

Things You Should Know About Texas Women and Higher Education

- 41 percent of Texas women ages 25-34 have a higher education degree or credential—8 percentage points higher than Texas men in the same age range.²
- Texas women earn more with every step up in their education. The median earnings of women with a bachelor's degree are \$17,000 higher than women with some college or an associate's degree. However, women with a bachelor's still earn \$20,000 less than Texas men with a bachelor's degree.³
- The cost of college has increased steadily, while state financial support for higher education has declined, leaving a larger burden on students and families.⁴
- Financial insecurity creates challenges that make it less likely students will complete a higher education degree or credential.⁵
- The higher education system in Texas serves a student body who is majority female.⁶ The majority of female students attend community college but still desire to attain a bachelor's degree.⁷
- Female students across racial and ethnic groups report similarly high aspirations to go to college. However, enrollment rates are particularly low for Hispanic female students,⁸ with a lack of guidance through the enrollment process, family financial considerations and hesitancy to take on debt identified as the major barriers.⁹ Black female students see a significant decline between enrollment and completion,¹⁰ with lack of social connection and support from faculty, peers and community identified as a major barrier.¹¹
- A third of jobs are "middle-skill," requiring some postsecondary training, such as a certificate or industry credential, but not necessarily a bachelor's degree.¹² 22 percent of Texas women have some college education, but no degree.¹³

WHAT TO DO

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

- Dual enrollment courses, where high school students concurrently earn high school and college credit, have been an effective strategy to increase higher education for Texas students, and 57 percent of dual enrollment students are female.¹⁴ The state can assure access by helping to lower the cost for families.
- Texas can increase investments in grant aid and/or support services that help more students complete postsecondary education and training.
- The state can support and expand higher education pathways including transfer agreements between universities and community colleges, and Affordable Baccalaureate Programs that provide efficient pathways to higher education degrees often needed for management career advancement.
- Many female students with aspirations of earning bachelor's degrees begin their postsecondary education at community colleges due to cost or accessibility.¹⁵ 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 build off of "middle-skill" jobs.

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, grantmaking and advocacy. 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 \$4.5 million annually to help create opportunities and solve issues for women and girls.

For more information, visit:



EDUCATION



CHILD CARE



HEALTH INSURANCE



HOUSING



EXECUTIVE SUMMARY

Nearly 14 million women and girls live in Texas¹ – working, going to 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 families and communities.

Texas women have made great strides over the last several decades by increasing their education 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 shield against the unexpected; and housing is the anchor of economic security. All four work together to support financially strong women, girls and families



This study was published in 2017 by Dallas Women's Foundation. It was authored by Jennifer Lee and Frances Deviney, Ph.D., of the Center for Public Policy Priorities, and supported by Texas Woman's University.

The entire Economic Issues for Women in Texas series is available at www.dallaswomensfdn.org/economicissues.

¹ U.S. Census Bureau, Population Division; Annual Estimates of the Resident Population by Sex, Race, and Hispanic Origin: April 1, 2010 to July 1, 2015. Table PEAGESEX.

² Center for Public Policy Priorities analysis of 2015 American Community Survey IPUMS data. IPUMS-USA, University of Minnesota, www.ipums.org. "Higher education" is an associate's degree or above.

³ U.S. Census Bureau, 2015 American Community Survey 1-Year Estimates, Table B20004.

⁴ Center for Public Policy Priorities analysis of Texas Higher Education Coordinating Board data, Sources and Uses FY 2015 and FY 2004. <http://bit.ly/2hP2NjY>

⁵ Ross, T., et al. (2012). Higher education: Gaps in access and persistence study. Washington, DC: U.S. Department of Education. <http://bit.ly/2gJhloU>

⁶ Center for Public Policy Priorities analysis of Texas Higher Education Coordinating Board data. (2016). Higher Education Accountability System. <http://bit.ly/2jB7CuX>

⁷ The Century Foundation. (2013). Bridging the higher education divide, 3-4. NY: Century Foundation Press. <http://bit.ly/2g171zY>

⁸ Texas Higher Education Coordinating Board. 8th grade cohorts tracked through higher education, FY 2005 8th Grade Cohort [Data file] <http://bit.ly/2gIUU8K>. Drop-off rates in enrollment and completion are high for males as well.

⁹ Roderick, M., et al. (2008). From high school to the future. Chicago, IL: Consortium on Chicago School Research at the University of Chicago. <http://bit.ly/2ghpOIR>. See also Ortiz, N.C. & Perez, E.A. (2014). Impact of financial aid on student college access and success. Washington, DC: Excelencia in Education. <http://bit.ly/2gQQ5e7>

¹⁰ See note 8.

¹¹ Nichols, A.H., et al. (2016). Rising tide II: Do Black students benefit as grad rates increase? Washington, DC: The Education Trust. <http://bit.ly/2eYA2cz>

¹² J.P. Morgan Chase. (2015). Strengthening Dallas-Fort Worth. <http://bit.ly/2ex0lkv>

¹³ U.S. Census Bureau, 2015 American Community Survey 1-Year Estimates, Table C15002.

¹⁴ Center for Public Policy Priorities analysis of 2014-2015 dual enrollment data request from Texas Education Agency.

¹⁵ U.S. Department of Education, National Center for Education Statistics. (2011). Community College Student Outcomes. Table 1-A. <http://bit.ly/2jix5Xh>

Things You Should Know About Texas Women and Child Care

- 62 percent of Texas moms are in the paid labor force.²
- The majority of Texas children are part of families where both parents work outside the home, or one parent if in a single-parent family. This describes 59 percent (1.3 million) of children under age 6, and 62 percent (1.7 million) of children ages 6 to 12.³
- The average yearly cost of full-time child care in Texas is between \$7,000 to \$9,000, depending on the age of the child.⁴
- Access to child care helps women increase their employment, wages, job stability and advancement.⁵
- Fewer than 10 percent of eligible children receive child care subsidies.⁶
- Pre-K provides child care and early education to 220,000 children in Texas.⁷



WHAT TO DO

Removing barriers to affordable child care strengthens women and their families, and gives them the means they need to succeed.

- State legislators can build off of existing Pre-K programs and provide additional funding to support full-day programs.
- For school districts that offer full-day Pre-K programs, Texas can fund Pre-K students at the same rate as K-12 students (instead of at half the rate, as is currently the case).
- School districts can choose to serve Pre-K students beyond the funded student eligibility categories, and charge students tuition if necessary.
- The State of Texas can create a public-private partnership to increase the amount of funding available to subsidize child care costs for working families, modeled after Florida's Child Care Executive Partnership.
- Employers can institute "family-friendly" policies and work options, such as paid family leave, dependent care reimbursement accounts, flex time, telecommuting and greater employee choice in managing work hours.

Things You Should Know About Texas Women and Health Insurance

- In Texas, 2.2 million women and girls (16 percent) are effectively left out of the health care system because they do not have health insurance,² 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 21 to 16 percent. The male uninsured rate also decreased by 5 percentage points in Texas, from 23 to 18 percent.³
- Although women report that the biggest barrier to health insurance is cost,⁴ 30 percent of uninsured females in Texas are actually income-eligible for financial assistance that can significantly reduce the cost of health insurance.⁵
- Statewide, nearly \$2.4 billion in local property taxes went to pay for uncompensated care costs for uninsured patients receiving services at Texas hospitals and to make up for low Medicaid rates paid to Texas hospitals.⁶
- Even with health insurance, many Texas workers (45 percent of private-sector workers) lack paid sick days to take themselves or family members to the doctor.⁷ Working mothers are more likely than working fathers to report staying at home when a child gets sick.⁸
- Younger women (ages 18-35) and Hispanic women are the least likely to be insured.⁹
- More than 1 in 5 U.S. women (ages 18 and older) experienced mental illness in the past year.¹⁰ In studies conducted before federal mental health parity laws took effect, many women seeking mental/behavioral health care found that insurers limit benefits for mental health care more than they do for physical health care.¹¹ Those mental health parity laws are now considered vulnerable to repeal or weakening by Congress.



WHAT TO DO

Removing barriers to health insurance strengthens women and their families, and gives them the means they need to succeed. Although it is always difficult to predict what policy changes will occur, drastic overnight changes are not likely, and policymakers can take several actions now to increase women's access to health insurance.

- State legislators can direct the Texas Department of Insurance to enact and enforce standards for mental health parity in the regulation of insurance plans.
- State and local legislators can make paid sick leave an earned benefit that is available to more working women, so they can go to the doctor or stay home when they or their children are sick.
- State legislators can provide grants to community-based organizations to assist Texas women in navigating their health insurance and financial assistance options.
- State legislators can craft a health insurance option that closes the "Coverage Gap" for low-income adult women and helps Texas retain billions in federal aid from the 1115 Medicaid Transformation waiver. The 1115 Medicaid waiver today helps Texas hospitals provide innovative care to publicly insured and low-income uninsured Texans, and expires in 2017.

Things You Should Know About Texas Women and Housing

- The "rule of thumb" for housing costs being too high is when a household spends 30 percent or more of its income on housing.² Using this threshold, 20 percent of Texas homeowners and 44 percent of renters were burdened by housing costs in 2015.³ Single women and women of color are at higher risk.⁴
- Women are at higher risk for eviction than men.⁵ Eviction has been connected to long-term negative effects on physical and mental health,⁶ and increases the risk of job loss and homelessness.⁷
- Locating affordable housing developments in areas with less poverty provides improved health, mental health and educational outcomes for residents,⁸ as well as greater economic mobility.⁹
- 84 percent of Texas households that use housing vouchers to help pay for housing are headed by females.¹⁰ Many landlords refuse to rent to families who use vouchers.¹¹
- The state awards tax credits to developers to help subsidize the development of affordable housing through the Low Income Housing Tax Credit (LIHTC) program. The process of determining which developments receive tax credits has been criticized for increasing economic and racial segregation.¹²



WHAT TO DO

Removing barriers to financial and housing stability strengthens women and their families and gives them the means they need to succeed.

- State legislators can allow cities to pass local ordinances that protect low-income renters who use vouchers – the vast majority of whom are women – from housing discrimination.
- The Legislature can reform the process of awarding tax credits through the Low Income Housing Tax Credit (LIHTC) program to minimize the influence of individual state representatives in determining which developments receive awards.
- Local governments can use one of the proven, city-based strategies to increase and preserve affordable housing.
- Local governments can invest in legal services for women and families facing eviction.

² Center for Public Policy Priorities analysis of 2014 American Community Survey (PUMS) data. (PUMS-USA, University of Minnesota, www.ipums.org. Mothers are defined as women age 16 or older with own children in the household.

³ The Annie E. Casey Foundation, KIDS COUNT Data Center, <http://datacenter.kidscount.org>. Children Under Age 6 With All Available Parents in the Labor Force. <http://bit.ly/2fVrU54>. Children Ages 6 to 12 With All Available Parents in the Labor Force. <http://bit.ly/2eGa8t1>

⁴ Schwab, J., et al. (2016). 2016 Texas Child Care Market Rate Survey prepared for the Texas Workforce Commission. Austin, TX: The University of Texas at Austin, Child & Family Research Institute, Ray Marshall Center. <http://bit.ly/2fWQjg> Yearly estimates are based on multiplying average daily cost of full-time care at child care centers by 250 day per year.

⁵ Lee, S. (2007). *Keeping Moms on the Job*. Washington, DC: Institute for Women's Policy Research. See also Hofferth, S. L., & Collins, N. J. (1997). *Child rearing and employment turnover*. Washington, DC: Institute for Women's Policy Research. <http://bit.ly/2eY0XHL>

⁶ Most workforce boards use an eligibility cutoff of 85 percent of the state median income or approximately \$51,000 per year for a family of three. Census data show more than 2.3 million Texas children under age 12 live below this threshold (U.S. Census Bureau, 2015 American Community Survey 1-Year Estimates, Table B17024), and 183,000 children receive subsidies.

⁷ Texas Education Agency. (2016). *Texas public prekindergarten programs and enrollment ages 3 and 4 (2014-2015)* [Data File]. <http://bit.ly/26vJYtQ>

² U.S. Census Bureau, 2015 American Community Survey 1-Year Estimates, Table S2701.

³ Center for Public Policy Priorities analysis of U.S. Census Bureau, 2011 and 2015 American Community Survey 1-Year Estimates, Table S2701.

⁴ The Henry J. Kaiser Family Foundation. (2016). *Women's health insurance coverage*. Oct 2016 Fact Sheet. <http://kaiserf.am/2dyRuRy>

⁵ The Henry J. Kaiser Family Foundation. (2016). *Women's health insurance coverage*. Nov 2015 Fact Sheet. Please contact Kaiser for report.

⁶ Health Management Associates. (2016). *Evaluation of uncompensated care and Medicaid payments in Texas hospitals and the role of Texas' uncompensated care pool*. Texas Health and Human Services <http://bit.ly/2ghbq2f>

⁷ The Institute for Women's Policy Research and The National Partnership for Women and Families. (2015). *Worker's access to paid sick days in the states*. <http://bit.ly/2eCkoBz>

⁸ Smith, K., & Schaefer, A. (2012). *Who cares for the sick kids? Parents' access to paid time to care for a sick child*. Durham, NH: University of New Hampshire. <http://bit.ly/2eUiiQE>

⁹ Center for Public Policy Priorities analysis of 2015 American Community Survey (PUMS) data. (PUMS-USA, University of Minnesota, www.ipums.org. Uninsured rates for women by age and race/ethnicity.

¹⁰ Substance Abuse and Mental Health Services Administration. (2016). *2015 National survey on drug use and health: Detailed tables*. Table 8.1.B. <http://bit.ly/2eOgGcw>

¹¹ Goodall, S. (2014, Apr 3). *Health Policy Brief: Mental Health Parity*. Health Affairs. <http://bit.ly/2iOVS0Z>

² Schwartz, E., & Wilson, E. (2008). *Who can afford to live in a home? U.S. Census Bureau*. <http://bit.ly/2gLV8Bo> For renters, housing costs include rent and utilities; for homeowners, mortgage payments, utilities, taxes, insurance and any fees.

³ U.S. Census Bureau, 2015 American Community Survey 1-Year Estimates, Table DP04.

⁴ Population Reference Bureau analysis of U.S. Census Bureau, 2015 American Community Survey Public Use Microdata Sample.

⁵ White, G. B. (2016, Mar 1). *America's insidious eviction problem*. The Atlantic. <http://theatl.tl/2g2t1YA>

⁶ Desmond, M., & Kimbro, R. T. (2015). *Eviction's fallout: Housing, hardship and health*. *Social Forces* 94: 295-324. <http://bit.ly/2g0YukK>

⁷ Greenberg, D. et al. (2016). *Discrimination in evictions: Empirical evidence and legal challenges*. *Harvard Civil Rights-Civil Liberties Law Review* 51: 115-158. <http://bit.ly/2goSaav>

⁸ Chetty, R., Hendren, N., & Katz, L.F. (2016). *The Effects of Exposure to Better Neighborhoods on Children*. *American Economic Review* 106(4): 855-902. <http://bit.ly/2h4XDz>

⁹ Chetty, R. & Hendren, N. (2015). *The Impacts of Neighborhoods on Intergenerational Mobility*. Harvard University and National Bureau of Economic Research. <http://bit.ly/2h7idTS>

¹⁰ U.S. Department of Housing and Urban Development. (2016). *Picture of subsidized households - Texas* [Data file] <http://bit.ly/2eLQ65q>

¹¹ Austin Tenants' Council. (2012). *Voucher holders need not apply*. <http://bit.ly/2g0YtFx>

¹² Texas Low Income Housing Information Service. (2015). *2015 Housing tax credit report*. <http://bit.ly/2IKDIP1>