something specific to the ethos of the index. While these 12 indicators alone do not cover all the levers of influence for women's economic opportunity, each one captures an important piece of it.

Work & Economic Security

- **Prime-age Labor Force Participation:** Measures women's labor market connection in their prime working years (ages 25-54), the period in which people are most likely to be employed during their lives. *x*
- **Economic Security Threshold (Families Above 200% of Poverty):** Captures women's ability to absorb financial shocks. Defined as women living in families above 200% of the federal poverty threshold,[2] this indicator looks beyond economic survival and measures whether a woman and her family have the ability to economically thrive. *xi*, *xii*
- **Gender Wage Gap:** Quantifies gender pay equity by presenting women's full-time, year-round median earnings as a percentage of men's full-time, year-round median earnings.

Health & Wellbeing

- **Health Insurance Coverage:** Indicates how much access a woman has to medical and reproductive care.
- **Maternal Care Access:** Highlights the availability of maternal care providers and whether women are able to access the care needed for safe and healthy pregnancies and births, as well as postpartum care.
- **Prenatal Care Quality:** Examines the utilization and adequacy of maternal health systems, specifically whether pregnant people receive enough care early during pregnancy. This measure goes beyond looking at whether maternal care facilities exist and assesses whether women receive prenatal care early enough and in sufficient quantity.

Childcare & Family

- **Childcare Desert Exposure:** Reveals existing supply shortages in licensed early childhood providers, giving a glimpse into whether mothers can work at all.
- **Childcare Affordability:** Reflects the financial burden of childcare on mothers and families.
- **Public Pre-K Access:** Serves as a measure of women's and families' access to state-funded early education, which allows women and families to save money on childcare for three- and four-year-old children that also functions as education.

*2 Income above 200% of the Census Bureau poverty threshold, which differs slightly from the U.S. Department of Health and Human Services (HHS) poverty guidelines used for p*rogram eligibility.

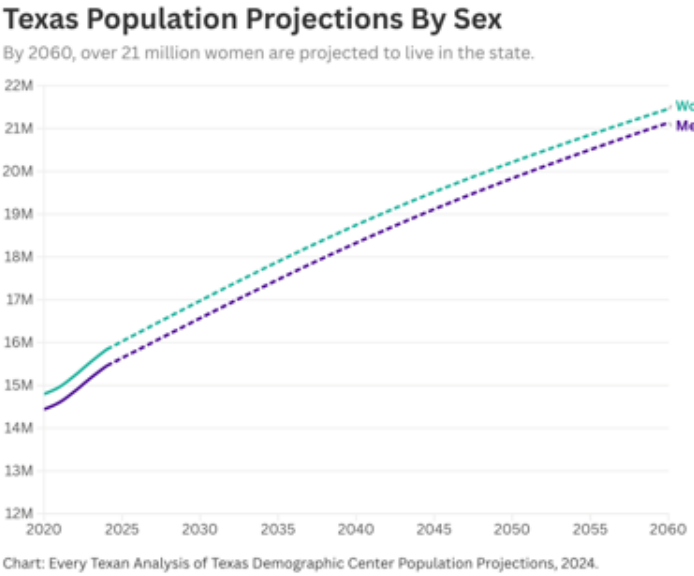
Workforce Development & Education

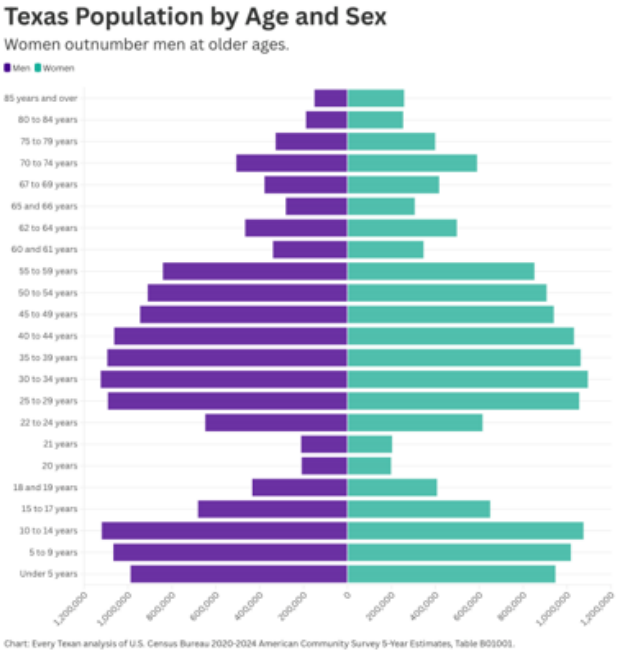
- **High-skill Attainment:** Points to women's access to higher-earning career paths by quantifying the share of women with a bachelor's degree or higher.
- **Occupational Leadership:** Illuminates the breaking of occupational segregation and women's representation in professional roles.
- **Women-owned Businesses:** Assesses women's entrepreneurship and business ownership by focusing on non-employer firms that are majority women-owned.



Texas Women: Essential to the State's Economy

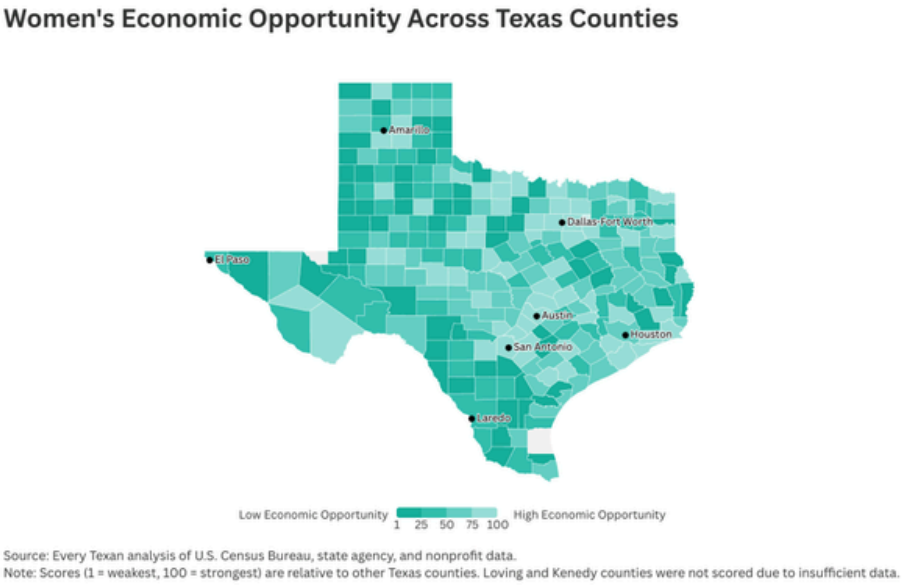
- **16M women and girls in Texas Today.** *xiii*
- **18.7M women and girls projected by 2040.** *xiv*
- **46% of working Texans [3] are women.** *xv*
- **Women earn 81 cents for every dollar their male counterparts make.** *xvi*
- **15% of women and girls live below the poverty level.** *xvii*
- **60% of all degrees awarded [4] in Texas go to women.** *xviii*





3 Working Texans are defined as the civilian employed population age 16 and over.
4 Degrees awarded include Associate, Bachelor's, Master's, Doctoral Professional Practice, and Doctoral Research Scholarship.

IV. WOMEN'S ECONOMIC OPPORTUNITY IN TEXAS: THE STATEWIDE VIEW

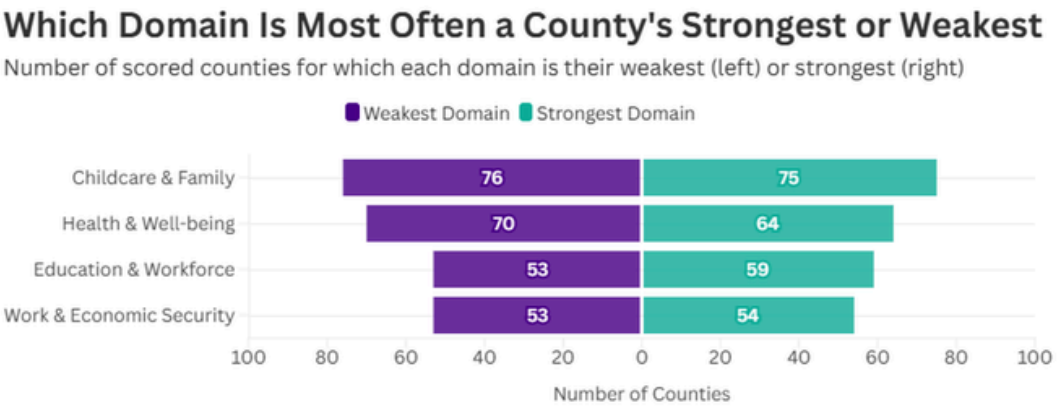


Source: Every Texan analysis of U.S. Census Bureau, state agency, and nonprofit data.
Note: Scores (1 = weakest, 100 = strongest) are relative to other Texas counties. Loving and Kenedy counties were not scored due to insufficient data.

Overall State Findings

Opportunity is unevenly distributed for women in Texas, and that unevenness is concentrated, not universal.

Of the four domains, Childcare & Family is most often the area where a county does its best or its worst: it is either the strongest or weakest domain in 60% of scored counties, compared with 53% for Health & Wellbeing and about 42-44% for Work & Economic Security and Workforce Development & Education. The same pattern holds for individual indicators: in 58% of scored counties, one of the three childcare indicators is the county's single highest- or lowest-scoring indicator out of all 12.



Source: Every Texan analysis of U.S. Census Bureau, state agency, and nonprofit data.
Note: Based on each county's domain percentile rankings relative to other Texas counties. If domains were equally likely, each would be about 63 counties. Loving and Kenedy counties were not scored due to insufficient data.

Childcare remains a leading driver of women's economic opportunity. Across the state, only a third of the state's three- and four-year-olds are enrolled in public pre-K, and infant care still costs the typical working mother nearly a quarter of her earnings. When care is unaffordable or unavailable, women are the ones who most often cut back hours, leave jobs, or forgo work altogether. The index tells us that a county's childcare conditions often determine whether its women can participate fully in the economy, findings that align with prior research, including the Texas Women's Foundation white paper Addressing the Childcare Crisis. *xix*

At the indicator level, the three indicators most often driving a county's score *down* are public pre-K enrollment, childcare affordability, and late or no prenatal care. The three indicators most often driving scores up are women's share of business ownership, public pre-K enrollment, and the gender wage gap. Two patterns stand out.

- First, childcare dominates the reasons counties fall short: two of the three most common weaknesses (public pre-K access and childcare affordability) are measures of the childcare infrastructure that supports women's participation in the workforce. *xx*
- Second, weakness is more concentrated than strength. When a Texas county falls short for women, the reason is usually the same handful of childcare and health gaps; when a county does well, its strengths come from a wider range of sources, such as business ownership and a narrower wage gap.

At a high level, the index tells us that the barriers holding women back are more shared across counties in Texas, which opens the door to strategies that could help the greatest number of women at once if policy change and targeted investments are aligned.

County-Level Observations

At the county level, the five highest-scoring counties include Rockwall, Galveston, Denton, Collin, and Brazoria. These counties sit near the ceiling of the scale (98.4–100) and are largely suburban counties in the Dallas–Fort Worth and Houston metro areas. The bottom five counties include Bailey, Gaines, Deaf Smith, Dawson, and Cochran. These counties sit at the floor and are all rural counties in West Texas, in and around the South Plains.

Among counties that land in the index's bottom five, the weakest indicators on average are bachelor's degree attainment, health insurance coverage, and late or no prenatal care. These point to two main gaps: limited access to higher education and limited access to health care, including care during pregnancy.

Among the top five counties, the strongest indicators on average are the economic security threshold, bachelor's degree attainment, and occupational leadership. The gap between the top and bottom counties is broad rather than driven by one or two measures: the top five score high on nearly every indicator, and the bottom five score low on most. Notably, all five top-scoring counties rank below the state midpoint on public pre-K access, a reminder that even the strongest counties have childcare gaps.

Top 5 Texas Counties for Women's Economic Opportunity

The counties where women have the strongest economic opportunity relative to the rest of Texas

County	Score
Rockwall	100.0
Galveston	99.6
Denton	99.2
Collin	98.8
Brazoria	98.4

Source: Every Texan analysis of U.S. Census Bureau, state agency, and nonprofit data.
Note: Scores (1 = weakest, 100 = strongest) are relative to other Texas counties. Loving and Kenedy counties were not scored due to insufficient data.

Bottom 5 Texas Counties for Women's Economic Opportunity

The counties where women have the weakest economic opportunity relative to the rest of Texas

County	Score
Bailey	2.6
Gaines	2.2
Deaf Smith	1.8
Dawson	1.4
Cochran	1.0

Source: Every Texan analysis of U.S. Census Bureau, state agency, and nonprofit data.
Note: Scores (1 = weakest, 100 = strongest) are relative to other Texas counties. Loving and Kenedy counties were not scored due to insufficient data.

V. WORK & ECONOMIC SECURITY

The Work & Economic Security domain measures whether women can participate in the labor force and earn enough to be financially stable. It looks at three things: how many women are working during their prime working years, whether their household income is enough to sufficiently meet their needs, and whether they are paid fairly compared to men.

Statewide, 76% of women ages 25-54 are in the labor force, compared to 88% of men in the same age group. *xxi* This difference reflects the barriers women face in entering the workforce, such as caregiving and work-life balance, gender bias and discrimination, and economic obstacles.

Even when women are able to enter the workforce, they face additional struggles. In Texas, women working full-time, year-round make just 81 cents for every dollar their male counterparts make. *xxii* But that statewide figure masks dramatic differences by race and ethnicity. Measured against the highest-earning group (non-Hispanic white men), the gap widens sharply for women of color: Black women earn 60 cents, multiracial women earn 51 cents, American Indian and Alaska Native women earn 49 cents, and Hispanic women earn 48 cents for every dollar a white man earns. *xxiii* Even non-Hispanic white women earn just 75 cents against white men. *xxiv*

Women also tend to live in less financially secure households – 70% of working-age women live in families above 200% of the federal poverty level,[5] compared to 75% of men. *xxv* In 2024, 200% of the federal poverty threshold was about $31,880 a year for a single person and $64,260 for a family of four. *xxvi* That is roughly what a full-time worker earning $15.33 an hour would make, or $30.89 an hour if one earner supports a family of four. *xxvii*

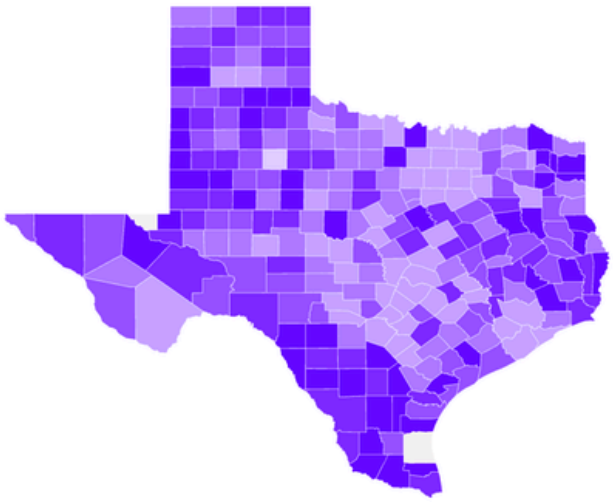
2024 Census Bureau Poverty Thresholds by Family Size

Family size	100% of Poverty threshold	200% of Poverty threshold
1 person	15,940	31,880
2 people	20,220	40,440
3 people	24,950	49,900
4 people	32,130	64,260
5 people	38,110	76,220
6 people	43,130	86,260

Source: U.S. Census Bureau, Poverty Thresholds for 2024 by Size of Family and Number of Related Children Under 18 Years. • Values are weighted average thresholds. Official thresholds also vary by the number of related children under 18 and, for one- and two-person families, by the age of the householder. These thresholds differ slightly from the U.S. Department of Health and Human Services (HHS) poverty guidelines used to determine program eligibility.

Work & Economic Security

County scores out of 100. Higher scores mean better conditions for women.

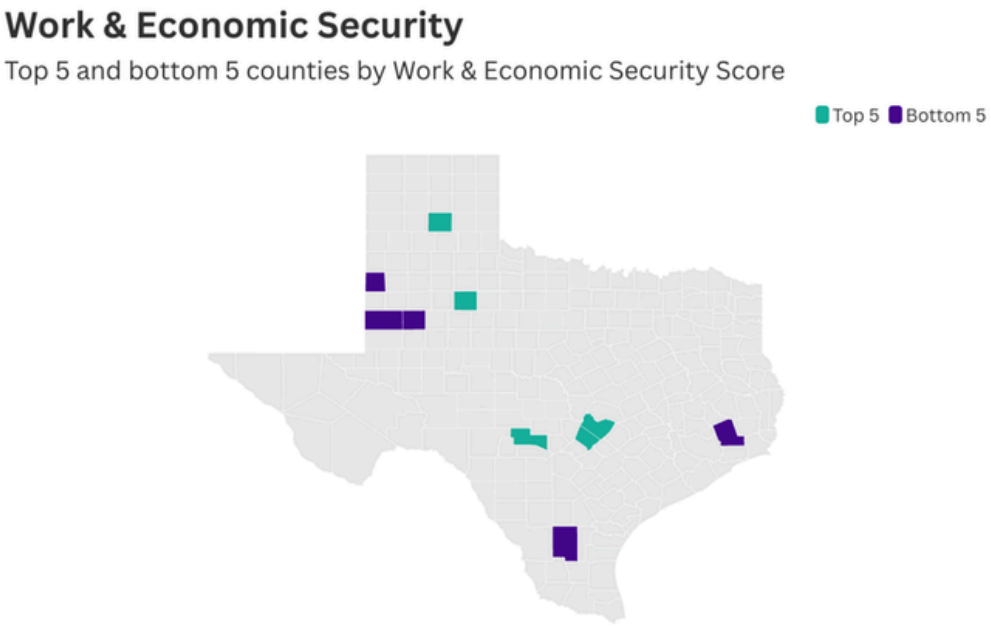


Low Work & Economic Security Score 1 20 40 60 80 100 High Work & Economic Security Score

Source: Every Texan analysis of ACS 2020–2024 5-Year; SAHIE 2024
Note: Higher scores are stronger, relative to other Texas counties. Loving and Kenedy counties were not scored.

5 Income above 200% of the Census Bureau poverty threshold, which differs slightly from the U.S. Department of Health and Human Services (HHS) poverty guidelines used for program eligibility.

When we zoom out to the county level, we see that women's work and economic security conditions tend to be worse along the South Texas border (including the Rio Grande Valley and the southern Laredo area) and in deep East Texas, with moderate-to-low scores across much of the Panhandle and West Texas. Better conditions are concentrated in the Dallas-Fort Worth area, the Austin and Hill Country region, the Houston suburbs, and a few Permian Basin counties for this domain.



Source: Every Texan analysis of ACS 2020–2024 5-Year; SAHIE 2024.
Note: Higher scores are stronger, relative to other Texas counties. Loving and Kenedy counties were not scored.

VI. HEALTH & WELLBEING

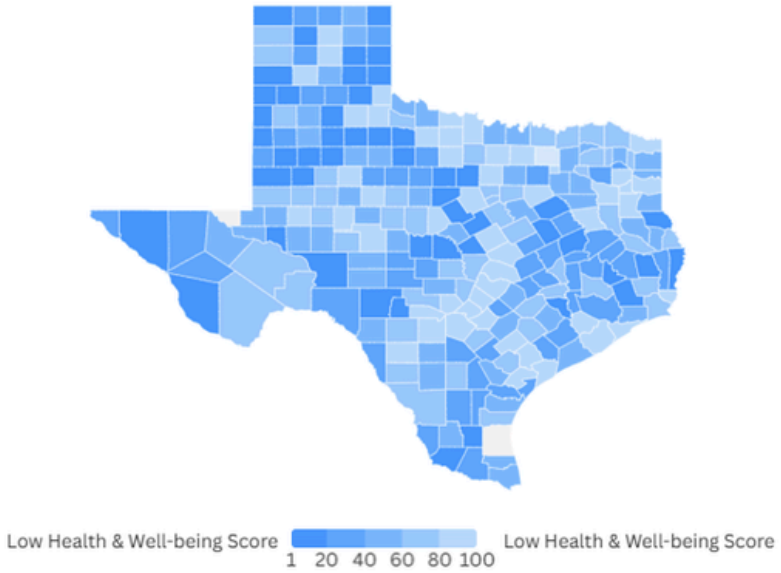
The Health & Wellbeing domain examines whether women have access to healthcare, with a focus on maternal care, as well as whether pregnant women are getting the quality, early care they need. It looks at health insurance coverage, whether maternity care is available in the area a woman lives in, and whether pregnant women begin prenatal care on time.

In Texas, women face significant barriers when it comes to accessing health care. Statewide, 80% of working-age women have health insurance coverage in Texas, compared to 77% of working-age men. *xxviii* Pregnant women face additional challenges in finding adequate care, as half of all Texas counties are classified as maternity care deserts (129 out of 254 counties), and another 13% are classified as having low access to maternity care (32 counties). *xxix* Alarmingly, 36% of Texas women who had a birth in 2024 did not receive prenatal care during their first trimester. *xxx*



Health & Wellbeing

County scores out of 100. Higher scores mean better conditions for women.

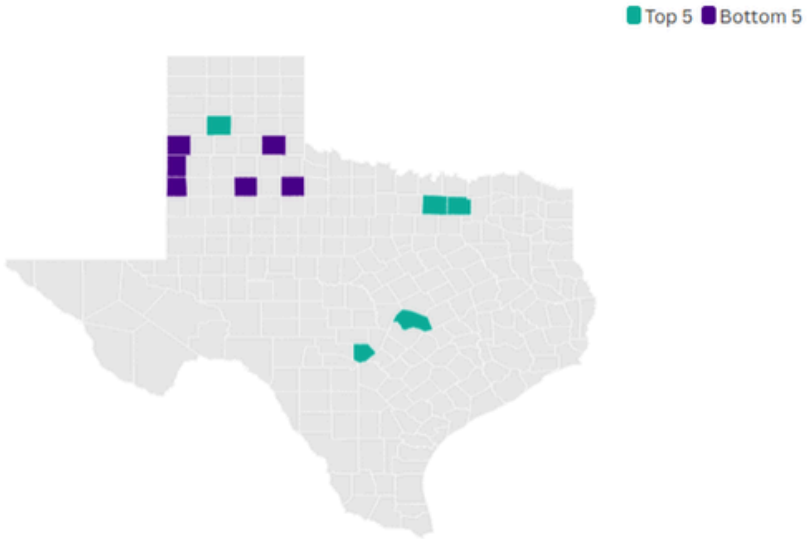


Source: Every Texan analysis of U.S. Census Bureau 2024 Small Area Health Insurance Estimates (SAHIE); 2026 March of Dimes PeriStats; Texas Department of State Health Services, 2024 Live Birth Files (provisional data).
Note: Higher scores are stronger, relative to other Texas counties. Loving and Kenedy counties were not scored.

At the county level, women face greater barriers to health and wellbeing around the Panhandle and South Plains, along the far West Texas border near El Paso, and in pockets of East Texas and in some counties along the South Texas border region. Women's health and wellbeing conditions tend to be better in areas concentrated mostly in North Texas around Dallas–Fort Worth, Central Texas and the Hill Country, the Permian Basin, and parts of the Gulf Coast.

Health & Wellbeing

Top 5 and bottom 5 counties by Health & Well-being Score



Source: Every Texan analysis of U.S. Census Bureau 2024 Small Area Health Insurance Estimates (SAHIE); 2026 March of Dimes PeriStats; Texas Department of State Health Services, 2024 Live Birth Files (provisional data).
Note: Higher scores are stronger, relative to other Texas counties. Loving and Kenedy counties were not scored. Crosby and Hall counties tie for fifth-lowest.

VII. CHILDCARE & FAMILY

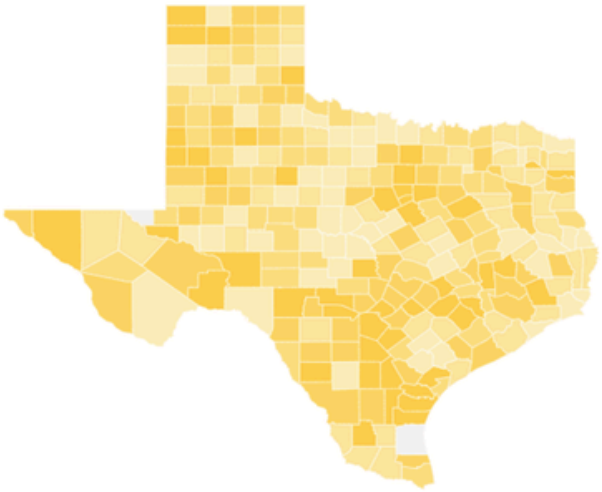
The Childcare & Family domain captures whether mothers of young children can find and afford care that allows them to go to work. It looks at the share of children living in areas where there are not enough licensed childcare slots, the share of a typical woman's income spent on childcare, and how many children are enrolled in state-funded pre-kindergarten.

Of young children with working parents in Texas, about 17% live in childcare deserts. xxxi, *6* Adding to the demand for childcare in many areas across the state, the cost of full-time, year-round care for an infant aged 0-11 months consumes almost a quarter of the annual earnings of a typical woman working full-time, year-round. *xxxii* While state-funded pre-K programs can help offset the cost of care once children reach the ages of three and four, accessing these programs can be difficult in certain areas. Across the state, only one in three children aged three to four were enrolled in public pre-K during the 2024-25 school year. *xxxiii*



Childcare & Family

County scores out of 100. Higher scores mean better conditions for women.



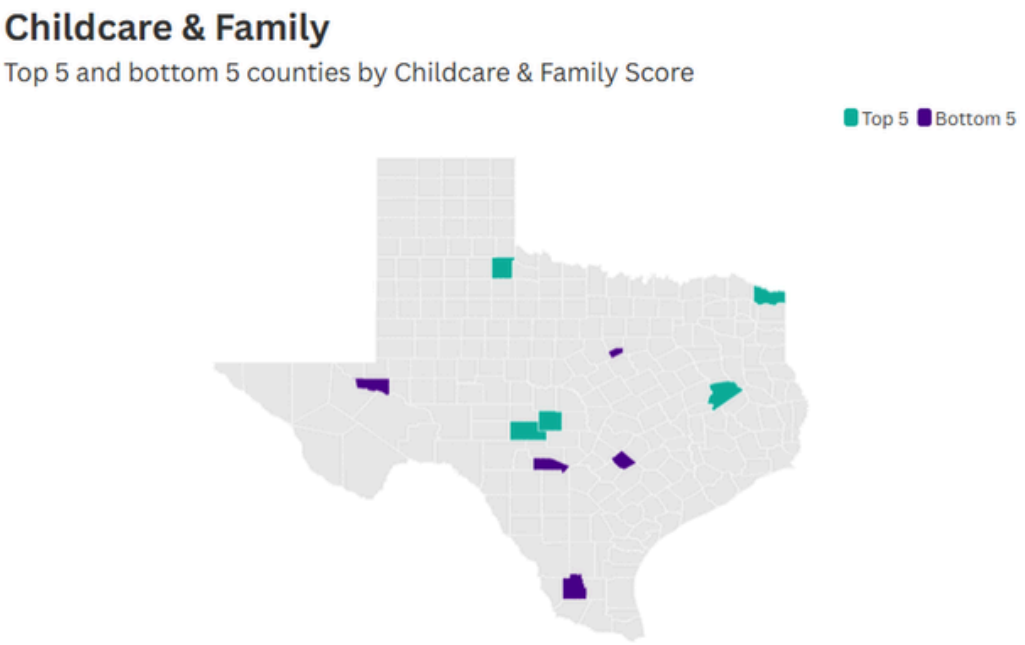
Low Childcare & Family Score — High Childcare & Family Score

1 20 40 60 80 100

Source: Every Texan analysis of Children at Risk childcare desert data, September 2025; Texas Workforce Commission, 2026 Texas Childcare Market Rate Survey; U.S. Census Bureau 2024 American Community Survey 5-Year Estimates; Texas Education Agency, PEIMS Fall Enrollment, 2024-2025; Texas Demographic Center, 2024 Population Estimates.
Note: Higher scores are stronger, relative to other Texas counties. Loving and Kenedy counties were not scored.

6 A childcare desert is a zip code with more than three children under 6 with working parents for every licensed childcare seat (fewer than 33 seats per 100 children).

When it comes to childcare access and affordability across Texas counties, poorer conditions are observed along the I-35 corridor around Austin and San Antonio, down through the Coastal Bend and South Texas, and out to El Paso in far West Texas. Childcare access and affordability are generally higher in North Central Texas, the Rolling Plains, and parts of East Texas.



Source: Every Texan analysis of Children at Risk childcare desert data, September 2025; Texas Workforce Commission, 2026 Texas Childcare Market Rate Survey; U.S. Census Bureau 2024 American Community Survey 5-Year Estimates; Texas Education Agency, PEIMS Fall Enrollment, 2024–2025; Texas Demographic Center, 2024 Population Estimates.
Note: Higher scores are stronger, relative to other Texas counties. Loving and Kenedy counties were not scored.

VIII. WORKFORCE DEVELOPMENT & EDUCATION

The Workforce Development & Education domain observes women's skillsets and whether they are moving into higher-level and self-directed work. This domain looks at women who have a higher education of at least a bachelor's degree, the share of women working in management and professional jobs, and the share of women-owned businesses with no paid employees. *7*

In Texas, 35% of women aged 25 and older hold a bachelor's degree or higher, compared to 33% of men 25 and older. *xxxiv* While women have continued to outpace men in degree attainment since the Economic Issues for Women in Texas reports began in 2014, *xxxv* women still lag behind in management roles. Although 45% of employed women aged 16 and older are in management, business, science, and arts occupations (compared to just 37% of their male counterparts), just 22% of women in professional occupations hold management roles compared to 34% of men. *xxxvi*

7 This indicator reflects non-employer firms only (businesses with no paid employees). Employer firms were not included in this indicator because the number of women-owned employer firms is suppressed for most Texas counties. Data come from the U.S. Census Bureau's 2023 Nonemployer Statistics by Demographics (NES-D). A firm counts as women-owned when women hold at least 51 percent of it, and the rate is women-owned firms as a share of all firms whose owners' sex could be identified. Firms owned equally by women and men are included in the total but not counted as women-owned.

Additionally, data suggest fewer women are rising into CEO roles and are being replaced by men at higher rates: 23% of CEOs who left their position during the first quarter of 2025 were women (compared to 20% in 2024), and of the women who left their positions, 56% were replaced by men (up from 41% in 2024). *xxxvii* Inversely, CEO positions left by men were only replaced by women in 17% of cases, down from 22% in 2024. *xxxviii*

Business ownership is one of the main ways families can build wealth. On average, self-employed households are wealthier than non-self-employed households, and business equity made up about a third of U.S. families' non-financial assets in 2019. *xxxix* That makes women's share of business ownership a key measure of their access to economic opportunity and financial independence. In 2023, women owned about 1.4 million of Texas's 3.5 million businesses (42%) that could be classified by owner sex;[8] however, owning a business and earning from it are not the same. *xl* Women hold about four in ten of these businesses, yet only capture 14% of the revenue[9] they generate. *xli*

Part of the gap comes from the kinds of businesses women own. Nearly nine in ten privately held Texas businesses have no employees,[10] and women own nearly half (44%) of these non-employer businesses, yet take in only about a quarter (26%) of revenue. *xlii* Among businesses with employees, where most revenue is earned, women own fewer than one in four (24%). *xliii*

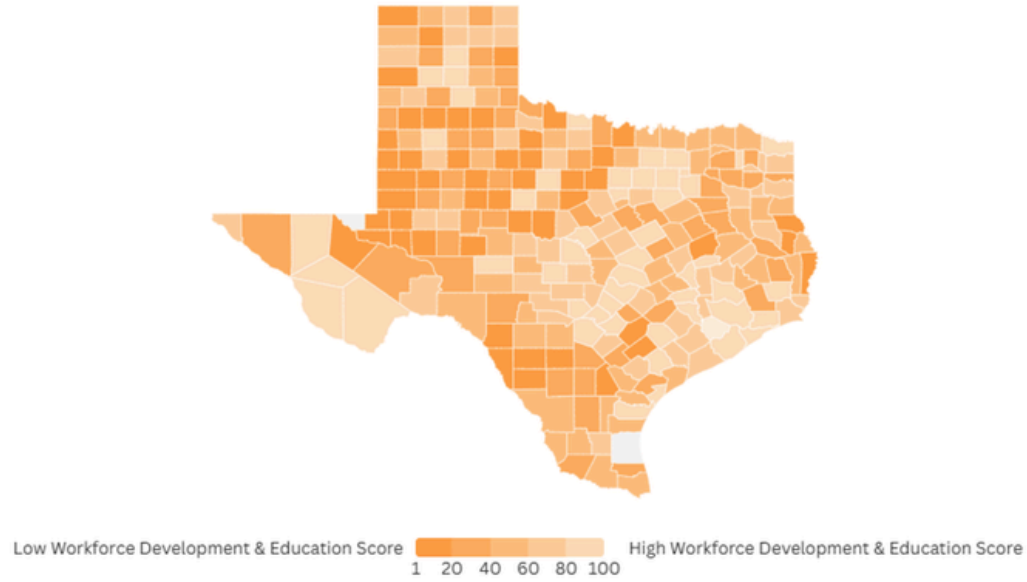
This data alone can signal that women-owned firms remain concentrated in lower-earning industries at a smaller scale. This pattern is consistent with national findings. Research shows that women-owned firms are concentrated in lower-revenue industries, *xliv* and the National Women's Business Council has found that the industries with the highest representation of women are also among the lowest-earning by median revenue per firm. This suggests that the revenue gap reflects structural differences in which industries women choose to enter rather than the performance of individual businesses. *xlv* Access to capital is a second well-documented factor: women-owned firms consistently receive less startup funding, smaller loans, and less investment, which constrains the scale at which they can operate. *xlvi*, *xlvii* More research is needed to understand how these dynamics play out in Texas. Specifically, a closer look at the industries where Texas women's firms are concentrated, and at the capital available to them, would help pinpoint where the gap is widest.



8 Figures cover employer and non-employer businesses that can be classified by owner sex, which excludes publicly held companies and other firms whose ownership cannot be classified. A business counts as women-owned when women own 51% or more of it. Businesses owned equally by women and men are included in the total but not counted as women-owned.
9 Revenue is total sales, value of shipments, or revenue.
10 Non-employer businesses have no paid employees and are subject to federal income tax; most are self-employed individuals operating unincorporated businesses, such as sole proprietors, freelancers, and independent contractors. Non-employer counts are based on administrative records and are rounded by the Census Bureau.

Workforce Development & Education

County scores out of 100. Higher scores mean better conditions for women.

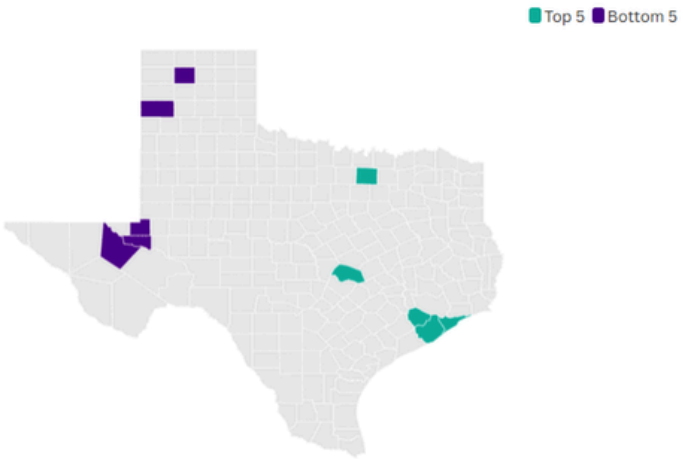


Source: Every Texan analysis of U.S. Census Bureau 2024 American Community Survey 5-Year Estimates; U.S. Census Bureau, 2023 Nonemployer Statistics by Demographics (NES-D).
Note: Higher scores are stronger, relative to other Texas counties. Loving and Kenedy counties were not scored.

Counties with lower workforce development and education scores are clustered in West Texas, especially the South Plains and Permian Basin around Lubbock and Odessa, with more low-scoring counties scattered across the Panhandle and South Texas. Counties doing the best in this domain are around the Dallas–Fort Worth, Austin and Houston metros, across much of Central Texas, and in parts of far West Texas.

Workforce Development & Education

Top 5 and bottom 5 counties by Workforce Development & Education Score



Source: Every Texan analysis of U.S. Census Bureau 2024 American Community Survey 5-Year Estimates; U.S. Census Bureau, 2023 Nonemployer Statistics by Demographics (NES-D).
Note: Higher scores are stronger, relative to other Texas counties. Loving and Kenedy counties were not scored.

A Look at Texas Workforce Board Regions

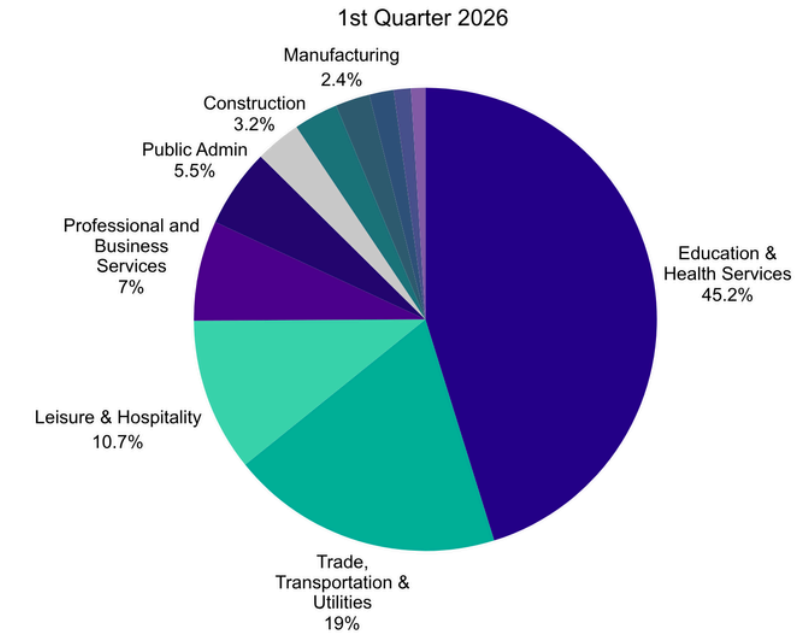
In 1995, the Texas Legislature created 28 local workforce development boards to shift control of workforce programs from state government to local communities. *xlviii* These boards serve multiple purposes, including local decision making guided by business leaders, educators, and community representatives who understand their specific economy and its challenges. *xlix* The boards also manage and allocate federal Workforce Innovation and Opportunity Act (WIOA) funds for their designated geography. These boards are critical because they help identify target occupations based on local market indicators, they tailor job training programs to meet their regional workforce demands, and they work directly with local chambers of commerce and economic development corporations to build a skilled local pipeline and retain talent.

Assessing the Women's Economic Opportunity Index by workforce board region allows us to more easily compare the index against much of the economic data collected regionally by the Texas Workforce Commission. This means that each workforce board can read its own score against its own labor-market data.

For example, the Lower Rio Grande Valley ranks low on the women's economic opportunity index, compared to other regions. Women in the valley have markedly less economic opportunity than women in the state as a whole.

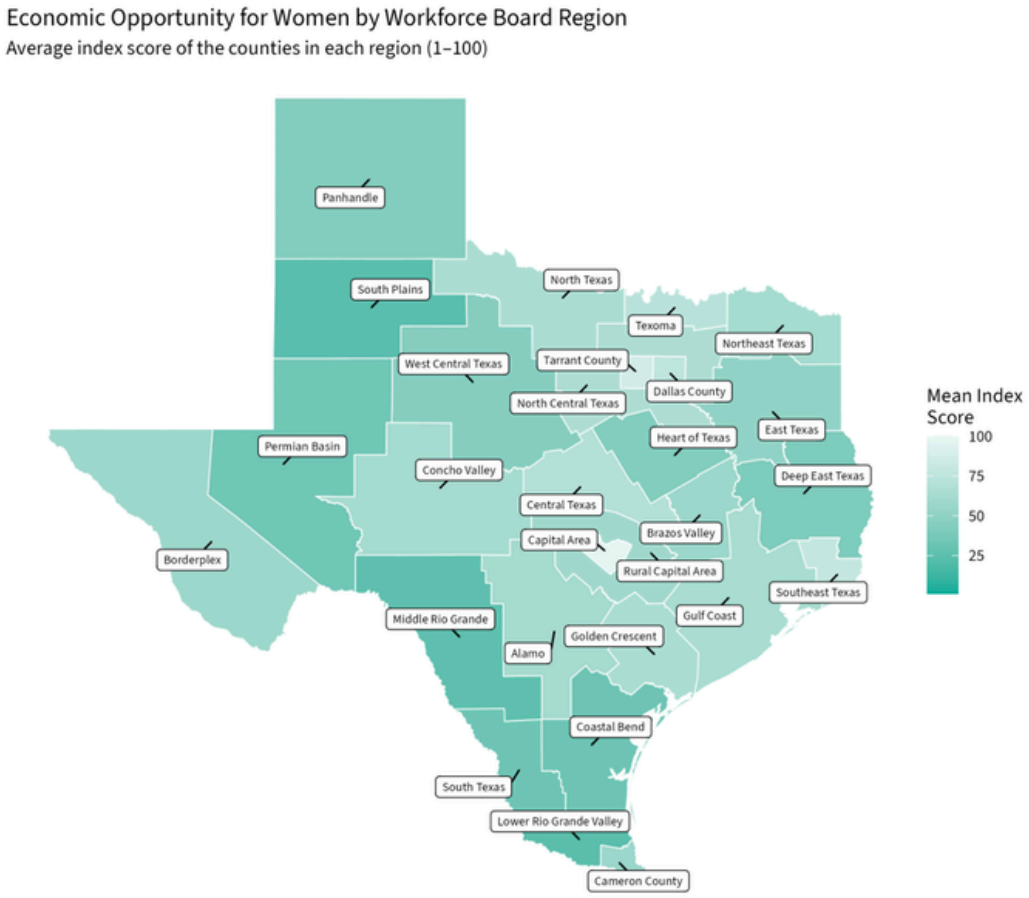
Texas workforce data shows the structure that is likely producing the gap. The Lower Rio Grande's average weekly wage is $848 – barely half of the statewide average of $1,646. *l* More than 45% of employment sits in education and health services – a single, lower-wage super sector – while higher-wage professional and business services make up just 7% of available jobs. *li* The opportunity gap flagged by the index is structural: low wages across the region and work concentrated in low-paying sectors which tend to over-index in female occupations.

Lower Rio Grande Valley Employment by Industry



Source: Every Texan analysis of Texas Labor Market Information

Overall, regional averages follow the same pattern as the county-level map. The highest-scoring Texas Workforce Commission regions are the single-county metros of Capital Area, Dallas, and Tarrant, along with Southeast Texas. The lowest are concentrated along the border and in West Texas. As demonstrated in the Lower Rio Grande region example, exploring the index by region alongside labor market data may provide additional insights that are more localized.



IX. POLICY RECOMMENDATIONS

The Texas Women's Economic Opportunity Index is intended to provide a quick understanding of where economic opportunity for women is strongest and weakest across the state. Over the ten-plus years that Texas Women's Foundation has been reporting data on the economic security and overall wellbeing of Texas women, the findings have been consistent: As the state with the strongest economy in the nation, Texas has the potential to be a place where economic opportunity is within reach for Texas women, their families, and their futures – creating a strong and vibrant Texas for *all.*

These policy recommendations, coupled with robust public-private partnerships and strategic philanthropy, are essential to creating true opportunities for Texas women and their families. Texas lawmakers, along with business and community leaders, are asked to review the data in this report and work together to accelerate the changes needed to create sustainable and scalable solutions that will ensure the state's economic resilience and continue to move us forward.

INVEST IN CHILDCARE & FAMILY SUPPORT

Childcare is the domain where Texas counties most often fall short: it is the weakest of the four domains in 30% of counties, more than any other, and public pre-K enrollment is the single indicator most likely to pull a county's score down, even though it lifts others. The cost and scarcity of care are direct barriers to women's economic participation, and addressing them should be the state's top priority in the next legislative session.

- Lawmakers should fully fund universal pre-K and expand access to quality childcare facilities, particularly in underserved areas.
- Legislators should increase childcare subsidies for lower-income families and create incentives for providers to meet higher quality standards. Counties and cities can also adopt locally funded programs to support childcare and thus enhance local economic activity. In Dallas County alone, reducing families' childcare costs by $100 to $400 a month could bring an estimated 1,700 to 6,900 more mothers into the workforce and generate $65 million to $260 million in new annual earnings. *lii*
- Employers can adopt family-supporting practices such as paid leave, dependent care reimbursement, flexible and remote work options, on-site childcare and/or care partnerships.



STRENGTHEN WORK AND ECONOMIC SECURITY

Work and economic security closely tracks a county's overall score: where women can work and earn enough, overall opportunity tends to follow. The persistence of the wage gap is of particular concern, along with the revenue gap for women-owned firms, where women own 44% of Texas's non-employer firms yet take in only about a quarter of the receipts. Lawmakers should strengthen and rigorously enforce equal pay laws so that women, particularly women of color, are paid equitably across all sectors.

- Policymakers should enact paid family and medical leave and paid sick leave, enabling women to care for themselves and their families without sacrificing income or employment.
- State and private-sector leaders should support women's business ownership through access to capital, mentorship, and contracting opportunities.

EXPAND HEALTH COVERAGE AND ACCESS

Health-related indicators weaken county indices, particularly where insurance coverage and access to care, including maternal care, are limited.

- Texas should join the majority of states in expanding Medicaid to adults in the coverage gap.
- Texas should streamline and simplify Medicaid and CHIP enrollment for women and their families, fixing administrative barriers that lead to incorrect coverage and care denials.
- Texas should reinstate funding for qualified enrollment assistance and restore automatic enrollment from Medicaid for Pregnant Women into Healthy Texas Women, helping eligible women retain continuous coverage.

SUPPORT EDUCATIONAL AND WORKFORCE ADVANCEMENT

The workforce development and education domain does the most to separate high-scoring counties from low-scoring ones, and it is where Texas women outpace men: 35% hold a bachelor's degree or higher, compared to 33% of men. Yet the wage gap shows that these educational gains do not fully carry through to earnings. Decision-makers must close the gap that exists between educational attainment and economic reward.

- State legislators should address college affordability by increasing funding for TEXAS Grants and College Promise programs, particularly for women of color burdened by student debt.
- State and federal policymakers should expand student loan forgiveness and cancellation for Texans carrying educational debt.
- Business and philanthropic leaders should support education and training programs that prepare women for living-wage jobs, with attention to the industries where women's participation is declining.



X. CONCLUSION

The Texas Women's Economic Opportunity Index was built with a primary purpose in mind: to understand where economic opportunity is facilitated by the structures in place for women in Texas. By measuring economic opportunity across 252 counties in Texas, the index brings 12 individual measures together to reveal how all of those specific structural barriers impact or enhance women's economic security, stability, success, and opportunity.

The picture the index reveals is one of both challenge and opportunity. Opportunity is unevenly distributed across the state, concentrated in ways that track long-standing divides tied to geography, race, and income. Childcare stands out as the most widespread constraint, while women's educational attainment is a strength that must be built on. No county is beyond improvement, and no barrier identified is beyond the reach of strong policy, targeted investments, and intentional leadership.

What happens next is a choice – our choice – and the Texas Women's Economic Opportunity Index is a roadmap for prioritization and collaboration. As Texas Women's Foundation continues to invest in strategic philanthropy and targeted advocacy based on the findings in this report, we look forward to partnering with policymakers, decision-makers, funders, and philanthropists to build sustainable and scalable solutions for Texas women, their families, and their futures.

XI. ABOUT

This study was commissioned by Texas Women's Foundation.

Texas Women's Foundation
STRONG WOMEN. BETTER TEXAS.

Texas Women's Foundation is a catalyst for positive change across the state, with a focused vision on building Strong Women Better Texas and a strong and vibrant Texas for all. A community-supported organization, Texas Women's Foundation invests in removing the barriers to women's economic security, stability, and success through research and advocacy, grantmaking and education.

Research is at the core of everything we do at Texas Women's Foundation. Our latest biennial report, *"Closing the Gaps to Economic Opportunity for Texas Women,"* builds on 10 years of data reported in The Economic Issues for Women in Texas Report, published 2014-2024, and informs the Foundation's grantmaking, advocacy efforts and educational investments, with a dual focus on workforce development and leadership.

Since 1985, with support from our donors and partners, Texas Women's Foundation has invested more than $115 million in Texas women, their families, and their futures. To learn more about our work and to support our mission, visit www.txwf.org.

This report was co-authored by the Every Texan Research and Data Team: Coda Rayo-Garza, PhD and Kaitlan Wong, MSDS with support from Brian Chan.

EVERY TEXAN

Since its founding in 1985, Every Texan 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.

REFERENCES

CLOSING THE GAPS

To Economic Opportunity for Texas Women



Texas Women's Foundation

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