

Today's Keynote Presentation

Economic Issues for Women in Texas

*Presented by
FEI Dallas Chapter*

November 9, 2020

CPE Credits

Today's webinar is worth 1.0 Continuing Professional Education (CPE) credits.

To be eligible for CPE credit, you must:

- Answer **at least 3 of the 4 polling questions** (during the webinar) and have a total viewing time of **at least 50 minutes**.
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Welcome



Ron Rushing
FEI Dallas Chapter President

Introductions



MODERATOR
Bryce Moen
VP Accounting
Teal Natural Resources, LLC

Keynote



Dr. Dena L. Jackson
Chief Operating Officer
Texas Women's Foundation



*FEI Dallas
November 2020*

Texas Women's Foundation in Brief

- Founded in 1985 as Dallas Women's Foundation; name changed 2018
- Community-supported foundation with over \$43M in assets
- Programs and grants about \$7M per year
- One of the largest women's foundations globally



Strong Women. Better World.

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Texas Women's Foundation is a community-supported organization that raises money annually to support its investments that advance economic security and leadership for Texas women and girls through research, advocacy, grants and programs.

Our vision is to build a Texas for All



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Economic Issues for Women in Texas 2020

Tag us!

@txwomensfdn

#txwf4all

INSERTFOOTER HERE 9

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Eco Issues Overview

- Who are Texas Women?
- Women in the Workforce

Building Blocks of Economic Security

- Education – The Pathway
- Child Care – A Work Support
- Health Insurance – Financial Shield
- Housing – An Anchor

INSERTFOOTER HERE 10

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Demographics



PROFILE OF AN AVERAGE TEXAS WOMAN

If there is one representative of a typical Texas woman, she is:

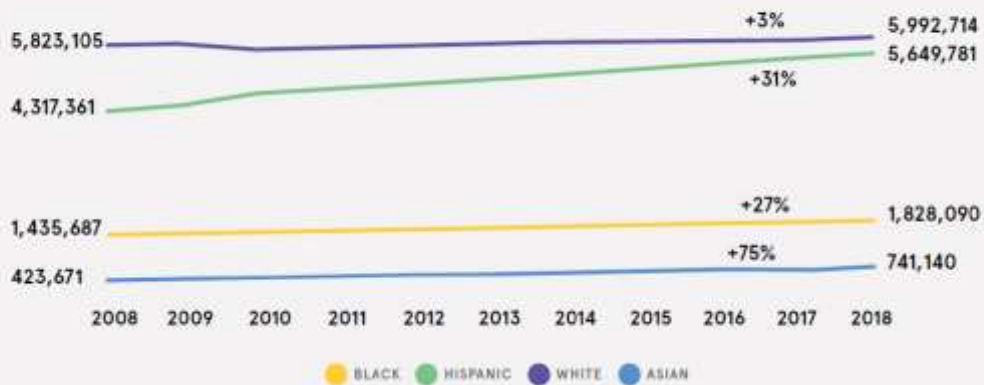
- a Millennial (age 36)
- a woman of color
- living in a city
- earning \$35,000/year or less
- working to support her family

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Texas Women Are Diverse

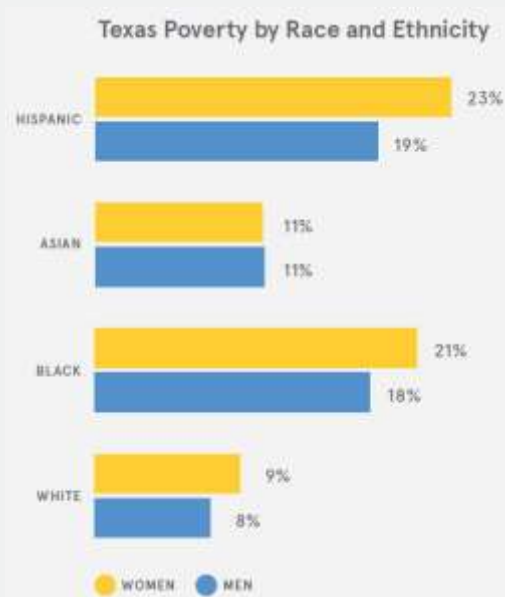
Population Growth by Race and Ethnicity, 2008-2018



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The Most Vulnerable Women: Women of Color



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Workforce

Working Women,
Working Families



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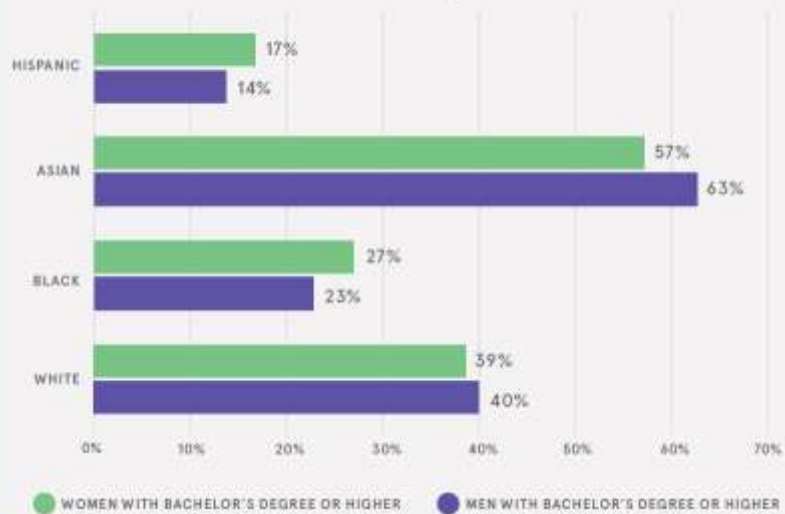
EDUCATION

A Pathway to
Economic Security



Educational Attainment by Race and Ethnicity

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



Income & Education

Median Annual Income by Educational Attainment



Education: Key Take-Aways

- **Highly educated but underpaid:** 1.4 times as many women as men completed college (public universities or community colleges in 2018), but Texas women earn less than men in every single occupation.
- **Student debt crisis:** Women hold the majority of outstanding student debt, and tuition and fees for public Texas universities have climbed 21% in just the past five years.
- **Hispanic women:** Although historically facing many obstacles contributing to lower college enrollment and completion, Hispanic women are closing the gap and are now the fastest growing group among women enrolling in and completing Texas public college educations.

CHILD CARE

A Critical Support
For Working Women



Labor Force Participation

LABOR FORCE PARTICIPATION OF TEXAS MOMS	NUMBER	PERCENTAGE
Women (ages 16-64) in the workforce, with children	2.5 Million	63%
Children under 6 with all parents in workforce	1.3 Million	60%
Children ages 6-12 with all parents in workforce	1.8 Million	63%

Child Care Costs

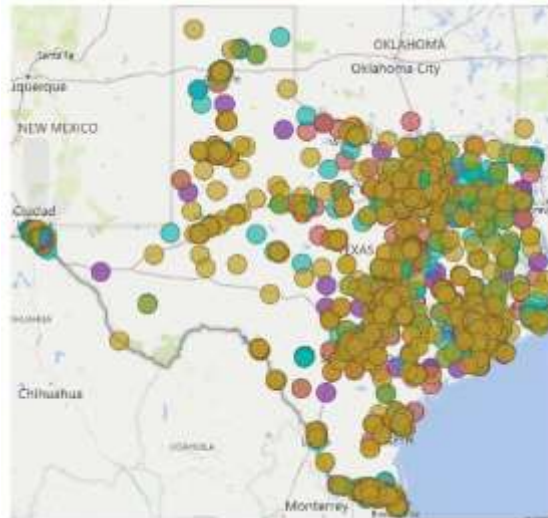
Year-Round Full-Time Infant Care in Texas is Almost as Expensive as College



Cristina, Austin

“We’re both in school and we’re both going through this journey together. When I’m doing an assignment or I’m at work, I look back [at how this] would have been impossible for me without child care [for my son].”

Texas Rising Star Child Care Providers



Texas Rising Star child care providers with star ratings

STAR LEVEL:

TRS 2 STAR

TRS 3 STAR

TRS 4 STAR

NO STAR RATING

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Child Care: Key Take-Aways

- **Child care is a critical work support** - 2.5 million working Texas mothers
- **48% of Texans live in a child care desert** - including 55% of Hispanic families and 63% of rural families and many more live in quality deserts.
- **Infant care in Texas is almost as expensive as college** – at over \$8,000 for year-round infant care.
- **Unaffordable for low wage workers** - No matter the type, child care is a major expense for families and can negatively impact their economic preparedness.

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Questions?



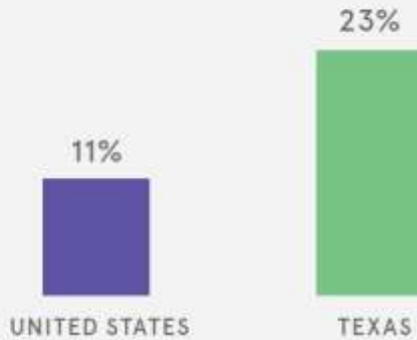
HEALTH INSURANCE

A Financial Shield for Women



Texas Women without Health Insurance

Percent of Women Ages 19–64 Uninsured

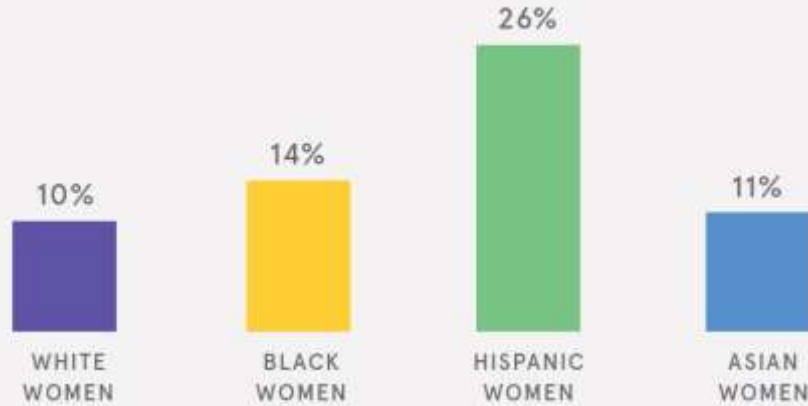


Franchesca, Tyler

“Medicaid kicked in with prenatal insurance, so they covered him the first month after. Afterwards, it was a little tricky because he was covered and I wasn’t covered, so that meant I needed to get to work, but I couldn’t.”

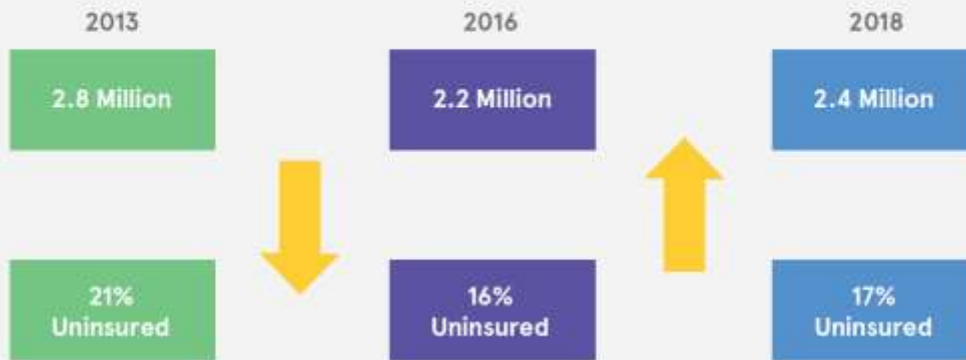
Health Insurance by Race and Ethnicity

Texas Uninsured Rates by Race and Ethnicity



Texas Women are Directly Impacted by Health Policy

Changes in the Number of Uninsured Texas Women



Health Insurance: Key Take-Aways

- **Texas women are uninsured:** Texas women are twice as likely to be uninsured as women in the rest of the nation, with almost 1 in 4 uninsured across the state.
- **Women of color** are the least likely to have health insurance, with over 1 in 4 Hispanic women uninsured, as compared to 1 in 10 White women.
- **Texas women are directly impacted by health policy:** 200,000 more Texas women became uninsured (a 1% increase in the uninsured rate) in the two years following 2016 changes to Affordable Care Act funding.
- **Coverage Gap:** 1 of every 5 uninsured Texas women falls in the Medicaid coverage gap, a direct result of Texas choosing not to expand Medicaid.

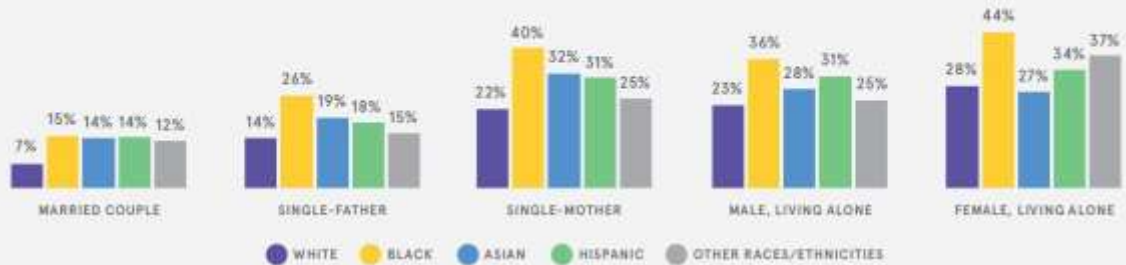
HOUSING

An Anchor for
Economic Security



High Housing Costs

Women of Color, Especially Black Women, Experience Housing Cost Burden in Texas



Eviction and Homelessness

- 206+ evictions per day in Texas
- 90% of domestic violence survivors will experience homelessness at least once; almost half will two or more times.
- Half of agencies with transitional or rapid-rehousing have waitlists, and must turn away survivors.

“If incarceration has come to define the lives of men from impoverished Black neighborhoods, eviction is shaping the lives of women. Poor Black men are locked up. Poor Black women are locked out.”

Mathew Desmond, Ph.D., Eviction Lab, Princeton
Evicted: Poverty and Profit in the American City, Pulitzer Prize 2017

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Housing: Key Take-Aways

- **Housing burden:** Over 30% of families led by women are burdened by the cost of housing in Texas.
- **Black women** face the highest housing cost burden, with over 40% of families led by Black women spending over a third of income on housing.
- **Survivors of domestic violence** are in need of greater housing and legal support.

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Policy Opportunities

Child Care

Fund full-day pre-K with community partners;
Family-friendly leave and work policies

Health Insurance

Expanded Medicaid, especially for new mothers; Earned paid sick time

Housing

Prioritize transitional housing for DV survivors;
Improved tenant protections; Legal aid funding

Education

Expand TEXAS grant and Promise programs;
Student loan relief



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QUESTIONS?

Dena L. Jackson, Ph.D.
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CHECK OUT THE REPORT WEBSITE!

Featuring stories, audio clips,
and photos – you can hear
directly from the Texas women
highlighted in this report at:

txwfecoissues.org

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Closing Remarks



Ron Rushing
FEI Dallas Chapter President

thank you!

FOR YOUR PARTICIPATION DURING THIS WEBCAST!

VISIT FEIDALLAS.ORG FOR EVENT INFORMATION

CPE Notification Email should be sent in 7-10 days.

For any additional questions regarding CPE, please email **Nancy.Ehlers@feidallas.org**