

# WOMEN'S ISSUES ARE COMMUNITY ISSUES

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**2023 Status Report  
on Women and Children  
in Central Texas**

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**Women's Fund**  
AUSTIN COMMUNITY FOUNDATION

## About Austin Community Foundation and the Women's Fund

Since its founding, the Women's Fund has granted over \$3 million to more than 80 local nonprofits.



Learn more at:  
[austincf.org/womensfund](https://austincf.org/womensfund)

Austin Community Foundation brings together philanthropists, dollars and ideas to build a better Austin today and tomorrow. The Foundation works to close the opportunity gap through advancing economic security and affordable housing. Since its founding in 1977, Austin Community Foundation has granted more than \$500 million into the community.

The Women's Fund is a signature program of Austin Community Foundation. Founded in 2004, the program operates as a giving network focused on eliminating the racial wealth and health divide faced by women of color. The work of the Women's Fund is driven by data and community voice. To that end, the Women's Fund makes nonprofit grants to support the building blocks of economic security for women in Central Texas, including:

- / **Child Care:** an essential support for working families. We seek to expand access to safe, quality, culturally competent and affordable child care that is conveniently located for families with low incomes.
- / **Education:** a pathway out of poverty. We support organizations that provide access to an ecosystem of support—financial, emotional, and academic—for women pursuing educational dreams.
- / **Housing:** the anchor of economic security. We invest in affordable housing opportunities for women that include a network of support and/or opportunities for long-term wealth building.
- / **Women's Health:** critical for maintaining financial security. We focus on increasing access to consumable, unbiased pregnancy prevention resources and reducing health disparities faced by women of color.

Investing in a woman has a proven ripple effect, benefiting not just her family but her greater community.



## About This Report + Methodology

The content of this research seeks to answer the question: what is life in the Austin area really like for women today? We explore that reality through the lens of our four strategy areas: child care, education, housing, and women's health. While much of this report seeks to update critical data points we've tracked over the past decade, it also sheds light on the impacts of the COVID-19 pandemic and the racial justice movement on the well-being of women.

When appropriate, we include disaggregated data by county and ethnicity or race. We've also included a section on improvement and opportunities since 2017 when our last report was published.

This report includes information on the six counties of Central Texas: Bastrop, Burnet, Caldwell, Hays, Travis, and Williamson. Any other instances will state the differing geographic locations.

This report was developed in collaboration with the RGK Center for Philanthropy and Community Service CONNECT Fellows program. The RGK Center is housed in the LBJ School of Public Affairs at The University of Texas at Austin. The RGK Center is leading the Austin Area Sustainability Indicators (A2SI) project, a community data initiative that tracks 128 regional indicators of community sustainability. The data in this report is either part of the A2SI Community Survey data that is collected by the RGK Center or publicly available data through the American Community Survey, governmental databases, and other trusted research institutes. Learn more at [austinindicators.org](http://austinindicators.org).

## A Note on Terminology

Gender is a complex and constantly evolving conversation in the United States. Second-wave feminists criticized the term 'woman' for including the word 'man.' Today, the term faces criticism for often excluding transgender women and failing to reflect the lives and experiences of many gender-diverse individuals who face similar barriers because of the gender they were assigned at birth. Data collection and analysis for this report uses public data that, for the most part, relies on a binary understanding of gender and often focuses only on cisgender women.

For the purposes of this report, we have adopted the term 'woman' in accordance with currently available data, but we recognize that the nuances of biology and gender identity impact the experiences of individual people. Our hope is that everyone who identifies as a woman or experiences similar barriers to reproductive healthcare will see their lives reflected in this report. May this be a step in the right direction as we continue to evolve alongside our community.

## Executive Summary



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**Austin Community Foundation believes that ensuring the economic security of women and children is essential to closing the opportunity gap in Central Texas, and we know we cannot do this without addressing the racial wealth and health divide faced by women of color. In this report, we explore indicators that point to the well-being of women in Central Texas through the building blocks of economic security: child care, education, housing and women's health.**

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### Economic Security

The gender pay gap in Texas persists, with men making nearly 40% more than women. For Central Texans, this leaves one in three women below 200% of the Federal Poverty Line, a common standard for determining eligibility for social services. In 2022, 200% of the Federal Poverty Line was \$27,180 for a single person and \$55,500 for a household of four. The estimated livable household income for two adults with two children in Travis County is \$75,000 per year. Half of white women in Central Texas have an annual income under \$75,000 compared to nearly three out of four Latina and Black women.



### Housing

As housing prices and rent costs continue to rise well above what working families can afford, living in Central Texas leaves many experiencing a housing cost burden. Nearly 50% of renter households in the Austin-Round Rock MSA are housing cost burdened. Generally, white women are more likely to live in owned homes than in rentals. Recognizing these racial and ethnic considerations is key to strategic investments in closing the gender and racial wealth gap.



### Education

Women in Central Texas are increasing their educational attainment and attending post-secondary education at higher rates than men. However, bachelor's degree attainment is highest among white women, despite recent shifts toward higher enrollment rates among Latina women at local institutions. Further, student loan debt disproportionately impacts women, and particularly women of color, when considering persistent gender and racial wage gaps.



## Women's Health

Health and other forms of care are essential to a person's well-being. In Central Texas, 82% of women reported having some form of medical coverage, but still experienced barriers to healthy living, like a lack of time to exercise and the potential cost burden of healthy living opportunities. Furthermore, the number of low-income, uninsured women is certain to rise as the Public Health Emergency exceptions to Medicaid, activated by the COVID-19 pandemic, are due to expire in 2023.

### / Unintended Pregnancy Prevention

Existing challenges to unintended pregnancy prevention were compounded over the past several years in large part because of the COVID-19 pandemic and changes to reproductive health laws. The 2022 Supreme Court decision in *Dobbs vs. Jackson Women's Health Organization* further limited the opportunity for people in Texas to make decisions about their reproductive health.



## Child Care

Child care in Central Texas is expensive and accounts for 20-25% of a family's income. Although subsidies exist for some low-income families, 30% of low-income children are not currently enrolled in high quality child care and experience long waitlists for subsidies. Cost is only one barrier. Across Central Texas there are child care deserts where the available seats do not meet the demand for the zip code.

### Impacts of the Pandemic

The COVID-19 pandemic impacted women in different ways. Although there were fewer female deaths compared to males, women experienced higher rates of stress and depression as they shouldered the burden of care for children and elders. Notably, labor force participation by Central Texas women with children under six decreased by 7% in 2020 and mothers with school age children have yet to regain workforce participation rates attained pre-pandemic.

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**The Women's Fund believes that ensuring the economic security of women in Central Texas is key to alleviating poverty across our community. As this report illustrates, there is work to be done.**

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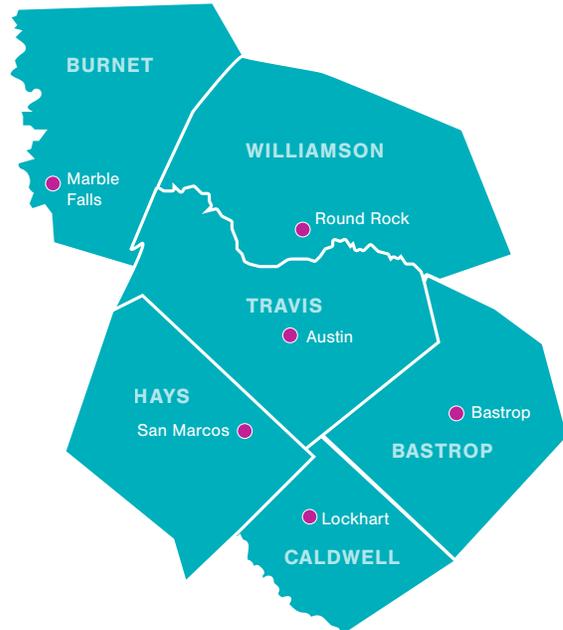


# Getting to know Central Texas

## Who Are Central Texas Women?

- / Nearly half of Central Texans are women.
- / 43% of women in the Austin-Metro Area are married.<sup>i</sup>
- / 46% of women in the Austin-Metro Area have a bachelor's degree or higher.<sup>ii</sup>
- / There were 15,100 new mothers in Travis County in 2019.
- / 1 in 5 Central Texas households speak Spanish at home, reported as a language spoken other than English.
- / 75% of women without children participate in the workforce.<sup>iii</sup>
- / 58% of women with children under 18 participate in the workforce.
- / The largest poverty demographic for Travis County is women age 18-24.<sup>iv</sup>

## OUR REGION



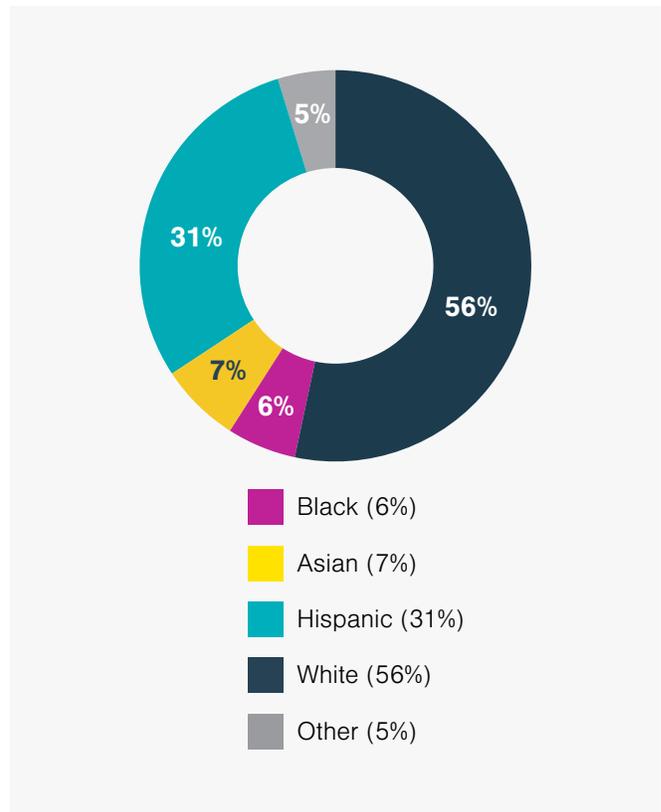
## Who Are Central Texas Children?

- / 22% of the Central Texas population are children under 18.<sup>v</sup>
- / 13% of children live below the poverty line in the Austin-Metro Area.
- / In Bastrop County, nearly 1 in 4 children are living in poverty.<sup>vi</sup>

## Who are Central Texas Families?

- / 1 in 10 households are experiencing poverty.<sup>vii</sup>
- / 15% of families with children under 18 are headed by a single woman.<sup>viii</sup>
- / Of families with children under 18 experiencing poverty, 52% are headed by a single woman.<sup>ix</sup>

## DEMOGRAPHICS



# Economic Security & Housing Affordability in Central Texas

Earning a living wage is critical to stability for working families, yet 58% of Central Texas women report an annual household income less than the livable household income for two adults and two children in Travis County, estimated to be \$75,000.<sup>x</sup> On average, Texas women earn 40% less than men.

- / Half of white women reported an income under \$75,000 compared to 72% of Latina women and 77% of Black women in Central Texas.
- / 1 in 4 women in Travis and Hays Counties reported an annual income less than \$40,000. Bastrop County women reported the highest number of incomes less than \$40,000 for Central Texas.

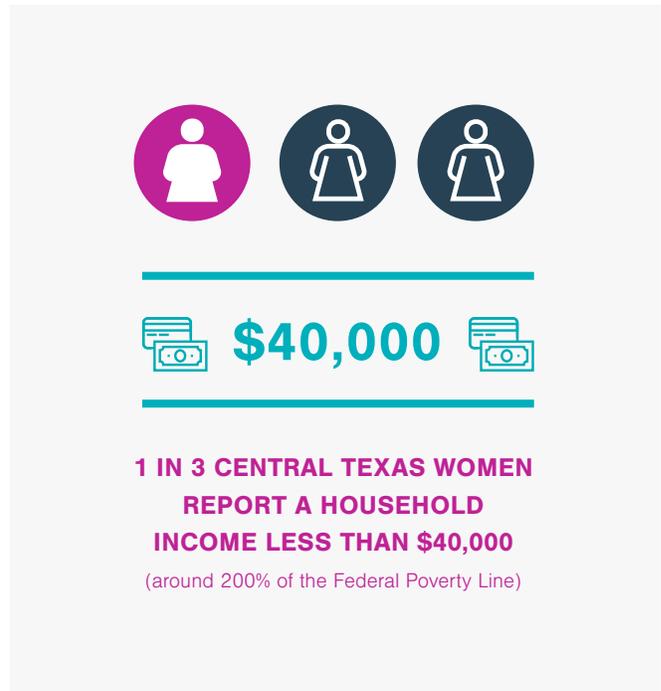
Three out of four Central Texas women are employed full-time.<sup>xi</sup> The majority of women employed full-time and part-time are satisfied with their jobs (85% and 83%), but less than 80% of full-time and part-time women say their household income can support the basic needs of everyone in their household.

## Housing Affordability

Survey results indicate that 40% of women in Central Texas believe that poverty is an issue in their neighborhoods, and 50% of women report there is no affordable housing where they live.<sup>xii</sup> Additionally, the ratio of home ownership to renters by county and race provides a clearer picture of the housing landscape.

- / Travis County: white women are 3 times more likely to live in owned homes than a rental compared to Black and Latina women.
- / Hays County: white women are 5 times more likely to live in owned homes than a rental compared to Black & Latina women.
- / For all other Central Texas counties, white women are more likely to live in owned homes than Black and Latina women.
- / 62% of residents in Housing Authority of the City of Austin properties are women.<sup>xiii</sup>

The problem of housing affordability is exacerbated as the cost of housing continues to rise while production of new affordable units lags behind demand.<sup>xiv</sup> The median monthly rent in Travis County for 2021 was \$1,422, which was \$200 more than the monthly income of a full-time minimum wage worker earning \$7.25 per hour.<sup>xv</sup> The hourly rate to earn a living wage in Austin is considered to be \$20 per hour, far above the federal minimum wage. The median property value in Travis County increased by 7% from 2019 to 2020, 1.5 times the national average of property value.



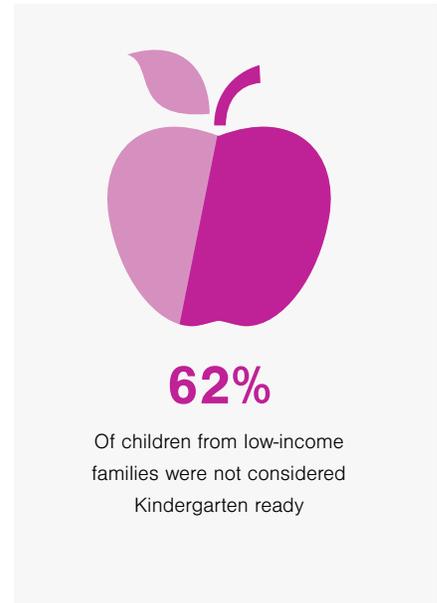
## HOME OWNERSHIP



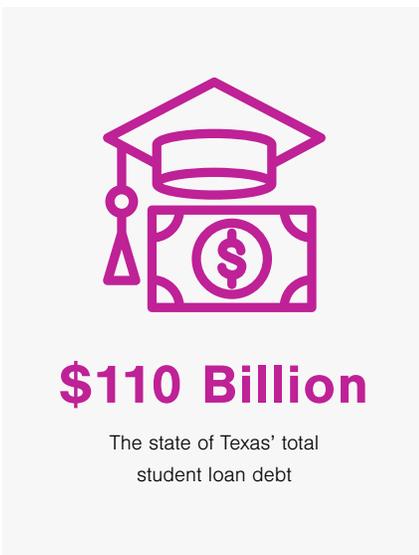
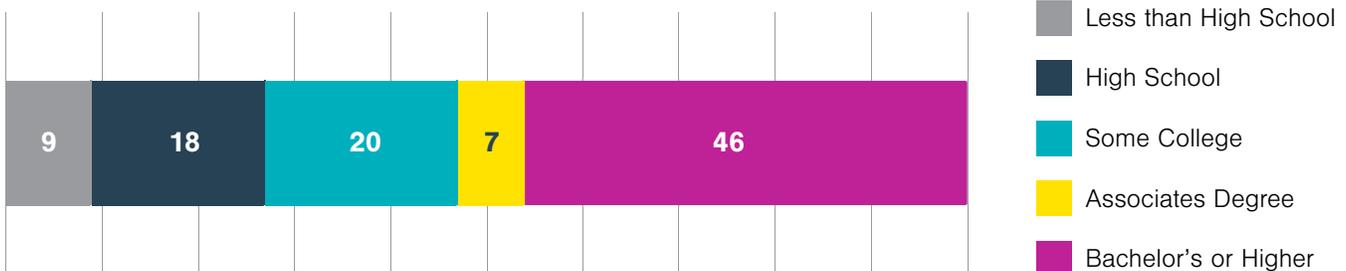
## Education

Women in Central Texas earn more with every step up the ladder of educational attainment, though earnings lag behind similarly educated men. With family incomes increasingly dependent on having women in the workforce, access to affordable, high-quality education is a key contributor to overall economic security for women and families.

- / 62% of children from low-income families were not considered Kindergarten-ready compared to 39% of higher-earning peers. No significant improvements have been made in this area over the last decade.<sup>xvi</sup>
- / 55% of Central Texas students in pre-K through 12th grade are currently or have previously been classified as low-income.<sup>xvii</sup>
- / The four-year high school graduation rate in Central Texas is 91%—an increase over the past decade.<sup>xviii</sup> However, disparities exist across socio-economic status, with 96% of non-low-income students graduating, compared to 85% of low-income students.<sup>xix</sup>



### WOMEN'S EDUCATIONAL ATTAINMENT IN CENTRAL TEXAS - PERCENTAGES<sup>xx</sup>



#### Student Loan Debt

Women with some college education or an associate degree account for nearly 75% of Central Texas women, with a greater proportion of Black and Latina women having some college education but no degree. This often means that women of color are not only carrying college debt without the ultimate degree, but also have less earning potential, and therefore, face greater obstacles to debt repayment.

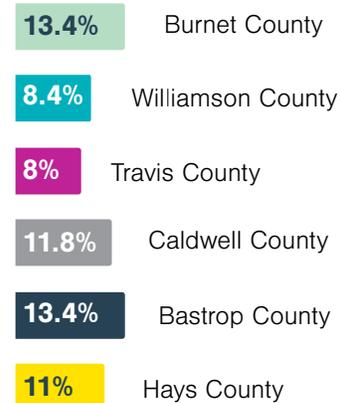
Despite attaining a higher level of education, debt can burden families with financial insecurity. In Texas, 3.3 million people have student loan debt for a state total of \$110 billion. That means student debt in Texas is \$33,000 per capita. However, student debt disproportionately affects women and people of color. Women take out more student loans than men and Latino student debt accounts for more than half of all student debt in Texas.<sup>xxi</sup>

# Women’s Health & Unintended Pregnancy Prevention

Health is essential to a woman’s economic security. Without access to preventive care, education on healthy living, and affordable health insurance, families living at or near poverty find themselves one health crisis away from financial ruin.

- / 82% of women in Central Texas reported they have some kind of health coverage including health insurance, pre-paid HMOs, or Medicaid.<sup>xxii</sup> The highest proportion of health coverage was reported by women in Williamson County, with 97.7% having some kind of health coverage.
- / The most common reason in 2020 for not receiving medical care was cost. Barriers to healthy living across counties are similar; women report expense of healthy living and not enough time as main barriers.
- / The uninsured rate for children in Texas is 12.7%—more than twice the US average of 5.7%. Texas has the lowest rate for health insurance for children in the US.<sup>xxiii</sup>

## UNINSURED RATES FOR CHILDREN IN CENTRAL TEXAS COUNTIES:



Health disparities exist across race and ethnicity for women in Central Texas, but none more so than when considering maternal mortality and morbidity. In 2020, Black women were two times more likely than white peers to experience critical health issues related to pregnancy and childbirth.<sup>xxiv</sup> Out of 11 public health regions in Texas, the Central Texas area (Region 7) has the third highest rate of delivery hospitalizations involving severe maternal morbidity, defined by the U.S. Centers for Disease Control and Prevention as, “unexpected outcomes of labor and delivery that result in significant short- or long-term consequences to a woman’s health.”

There are important considerations about public health coverage, like Medicaid, as the Public Health Emergency exceptions activated by the COVID-19 pandemic will expire in May 2023 and many people will be left uninsured. The opportunity to expand Medicaid eligibility to more Texans has been rejected during every legislative session since the passage of the Affordable Care Act in 2010.

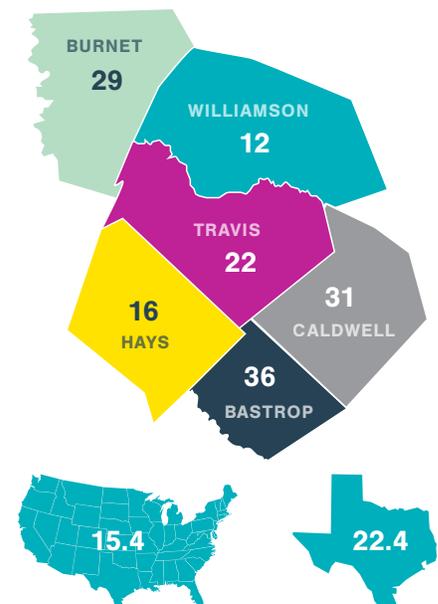
## Unintended Pregnancy Prevention

The opportunity to choose when, if and how to start a family allows a person to maintain pathways to economic mobility.

- / Less than half of publicly insured and uninsured women are using their preferred method of pregnancy prevention like IUDs, permanent methods, and implants.
- / 59% of privately insured women are using their preferred method of pregnancy prevention.
- / Only 23% of new Texas mothers received their preferred method of pregnancy prevention at their first doctor’s appointment after birth.

Young mothers face similar struggles to all other mothers, but with compounding effects. Teen mothers may have difficulty continuing education past high school, finding quality child care, and securing employment.<sup>xxvi</sup> In Central Texas, Caldwell County has the highest rate of teen births and 4 of the 6 counties’ teen birth rates are higher than the national average. Fortunately, since beginning in 2017, all teen birth rates for Central Texas declined.<sup>xxvii</sup>

## TEEN BIRTHS IN 2020 (BIRTHS PER 1,000 FEMALES AGES 15-19):



## Child Care

Quality child care has a two-fold benefit for working families: it allows mothers to remain in the workforce and it is a foundation for children’s learning and development. The dollar value of child care is one element of access, but distance to travel for quality care is also an issue for Central Texans.

### Child care cost burden

Child care cost burden is defined as child care expenses exceeding 7% of a household’s income. That translates into no more than \$5,250 annually for a family of four living at 200% of the poverty level. The average cost for full-time, full-day care in Austin is \$1,020 per month, or \$12,240 annually.<sup>xxx</sup> One in five Central Texas families is experiencing child care cost burden.<sup>xxxi</sup>

### Barriers to child care and child care deserts

The most reported barrier to child care access for Central Texas mothers with children under six years old is finding affordable care that is not a friend or relative. Other common barriers included difficulty paying and finding evening/weekend care for children. Each of these barriers negatively impact families with less financial security.<sup>xxxii</sup>

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**Travis County has the highest number of child care deserts in Central Texas followed by Williamson County. Unfortunately, most of the Travis County child care deserts occur in areas with greater poverty.<sup>xxxiii</sup> Additionally, while 400 child care providers in the Austin area provide subsidized care, only 150 participate in Texas Rising Star, the state’s only quality-rating program for child care.**

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### NUMBER OF CHILD CARE DESERTS IN 2022

Bastrop	Burnet	Caldwell	Hays	Travis	Williamson
16	19	16	16	64	33



Photo Credit : Foundation Communities

# Impact of the COVID-19 Pandemic on Central Texas Women

The COVID-19 pandemic that paralyzed our community and the world in 2020 had notable trends among women. Reports stated that the pandemic disproportionately affected women for three main reasons:<sup>xxxiv</sup>



#1

Even for women who work outside the home, research shows they bear the burden of caregiving within a household. This continued as children stayed home due to school closures, elders needed care, and as remote learning became the norm. This 'caregiver burden' can negatively affect financial, social, emotional, and physical well-being.<sup>xxxv</sup>

#2

The pandemic disproportionately affected women's mental health. Half of women reported that pandemic-related stress affected their mental health, compared to 34% of men. Another study found that pregnant women's risk of depression doubled during the pandemic.<sup>xxxvi</sup>

#3

Women left the workforce at a higher rate than men during the pandemic. Of men and women with and without children, working women with children were the largest group to leave the workforce during the pandemic. Men with children were the least likely to leave the workforce. There remains a 20% gap between men with children and women with children engaged in the workforce.<sup>xxxvii</sup>

In Central Texas, women left the workforce during the pandemic, while men joined it. From 2019-2020, labor force participation for all men in Central Texas increased, whereas in the same period women's labor force participation decreased.<sup>xxxviii</sup> The greatest departure from the workforce during the pandemic were women with children under six years old. In Central Texas, nearly 7% of mothers with children six and under left the workforce in a single year (2019-2020).

# Progress and Opportunities

## Progress

Austin Community Foundation and its partners are proud to see improvement in women's outcomes in Central Texas. Since 2017, the following outcomes have improved:

- / Teen births in all counties have declined since 2017.
- / Children in poverty decreased from 1 in 5 to less than 1 in 7 children for the Austin area.
- / The percent of women in Central Texas with a bachelor's degree has increased.
- / In 2022, a \$350 million housing bond was approved by voters, which will increase the availability of affordable housing in Central Texas.
- / Confirmed cases of child abuse and neglect for children 0-5 has decreased every year since 2019 for Travis County.<sup>xxxix</sup>
- / There is a record number of women serving in the Texas legislature: 27% of House of Representatives are women and 24% of Senate members are women.<sup>xi</sup>
- / In 2021, 8 of 10 Austin City Council members were women. Two city council members were women of color.
- / The top 50 female-owned businesses in Austin generated \$1.29 billion in revenue for 2021.<sup>xii</sup>

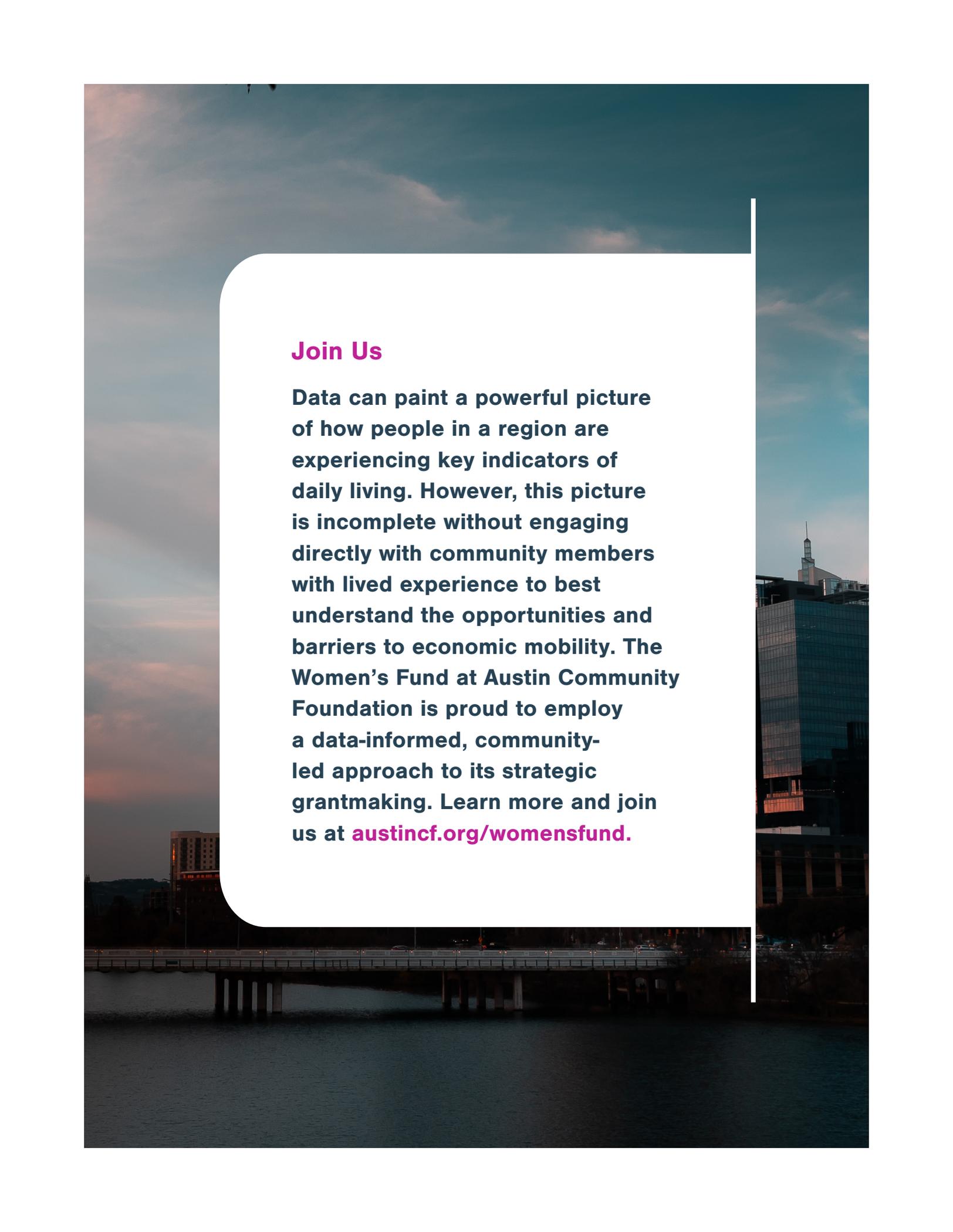
## Opportunities

Although there is progress across the social and public sectors in Central Texas, there are remaining challenges that would benefit from private and public investment.

- / Child care is still more than twice the recommended percentage of household income in all Central Texas counties.
- / Black and Latina women complete a bachelor's degree at a lower rate than white women despite a high proportion having 'some college education.'
- / The number of uninsured, low-income women will increase with the expiration of the Public Health Emergency Medicaid exceptions, and therefore decrease access to preventive care and preferred methods of contraception.
- / The cost of housing is increasingly less affordable for all families, especially low-income families.

## Advocacy

Addressing immediate and short-term needs through grantmaking is essential to increase the economic security of women in Central Texas. However, policy and systems change are required to advance economic mobility and wealth-building. There is significant opportunity for impact when philanthropy engages in advocacy. Funding advocates who are working at the intersection of community and policy, supporting research that highlights systemic inequities, and direct engagement with policy makers are all effective and appropriate places for the Women's Fund to expand its influence on issues that are essential to Central Texans.

The background of the slide is a photograph of a cityscape at dusk. In the foreground, a bridge with several support pillars spans across a body of water. The sky is a mix of dark blues and oranges from the setting sun. In the background, several buildings are visible, including a prominent one with a spire. A white rounded rectangular text box is overlaid on the right side of the image.

## Join Us

**Data can paint a powerful picture of how people in a region are experiencing key indicators of daily living. However, this picture is incomplete without engaging directly with community members with lived experience to best understand the opportunities and barriers to economic mobility. The Women's Fund at Austin Community Foundation is proud to employ a data-informed, community-led approach to its strategic grantmaking. Learn more and join us at [austincf.org/womensfund](https://austincf.org/womensfund).**

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**Full list of sources on pages 16-17.**

## Glossary

**A2SI ethnicity designations:** White (Caucasian or European, including people from Spain), Black and African America or African, Latina (Mexican or Mexican-American, Central American, South American, other Latino/a or Hispanic), Asian (Chinese, Japanese, Korean, Vietnamese, or from India), American Indian / Native American, Arabic or Middle Eastern, Pacific Islander.

**Child care desert:** Child care seats for low-income children are less than one third of the demand for its zip code.

**Cis women:** Cisgender is a term that is used to describe people whose gender identity matches the sex they were assigned at birth. A cis woman is a person who was assigned female at birth and identifies as a woman.

**Labor force participation:** The labor force participation rate is an estimate of an economy's active workforce. The formula is the number of people ages 16 and older who are employed or actively seeking employment, divided by the total non-institutionalized, civilian working-age population.

**Low-income household:** A household whose combined income does not exceed 80% of the median family income for the area. This is the income eligibility threshold for most federal affordable housing programs.

**Rapid repeat births:** This occurs when 'birth to birth' or 'birth to conception' is shorter than an interval of 12, 18, or 24 months.

**Texas Rising Star program:** The Texas Rising Star program is a voluntary quality rating and improvement system for child care programs participating in the Texas Workforce Commission's Child Care Services program. Texas Rising Star certification is available to licensed centers and licensed and registered child care home facilities that meet the certification criteria.

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