Things You Should Know About Texas Women and Higher Education

8 percent of Texas women age 25-24 have a higher education degree or credential; 8 percent of Texas men in the same age range do.1

Texas women earn more every step up in their education. The median earnings of women with a bachelor’s degree or $61,600 higher than Texas women with some college or an associate degree. However, women with a bachelor’s still have $11,900 less than Texas men with a bachelor’s degree.2

The cost of college has increased markedly, while state financial support for higher education has declined, leaving a larger burden on students and families.3

Financial insecurity creates challenges that make it less likely students will complete a high education degree or credential.4

The higher education system in Texas serves a student body who is majority female.5 The majority of female students attend community colleges but still desire to attain a bachelor’s degree.6

Female students across racial and ethnic groups report similarly high aspirations to attend college. However, enrollment rates are particularly low for women of color.7 Factors, such as access, affordability, and encouragement from families and friends, influence women’s decisions to attend college.8

Removing barriers to higher education strengthens women and their families, and gives them the means they need to succeed.9

Dual enrollment, when high school students concurrently earn high school and college credits, have been an effective strategy to increase educational attainment for females, minorities, and low-income students.10 This vital pathway can be expanded by helping to lower the cost for families.11

Texas can increase investments in grants and other support services that help more students complete postsecondary education and training.12 The state can support and expand higher education pathways by including transfer agreements between universities and community colleges, and providing financial assistance programs that provide efficient pathways to higher education degrees even when faced with resource management and career advancement challenges.13

Many female students with aspirations of earning bachelor’s degrees begin their postsecondary education in community colleges due to cost or accessibility.14 When such additions do not duplicate the programs at nearby universities, the state can consider granting more community colleges the authority to offer bachelor’s degrees in high-demand sectors that fill off of “middle-skill” jobs.15

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Dallas Women’s Foundation is the largest regional women’s fund in the world. With the support of its donors, the Foundation unlocks resources to advance women’s economic security and women’s leadership through research, promoting and advocating. The Foundation’s work improves education and quality of life, gives voice to issues affecting women and girls, and cultivates women leaders for the future. 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, granting more than $37.6 million since inception and over $6.5 million annually to help create opportunities and solve issues for women and girls.

For more information, visit:

Dallas Women’s Foundation

Strong women. Better world.

2 Correspondence: A. H., 8.
3 Executive summary. Nearly 15 million women and girls live in Texas — mining, growing school and caring for families. When the women of Texas are financially secure, families and communities are strong and stable. When women are healthy and well educated, their strength creates a positive ripple effect for their loved ones and communities. Texas women have made great strides over the last two decades by increasing their educational and taking more leadership roles in the business world. But even with significant educational and economic progress, Texas could do more to close the gaps that still exist for women and ensure they reach their full potential. As reported in Economic Issues for Women in Texas 2014, four essential building blocks are critical to women’s economic security: education, child care, health insurance and housing. Education is a pathway to economic security; child care is a critical work support for families; health insurance is a financial safeguard against the unexpected; and housing is the anchor of economic security. All four work together to support financially strong women, girls and families.

The entire Economic Issues for Women in Texas series is available at www.dallaswomensfoundation.org/empower.
**Things You Should Know About Texas Women and Health Insurance**

- In Texas, 2 million women and girls (15.6 percent) are effectively left out of the health care system because they do not have health insurance, which puts their health and their family’s financial security at risk.
- From 2013 to 2015, the female uninsured rate in Texas decreased by 5 percentage points, from 24 to 19 percent. The rate decreased in 22 of 25 counties.
- Although access to health care is an important determinant of health insurance status, 20 percent of uninsured families in Texas are actually income eligible for financial assistance that can significantly reduce the cost of health insurance.
- Nearly 52.4 million in local property taxes went unpaid for uncompensated care for uninsured patients receiving services at Texas hospitals in 2015. The cost to the state and city Indian Health Service hospital was $42 million.
- Even with health insurance, many Texas women think about their health care needs and personal responsibilities, such as caring for a child, when deciding whether to go to the doctor or to treat a minor illness at home.
- Younger women (age 19-25) and Hispanic women are the least likely to have health insurance.
- More than 3.5 million women (15.6 percent) and 5.1 million children are uninsured in Texas.
- It is estimated that 1 in 5 children who are not insured lack and/or cannot afford health care.
- Children under the age of 6 and women are considered vulnerable to poverty in Texas.

**Housing**

- The median monthly housing cost for renters is $601 in Texas, which is lower than the national average.
- In Texas, 1.8 million households live in poverty, with nearly half of all households struggling with housing costs.
- In Texas, 1.5 million families are struggling to pay rent, with nearly half of all households struggling with housing costs.
- The median monthly housing cost for renters is $601 in Texas, which is lower than the national average.

**Things You Should Know About Texas Women and Housing**

- The State of Texas can create a public-private partnership to accelerate the production of affordable housing, which is critical to ensuring that all families have access to safe, affordable, and stable housing.
- School districts can choose to serve Pre-K students beyond the end of the school year, which can help to reduce the number of students who are unenrolled.
- The Low Income Housing Tax Credit (LIHTC) program to minimize the risk of homelessness.
- Women—particularly those with children and families—face greater economic and racial segregation.
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