

THE STATUS OF WOMEN IN SAN ANTONIO

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Executive Summary

The United Nations has defined gender equality as goal 5 among its 17 sustainable development objectives. In order to sustain a better and more sustainable future, it is essential that girls and women have the opportunity to achieve their full potential as active participants in their lives, those of their families, and their communities. Societies lose when young girls and women are shackled to traditional lives that keep them from developing their full social, economic, and political potential.

According to the latest World Economic Forum's ranking of countries around the world with respect to the goal of gender equality, the United States was ranked 51st on the composite index of gender equality. Obviously, there is a lot that still needs to be done in our country to increase gender equality.

Despite policy changes extending back over a half century, women in the U.S. continue to lag significantly behind men on a broad variety of measures. While women have experienced important gains in educational attainment, there continues to be a wide gender gap in earnings. For example, according to the 2017 American Community Survey, women working full-time, year-round in the United States earned approximately 81 cents for every \$1 dollar earned by men. At the rate at which the gender gap in pay is changing, the Institute for Women's Policy Research estimates that the gap will disappear in 2059, four decades from today, while parity for African American women would come in 2119 and for Latinas in 2224. The glass ceiling has also kept women from rising to the highest echelons of the corporate world.

The City of San Antonio commissioned this report to examine the status of women in San Antonio today. We use a variety of data sources to analyze the standing of women in San Antonio on the following dimensions:

- Demographics
- Health and well-being
- Education
- Work
- Economics
- Housing
- Transportation
- Digital access
- Business entrepreneurship
- Civic engagement
- Elected political representation
- Crime and violence
- Deaths of despair

For each of these 13 dimensions, we examine how women in San Antonio compare to women in Austin, Dallas, and Houston. We also compare White, Latina, Black, and Asian women in San Antonio along the different dimensions that we analyze.

The report is intended to provide a wide overview of the status of women on the 13 dimensions. In doing so, the report is meant to offer city officials a reconnaissance of major issues that limit the full potential of women to lead rich and successful lives in our community. As such, the report will provide a touchstone for community leaders as they seek to establish programs and policies to better the lives of women and ultimately to eliminate gender disparities.

Data and Methodology

Data from a variety of sources are used to obtain a series of indicators for each of the 13 dimensions outlined above. Much of the information used in the analysis is based on data from the American Community Survey 5-Year Estimates for the 2013-2017 period. However, numerous other data sources — including the Annual Survey of Entrepreneurs, Centers for Disease Control and Prevention, City of San Antonio, and the Texas Council on Family Violence — are also used in the analysis. The data sources will be introduced in the different sections of the report in which they are used. While the focus of the report is on the city of San Antonio, particular data sources do not contain information specifically for San Antonio. In such instances, we use available data for Bexar County and for the San Antonio-New Braunfels Metropolitan Area (MA).

Key Findings

The data analysis reveals a broad portrait of the status of women in San Antonio relative to men, relative to women in the other three major cities in the state, and across racial and ethnic groups of women in San Antonio. Unfortunately, the results point to few positive spots and many areas of concern.

There are a few bright areas. First, women in San Antonio have closed the gender gap with respect to the attainment of a bachelor's degree or higher and now slightly surpass men in holding a university diploma. Second, women in Bexar County hold a noticeable edge over men in voter registration and in voter turnout. Third, women in the San Antonio-New Braunfels Metropolitan Area fare well in homeownership compared to women in the Austin, Dallas, and Houston metropolitan areas.

There are many more areas where women lag behind men in San Antonio as well as women in Austin, Dallas, and Houston. Below are some of the major challenges that women in San Antonio face.

- Lowest levels of completion of a bachelor's degree compared to women in the other three cities
- Widest earnings gaps between women and men compared to the other three cities
- Lowest earning levels compared to women in the other three cities, especially at higher levels of educational attainment
- A motherhood wage penalty for mothers 35 to 44 years of age who completed only a high school degree
- Higher levels of women being working poor compared to women in the other three cities
- Largest disadvantage of elderly women relative to elderly men in receipt of retirement pension income compared to the other three cities
- Great degree of lack of access to a computer, the Internet, and broadband service, across all types of households, compared to the other three cities

- Greater absence of a vehicle compared to the other three cities
- Higher risks associated with rape, homicide, and murder by male intimate partner compared to women in the other three cities
- High levels of maternal mortality
- Higher rates of death from liver disease and cirrhosis compared to women in the other three cities
- Higher levels of low-birth weights and infant mortality than in the other three cities
- Lower standing in business activity than women in the other three cities
- Underrepresentation on City of San Antonio boards and commissions
- Historic and continual lack of representation in the positions of mayor and City Council membership
- Higher prevalence of disability than women in the other three cities

In addition, Latina and African American women fare much worse than White and Asian women across the 13 dimensions. Some of the major areas where Latina and Black women have significant needs include the following.

- Low levels of education (especially Latinas)
- Low levels of pre-K enrollment (especially Latinas)
- Low earnings
- High poverty (especially children)
- Low levels of access to digital technology (particularly Latinas)
- Low levels of insurance coverage (in the case of Latinas)
- High rates of women being classified as working poor
- High prevalence of disability
- Low levels of retirement pension income among elderly women (in the case of Latinas)
- Low levels of homeownership (in the case of Blacks)
- Low levels of prenatal care in first trimester of pregnancies
- High levels of low-weight births and infant mortality (in the case of Blacks)
- High deaths rates associated with liver disease and cirrhosis (in the case of Latinas)
- High rates of drug-related deaths (in the case of Blacks)
- High levels of homicide of women (in the case of Blacks)

The successful San Antonio of the future that many of us envision can only come to fruition when barriers that hamper women from reaching their full potential are eliminated. When women achieve parity with men, not only will their own lives be enriched, but also those of their families and the sustainability of their communities. Simply put, everyone wins when we achieve gender equality and eliminate patriarchy.

The Status of Women in San Antonio

The United Nations has defined gender equality as goal 5 among its 17 sustainable development objectives (see United Nations 2019). In order to sustain a better and more sustainable future, it is essential that girls and women have the opportunity to achieve their full potential as active participants in their lives, those of their families, and their communities. Societies lose when young girls and women are shackled to traditional lives that keep them from developing their full social, economic, and political potentials.

The World Economic Forum (2018) recently released its latest ranking of countries around the world with respect to the goal of gender equality. The United States was ranked 51st on the composite index of gender equality, just behind Mexico and ahead of Peru. The top-five ranked countries were Iceland, Norway, Sweden, Finland, and Nicaragua. In the specific four indicators of gender equality, the United States came in 19th in economic participation and opportunity, 46th in educational attainment, 71st in health and survival, and 98th in political empowerment. Obviously, there is a lot that still needs to be done in our country to increase gender equality.

Despite policy changes extending back over a half century, women in the United States continue to lag significantly behind men on a broad variety of measures (Heydemann and Johnson 2019). While women have experienced important gains in educational attainment, there continues to be a wide gender gap in earnings. For example, according to the 2017 American Community Survey (U.S. Census Bureau 2019a), women working full-time, year-round in the United States earned approximately 81 cents for every \$1 dollar earned by men. At the rate at which the gender gap in pay is changing, the Institute for Women's Policy Research (2018) estimates that the gap will disappear in 2059, four decades from today, while parity for African American women would come in 2119 and for Latinas in 2224. The glass ceiling has also kept women from rising to the highest echelons of the corporate world. In addition, even though women comprise more than half of the U.S. population, the nation has never had a female president and women continue to be disproportionately underrepresented in Congress. Women have also seen major reductions in their reproductive rights over the last couple of decades. The #MeToo movement, which emerged over the last couple of years, has called attention to the precarious place of women in different arenas of our society. The movement has shed light on the patriarchy that reproduces men's domination over women.

Such gender disparities play out across states and communities in the country. Similar trends as those occurring nationally are seen here in San Antonio. It is now more than a decade since the City of San Antonio undertook a study to examine the status of women in the city. The report, led by Richard Harris and Juanita Firestone (2008), called attention to gender disparities along the lines of economics and employment, education and training, politics and voting, and health safety. One pressing issue that the report identified concerned the high prevalence of teenage pregnancy in the community.

The City of San Antonio commissioned the current report to examine the status of women in San Antonio today. We use a variety of data sources to analyze the standing of women in San Antonio on the following dimensions:

- Demographics
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- Deaths of despair

For each of these 13 dimensions, we examine how women in San Antonio compare to women in Austin, Dallas, and Houston. We also compare White, Latina, Black, and Asian women in San Antonio along the different dimensions that we analyze.

The report is intended to provide a wide overview of the status of women on the 13 dimensions. In doing so, the report is meant to offer city officials a reconnaissance of major issues that limit the full potential of women to lead rich and successful lives in our community. As such, the report will provide a touchstone for community leaders as they seek to establish programs and policies to better the lives of women and ultimately to eliminate gender disparities.

Before delving into our analysis focusing on the status of women in San Antonio across the 13 dimensions listed above, we provide an overview of the national context involving research efforts that have looked at cities around the country, including San Antonio, to determine which ones provide the most favorable contexts for women to succeed.

The National Context

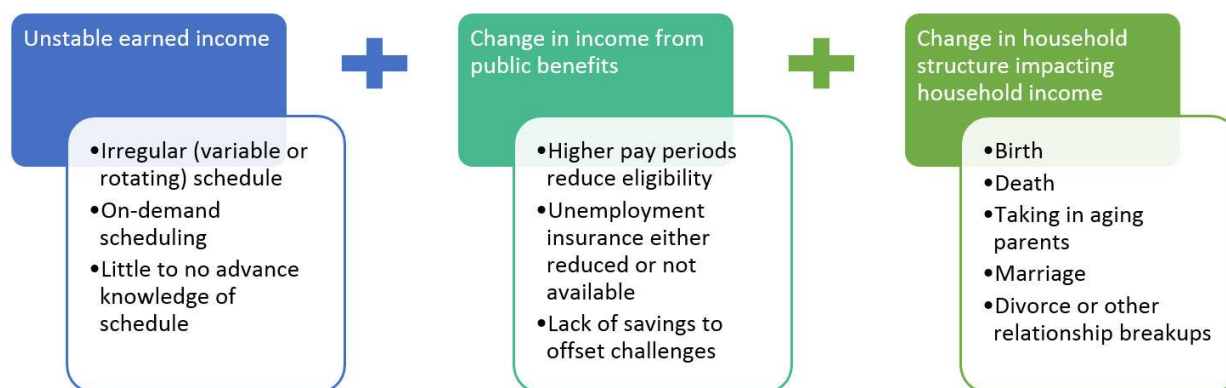
A recent report (Lewis and Burd-Sharps, 2012) ranked the country's largest 25 metropolitan areas on the well-being of women using a multidimensional measure known as the Human Development Index. This index reflects three essential areas: "a long and healthy life, access to knowledge, and a decent standard of living" (Lewis and Burd-Sharps 2012, p. 1). The report compares and contrasts metropolitan areas to one another and to the national average. Taken as a whole, Washington, DC, Boston and San Francisco topped the chart on women's well-being, whereas San Antonio was ranked 24th out of the 25 metropolitan areas. San Antonio fared best on life expectancy and much worse, typically alongside with Houston and Riverside-San Bernardino, on female human development, female educational attainment, and female earnings.

As noted, San Antonio fared best on female life expectancy, ranked at 16th across the 25 metro areas (Lewis and Burd-Sharps 2012). The report indicates that Latina women have the highest female life expectancy (for a discussion of this epidemiological paradox, see below). Yet, Latina women have a life expectancy of close to 90 years in Chicago compared to 82.8 in San Antonio, a difference of about seven years. Women's life expectancy generally rises with educational attainment, with women having an education beyond high school expected to live seven more years than women having only a high school diploma. This clearly illustrates the importance of educational attainment not only for longevity, but also for favorable socioeconomic status.

However, in the area of women's educational attainment, San Antonio ranked near the bottom of the metropolitan areas evaluated (Lewis and Burd-Sharps 2012). In addition to standard measures of educational attainment like high school graduation rates, the report highlighted preschool enrollment. The report points out that "Research shows that a quality preschool for three- and four-year-old children pays huge dividends for children and society for many years, contributing to community gains such as lower dropout rates, fewer students requiring special education classes, higher rates of home ownership, lower incarceration rates, higher earnings, and more tax revenues for public investment" (Lewis and Burd-Sharps, p. 14). The report also calls attention to the wide gulf in preschool enrollment among young children in Washington, DC, San Francisco, and Boston, where enrollment is above 55 percent, and the much lower enrollment rates in Houston, San Antonio and Riverside-San Bernardino.

The report additionally stressed the percentage of disengaged youth, what former President Obama termed "Opportunity Youth" — between the ages of 16 and 19, or 16 and 24, depending on the measure — who are disconnected from both work and school (Lewis and Burd-Sharps 2012). The report observed that about one in 10 teenage girls 16 to 19 years of age were not in school nor working in Houston, San Antonio, and Riverside-San Bernardino, reflecting what the authors see as "a failure of society's systems to help them make the transition to adulthood and find meaningful options for reaching their potential and contributing to society" (Lewis and Burd-Sharps, 2012, p. 14). In the general area of education, the report points out that Houston, San Antonio and Riverside-San Bernardino fall below the national average. Moreover, in the area of providing a decent standard of living for women, San Antonio registered at number 23 of the 25 on the list. Finally, the report also "connected the dots" on how favorable economic security, a safe environment, and education lead women to have healthier, more stable, and less stressful lives.

Recent research has also pointed out the negative outcomes associated with the major shifts that have taken place in work life in the United States over the last several decades. Experts at the Aspen Institute (Smith-Ramani et al., 2017) emphasize that income volatility, as opposed to income insufficiency, is becoming an increase problem across the country. In particular, low wages, combined with week-to-week fluctuations in income earned — due to on-demand scheduling, the gig economy, and other features of modern life — can create considerable financial hardship among low- and moderate-income families and disrupt their ability to keep up with bills. The Asset Funders' Network 2017 report on income volatility calls it "the new normal" for many families with the situation worsening especially with the cutting of the safety net (Smith-Ramani et al., 2017). Figure 1 below illustrates how such changes impact families.

Figure 1. The Three Main Drivers of Income Volatility

The main drivers of income volatility, according to the 2018 report on Income Volatility prepared by the Asset Funders Network.

The gender gap in employment is concerning, on both a global level and a local level. The United Nations recently noted that on a global scale, as many as 82 countries appear to be going backward currently on gender parity (ABODO Apartments 2017). In the United States, the gender earning gap is considered to be historic. Legislation was introduced in 1963, under the Equal Pay Act, at which time women were earning \$0.59 for every dollar men earned. In the years since then, that gap has narrowed but not closed. Today, women earn approximately \$0.79 for every dollar men earn, although women of color typically earn even less (ABODO Apartments 2017).

In Texas, the gender gap is considered to be “alive and well,” according to a report from the real estate firm, ABODO Apartments (2017), which tracks the purchasing power of men and women in rental square footage across the U.S. According to their data, on a national average, women can afford to rent up to 1,143 square feet of a home, compared to men’s ability to rent 1,448 square feet, a difference of about one-fifth (21.1 percent). In Texas, ABODO Apartments (2017) suggests that San Antonio has the narrowest gender gap in wages among the state’s five largest metropolitan areas, with women in the San Antonio-New Braunfels Metropolitan Area earning 82.5 percent of what men earn, or \$35,414 for women to men’s \$43,035 (Rainey 2017). Yet, as we observe in our data analysis below, this may be due to the lower earnings of women and men workers in the San Antonio area compared to their counterparts in the other larger cities in Texas.

Data and Methodology

Data from a variety of sources are used to obtain a series of indicators for each of the 13 dimensions outlined above. Much of the information used in the analysis is based on data from the American Community Survey 5-Year Estimates for the 2013-2017 period (U.S. Census Bureau 2019a). However, numerous other data sources—including the Annual Survey of Entrepreneurs, Centers for Disease Control and Prevention, City of San Antonio, and the Texas Council on Family Violence—are also used in the analysis. The data sources will be introduced in the different sections of the report in which they are used.

While the focus of the report is on the city of San Antonio, particular data sources do not contain information specifically for San Antonio. In such instances, we use available data for Bexar County and for the San Antonio-New Braunfels Metropolitan Area (MA).

The analysis for each of the dimensions contains three sets of analysis with different comparison groups. First, we analyze differences between women and men in San Antonio for particular dimensions and indicators that are of interest. Second, we examine similarities and differences between women in San Antonio and their counterparts in the other three largest cities in the state (Austin, Dallas, and Houston). Third, we examine racial and ethnic variations in the status of women in San Antonio on the 13 dimensions that we consider in the analysis with comparisons involving Latina (Hispanic) women who can be of any race as well as Black and Asian women, and non-Hispanic White women. Note that some of the American Community Survey data used in the analysis do not distinguish Hispanic and non-Hispanic women in the overall Black and Asian racial categories. However, the White racial category includes only non-Hispanic White individuals and does not contain Hispanic persons who identify themselves racially as White.

We now provide below the results of the analysis broken down for the 13 dimensions of interest.

Demographics

With an estimated population of more than 1.5 million in 2017, San Antonio is the second largest city in Texas and the seventh most populous in the United States (U.S. Census Bureau 2019d). San Antonio is a vibrant and growing city. Indeed, among the seven largest cities in the nation, San Antonio had the fourth largest absolute population change (185,020) between 2010 and 2017 and the largest percentage change (13.9%) during this period. Among the seven largest U.S. cities, San Antonio is the only in which the Latino population accounts for more than 50 percent of the overall population with 64 percent of the city's population being Latino in 2017.

Place of Birth and Citizenship

San Antonio is unique from many larger cities in the country as well as in Texas in yet one more way. The city has a relatively small portion of its inhabitants who are foreign-born. Only 14 percent of San Antonio females and males were born outside of the United States and only 8 percent and 9 percent, respectively, are not U.S. citizens. Females in Houston (28%) and Dallas (23%) are more likely to be immigrants. Nonetheless, there are some variations associated with immigration and citizenship among women in San Antonio. For example, 72 percent of Asian females in the city are foreign-born and one-third are not U.S. citizens. In contrast, 16 percent of Latinas were born outside of the country and 10 percent do not have U.S. citizenship.

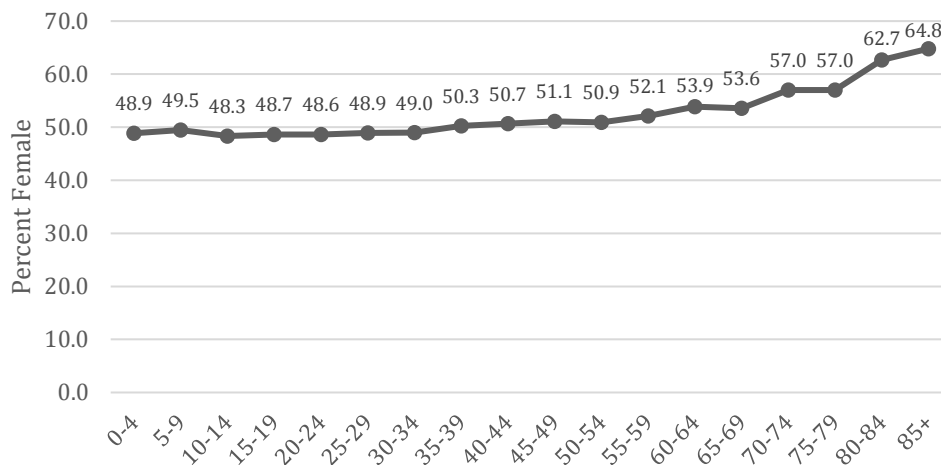
Female Demographic Representation

Women in San Antonio differ from men in certain demographic aspects and are similar in others. One thing that is clear, however, is that females outnumber males in the city with a 51 percent to 49 percent advantage in the 2013-2017 period. Yet, the representation of females and males varies by age group. Starting at birth with approximately 105 males to 100 females, males outnumber females in San Antonio from the 0-4 to 30-34 age groups, with females holding the numerical advantage from the 35-39 to 85-

and-older age categories (Figure 2). Women account for 63 percent of persons in the 80-84 age group and 65 percent of persons 85 and older. The ascending representation of women with increasing age reflects the higher death rates of males at all age groups. By the older age groups, many more men than women have died, leaving many women as widows. Thus, among persons 85 years of age and older in the San Antonio-New Braunfels Metropolitan Area (MA), about 34 percent of men are widowed compared to 71 percent of women.

Black and Asian women stand out relative to their disproportionate share at older ages. Among Blacks and Asians 85 and older in San Antonio, three-fourths are women. The percentage of males among the Black population in general tends to fall more rapidly than for other racial and ethnic groups due to higher death rates among Black males. As such, there tends to be relatively few Black men in the older age groups compared to their counterparts from other racial and ethnic groups. In the case of Asians, research has shown women outnumbering men due to a disproportionate presence of Asian war brides who marry American soldiers abroad and subsequently migrate to the U.S. with their husbands (Saenz et al. 1994), although it is not clear what portion of Asian women in San Antonio are war brides.

Figure 2. Percentage of Females by Age Group in San Antonio, 2013-2017



Source: 2017 American Community Survey 5-Year Estimates (U.S. Census Bureau 2019a).

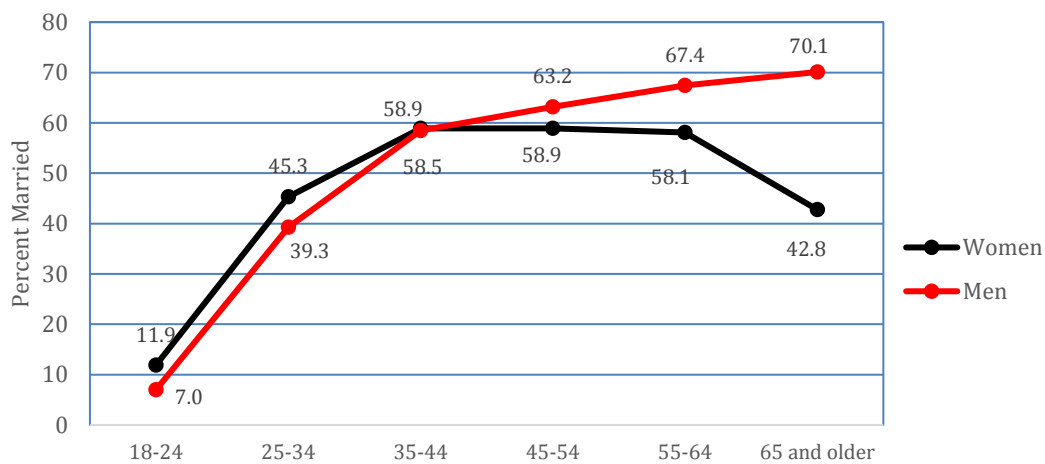
Marriage

There are also differences between women and men in the prevalence of marriage across age categories. Among persons in the San Antonio-New Braunfels Metropolitan Area (MA) who married for the first time in the past year, grooms tend to be, on average, about two years older than their brides. Overall, women are more likely to be currently married than men in the younger age groups (18-24 and 25-34) with men being more likely to be currently married than women from the 45-54 to the 65-and-older age categories (Figure 3), as men tend to be more likely than women to remarry after a divorce and to have their spouse alive at more advanced ages.

One trend that is clear when we compare the prevalence of marriage in the San Antonio-New Braunfels MA over the last five years concerns the declining likelihood of being married among women and men in all age categories. Marriage rates dropped most significantly at ages below 45.

There are racial and ethnic differences among women in the San Antonio area with respect to the prevalence of marriage. For example, among women 35 to 44 years of age in the San Antonio-New Braunfels MA in the 2013-2017 period, 77 percent of Asian women were married, as were 69 percent of White women, 55 percent of Latina women, and 37 percent of Black women.

Figure 3. Percentage of Persons Currently Married by Gender and Age Group in the San Antonio-New Braunfels Metropolitan Area, 2013-2017



Source: 2017 American Community Survey 5-Year Estimates Public Use File (Ruggles et al. 2019).

Fertility

San Antonio area women have also experienced a noticeable drop in their childbearing levels. The total fertility rate (TFR), corresponding to the average number of births that women would have throughout their childbearing ages given current fertility rates, dropped from 1.98 in 2012 to 1.85 in 2017 in Bexar County. In fact, Bexar County women (1.85) had a lower TFR than women in Dallas County (1.98) and Harris County (1.97) in 2017, although Travis County women (1.48) had an even lower fertility rate.

There are some fertility differences across racial and ethnic groups in the San Antonio-New Braunfels MA. In particular, the total fertility rate in the metropolitan area ranges from a low of 1.71 among Asian women to a high of 2.16 among Latinas. Nonetheless, Latina women experienced a significant drop in their TFR falling from 2.44 in the 2008-2012 period to 2.16 in the 2013-2017 period. In contrast, White women had a small uptick in their TFR from 1.86 to 1.92 during this time. As in San Antonio, the fertility rate of Latinas has plunged significantly in the United States as a whole (Johnson 2019; Tavernise 2019).

One favorable trend among women who recently gave birth is that fewer women less than 20 years of age are having babies. The percentage of births to women younger than 20 years of age in Bexar County

declined from nearly 11 percent in the 2008-2012 period to 7 percent in the 2013-2017 period. The 7 percent figure for births to women less than 20 years of age in the 2013-2017 period is comparable to that of Dallas County (7.2%) but higher than those of Harris County (6.3%) and Travis County (5.2%).

Data for births to women younger than 20 years of age are only available for Latina and White women in the San Antonio-New Braunfels MA with Latina women (7.4%) being significantly more likely than White women (2.4%) to be young mothers. Birth at a youthful age places young women and their children in a precarious situation. Indeed, Schulkind and Sandler (2019), in their research comparing young women who had a baby six months before their senior year to those who had a baby after their high school senior year, found that young women giving birth while in high school were significantly more likely to not finish high school, to not get married, and to have more children compared to their counterparts who gave birth a few months after their senior year.

One trend found nationally is that unmarried women are having an increasing share of births. In Bexar County the percentage of unmarried women who gave birth remained fairly stable at approximately 44 percent in the 2008-2012 and 2013-2017 period. The prevalence of births to unmarried women in Bexar County (43.7%) in the 2013-2017 period is comparable to that in Dallas County (45.7%) and Harris County (43.4%) with Travis County (32.9%) having a significantly lower share of births occurring to unmarried women.

Yet, there is significant variation in the share of single women giving birth across racial and ethnic groups in the San Antonio-New Braunfels MA ranging from a low of 9 percent among Asian women to a high of 62 percent among Black women.

Health and Well-being

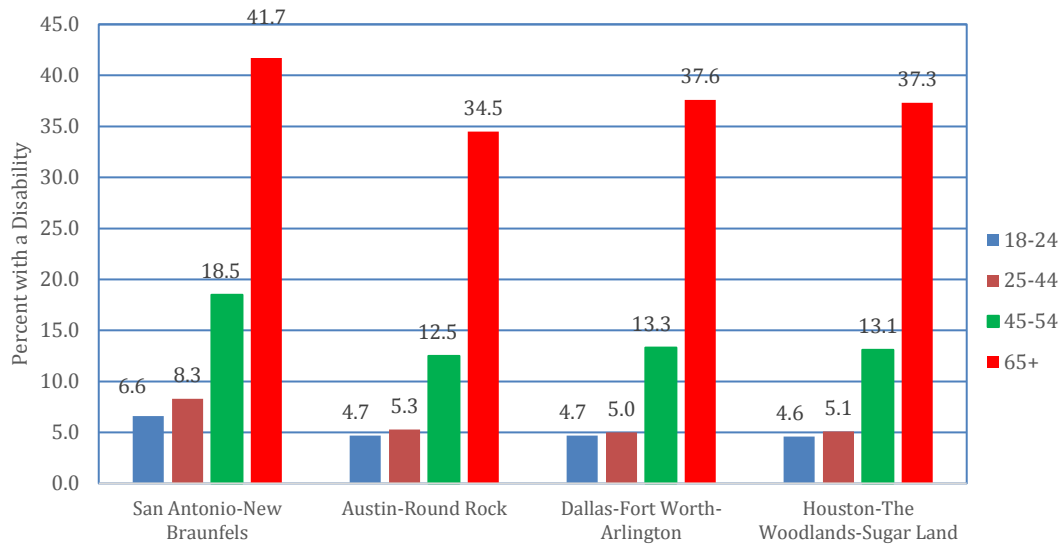
We examine a series of indicators reflecting the health and well-being of women in San Antonio focusing on their own health as well as for mothers, their maternal health and that of their babies.

Disability

Overall, across age groups, women have a slightly lower prevalence of a disability compared to men in the San Antonio-New Braunfels MA. As expected, rates of disability increase with age. About 19 percent of women 45 to 64 years of age and 42 percent of women 65 and older have a disability. Comparisons of women across the four metropolitan areas included in the analysis show that women in the San Antonio area are more likely to have a disability (Figure 4). The gaps in disability rates between women in the San Antonio-New Braunfels MA and those in the other three MAs are greatest in the 45-64 and 65-and-older age categories.

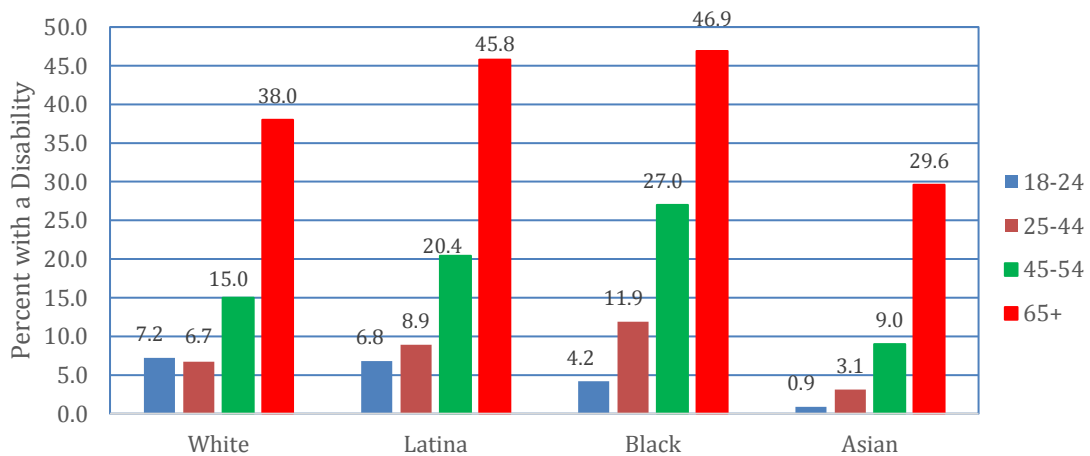
Among women in the San Antonio-New Braunfels MA, Black and Latina women are more likely to have a disability compared to White and Asian women with the gaps in disability being greatest in the 45-64 and 65-and-old age categories (Figure 5). Approximately 46 percent of Black and Latina women 65 years of age and older have a disability compared to 30 percent of Asian women and 38 percent of White women.

Figure 4. Percentage of Women with a Disability by Age Group in Selected Texas Metropolitan Areas, 2013-2017



Source: 2017 American Community Survey 5-Year Estimates Public File (Ruggles et al. 2019).

Figure 5. Percentage of Women in the San Antonio-New Braunfels Metropolitan Area with a Disability by Age Group and Race/Ethnic Group, 2013-2017



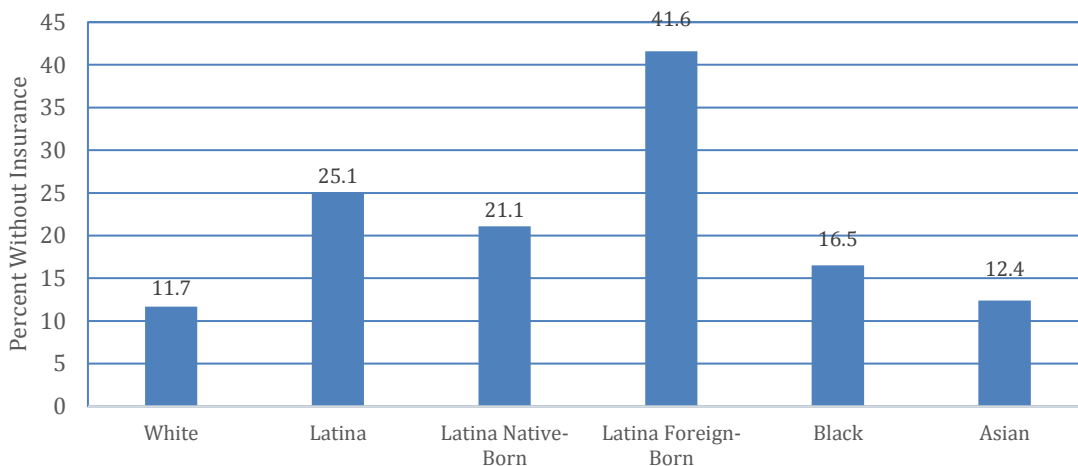
Source: 2017 American Community Survey 5-Year Estimates Public Use File (Ruggles et al. 2019).

Healthcare Insurance Coverage

Women 18 to 64 years of age are somewhat more likely to have healthcare insurance coverage than men in the San Antonio-New Braunfels MA. About one-fifth of women did not have insurance in the 2013-2017 period. However, Latina women (25.1%) are much more likely to lack insurance coverage

compared to women from other race and ethnic groups in the area, but it is foreign-born Latina women who are especially likely to lack insurance coverage with nearly 42 percent doing without this essential need (Figure 6).

Figure 6. Percentage of Women 18 to 64 Years of Age without Insurance in the San Antonio-New Braunfels Metropolitan Area by Race/Ethnic Group, 2013-2017



Source: 2017 American Community Survey 5-Year Estimates Public Use File (Ruggles et al. 2019).

More recent data shows that Bexar County experienced the most significant drop in enrollment for health insurance through the Affordable Care Act (ACA) across all urban counties in Texas (Garcia 2019). In particular, the number of Bexar County residents enrolled in ACA plummeted by 11 percent between 2018 and 2019 compared to a drop of 3.5 percent in Texas as a whole (Garcia 2019). San Antonio City Councilman Rey Saldaña lamented “This just means more of our neighbors are going to be uninsured and in the difficult position of deciding whether to keep utilities on, food on the table or make a payment to debt collectors. This is the last thing we need” (Garcia 2019).

Maternal Care and Birth Outcomes

Research has established links between gender inequality and maternal health and birth outcomes across countries of the world as well as across states within the United States. Environments characterized by lower levels of gender inequality—where women thrive socially, economically, and politically—tend to be associated with more favorable health conditions for women along with lower levels of stress, which contribute to more favorable birth outcomes and lower rates of infant mortality (Homan 2017). Women’s political representation is also an important factor associated with more favorable birth outcomes. For example, Homan (2017) found that states where women account for a greater share of state legislators tend to have lower infant mortality rates. Research has suggested that women policy makers tend to show greater support for programs and policies related to healthcare, education, women’s reproductive rights, and anti-discrimination policies compared to men legislators (Bolzendahl and Brooks 2007; Bratton and Haynie 1999; Caiazza 2004; Little et al. 2001; Taylor-Robinson and Heath 2003; Thomas 1991).

The healthcare and birth outcomes of women in Bexar County are somewhat mixed. For example, on the one hand, roughly 73 percent of births were associated with mothers who began prenatal care in the first trimester of their pregnancies, a level that is more favorable compared to births in Harris County (61.9%) and Dallas County (60.8%), but not as positive as that in Travis County (83.6%) (Table 1). On the other hand, Bexar County (9.1%) had the highest percentage of babies who were born at low-weight (less than 2,500 grams) and the most elevated infant mortality rate (number of births per 1,000 births) compared to newborns in the three comparison counties. Moreover, women in Bexar County (45.7) and in Dallas County (45.4) giving birth in the 2013-2017 period had the highest maternal mortality rates (deaths of women dying from causes of death associated with pregnancy, childbirth, and the puerperium per 100,000 births) compared to women in Harris County (40.4) and Travis County (35.2).

Table 1. Selected Indicators of Health and Healthcare of Women Giving Birth and Their Babies in Selected Texas Counties, 2017

Selected Indicators	Bexar County	Travis County	Dallas County	Harris County
Pct. of births with mother's onset of prenatal care in the first trimester ^a	72.5	83.6	60.8	61.9
Pct. of low birthweight babies (less than 2,500 grams) ^a	9.1	7.6	8.7	8.8
Infant mortality rate (number of babies not reaching age 1 per 1,000 births) ^b	6.4	3.8	5.8	6.0
Maternal mortality rate (number of women dying due to childbirth complications per 100,000 births) in 2013-2017 ^{a, c}	45.7	35.2	45.4	40.4

^a Source: CDC Wonder: Natality (Centers for Disease Control and Prevention 2019c).

^b Source: CDC Wonder: Infant Deaths: Linked Births/Infant Death Records (Centers for Disease Control and Prevention 2019b).

^c Source: CDC Wonder: About Underlying Cause of Death, 1999-2017 (Centers for Disease Control and Prevention 2019a).

The topic of maternal mortality has received a significant amount of attention over the last several years beginning with a study (MacDorman et al. 2016) that showed an increase in the United States (based on 27 states and the District of Columbia and excluding California and Texas which were analyzed separately) and a particularly significant rise in Texas' maternal mortality rate between 2011 and 2012. The study opened up a major discussion on data issues and led to the formation of the Maternal Mortality and Morbidity Task Force to examine the issue of maternal mortality in Texas. Further analyses on the part of MacDorman et al. (2018) suggest that while the maternal mortality rate is not increasing as much

as originally observed in the MacDorman et al. (2016) study, it is still rising and requires attention (Fields 2018). In addition, the Maternal Mortality and Morbidity Task Force (2018) in its analysis found data problems and concluded that only 34 cases (38%) of 89 maternal mortality cases examined actually constituted maternal mortality. There are data problems in the identification of maternal mortality and an overestimate of women who were pregnant or postpartum within a year of their death (MacDorman and Declercq 2018). As such, there should be some caution in interpreting the maternal mortality rates for women presented above in our analysis.

Limited data are available to assess the healthcare of women giving birth and their babies for White, Latina, and Black women in Bexar County. Overall, White women are much more likely to start prenatal care in the first trimester of their pregnancies compared with Latina and Black women. As Table 2 demonstrates, among births occurring in 2017, 82 percent of white babies and 80 percent of Asian babies had mothers who began receiving prenatal care in the first trimester compared to slightly less than 70 percent of babies of Latina and Black women. Similarly, White (7.3%) and Asian (8.1%) births were the least likely to be of low-weight with babies of Latina women (9.3%) trailing a bit behind. Black babies had the highest low-weight rate with 14 percent born weighing less than 2,500 grams. Black babies (infant mortality of 11.6) also were approximately twice as likely to die before reaching their first birthday compared to babies of White (5.8) and Latina (6.3) mothers. Unfortunately, due to changes in the definition of race and ethnicity for babies beginning in 2016, we could not compute race- and ethnic-specific maternal mortality rates for women in Bexar County. Yet, research has shown high rates of maternal mortality among Black women (see Maternal Mortality Task Force 2018).

Table 2. Selected Indicators of Health and Healthcare of Women Giving Birth and Their Babies in Bexar County by Race/Ethnic Group, Specific Years between 2015 and 2017

Health and Well-Being Characteristics	White	Latina	Black	Asian
Pct. of births with mother's onset of prenatal care in first trimester (2017) ^a	82.0	69.0	68.0	79.7
Pct. of low birthweight babies (< 2,500 grams) (2017) ^a	7.3	9.3	13.7	8.1
Infant mortality rate (2015-2016) ^b	5.8	6.3	11.6	---

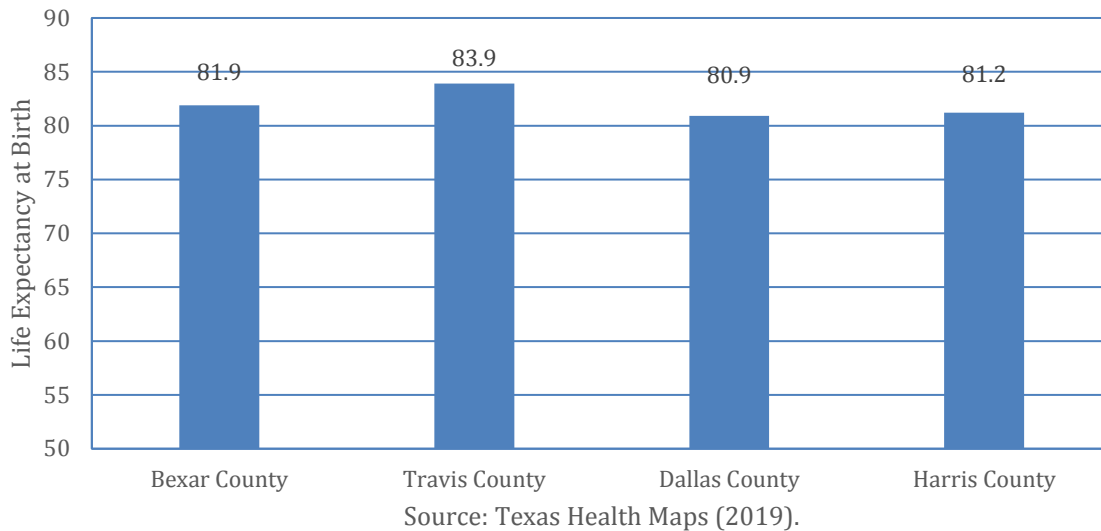
^a Source: CDC Wonder: Natality (Centers for Disease Control and Prevention 2019c).

^b Source: CDC Wonder: Infant Deaths: Linked Births/Infant Death Records (Centers for Disease Control and Prevention 2019b).

Life Expectancy

Baby girls born today in Bexar County are expected to live on average 81.9 years, nearly six years more than the life expectancy of baby boys (76.2). This life-expectancy advantage of females reflects the higher rates at which males die throughout the different ages of life. Among females in the three comparison counties, Travis County is the only one where the life expectancy of 83.9 years exceeds that of females in Bexar County (Figure 7).

Figure 7. Life Expectancy at Birth among Females in Texas Selected Counties, 2017



There are interesting differences in the female life expectancy across racial and ethnic groups in Bexar County. Despite the low socioeconomic status, relatively high levels of disability, and steep levels of need for healthcare insurance coverage, Latina females actually have the highest life expectancy at birth at 82.5, almost a year more than White females (81.6) and more than three years more compared to Black females (79.3). This pattern is consistent with the “epidemiological paradox” that has puzzled demographers and epidemiologists (Sáenz and Morales 2012). For the last several decades, Latinos (both males and females) have experienced lower death rates and greater longevity than Whites. The life-expectancy advantage among Latinos is especially apparent among immigrants compared to native-born individuals. Moreover, research shows that with longer residence in the U.S., the life-expectancy edge of Latino immigrants begins to erode. The explanations that have been proposed to account for the epidemiological paradox include the notion that immigrants are drawn from the most selective segments of the home country, that it is due to a statistical artifact in which immigrants who become ill and return to their countries to die lower the mortality rates in this country, and that there is something about the immigrant way of life—such as importance of family, social networks, diet, and physical activity—that protects them from death (Palloni and Arias 2004; Sáenz and Morales 2019). Still, even though Latinos live long, they do so with relatively high levels of health problems including obesity and diabetes (Garcia et al. 2017).

Nonetheless, life expectancy of baby girls varies tremendously in Bexar County with those in the northern part of the city expected to live to the late 80s compared to those living in the areas surrounding the downtown area expected to live to ages between 68 and middle to upper 70s. The life expectancy ranges from a low of 67.6 for all persons in the 78208 Zip code, which includes the Government Hill and East Side area, to 89.2 in the 78254 Zip code, which is in the vicinity of the Government Canyon State Natural Area with a concentration of whites (Ackerman 2019).

Education

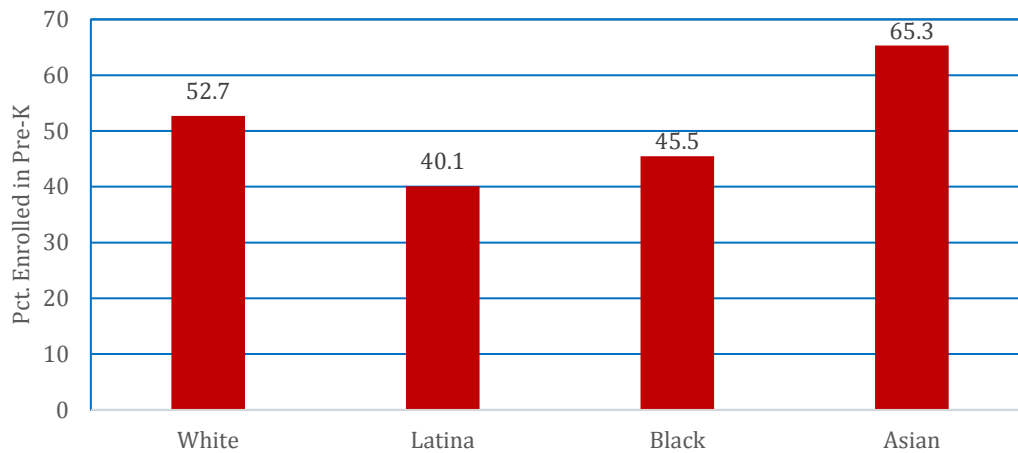
Many people claim that education is the great equalizer. The most effective ticket for upward social mobility is the route of education. Yet, many observers suggest that the educational system is set up to reproduce inequality with children of educated parents being much more likely to achieve greater educational attainment success than the children of people who have little education (Sáenz et al. 2007). San Antonio, as is the case in cities throughout the nation, has been marked by great disparities in educational opportunities and uneven funding of schools associated with race and class.

Pre-Kindergarten Schooling

We assess initially the enrollment of children 3 and 4 years of age in pre-kindergarten (pre-K) schools. Children who are enrolled in pre-K education receive an important advantage over their peers who do not have this experience, as they receive significant stimuli which enhances their cognitive development. Former San Antonio Mayor Julián Castro established the PreK4SA program to boost the early development of four-year-old children a few years ago.

Three- and four-year-old girls (44.2%) are slightly more likely than boys (41.8%) to be enrolled in a pre-K program in the San Antonio-New Braunfels MA. Austin-Round Rock MA three- and four-year-old girls (48.1%) are somewhat more likely than girls in the other three MAs to be enrolled in a pre-K program. Within the San Antonio-New Braunfels MA, Black and especially Latina young girls are less likely than White and particularly Asian girls to receive pre-K education (Figure 8).

Figure 8. Percentage of Three- and Four-Year-Old Girls Enrolled in a Pre-K Program in the San Antonio-New Braunfels Metropolitan Area by Race/Ethnic Group, 2013-2017



Source: 2017 American Community Survey 5-Year Estimates Public Use File (Ruggles et al. 2019).

Former Texas State Representative (from Bexar County) Joe Strauss (2019) just recently argued passionately for the need for Texas legislators to invest considerable funds in pre-K for more children in the state as part of school finance legislation that they are considering. Strauss (2019) notes that:

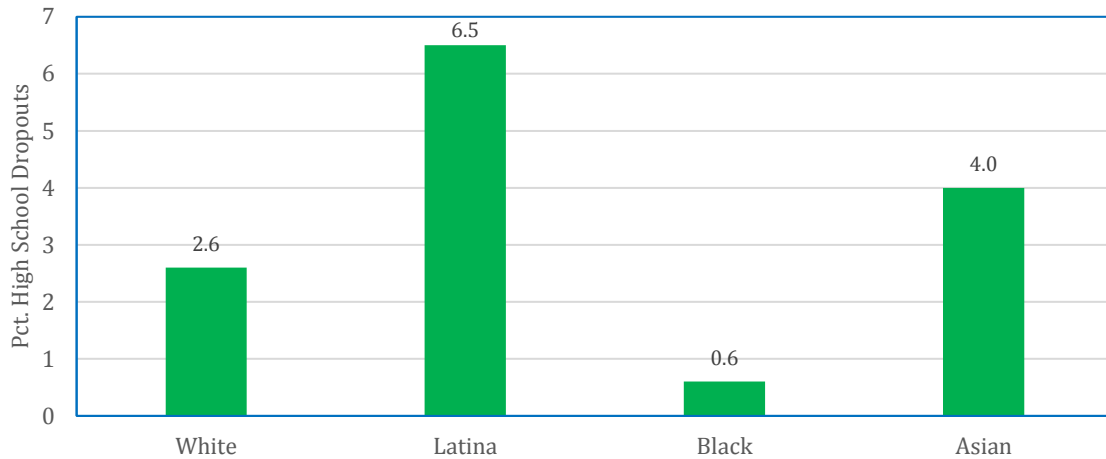
An investment in pre-K is like buying stock early in a high-tech startup. Early investments can lead to the business's future success and produce exponential returns. Texas is growing twice as fast as the rest of the country, but our economic engine will sputter if we don't have a large and diverse pool of well-educated workers. After all, about two-thirds of the jobs that will be created in the coming years will require a two- or four-year college degree.... Today, only about 21 percent of Texas adults have some type of college degree.

High School Dropouts

Educational researchers use the status dropout rate to assess the extent to which youth and young adults have not completed and are not in the process of completing their high school education. The status dropout rate can be interpreted as the percentage of persons 16 to 24 years of age who are not high school graduates and who are not currently enrolled in school. Females (5.0%) 16 to 24 years of age in the San Antonio-New Braunfels MA are somewhat less likely to be high school dropouts than males (8.1%). The 5.0% status dropout rate of San Antonio-New Braunfels MA's young women is comparable to that of the Austin-Round Rock MA (4.6%) and somewhat lower than those of the Houston-The Woodlands-Sugar Land MA (6.3%) and the Dallas-Fort Worth-Arlington MA (5.8%).

Within the San Antonio-New Braunfels MA, however, Latina young women 16 to 24 years of age (6.5%) have higher status dropout rates compared to their peers from other racial and ethnic groups (Figure 9).

Figure 9. Status Dropout Rate of Women 16 to 24 Years of Age in the San Antonio-New Braunfels Metropolitan Area by Race/Ethnic Group, 2013-2017



Source: 2017 American Community Survey Five-Year Estimates Public Use File (Ruggles et al. 2019).

Bachelor’s Degrees

Women in San Antonio have closed the gender educational-gap that for long kept women from climbing the ladder of opportunity structure. Figure 10 shows the annual percentage of women and men 25 and older who have at least a bachelor’s degree in San Antonio between 2005 and 2017. Men had an edge of 2.3 percentage points in the attainment of at least a bachelor’s degree in 2005, but by 2017 women had a 2.1 percentage point edge. The percentage of women with a college diploma rose from 22.2 percent in 2005 to 27.5 percent in 2017, while the change for men was minimal. As such, the closing of the gender-gap in a bachelor’s degree occurred somewhat due to the rising educational attainment of women, but mostly because of the lack of educational advancement among men during the period between 2005 and 2011.

Nonetheless, San Antonio women fare worse than women in the three comparison cities on the attainment of a bachelor’s degree or higher in the 2013-2017 period. Half of women in Austin have at least a bachelor’s degree as is the case with nearly one-third of those in Houston and Dallas, compared to slightly more than one-fourth of San Antonio women (Figure 11).

There are also major disparities in the possession of at least a bachelor’s degree among women 25 and older across racial and ethnic groups in San Antonio. Nearly half of Asian women (47.0%) and 43 percent of White women have a bachelor’s degree or higher with Black women trailing significantly behind at 26.5 percent (Figure 12). However, only 16.4 percent of Latina women hold a bachelor’s degree or higher. Background checks in the larger San Antonio-New Braunfels MA indicate that there are no differences between native- and foreign-born Latinas 25 and older in the rate at which they earn a bachelor’s degree or higher.

Figure 10. Percentage of Persons 25 Years and Older with a Bachelor's Degree or Higher in San Antonio by Gender, 2005-2017

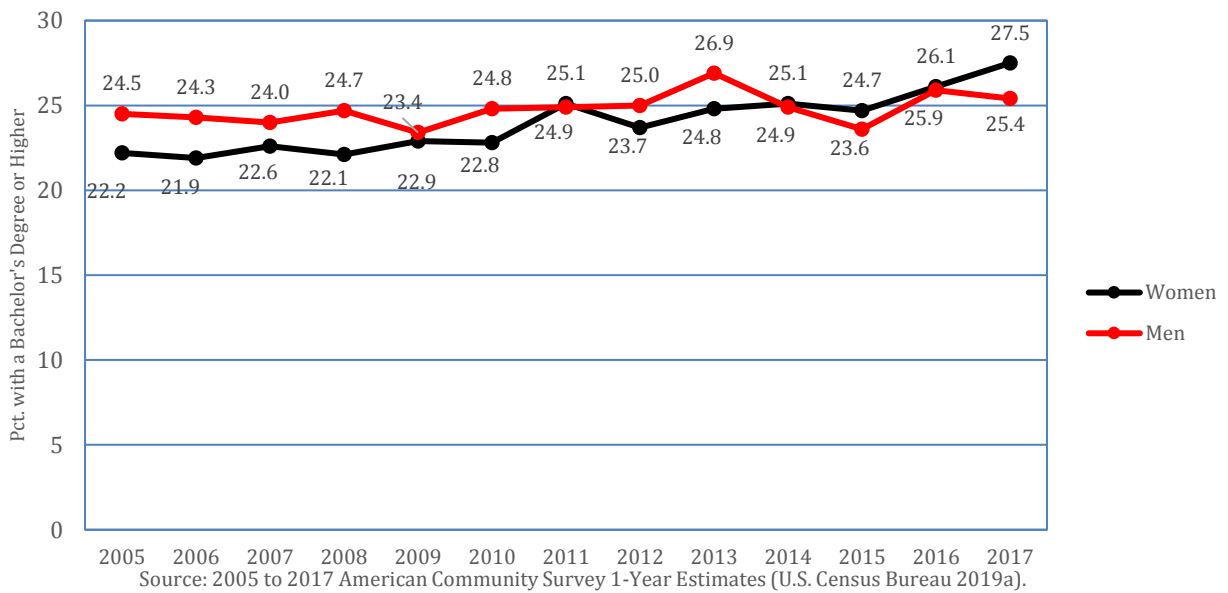
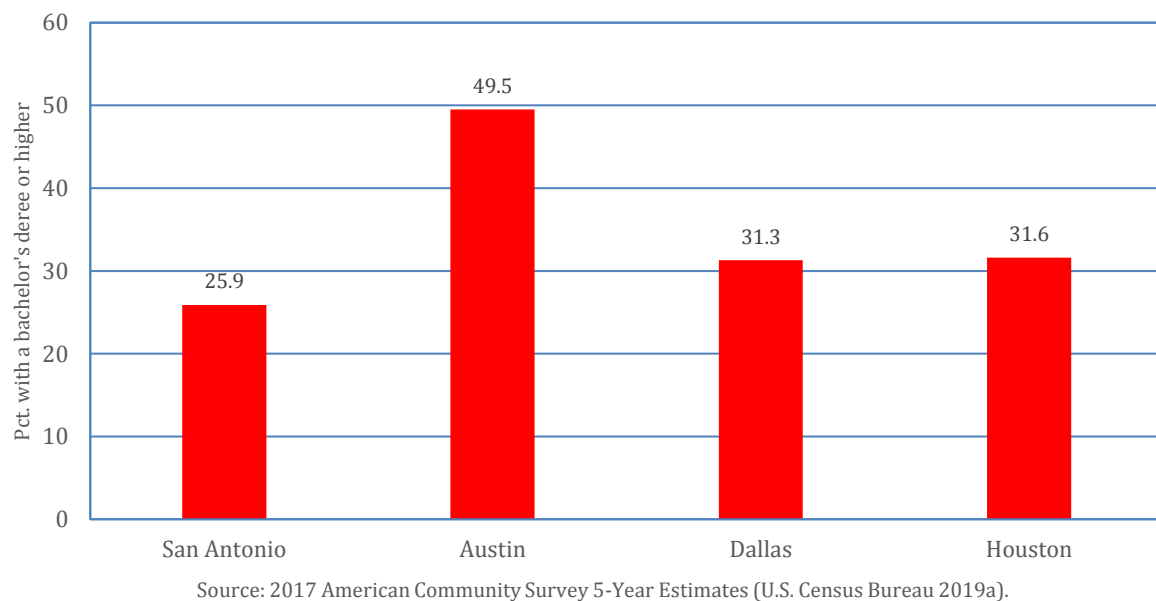


Figure 11. Percentage of Women 25 Years and Older with a Bachelor's Degree in Selected Texas Cities, 2013-2017



STEM Fields

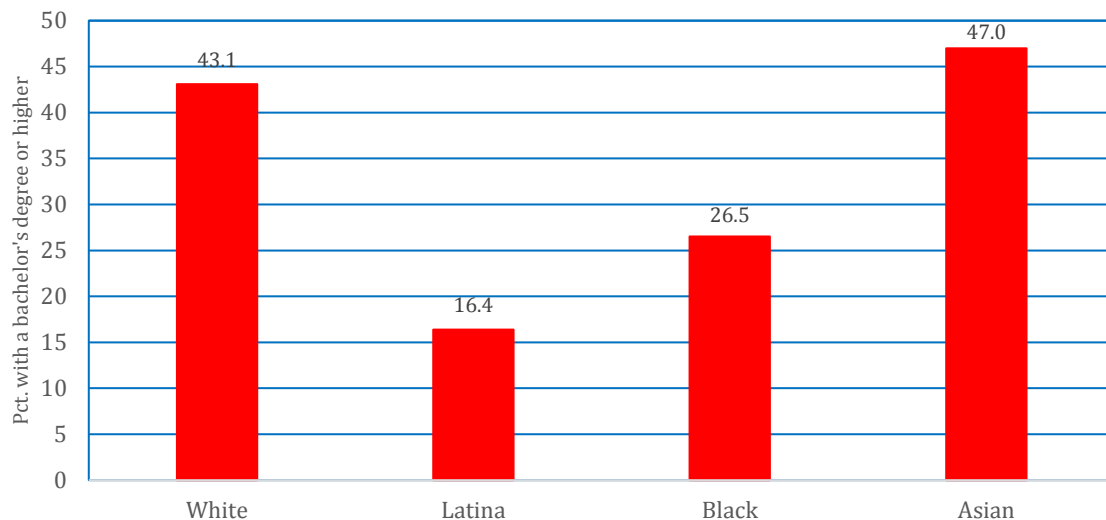
Job growth in the coming decades will increasingly be in science, technology, engineering, and math (STEM) fields (for a list of specific STEM majors, see Camarota and Zeigler 2014). Women continue to

be vastly underrepresented in STEM fields in the past as well as today. Among the 904 persons who have received a Nobel Prize between 1901 and 2008, only 52 (5.8%) have been women (Magra 2019).

In San Antonio, despite women closing the gender gap with respect to the completion of a bachelor’s degree, they have not closed the gap in degrees in STEM fields (for a list of specific STEM majors, see Camarota and Zeigler 2014). Approximately 30 percent of men in the San Antonio-New Braunfels MA earned their degree in a STEM field compared to only 12 percent of women. Women with a university degree in the San Antonio-New Braunfels MA (11.9%) lag behind their counterparts in the Houston-The Woodlands-Sugar Land MA (16.5%), Austin-Round Rock MA (14.1%), and Dallas-Fort Worth-Arlington MA (13.6%) in majoring in a STEM field (Figure 13).

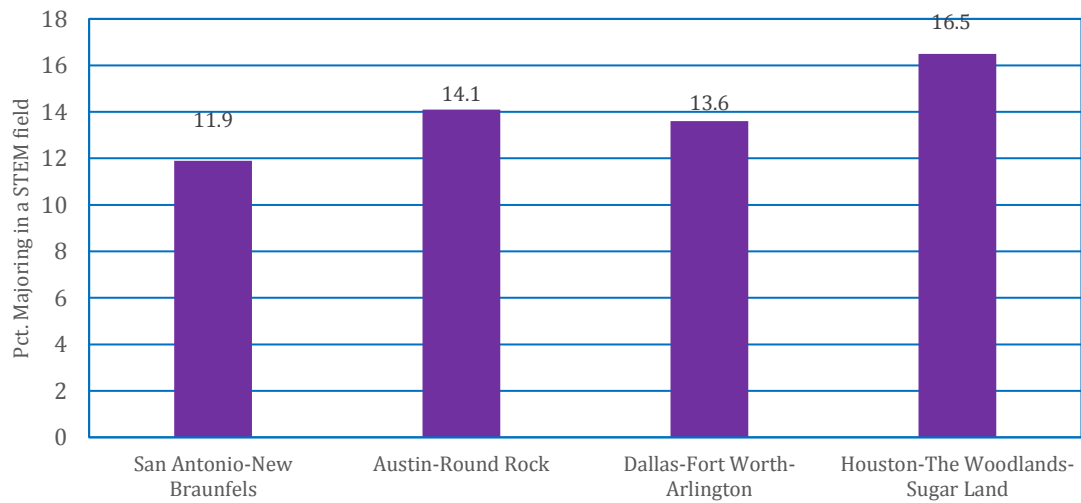
In the San Antonio-New Braunfels MA, one-third of Asian women 25 and older holding a bachelor’s degree majored in a STEM field compared to only about 10 percent of White, Latina, and Black women.

Figure 12. Percentage of Women 25 Years and Older with a Bachelor’s Degree or Higher in San Antonio by Race/Ethnic Group, 2013-2017



Source: 2017 American Community Survey 5-Year Estimates (U.S. Census Bureau 2019a).

Figure 13. Percentage of Women College Graduates 25 Years and Older Majoring in a STEM Field in Selected Texas Metropolitan Areas, 2013-2017

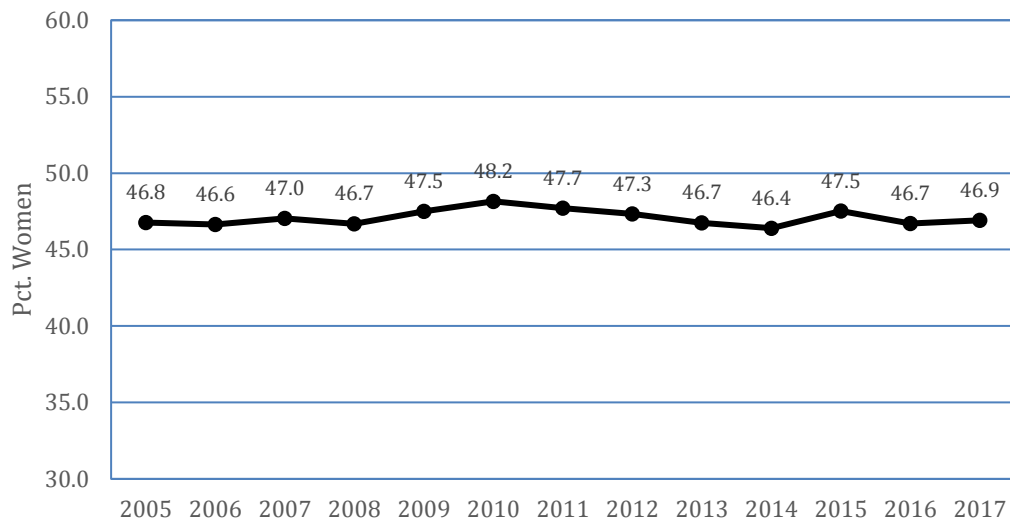


Source: 2017 American Community Survey 5-Year Estimates Public Use File (Ruggles et al. 2019).

Work

Despite the recent increase of educational attainment among women in San Antonio, the share of females in the San Antonio workforce has remained virtually unchanged over the last dozen years. Figure 14 shows the annual percentage of San Antonio workers who are women between 2005 and 2017. The percentage share of women in San Antonio’s workforce has ranged from a low of 46.4 percent in 2014 to a high of 48.2 percent in 2010. Moreover, women accounted for 46.8 percent of workers in 2005 and 46.9 percent in 2017, signifying essentially no change during the period.

Figure 14. Percentage of Workers Who Are Women in San Antonio, 2005-2017



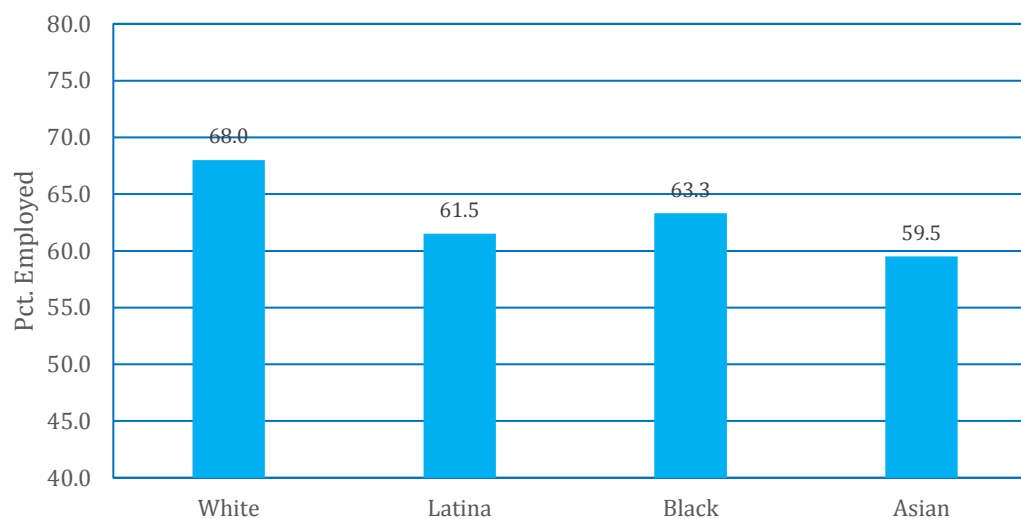
Source: 2005 to 2017 American Community Survey 1-Year Estimates (U.S. Census Bureau 2019a).

Employment

The percentage of women 16 to 64 years of age in San Antonio who were employed increased slightly from 61 percent in the 2008-2012 period to 63 percent in the 2013-2017 period. In 2013-2017, the employment percentage of women 16 to 64 (62.7%) was at about 88 percent of the employment percentage of men (71.5%). Nonetheless, the 62.7 employment percentage of San Antonio women is comparable to that of women in Dallas (63.5%) and Houston (62.1%), but is significantly below that of women in Austin (70.0%).

Within the city of San Antonio, White women (68.0%) 16 to 64 years of age are the most likely to be employed with Asian women (59.5%) being the least likely to be working (Figure 15).

Figure 15. Percentage of Women 16 to 64 Years of Age Who Are Employed in San Antonio by Race/Ethnic Group, 2013-2017



Source: 2017 American Community Survey 5-Year Estimates (U.S. Census Bureau 2019a).

The percentage of women 16 to 64 years of age in San Antonio who worked full-time, year-round in the previous year did not change over the last several years, remaining at 60.7 percent in the 2008-2012 and 2013-2017 periods. Women in Dallas (64.7%), Austin (63.0%), and Houston (62.3%) were somewhat more likely than women in San Antonio to have worked full-time, year-round during the prior year.

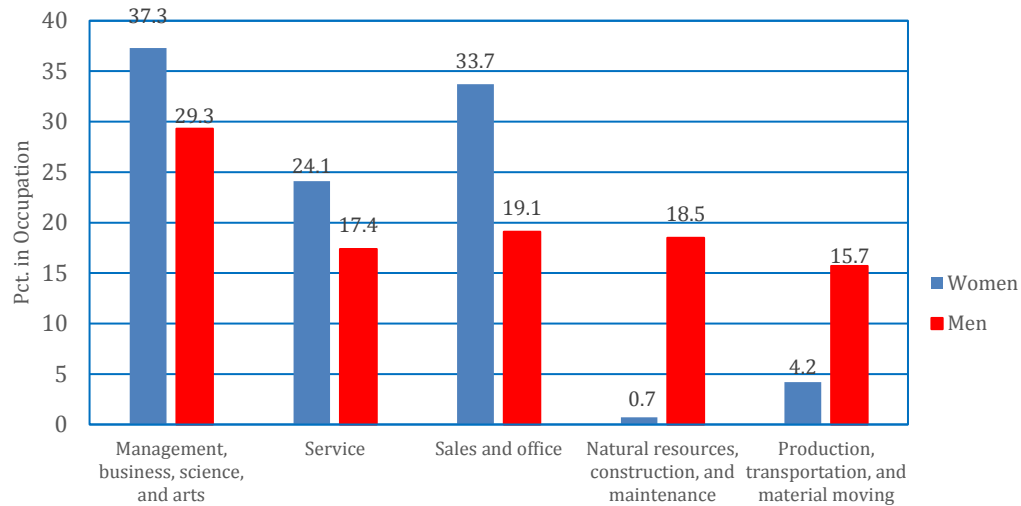
There were very minor racial and ethnic group differences in the rate of full-time, year-round work in the San Antonio-New Braunfels MA with slightly more than 62 percent of Black, White and Latina women working at this level compared to nearly 58 percent of Asian women.

Occupations

The distribution of occupations that women and men hold in San Antonio differs noticeably. Women are more likely to be employed in three occupations (management, business, science, and arts; service; and sales and office) while men are more likely to be employed in two occupations (natural resources, construction, and maintenance; and production, transportation, and material moving). The greatest gender gaps in female-dominant occupations occur in the sales and office occupation where one-third of women work compared to less than one-fifth of men. Very few women are employed in the two male-dominant occupations (Figure 16).

The occupational distribution of women in San Antonio is pretty comparable to those of women in Austin, Dallas, and Houston. However, two differences stand out. First, nearly half of women workers in Austin (49.8%) are employed in the management, business, science, and arts occupation compared to about 38 percent of women in the other three cities. Second, women in San Antonio are more likely to be employed in the sales and office occupation compared to their counterparts in the other three cities.

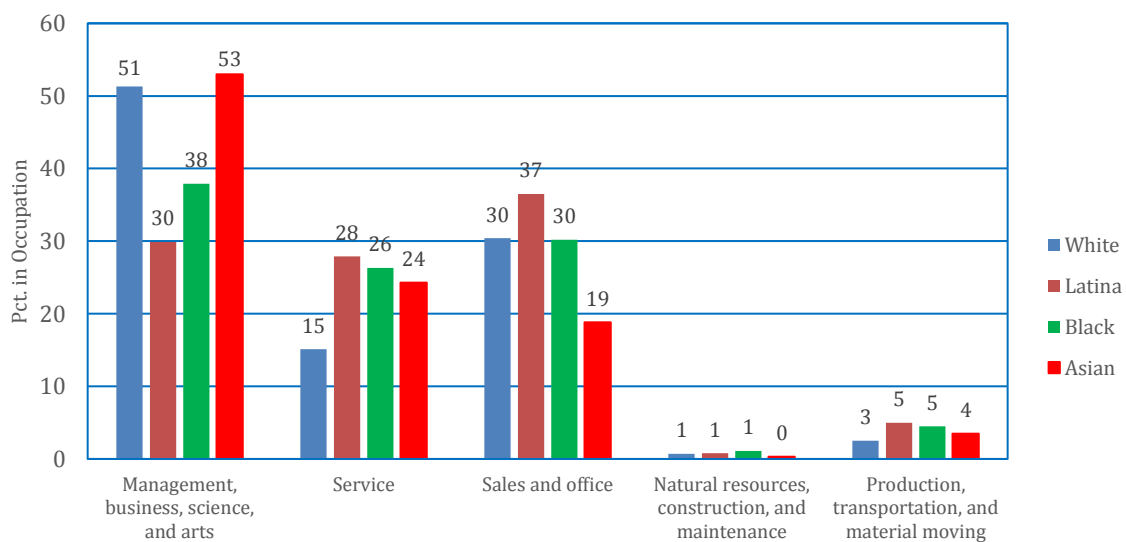
Figure 16. Occupational Distribution of Workers in San Antonio by Gender, 2013-2017



Source: 2017 American Community Survey 5-Year Estimates (U.S. Census Bureau 2019a).

There are significant differences in the occupational activities of women in San Antonio along racial and ethnic lines. For example, slightly more than half of Asian (53.0%) and White (51.3%) women are employed in the management, business, science and arts occupation compared to 38 percent of Black women and 30 percent of Latina women (Figure 17). Latina and Black women are more likely to be employed in the service occupation, while Latinas have higher rates of participation in the sales and office occupation.

Figure 17. Occupational Distribution of Women Workers in San Antonio by Race/Ethnic Group, 2013-2017



Source: 2017 American Community Survey 5-Year Estimates (U.S. Census Bureau 2019).

Economics

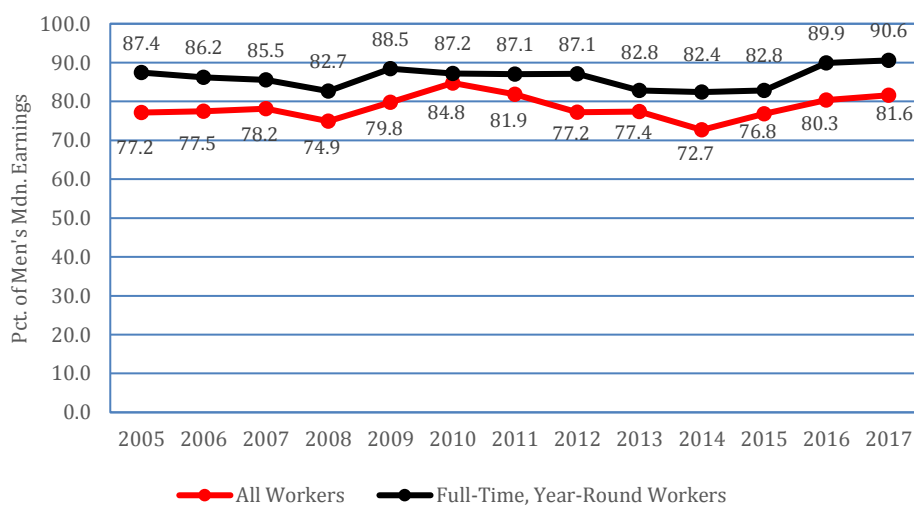
In assessing gender inequality, the longest and most consistent approach is the comparison of the earnings and income of women relative to men. Some of the most enduring gender gaps have been associated with earnings gaps.

Earnings Gap

As noted at the beginning of the report, as recently as today, among full-time, year-round workers in the country, women earn approximately 81 cents for every \$1 that men earn. We examine now the annual earnings of women and men workers in San Antonio—all workers and full-time, year-round workers—between 2005 and 2017 to assess the degree to which the gender gap in earnings has been altered over time.

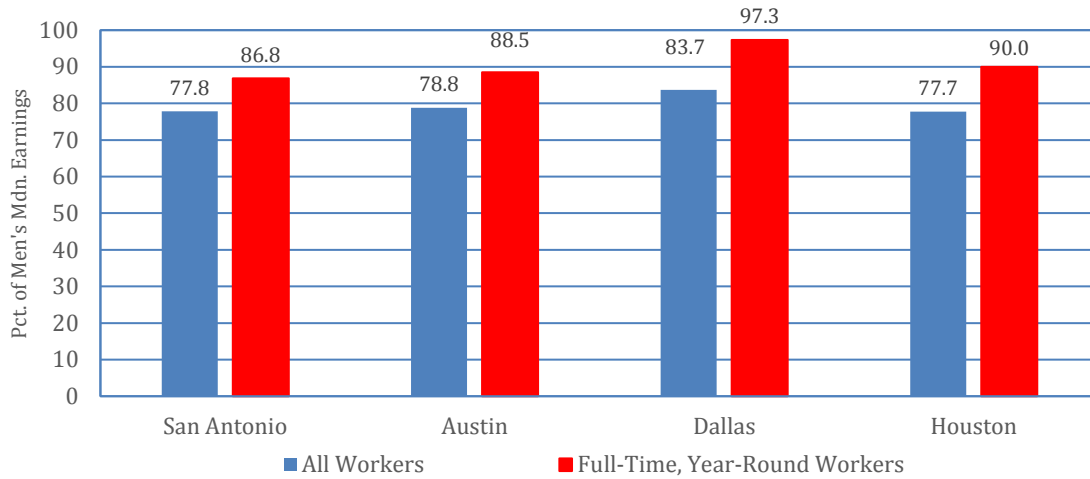
While there have been some minor improvements in the reduction of the earnings gap between women and men over the last dozen years, major disparities remain (Figure 18). For example, among all workers in San Antonio, women’s median earnings as a percentage of the median earnings of men rose slightly from 77.2 percent in 2005 to 81.6 percent in 2017, while that of full-time, year-round workers inched up from 87.4 percent to 90.6 percent during the period. The minor gains that San Antonio women have been able to achieve have come from all workers in general (full-time, year-round workers as well as those working less), but especially due to men losing ground in their wages after adjusting for inflation. Thus, with respect to median earnings in 2005 and 2017 adjusted to 2017 dollars, while women workers as a whole in San Antonio saw their earnings rise slightly by 1.7 percent, men workers in general experienced a decline of 3.8 percent, and both women and men full-time, year-round workers sustained declines of 1.1 percent and 4.5 percent, respectively, in their earnings.

Figure 18. Women’s Median Earnings as a Percentage of Men’s Median Earnings in San Antonio by Type of Worker, 2005-2017



Source: 2005 to 2017 American Community Survey 1-Year Estimates (U.S. Census Bureau 2019a).

Figure 19. Women’s Median Earnings as a Percentage of Men’s Median Earnings in Selected Texas Cities by Type of Worker, 2013-2017

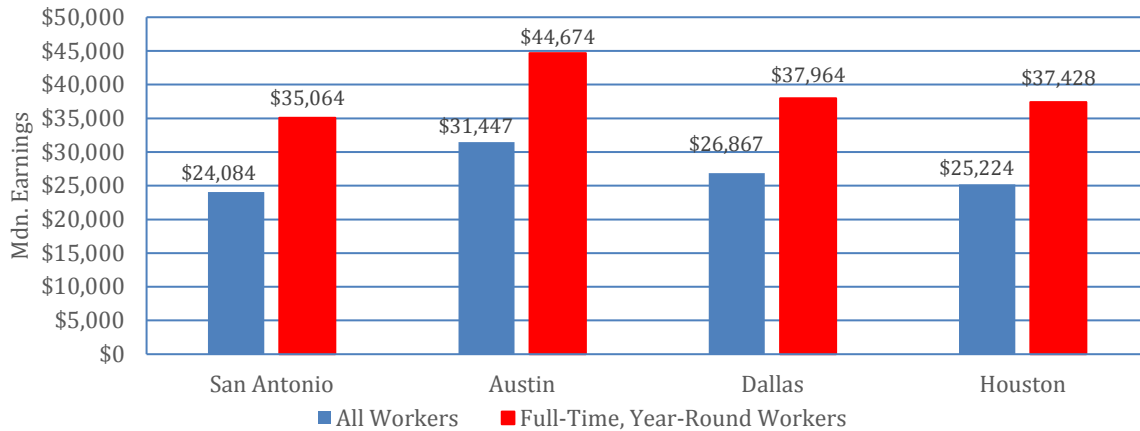


Source: 2017 American Community Survey 5-Year Estimates (U.S. Census Bureau 2019a).

According to data for the 2013-2017 period, the median earnings of women in San Antonio stood at 77.8 percent of those of men while it was at 86.8 percent among full-time, year-round workers. The earnings gap in San Antonio is somewhat wider than those found in the other three major cities in the state (Figure 19). Women in Dallas, in particular, fare the best relative to men in earnings with women workers in general making 84 percent of the earnings of men and women full-time, year-round workers almost at parity (97.3%) with men. The earnings gap of Austin workers is also more favorable than that of San Antonio while among full-time, year-round wage earners the gaps of Houston and Austin are also more positive than that of San Antonio.

Furthermore, the actual median earnings of women workers in San Antonio are lower than those of women in Austin, Dallas, and Houston. Austin women especially have the highest median earnings at \$31,447 for all workers and \$44,674 for full-time, year-round workers in the 2013-2017 period (Figure 20). Indeed, San Antonio’s women wage earners make only 77 cents for every \$1 dollar of Austin’s women employees. Among full-time, year-round workers, the median earnings of San Antonio women is \$9,610 lower than that of Austin women, \$2,900 less than that of Dallas women, and \$2,364 below that of Houston women. These are major gaps illustrating the low earnings of women in San Antonio.

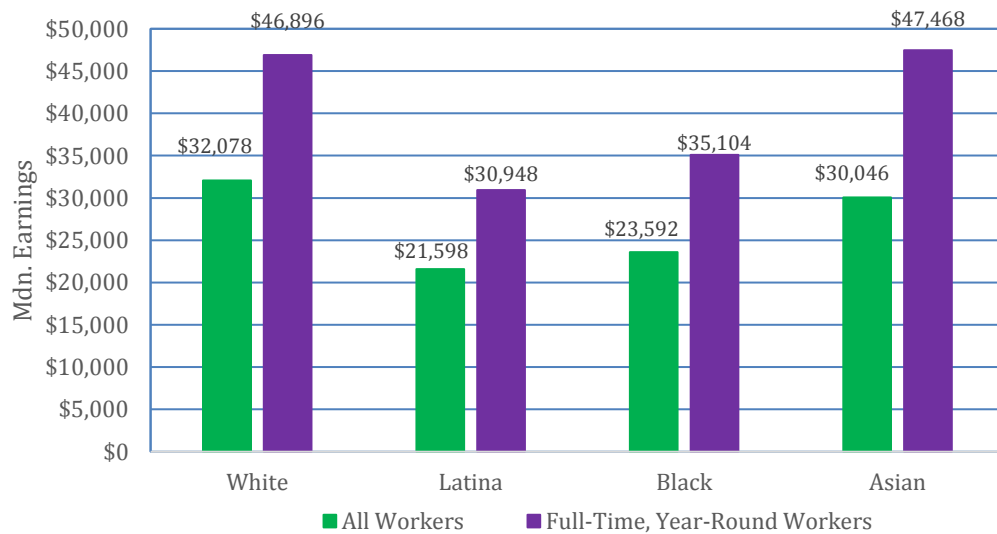
Figure 20. Women’s Median Earnings in Selected Texas Cities by Type of Worker, 2013-2017



Source: 2017 American Community Survey 5-Year Estimates (U.S. Census Bureau 2019a).

There is wide disparity regarding the earnings of women in San Antonio along racial and ethnic lines. White women have the highest median earnings among all workers at \$32,078 while Asian women have the highest median earnings at \$47,468 among full-time, year-round employees (Figure 21). Black and particularly Latina women have significantly lower earnings. Latina full-time, year-round workers earn only 66 cents for every \$1 of white women while Black women make 75 cents for every \$1 of white women. Furthermore, Latina women earn 50 cents and Black women 54 cents for each \$1 that White men make. These are major racial and ethnic disparities in the city.

Figure 21. Median Earnings of Women in San Antonio by Type of Worker and Race/Ethnic Group, 2013-2017



Source: 2017 American Community Survey 5-Year Estimates (U.S. Census Bureau 2019a).

Gender Gaps in Earnings by Educational Attainment

Educational attainment is most strongly linked to the level of earnings. As one's level of education increases, so too does one's wage or salary income. We examine here the median earnings of women and men workers 25 years of age and older by level of education to see whether earnings gaps vary by educational level in the 2013-2017 period. The analysis is conducted for San Antonio along with the three comparison cities.

In San Antonio, as expected, we observe that median earnings rise with level of educational attainment for both women and men (Table 3). Median earnings are the lowest among workers that are not high school graduates and are the highest among those with a graduate or professional degree. However, at each educational level, the median earnings of men are higher than those of women. The gender gap in earnings is the widest among wage earners who do not have a high school diploma where women in San Antonio make only 64 cents for every \$1 of men who did not complete high school. The gap is most narrow among persons with a bachelor's degree with women earning about 81 cents for each \$1 of men with a bachelor's degree. There is quite a bit of disparity in earnings among the most educated workers—those with a graduate or professional degree—in which case women bring in only 72 cents for every \$1 of their men counterparts.

In comparison to the other three cities, the greatest disparities in earnings occur in Houston among workers who do not have a high school degree (ratio of 60 cents-to-\$1), those who have some college or an associate's degree (75 cents-to-\$1), and those with a bachelor's degree (73 cents-to-\$1), in San Antonio among workers who are high school graduates (73 cents-to-\$1), and in Austin among workers who have a graduate or professional degree (63 cents-to-\$1). San Antonio has the least gender disparity among persons with a bachelor's degree or higher. Nonetheless, this seemingly favorable gap reflects the uniformly lower earnings of women and men among workers with a bachelor's degree or a professional or graduate degree in San Antonio compared to wage earners in Austin, Dallas, and Houston.

Table 3. Median Earnings of Women and Men Workers 25 Years and Older in Selected Texas Cities by Educational Attainment, 2013-2017

Educational Attainment	San Antonio		Austin		Dallas		Houston	
	Women	Men	Women	Men	Women	Men	Women	Men
Not a high school graduate	\$14,968	\$23,489	\$16,139	\$24,685	\$15,921	\$25,294	\$14,607	\$24,395
High school graduate	\$21,918	\$29,866	\$24,964	\$29,039	\$21,631	\$29,072	\$20,769	\$28,038
Some college or associate's degree	\$28,031	\$36,669	\$31,354	\$38,661	\$30,504	\$36,109	\$27,747	\$37,190
Bachelor's degree	\$44,532	\$55,263	\$45,054	\$60,687	\$50,933	\$64,258	\$50,404	\$69,058
Graduate or professional degree	\$55,044	\$76,061	\$55,422	\$88,239	\$61,187	\$94,719	\$62,321	\$96,547

Source: 2017 American Community Survey 5-Year Estimates (U.S. Census Bureau 2019a).

The Motherhood Penalty

While research has consistently shown that women with children earn significantly lower pay than fathers with children, it is also the case that mothers earn lower wages and salaries compared to women without children (Jee et al. 2019). Furthermore, the “motherhood penalty” has remained intact over the 1975-1985, 1986-1998 (Avellar and Smock 2003), and 1986-2014 (Jee et al. 2019) periods. We examine the median earnings of women 25 to 44 years of age whose highest degree is a high school diploma or a bachelor’s degree broken down by whether or not they have their own children living in the home. We conduct the analysis for the San Antonio-New Braunfels MA along with the three comparison metropolitan areas (Austin-Round Rock; Dallas-Fort Worth-Arlington; and Houston-The Woodlands-Sugar Land).

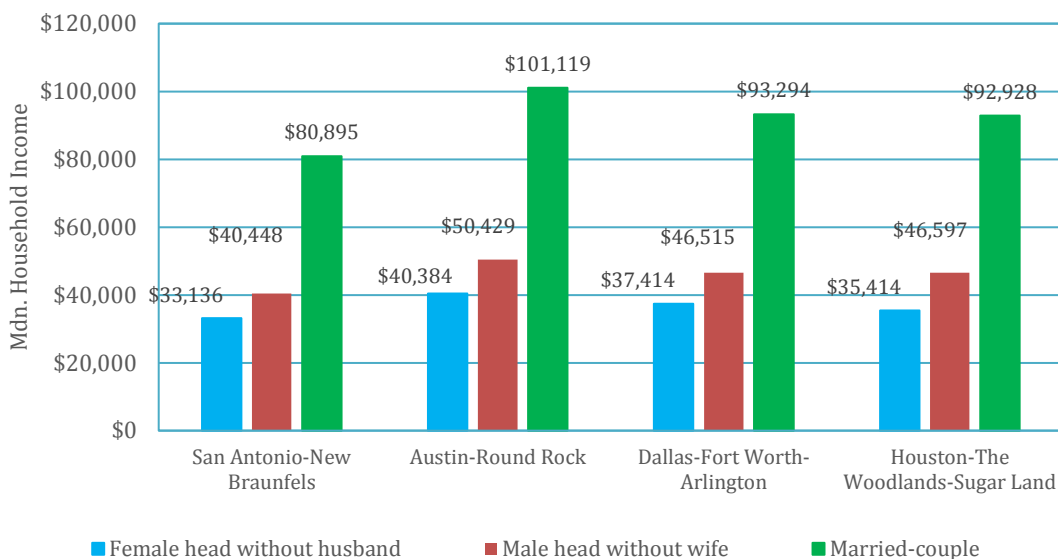
The results for the most part do not show a motherhood penalty. In fact, in some comparisons, women with children actually have higher annual earnings than their counterparts without children. Nevertheless, we do find a motherhood penalty in San Antonio among women 35 to 44 years of age whose highest educational level is a high school diploma. In this case, women with children earned 89 cents for every \$1 of those without children. This represented the only noticeable earnings motherhood penalty among women workers with a high school diploma or a bachelor’s across the four metropolitan areas.

Household Income

While we just examined median earnings associated with work, we turn now to the household income, which includes all income across all individuals living in the home. Because household incomes vary on the basis of type of household (married-couple household, female head without a husband, and male head without a wife), we compare the median household incomes by type of household.

In the San Antonio-New Braunfels MA, married-couple households have the highest median income at \$80,895 with households with single male heads having a significantly lower median income of \$40,448 and those headed by single females having the lowest median income of \$33,136 (Figure 22). Among the two types of households headed by single women or men, single-women-headed households have 82 cents for every \$1 of single-male-headed households. The San Antonio metropolitan area’s gap in household incomes between these two types of households headed by single women and single men are comparable to the gap in the Austin-Round Rock MA (81 cents-to-\$1) and the Dallas-Fort Worth-Arlington MA (80 cents-to-\$1), but the gap is wider in the Houston-The Woodlands-Sugar Land MA (76 cents-to-\$1). Furthermore, across the three types of households, the Austin-Round Rock MA has the highest median income levels and the San Antonio-New Braunfels MA has the lowest.

Figure 22. Median Household Income in Selected Texas Metropolitan Areas by Household Type, 2013-2017



Source: 2017 American Community Survey 5-Year Estimates Public Use File (Ruggles et al. 2019).

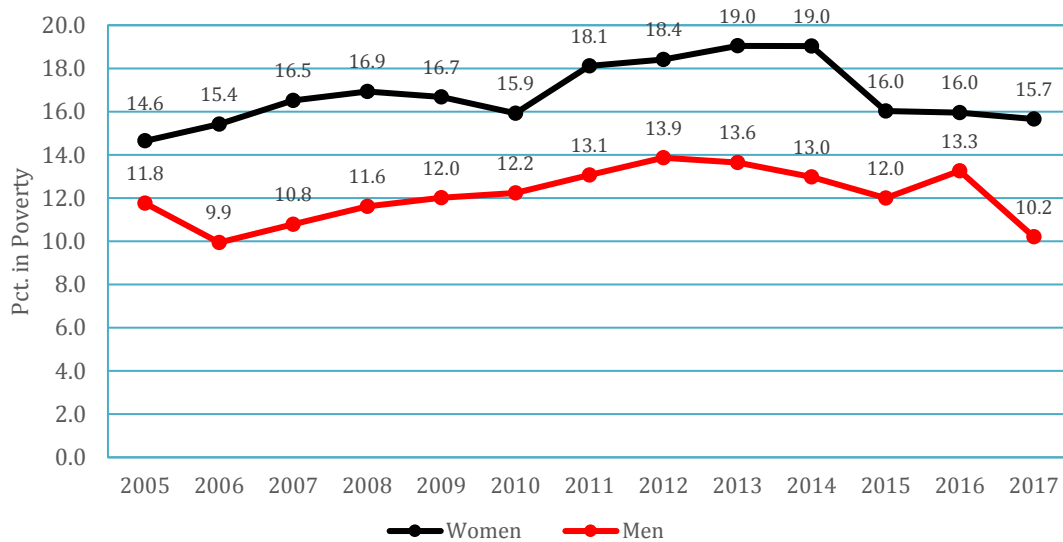
Poverty

Poverty measures first established in the 1950s are used to assess the income resources of families relative to the cost of their most basic needs. The poverty threshold used to determine whether a family falls below or above the poverty line is based on the size of the family, age of family members, and the number of own children in the household. In 2017 the poverty threshold of a family with a single mother and two children was \$19,749. For such families, if the family income is below \$19,749, the family is determined to be in poverty. For an illustration of the measurement of poverty, see U.S. Census Bureau (2019b).

Women have historically had higher rates of poverty compared to men. This continues to be the case. Figure 23 provides annual data on the percentage of women and men 25 to 64 years of age who are in poverty in San Antonio between 2005 and 2017. We use the 25-64 age range as it is commonly associated with the most stable and experienced segment of the labor force. Over the course of the 2005-2017 period, women 25 to 64 years of age in San Antonio have, on average, had poverty rates nearly 40 percent higher than those of men. The widest gender gap in the poverty rate took place in 2006 when women had a poverty rate 55 percent higher than that of men (15.4% for women compared to 9.9% for men) and the narrowest gap occurred in 2016 when women had a rate of impoverishment 20 percent higher than that of men (16.0 percent for women and 13.3 percent for men). The peak poverty rate of women occurred in 2013 and 2014 when they registered a 19 percent poverty rate with that of men capping at 13.9 percent in 2012. Furthermore, while the poverty rate of men went down somewhat from 11.8 percent in 2005 to 10.2 percent in 2017, the poverty rate of women actually rose from 14.6 percent in 2005 to 15.7 percent in 2017.

In San Antonio, females are more likely to be in poverty than males across most age groups in the 2013-2017 period (Figure 24). The one exception is among children with females having slightly lower poverty rates than males.

Figure 23. Percentage of Persons 25 to 64 Years of Age in Poverty in San Antonio by Gender, 2005-2017

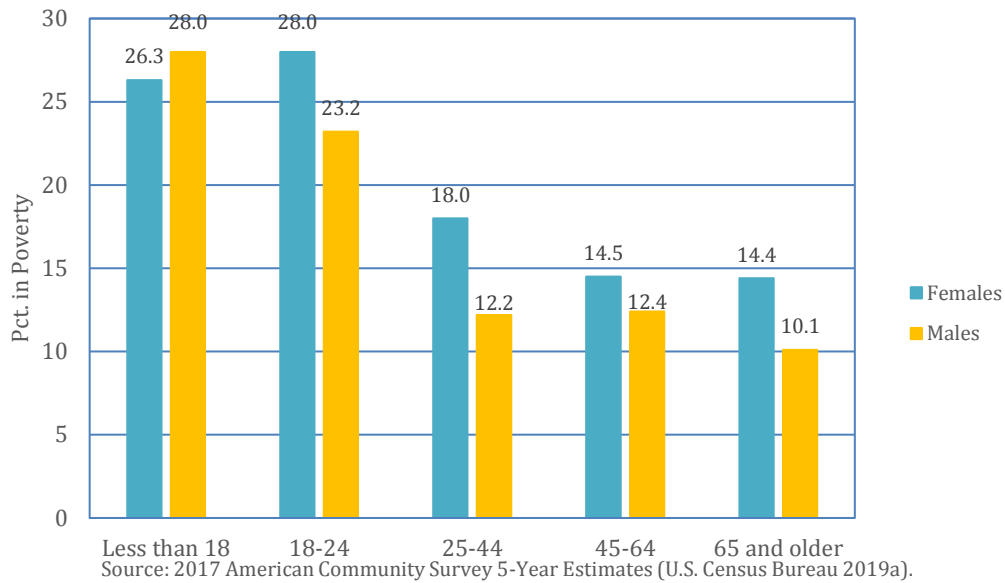


Source: 2005 to 2017 American Community Survey 1-Year Estimates (U.S. Census Bureau 2019a).

Poverty is associated with age. The prevalence of poverty in San Antonio tends to be high among children and young adults (18 to 24 years of age) (Figure 24). Note that the latter includes college students who may not be working or who are employed part-time, thus having low income and a higher likelihood of being in poverty. The highest poverty rates among females in San Antonio occur among young women 18 to 24 years of age with 28 percent being in poverty and among girls less than 18 years of age with 26 percent being impoverished.

The largest gender gaps in poverty exist in the 25-44 and 65-and-older age categories with the poverty rates of women being 48 percent and 43 percent, respectively, higher than those of men.

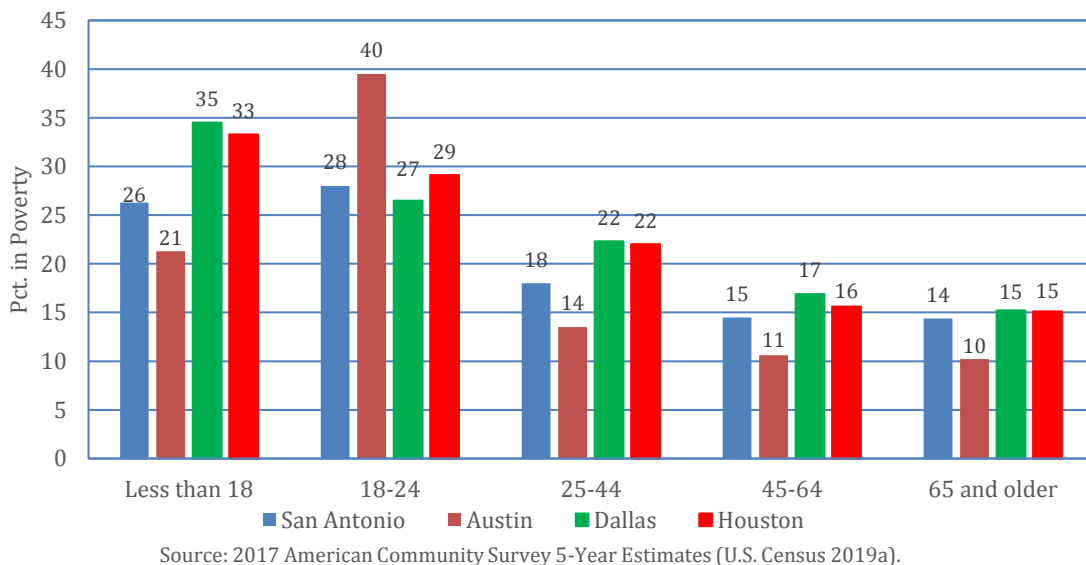
Figure 24. Percentage of Persons in Poverty in San Antonio by Age Group and Gender, 2013-2017



In general, poverty rates decreased between the 2008-2012 and 2013-2017 periods except among women 45 to 64 years of age and men 45 and older.

The poverty rates of females in San Antonio across age categories are lower than those of females in Houston and in four of the five age groups in Dallas (Figure 25). Austin females, however, have lower poverty rates than San Antonio females in all age groupings except in the 18-to-24 category where Austin young women have a 39.5 percent poverty rate compared to 28 percent in San Antonio. The high poverty rate of young women in Austin likely reflects the city’s large college-student population.

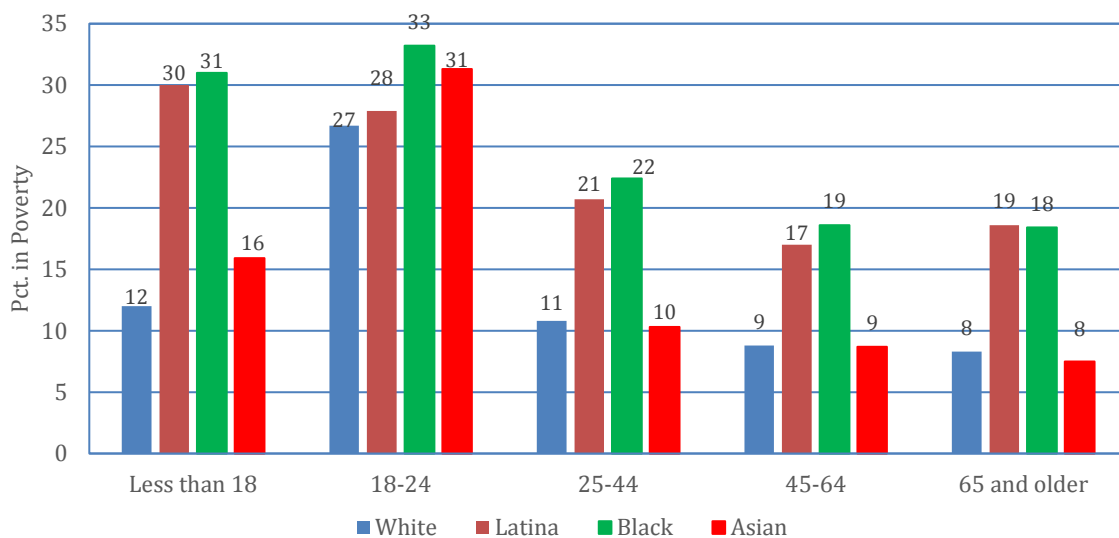
Figure 25. Percentage of Females in Poverty in Selected Texas Cities by Age Group, 2013-2017



There are significant variations in poverty among women in San Antonio across racial and ethnic groups. White and Asian females have the lowest poverty rates with Black and Latina females having the highest rates of impoverishment (Figure 26). Approximately 30 percent Black and Latina female children are in poverty compared to 12 percent of White girls; as such, the poverty rates of Black and Latina female children are about 2.5 times higher than that of Whites. In addition, across all age categories from 25-to-44 to 65-and-older, Blacks and Latinos have rates of impoverishment twice as high as those of Whites. The poverty rates of all groups tend to be more similar among female young adults 18 to 24 years of age.

The prevalence of poverty varies by family type and presence of children. Table 4 shows the poverty rates of three types of families (married-couple, female heads without a husband, and male heads without a wife) in San Antonio broken down by the presence of children. Married-couple families without children have the lowest poverty rate at 5.4 percent. In contrast, families headed by a single woman with children are the most likely to be poor with 40 percent being in poverty. Among families with children, those headed by single women have poverty rates that are four times higher than those of married-couple families and 1.6 times higher than those of single men. Nonetheless, single female families without children have somewhat lower rates of impoverishment than single men families without children.

Figure 26. Percentage of Females in Poverty in San Antonio by Age Group and Race/Ethnic Group, 2013-2017



Source: 2017 American Community Survey 5-Year Estimates (U.S. Census Bureau 2019a).

Similar trends exist in the three comparison cities with respect to variations in poverty by family type and presence of children (Table 4). Yet, there are two differences that are worth mentioning. First, families with a single woman with children in Houston (47.3%) and Dallas (44.4%) have even higher poverty rates than those in San Antonio (40.0%), but the poverty rate of such families in Austin (35.9%) is a bit lower. Second, while single females without children have a slightly lower poverty rate than single men without children in San Antonio, the opposite and more common case is apparent in Austin, Dallas, and Houston.

Again, there are racial disparities in poverty rates across types of families and presence of children in San Antonio. Families with a Latina single woman with children (44.9%) have the highest poverty rate followed by those with children headed by a Black single woman (39.3%). In contrast, families with children led by Asian (15.5%) and White (21.3%) single women had the lowest poverty rates. Yet, only Black and Latina single women without children have a lower prevalence of poverty relative to single men without children.

Table 4. Percentage of Families in Poverty in Selected Texas Cities by Family Type and Presence of Children, 2013-2017

Family Type and Presence of Children	San Antonio	Austin	Dallas	Houston
Family Type and Presence of Children:				
Female householder without husband family:				
With children	40.0	35.9	44.4	47.3
Without children	10.9	8.9	13.4	13.8
Male householder without wife family:				
With children	24.6	17.9	24.8	23.1
Without children	12.5	6.0	8.8	9.4
Married-couple family:				
With children	10.5	7.9	17.1	15.6
Without children	5.4	3.0	5.2	5.8

Source: 2017 American Community Survey Five-Year Estimates (U.S. Census Bureau 2019a).

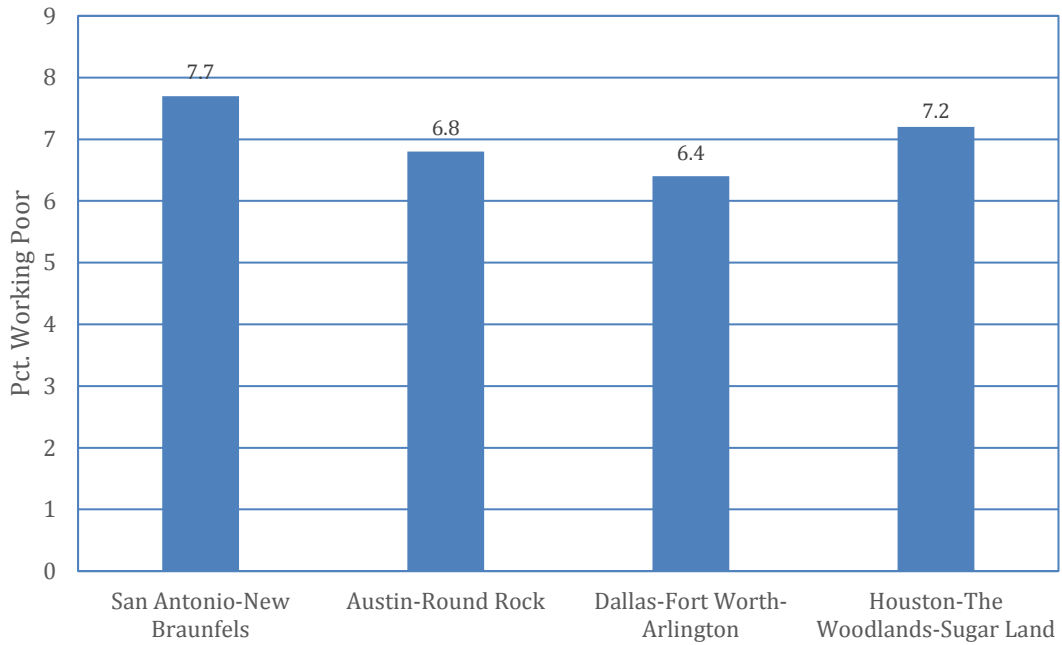
Working Poor

It is commonly thought that if people are gainfully employed they do not fall into poverty. However, there are persons who toil for long hours and months of the year who still cannot escape poverty. The Bureau of Labor Statistics defines the working poor as persons who were in the labor force (i.e., working or seeking employment) for 27 weeks or more during the previous year (U.S. Bureau of Labor Statistics 2018). However, because the data from the American Community Survey do not contain information on the number of weeks that persons were not employed but seeking work, we define the working poor here as persons who worked 27 weeks or more during the previous year and whose income is below the poverty level. Using this definition, we calculate the percentage of persons 16 and older who had wage income and who worked at least 27 weeks during the year whose income fell below the poverty level.

Approximately 8 percent of women in the San Antonio-New Braunfels MA are working poor compared to 5 percent of men in the 2013-2017 period. Women in the San Antonio-New Braunfels MA (7.7%) are somewhat more likely to be working poor than women in the Dallas-Fort Worth-Arlington MA (6.4%), Austin-Round Rock MA (6.8%), and Houston-The Woodlands-Sugar Land MA (7.2%) (Figure 27).

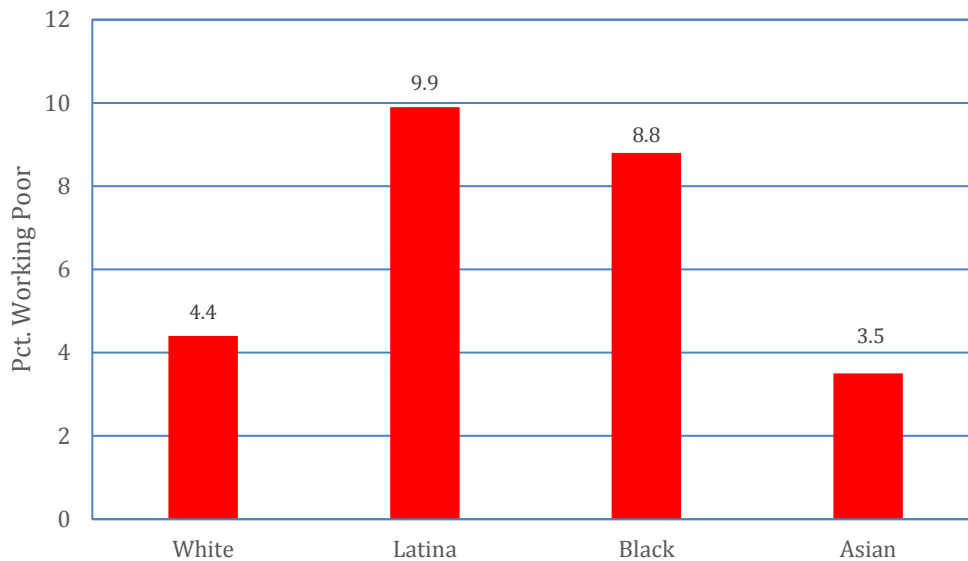
In San Antonio, approximately 10 percent of Latina women and 9 percent of Black women are working poor and are twice as likely as White women to be employed but not able to avoid poverty (Figure 28).

Figure 27. Percentage of Women Who Are Working Poor in Selected Texas Metropolitan Areas, 2013-2017



Source: 2017 American Community Survey 5-Year Estimates Public Use File (Ruggles et al. 2019).

Figure 28. Percentage of Women Who Are Working Poor in the San Antonio-New Braunfels Metropolitan Area by Race/Ethnic Group, 2013-2017



Source: 2017 American Community Survey 5-Year Estimates Public Use File (Ruggles et al. 2019).

A Needed Intervention: Child Care Needs, Access, and Disparities

Before finishing off the section on economics, we need to intervene here. Let us recap some important findings associated with women's work, earnings, income, poverty and how these are structured on the basis of family type and presence of children. We observe, for example, that despite women closing the gap in education over the last several years, they continue to make up 47 percent of workers in San Antonio, the percentage of women working is lower than that of men, women earn significantly less than men, women are more likely than men to be poor, especially when they are single mothers with children, and even working for much of the year does not keep women from being poor. It is clear that women in San Antonio — especially poor women, women of color, and those with children — have very limited resources and significant childcare needs. It is difficult for such women to stretch their small dollars far enough to be able to afford childcare costs.

Ten years ago, in a similar report as this one on the status of women in San Antonio, Harris and Firestone (2008) cited childcare as an urgent need. They pointed out:

The growing demand for quality child care is well documented and is occurring in conjunction with critical shortages and problems on the supply side. The economic context of large demand and shortage of supply suggests increasing cost to consumers. This will undoubtedly create even more problems for city officials concerned with both boosting the Bexar County economy and providing citizens with employment opportunities that provide a living wage. Those individuals at the lower end of the socioeconomic spectrum will be most affected by a lack of quality and affordable child care (Harris and Firestone, 2008).

Yet, by 2015, when the Community Needs Assessment was conducted for the City of San Antonio funded by the Community Services Block Grant (CSBG), it was clear that childcare facilities were skewed towards the wealthier northern part of the city, and away from areas with greater demand and need in the southern, western, and eastern sections of San Antonio. By 2018, these conditions had not materially changed. Using data obtained from the Texas Department of Health and Human Services in 2018, the distribution of licensed child care facilities was mapped across San Antonio Zip codes, making it apparent that lower-income/higher-hardship areas continue to be less well-served (Casura 2018a). Additionally, there were few options in these high-need Zip codes for parents with special-needs children, or childcare facilities with availability during evening hours, often considered a must for those attempting to continue their education (Casura 2018a).

Retirement Pension Income

The nation is undergoing a massive aging of its population as the large baby-boomer population reaches age 65 between 2011 and 2029. The economic recession occurring last decade also saw many people losing investments for their retirement. Thus, it is becoming even more difficult for older individuals to manage economically once they no longer work and enter the elderly stage of their lives. People of color, women, and the poor are particularly vulnerable to facing their “golden years” with limited resources.

We assess the extent to which persons 65 and older received retirement pension income in the past year. Retirement pension income includes pre-tax retirement, survivor, and disability income other than Social Security income.

In the San Antonio-New Braunfels MA, men 65 and older (43.2%) were significantly more likely than women (29.3%) to receive a retirement pension in the 2013-2017 period. As such, elderly women were about two-thirds as likely to receive such pension income compared to elderly men. The gender gap related to pension income in the San Antonio-New Braunfels MA (with women being 68% as likely as men to receive retirement pension income) is much wider than those in the Houston-The Woodlands-Sugar Land MA (82%), Austin-Round Rock MA (80%), and Dallas-Fort Worth-Arlington MA (80%) (Figure 29). The percentage of elderly women receiving retirement pension income ranges from a low of 26.8 percent in the Houston-The Woodlands-Sugar Land MA to a high of 34.9 percent in the Austin-Round Rock MA.

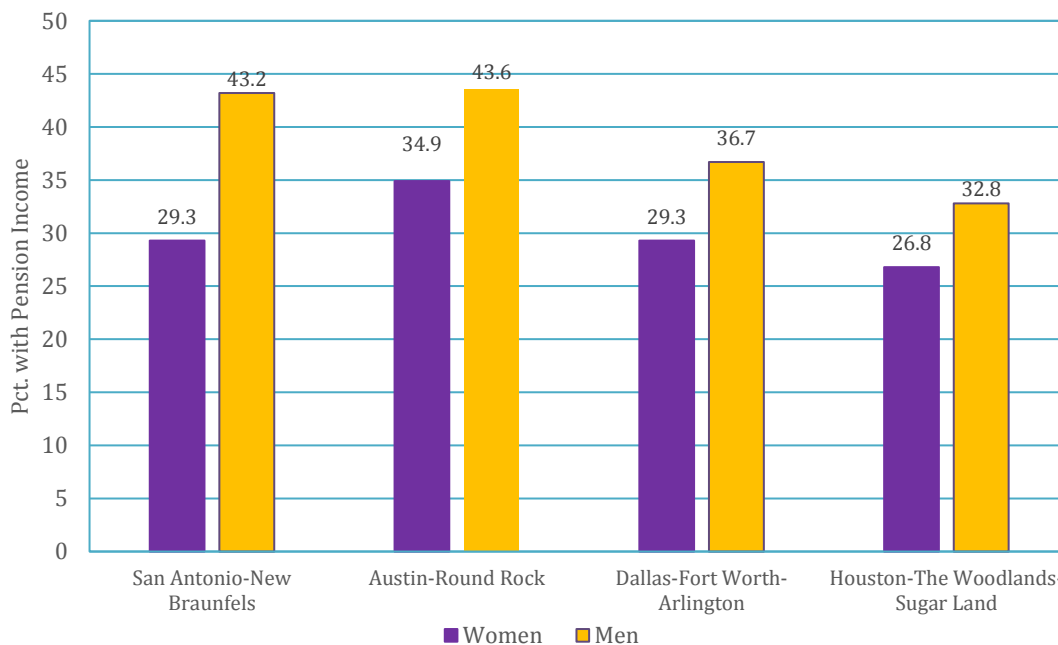
Within the San Antonio-New Braunfels MA, White (34.1%) and Black (30.6%) women 65 and older are the most likely to receive retirement pension income with Latina (24.0%) and especially Asian (18.8%) women being less apt to receive such funds.

Grandparents Raising Grandchildren

Another challenge within one’s senior years is whether or not persons have responsibility for raising other family members. Grandparents raising grandchildren is not a new phenomenon, but it is important to highlight because of the additional burden it places on women as caregivers, once they have in many cases completed raising their own children and the strain that it places on their limited resources. Not all grandparents who are living with grandchildren are responsible for raising their grandchildren, but the American Community Survey asks about level of responsibility in caring for grandchildren and for how

long. In San Antonio, according to the 2017 American Community Survey 1-year estimates, among grandparents residing with the grandchildren, two-thirds are grandmothers (U.S. Census Bureau 2019b). Of these grandmothers, more than a third (34.5 percent) are responsible for raising them. Approximately two-thirds of these grandmothers are 30 to 59 years old, with the remaining one-third being 60 or older. About 30 percent of grandfathers who live with their grandchildren are responsible for raising them. Roughly 56 percent are 30 to 59 years old, with the remainder being 60 or above.

Figure 29. Percentage of Persons 65 Years and Older Receiving Retirement Pension Income in Selected Texas Metropolitan Areas by Gender, 2013-2017



Source: 2017 American Community Survey 5-Year Estimates Public Use File (Ruggles et al. 2019).

Housing

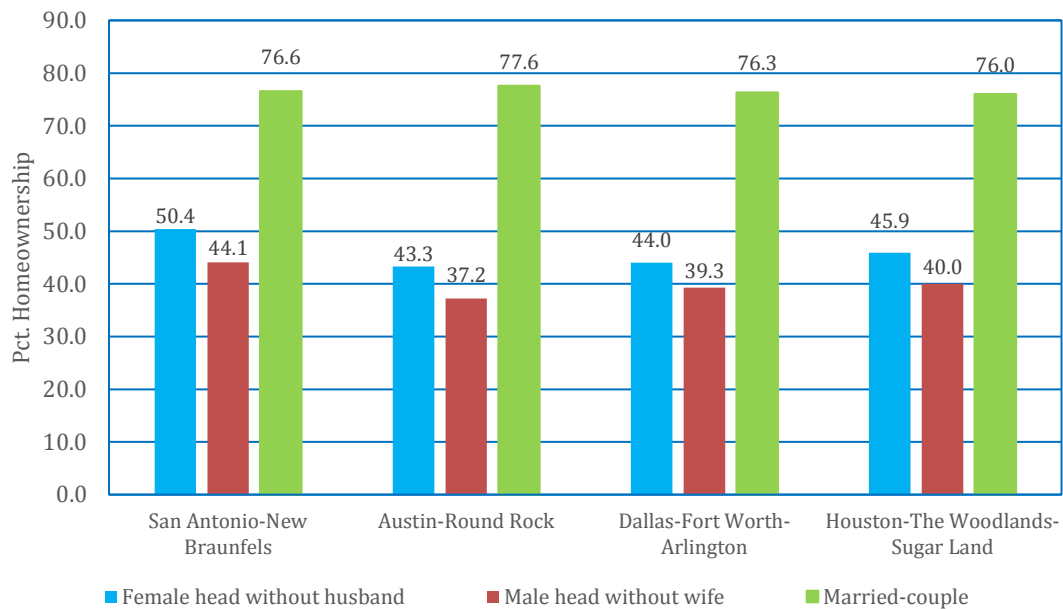
As San Antonio has grown over the last couple of decades, people with limited resources have found it more difficult to find affordable housing. The last few mayors have assembled task forces to address the issue of affordable housing.

Homeownership

We now examine the degree of homeownership in the San Antonio area (San Antonio-New Braunfels MA). As we have done in other sections above, we will examine homeownership across three household types (married-couple, female heads without a husband, and male heads without a wife). More than three-fourths of married-couple households own their home (Figure 30). Among households with single heads, half of single-women householders own their home compared to 44 percent of single-men householders. With only one exception (married-couple households in Austin), across the three types of households, householders in the San Antonio-New Braunfels MA are more likely to be homeowners compared to those in the other metropolitan areas.

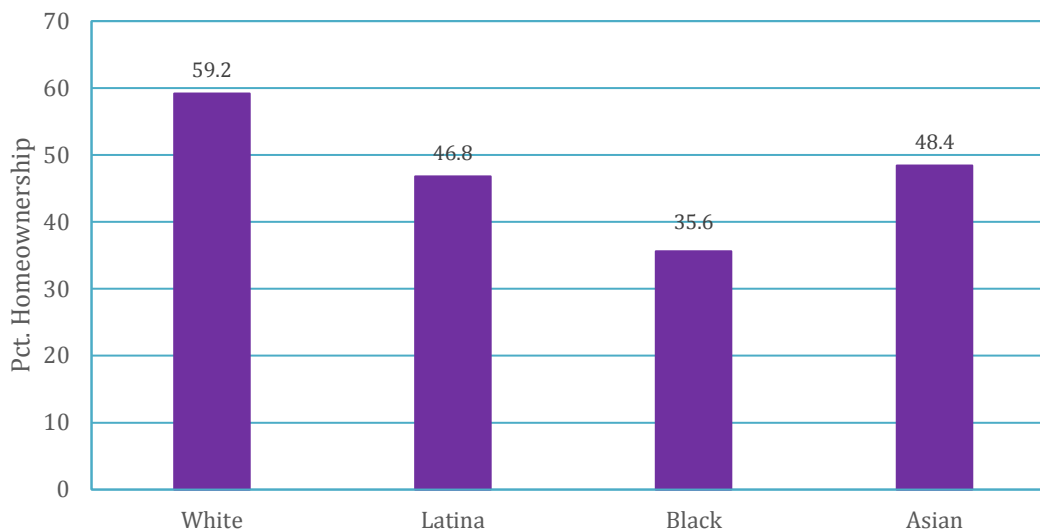
Within the San Antonio-New Braunfels MA, there are significant differences in homeownership among single women householders across racial and ethnic groups. For instance, 59 percent of White single-women householders are homeowners, as are 48 percent of Asian women and 47 percent of Latina women (Figure 31). Black single-women householders are the least likely to own their homes with only 36 percent doing so.

Figure 30. Percentage of Homeownership in Selected Texas Metropolitan Areas by Household Type, 2013-2017



Source: 2017 American Community Survey 5-Year Estimates Public Use Files (Ruggles et al. 2019).

Figure 31. Percentage of Homeownership among Single-Women Householders in the San Antonio-New Braunfels Metropolitan Area by Race/Ethnic Group, 2013-2017



Source: 2017 American Community Survey 5-Year Estimates Public Use File (Ruggles et al. 2019).

Homeownership represents the major element of wealth accumulation. The very low rates of homeownership among Black women is especially worrisome. Research has consistently shown that Black women—as well as Latina women and Native American women, for that matter—tend to be less likely to be married, to have low levels of earnings throughout their working ages, to have high levels of health problems, and have low rates of homeownership. These attributes together contribute to the accumulation of limited wealth as Black women and more generally women of color reach retirement age. Indeed, research has demonstrated that Black women are particularly disadvantaged with respect to wealth relative to men and to white women as they approach retirement and especially during their retirement years (Brown 2012). Brown (2012) notes that:

Most alarming is the finding that at least half of all black women have zero or negative liquid assets throughout middle and late life, suggesting that they lack the savings to cover minor, unanticipated expenses such as the costs of moving, home or car repair or a medical bill (p. 252).

The lack of wealth accumulation as Black women near retirement forces many to continue to work despite health problems as they find themselves “too poor to retire, yet too ill to work” (Brown 2012, p. 253).

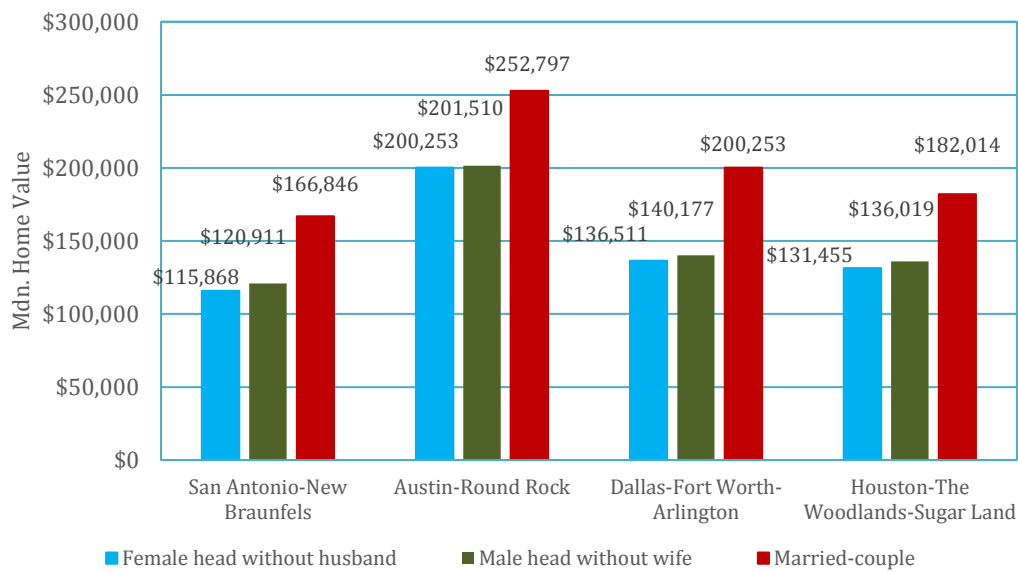
Home Value

We now examine variations in home values across the three household types. In the San Antonio-New Braunfels MA, married-couple householders have the highest median home value at \$166,846 (Figure

32). Among single householders, single-men householders own homes of higher value (\$120,911) compared to single women (\$115,868).

In comparison to the three other metropolitan areas, across all three types of households, home values are lowest among householders in the San Antonio-New Braunfels MA and highest among those in the Austin-Round Rock MA. This finding alongside the relatively high levels of homeownership in the San Antonio area suggests that, although home prices are increasing rapidly, homes are still more affordable in the San Antonio area compared to the Dallas, Houston, and particularly Austin metropolitan areas.

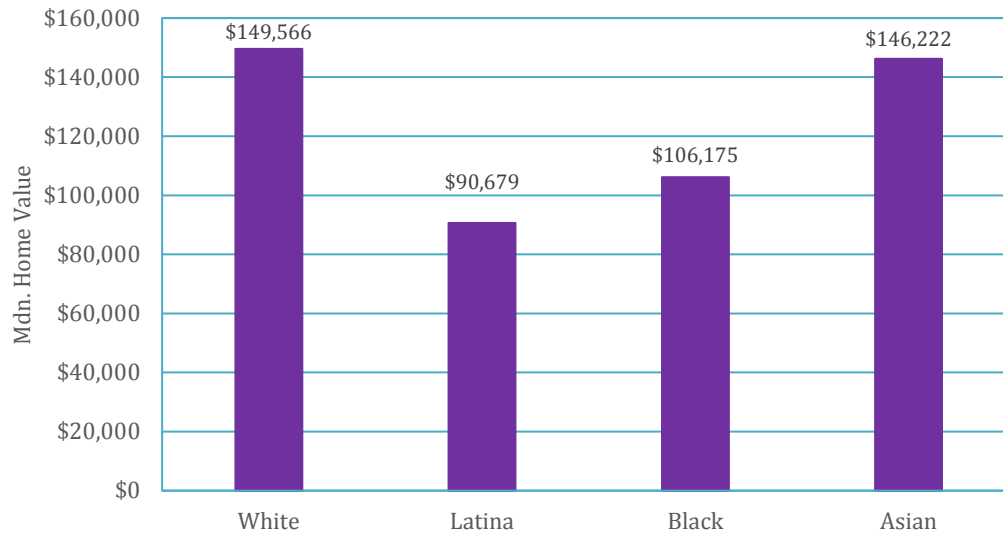
Figure 32. Median Home Values in Selected Texas Metropolitan Areas by Household Type, 2013-2017



Source: 2017 American Community Survey 5-Year Estimates Public Use File (Ruggles et al. 2019).

In the San Antonio-New Braunfels MA, among single-women householders, White women homeowners have homes with the highest value with a median of nearly \$150,000 with the homes of Asian women having a median value of a little more than \$146,000 (Figure 33). The homes of Latina women have the lowest median value at close to \$91,000 with the median home value of Black women homeowners at slightly more than \$106,000.

Figure 33. Median Values of Homes Owned by Single-Women Householders in the San Antonio-New Braunfels Metropolitan Area, 2013-2017



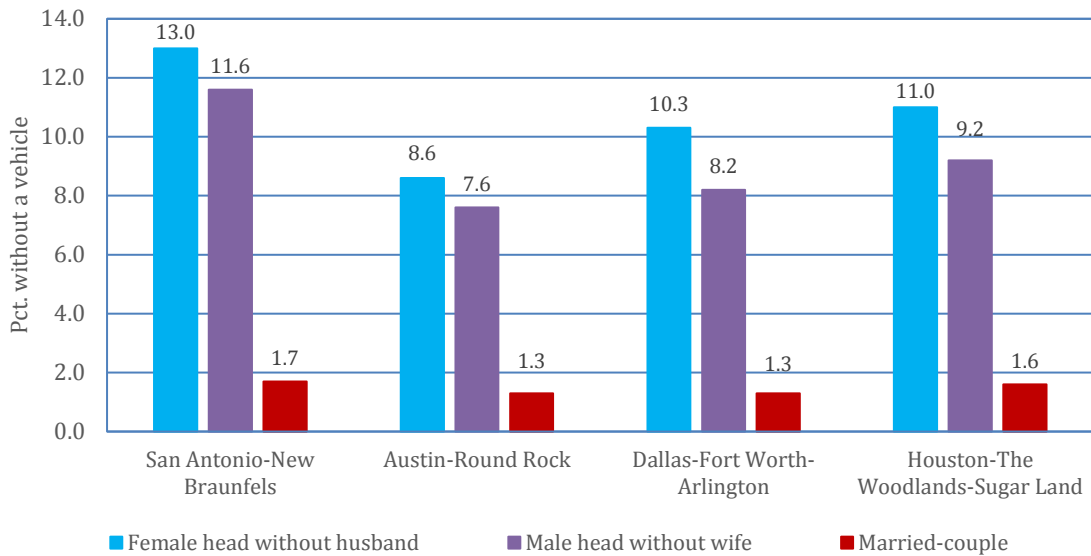
Source: 2017 American Community Survey 5-Year Estimates Public Use File (Ruggles et al. 2019).

Transportation

Households differ in the resources that they contain to meet every day needs associated with normal life activities including the ease with which household members can navigate the city to get to their jobs, school, doctor’s appointments, and so forth. We assess here the extent to which households have a vehicle. As we have done above, we compare automobile availability by household type.

As we have observed earlier, married-couple households have not only greater incomes, but also have more resources at home, including the possession of at least one automobile. Only 1.7 percent of married-couple households do not have a vehicle (Figure 34). In contrast, 13 percent of homes headed by a single woman do not have a vehicle as do nearly 12 percent of those headed by a single man. Across the four metropolitan areas, San Antonio households headed by a single woman or a single man are the least likely to have a vehicle at home compared to their counterparts in Austin, Dallas, and Houston.

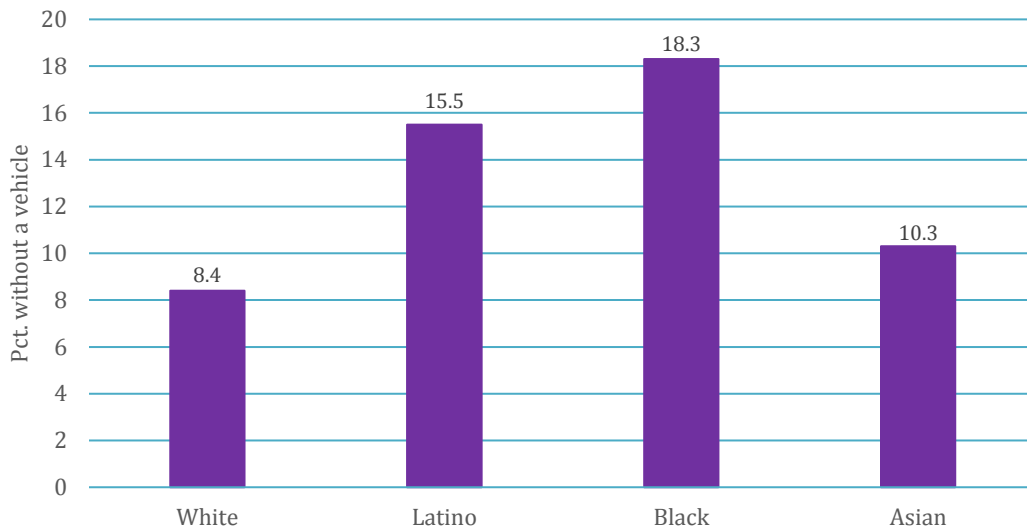
Figure 34. Percentage of Households without a Vehicle in Selected Texas Metropolitan Areas by Household Type, 2013-2017



Source: 2017 American Community Survey 5-Year Estimates Public Use File (Ruggles et al. 2019).

We also observe significant differences in the possession of an automobile in households in the San Antonio-New Braunfels MA across racial and ethnic lines. Nearly one in five Black households headed by a single woman (18.3%) do not have a vehicle as is the case with about one in six of such Latina households (15.5%) (Figure 35). In contrast, one in 12 homes with a White single female do not have an automobile. In the absence of convenient and affordable public transportation, the lack of a personal automobile at home makes it difficult to get around, including to and from work, among people with limited resources.

Figure 35. Percentage of Households without a Vehicle in San Antonio by Race and Ethnic Group, 2013-2017

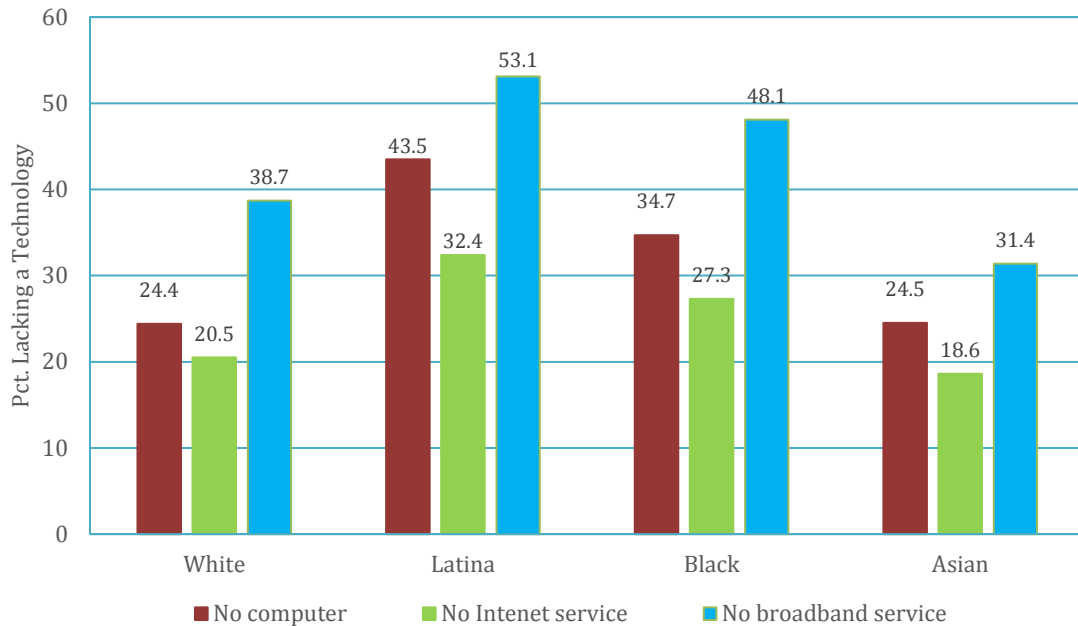


Source: 2017 American Community Survey 5-Year Estimates Public Use File (Ruggles et al. 2019).

Digital Access

While large segments of people across the country have access to a computer and to the Internet, there are places around the nation and groups of people who lack access to these technologies. We assess the degree to which the three types of households (married-couple, single-female householders, and single-male householders) lack a computer, access to the Internet, and access to broadband (high-speed) Internet service at home.

Figure 36. Percentage of Households with Single-Women Heads Lacking Three Types of Digital Access in the San Antonio-New Braunfels Metropolitan Area by Race/Ethnic Group, 2013-2017



Source: 2013 to 2017 American Community Survey 1-Year Estimates Public Use File (Ruggles et al. 2019).

The one digital divide that exists not only in San Antonio but also across the three comparison cities is that married-couple households are more likely to have a computer, access to the Internet, and to broadband service at home compared to households headed by a single woman or a single man (Table 5). Households with single women and men heads do not differ in their access to these forms of technology. There is also a digital divide between San Antonio and the other three metropolitan areas. In particular, San Antonio households, regardless of type of household, have the lowest level of access to a computer, the Internet, and broadband service compared to those in the Dallas, Houston, and especially the Austin area.

Within the San Antonio-New Braunfels MA, the primary digital divide among households with single-women heads is along the lines of race and ethnicity. Households headed by White and Asian single women have greater access to a computer, Internet service, and broadband service (Figure 36). Those headed by Latina and Black single women are much more likely to lack such access. Latina-headed households are at the greatest disadvantage with 44 percent of these households lacking a computer, 33 percent not having access to the Internet, and 53 percent doing without broadband service.

The significant absence of access to a computer and the Internet in San Antonio, particularly among Latinos and Blacks, is worrisome given the approaching 2020 census, which will be carried out primarily online. This represents a challenge for the City of San Antonio as it seeks to get a complete count of its inhabitants. City officials will need to inform local residents about the importance of the census and establish easily accessible facilities to maximize participation in the census.

Table 5. Percentage of Households Lacking Three Types of Digital Access by Household Type in Selected Texas Cities, 2013-2017

Type of Digital Access Lacking by Household Type	San Antonio-New Braunfels	Austin-Round Rock	Dallas-Fort Worth-Arlington	Houston-The Woodlands-Sugar Land
Pct. without a computer at home:				
Female head without husband householder	35.1	21.8	29.1	30.8
Male head without wife householder	35.0	20.5	29.7	32.5
Married couple householder	15.0	9.1	11.3	12.7
Pct. without Internet access at home:				
Female head without husband householder	27.2	17.9	22.9	23.2
Male head without wife householder	28.3	16.8	23.8	24.7
Married couple householder	11.0	7.4	8.3	9.1
Pct. without broadband service:				
Female head without husband householder	46.8	35.8	42.1	44.5
Male head without wife householder	48.3	34.2	42.1	45.3
Married couple householder	28.1	21.2	23.5	24.9

Source: 2013, 2014, 2015, 2016, 2017 American Community Survey 1-Year Estimates Public Use Files (Ruggles et al. 2019).

Business Entrepreneurship

When it comes to women in the workforce, as business owners or entrepreneurs, American Express (2018) has collected some useful data. According to the 2018 American Express report, women have made significant gains in starting businesses since the data were first collected, but unfortunately they are not always starting businesses in the most lucrative areas. Women, including women of color, are starting more businesses and hiring more employees, but they are not necessarily generating substantially more revenue in these businesses, especially vis-à-vis their male counterparts. The American Express report describes three types of women entrepreneurs: a) those who start businesses out of necessity when the economy is uncertain (“necessity entrepreneurs”); b) those who start a business because they believe they have a great idea and the experience to make it happen, and they see a niche to be explored (“opportunity entrepreneurs”); and c) flexible entrepreneurs who can go back and forth at will between the first two categories (“flexible entrepreneurs”).

The American Express report notes that women of color have started almost half (47%) of all women-owned businesses today. Yet, despite this impressive growth, women of color “appear to be losing ground” in terms of revenue, according to the report, at least when compared to white women (or “non-minority women”). In 2007, the average revenue of firms owned by women of color was \$84,100, but by 2018 that had declined by approximately a quarter, to \$66,400, compared to businesses owned by non-minority women, whose average revenue had surged from \$181,000 to \$212,300 during the same time period (American Express 2018). The American Express report has two main takeaways. One is that women seem to need a “push” in improving their businesses that generated more than \$100,000 but less than \$1 million so that they could get to that level. Secondly, access to affordable childcare might very well make a substantial difference to women who wanted to own and run their own businesses (American Express 2018).

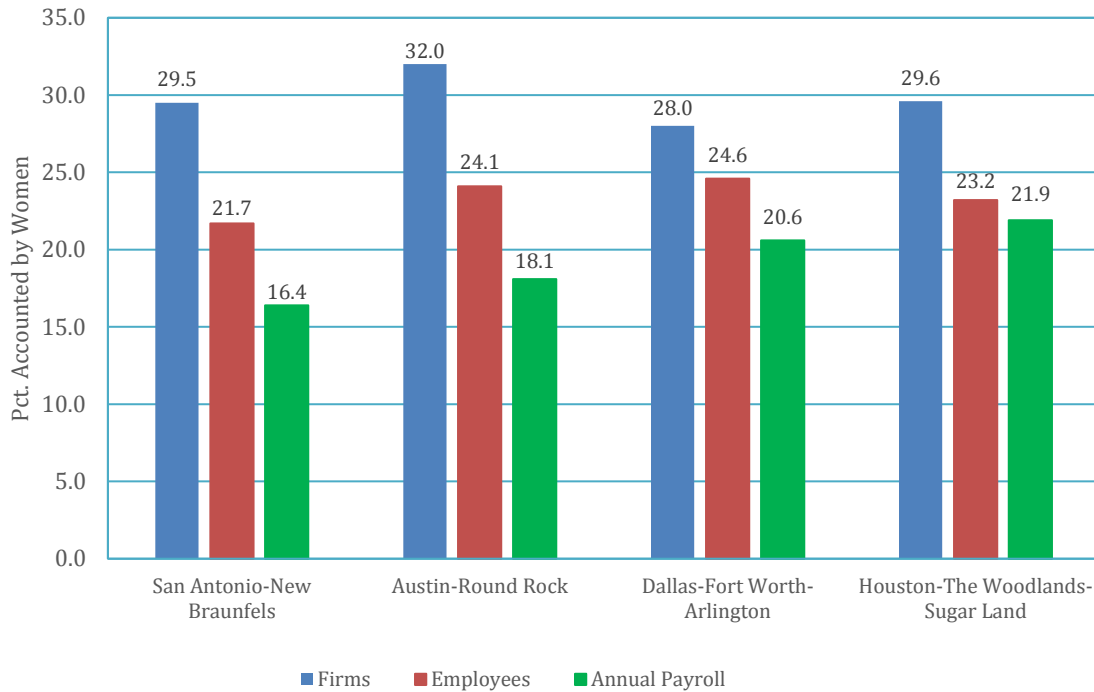
While women have made gains in their entrepreneurial activities, they continue to be disproportionately underrepresented among business owners. The absence of women is particularly apparent as heads of corporations. There were only two dozen women who served as chief executive officers (CEOs) of U.S. Fortune 500 companies in 2018, accounting for a mere 4.8 percent, and to make matters worse, their numbers fell from 32 in 2017 to 24 in 2018 (Magra 2019).

We draw here on data from the 2016 Annual Survey of Entrepreneurs to determine business activity among women in comparison to men (U.S. Census Bureau 2019c). The analysis carried out below is limited to business firms in which the gender of the owner(s) can be determined. In cases where business firms are owned equally by a woman (or women) and a man (or men), the data for the particular measures (e.g., business firms, employees in firms, and annual payroll of firms) are divided equally and aggregated to the statistics for women and men.

Business activity in the San Antonio-New Braunfels MA is dominated by men. Women own 29.5 percent of business firms in the metropolitan area, hire 21.7 percent of workers, and account for 16.4 percent of the annual payroll (Figure 37). In general, women entrepreneurs in the San Antonio-New Braunfels MA do not fare as well as their counterparts in the Austin-Round Rock MA (highest percentage of firms owned by women at 32.0%), Dallas-Fort Worth-Arlington MA (highest percentage of workers hired by

women-owned firms at 24.6%), and Houston-The Woodlands-Sugar Land MA (highest percentage share of the annual payroll at 21.9%).

Figure 37. Percentage of Business-Related Activities Accounted for by Women in Selected Texas Metropolitan Areas by Activity, 2016



Source: 2016 Annual Survey of Entrepreneurs (U.S. Census Bureau 2019b).

We assess the business activity of women across racial and ethnic groups in the San Antonio-New Braunfels MA with self-employment data from the American Community Survey for the 2013-2017 period. Nearly 10 percent of Asian women workers are self-employed as are 9 percent of White women. Latina women (5.1%) and particularly Black women (2.4%) have lower levels of entrepreneurial activity. Self-employed White women (30.4%) are the most likely to have their businesses incorporated with Asian women (17.6%) being the least likely to have their firms incorporated.

Civic Engagement

We focus on two indicators of civic engagement. First, we examine voter registration and voter turnout in the three most recent Bexar County elections. Second, we observe service on the City of San Antonio boards and commissions. This section of the report will focus exclusively on Bexar County and San Antonio. We do not have comparable data available for the three comparison cities.

Voting

We analyze five indicators associated with voting. First, we use data from the American Community Survey for the 2013-2017 period to identify the Citizen Voting Age Population (CVAP) and the

percentage of potentially eligible voters who are women in Bexar County. Second, we examine voter registration data for 2018 across precincts and compute the percentage of registered voters who are women in Bexar County. Finally, we examine voters in the three most recent general elections (2016 presidential general election, 2017 municipal general election, and 2018 midterm general election) across precincts and obtain the percentage of voters in each of the three elections who were women.

Using data from the American Community Survey, we estimate that the CVAP, or potentially eligible voters, consisted of 651,711 women and 610,610 men who are U.S. citizens and 18 years of age and older in Bexar County in the 2013-2017 period. Thus, women account for 51.6 percent of potentially eligible voters (Table 6). Note that we refer to the CVAP group as “potentially eligible voters” because some portion of the group may not be eligible to vote because they are in prison or jail for a crime or they are on probation or on parole.

We use data compiled by Jennifer Longoria (2019), manager of Library Services at the University of Texas at San Antonio Downtown Library, to determine the share of women among registered voters. In 2018, there were 483,156 women registered voters and 425,804 men registered voters. Accordingly, women account for 53.2 percent of registered voters.

We use additional data compiled by Longoria (2019) to obtain the percentage of voters in the three most recent general elections held in Bexar County who are women. Women accounted for the majority of voter turnout: 55.8 percent in the 2016 presidential general election; 54.1 percent in the 2017 municipal general election; and 55.0 percent in the 2018 midterm general election.

Interestingly, the percentage share of women rises from 51.6 percent of eligible voters to 53.2 percent of registered voters and to 55.3 percent of voters in the 2016, 2017, and 2018 general elections held in Bexar County.

Service on Boards and Commissions

We next examine membership in the City of San Antonio boards and commissions broken down by gender. We focus on the 81 boards and commissions that are filled with members excluding eight that are not filled or filled only with City Council members (City of San Antonio 2019a).

The 81 City of San Antonio boards and commissions that we analyze contained 783 members excluding elected officials (mayor and City Council members). Of the 783 committee members, 342 or 43.7 percent are women (Figure 38). Furthermore, of the 81 boards and commissions that are filled, women comprise less than one-third of the membership of 29 committees (36% of the 81 boards and commissions) and do not hold any seats on six committees.

Table 6. Selected Indicators of Voting Activity in Bexar County by Gender and Year

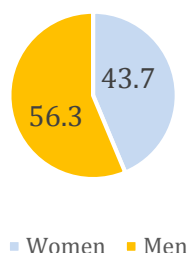
Selected Indicators	Women	Men
Citizen voting age population (CVAP) (2013-2017) ^a	651,711	610,610
Pct. of CVAP	51.6	48.4
Bexar County 2018 registered voters ^b	483,156	425,804
Pct. of registered voters	53.2	46.8
Bexar County 2016 presidential general election ^b	280,669	222,288
Pct. of voters	55.8	44.2
Bexar County 2017 municipal general election ^b	51,549	43,754
Pct. of voters	54.1	45.9
Bexar County 2018 midterm general election ^b	275,209	225,572
Pct. of voters	55.0	45.0

^a Source: 2017 American Community Survey Five-Year Estimates (U.S. Census Bureau 2019a).

^b Data compiled by Jennifer Longoria (2019).

Table 7 lists the top boards and commissions in which women and men are disproportionately represented. Boards and commissions where women are clustered tend to focus on the status of underrepresented groups, the public library, education, and animal care. Those in which men are overrepresented tend to focus on more technical subjects related to fire and police, pensions, taxes, watershed improvement, transportation, and building standards.

Figure 38. Percentage Distribution of Members of City of San Antonio Boards and Commissions by Gender, 2019



Source: City of San Antonio Boards and Commissions (City of San Antonio 2019a)

Table 7. Top Ten City of San Antonio Boards and Commissions Where Women and Men Are Most Disproportionately Represented, 2019

Top Ten Boards and Commissions with Women Representation:	Pct. Women	Number Women	Pct. Men	Number Men
Mayor's Commission on the Status of Women	100.0	11	0.0	0
San Antonio Public Library Board of Trustees	90.9	10	9.1	1
Community Action Advisory Board	90.0	9	10.0	1
San Antonio Youth Commission	81.8	18	18.2	4
Tax Increment Reinvestment Zone No. 15 - North East Crossing	80.0	4	20.0	1
Head Start Policy Council	77.8	7	22.2	2
Animal Care Services Advisory Board (ACS)	72.7	8	27.3	3
SA2020 Commission on Education	72.7	8	27.2	3
San Antonio Dr. Martin Luther King, Jr. Commission	68.8	22	31.2	10
Affirmative Action Advisory Committee	66.7	8	33.3	4
Top Ten Boards and Commissions with Men Representation:	Pct. Women	Number Women	Pct. Men	Number Men
Bexar Metro 9-1-1	0.0	0	100.0	2
Fire and Police Pension Fund	0.0	0	100.0	7
Fire and Police Pre-Funded Health Care Trust Fund	0.0	0	100.0	6
Tax Increment Reinvestment Zone No. 10 - Stablewood Farms	0.0	0	100.0	4
Tax Increment Reinvestment Zone No. 19 - Hallie Heights	0.0	0	100.0	6
Watershed Improvement Advisory Committee (WIAC)	0.0	0	100.0	3
Building-related and Fire Codes Appeals and Advisory Board	3.2	1	96.8	30
Building Standards Board (BSB)	7.1	1	92.9	13
Transportation Advisory Board	10.0	1	90.0	9
Conservation Advisory Board	11.1	1	88.9	8

Source: City of San Antonio Boards and Commissions (see City of San Antonio 2019a).

Elected Political Representation

We observed above that voters in Bexar County are disproportionately women. In this section, we assess how well women are represented in City of San Antonio elected political offices involving the mayor and City Council positions.

Mayors in San Antonio have been almost exclusively men. Over the period from 1837 to 2019, only two women have served as mayor of San Antonio: Lila Cockrell (1978-1981 and 1989-1991) and Ivy Taylor (2014-2017) (City of San Antonio 2019b).

Historically, women have also been severely underrepresented on the San Antonio City Council. Casura (2018b) observes that across the last 34 City Council terms extending from 1952-1953 to 2017-2019, women have had less than 25 percent representation on the Council in 21 terms (62 percent of the 34 terms), less than 10 percent representation in 10 terms, and no representation in four terms.

The current San Antonio administration features a man as mayor and 70 percent of City Council members are men (Table 8). Austin, Dallas, and Houston also have men as mayors. However, in the representation of women on the City Council, Austin leads the way with 70 percent of Council members being women, followed by Houston (31.3%), San Antonio (30.0%), and Houston (21.4%).

Table 8. Current Distribution of Mayor and City Council Members in Selected Texas Cities by Gender, 2019

Mayor and City Council Members by Gender	San Antonio	Austin	Dallas	Houston
Mayor:				
Woman	0	0	0	0
Man	1	1	1	1
City Council members:				
Women	3	7	3	5
Men	7	3	11	11
Pct. Women	30.0	70.0	21.4	31.3
Pct. Men	70.0	30.0	78.6	68.8

Source: City of Austin (2019), City of Dallas (2019a, 2019b), City of Houston (2019a, 2019b), and City of San Antonio (2019c).

Latinos hold a majority on the San Antonio City Council with six of the 10 members being Latino (Table 9). Latina women account for 30 percent of the City Council slots with White, Black, and Asian women having no representation on the Council.

While women in San Antonio continue to be disproportionately underrepresented in elected leadership positions associated with the positions of mayor and City Council members, women have the power of the vote. As we observed above, women hold an advantage over men in the rolls of registered voters and

in voter turnout. Indeed, in the 2018 midterm general election, women accounted for 55% of voters in Bexar County.

Table 9. Current Distribution of Mayor and City Council Members in San Antonio by Gender and Race/Ethnic Group, 2019

Mayor and City Council Members by Gender	White	Latina	Black	Asian
Mayor:				
Woman	0	0	0	0
Man	1	0	0	0
City Council members:				
Women	0	3	0	0
Men	3	3	1	0
Pct. of Total City Council Members Women	0.0	30.0	0.0	0.0
Pct. of Total City Council Members Men	30.0	30.0	10.0	0.0

Source: City of San Antonio (2019c).

Crime and Violence

We now shift the focus of the analysis to crime and violence. We use three indicators to assess crime and violence against women. First, we use data from the Uniform Crime Reporting Program to analyze the rape rates in San Antonio as well as those in Austin, Dallas, and Houston. Second, we use data from the Centers for Disease Control and Prevention to inspect the homicide rates of women in Bexar County, Travis County, Dallas County, and Harris County. Third, we use data compiled by the Texas Council on Family Violence to review trends involving the killing of women by male intimate partners in the four counties.

Rape

Men's violence against women involves physical abuse, emotional abuse, stalking, and sexual assault. We focus on the incidence of rape here. Table 9 presents rape rates (number of rapes per 100,000 total population) (U.S. Department of Justice 2019a). The Uniform Crime Reporting Program warns against ranking crime rates across different locales (e.g., cities, states, etc.) (U.S. Department of Justice 2019b). Accordingly, we present data for five specific years (2009 to 2013) to provide a sense of the direction of change in the rate of rapes over time within particular cities. Note that a significant change occurred in the way in which the Uniform Crime Reporting Program defines rapes. The previous definition involves rape as a "forcible act," while the revised definition includes "any penetration" (for more details on the definitions, see Uniform Crime Reporting 2019c). The rates of rape up to 2013 are based on the earlier definition and are referred to as "legacy rape rates" while rape rates beginning in 2017 are based on the revised definition and are referred to as "revised rape rates."

The legacy rape rates for San Antonio drop off from 2009 to 2010 and then rise from 2010 to 2013 (Table 10). Thus, the legacy rape rate of San Antonio actually increased over the 2009 to 2013 period, rising from a rate of 45.7 rapes per 100,000 population to 47.4. Dallas experienced similar trends associated

with a rising incidence of legacy rapes over the 2009-2013 period, climbing from 37.6 in 2009 to 43.3 in 2013. In contrast, the legacy rape rates fell in Austin (from 34.5 in 2009 to 25.3 in 2013) and Houston (from 36.2 in 2009 to 28.3 in 2013). Although there should be caution in interpreting comparisons across cities, the legacy rape rates of San Antonio are higher than those of the other three cities in four of the five years between 2009 and 2013, the exception being in 2010 when Dallas had the highest legacy rape rate.

Given the change in the definition of rape from a “forcible act” (legacy rape) to “any penetration” (revised rape), the revised rape rate for 2014 is considerably higher than the legacy rape rates for 2013 and earlier. Again, San Antonio has the highest revised rape rate at 75.4 compared to 63.2 in Austin, 61.4 in Dallas, and 36.6 in Houston.

Table 10. Legacy Rape Rates and Revised Rape Rates in Selected Texas Cities by Year

Legacy and Revised Rape Rates by Year	San Antonio	Austin	Dallas	Houston
Rapes per 100,000 population				
Legacy rape rate, 2009 ^a	45.7	34.5	37.6	36.2
Legacy rape rate, 2010 ^a	35.2	33.5	42.2	33.9
Legacy rape rate, 2011 ^a	36.3	26.1	35.0	36.0
Legacy rape rate, 2012 ^a	39.8	25.1	39.1	30.5
Legacy rape rate, 2013 ^a	47.4	25.3	43.3	28.3
Revised rape rate, 2014 ^b	75.4	63.2	61.4	36.6

Source: Uniform Crime Reporting Statistics (U.S. Department of Justice 2019a)

^a Legacy rapes correspond to the definition of rape as forcible prior to 2013 (for specific definition, see Uniform Crime Reporting 2019b).

^b Beginning in data for 2014, rapes are defined on the basis of the new revised Uniform Crime Reporting definition which is based on "any penetration" (for specific definition, see Uniform Crime Reporting 2019b).

Homicide of Women

The status of women is associated with their risk of being a victim of murder. For example, Vieraitis et al. (2007) found that counties where women have more favorable levels of income, employment, education, and occupational attainment tend to have lower female homicide rates. These researchers suggest that areas where women have achieved higher levels of socioeconomic status tend to have safer environments for women as they have greater autonomy.

We examine homicide here using the homicide rates of women based on mortality data from the Centers for Disease Control and Prevention (2019a). To assist with comparisons across the four counties, we examine homicide rates for five specific years (2013 to 2017) to gain some degree of stability in the rates over time.

Table 11 presents the homicide rates for Bexar County (2015 to 2017), Dallas County, and Harris County. The CDC suppressed the homicide rates for Bexar County in 2013 and 2014 and for all five years in Travis County due to the instability of relatively small numbers. Bexar County stands out with respect to the homicide rate of women on two counts. First, the homicide rate of women in Bexar County doubled from 2.3 deaths per 100,000 females in 2015 to 4.8 in 2017. The homicide rates of women in Dallas County and Harris County rose more modestly between 2015 and 2017. Second, Bexar County had the highest homicide rate of women in 2017 at 4.8 compared to 3.4 in Harris County and 2.9 in Dallas. These trends indicate that women are more likely to be killed in Bexar County than in Dallas and Harris Counties.

Table 11. Homicide Death Rates for Women in Selected Texas Counties by Year

Homicide Rates by Year	Bexar County	Travis County	Dallas County	Harris County
Homicide death rate per 100,000 population				
Homicide rate, 2013	---	---	3.6	2.9
Homicide rate, 2014	---	---	2.5	3.2
Homicide rate, 2015	2.3	---	2.6	3.0
Homicide rate, 2016	3.2	---	2.4	3.4
Homicide rate, 2017	4.8	---	2.9	3.4

Source: CDC Wonder: About Underlying Cause of Death, 1999-2017 (Centers for Disease Control and Prevention 2019a).

Data are available to examine the homicide rate of women in San Antonio for the 2013-2017 five-year period for three of the four racial and ethnic groups in our analysis, as the numbers are very small for Asian women. Black women have the highest homicide rate at 5.6 murders for every 100,000 females, a rate that is twice as high as those of White (2.7) and Latina (2.7) women.

Murder of Women by Male Intimate Partners

The homicide data that we just examined obtained from the CDC are based on women who were murdered and do not contain information on the identity of the assassin. We turn now to data compiled by the Texas Council on Family Violence (2018) which identifies women murdered at the hands of male intimate partners.

There has been growing amounts of attention to violence generated by intimate partners. Smith et al. (2017) indicate that intimate partner violence includes “physical violence, sexual violence, stalking, psychological aggression (including coercive tactics), and control of reproductive or sexual health by a current or former intimate partner” (p. 117). According to The National Intimate Partner and Sexual Violence Survey of 2010-2012, Texas was ranked 11th (tied with Oklahoma) on the percentage of women who had experienced contact sexual violence, physical violence, and/or stalking victimization by an intimate partner over their lifetime (Smith et al. 2017). Research has observed that states with higher rates

of gender inequality—based on the United Nations Development Program’s (2016) composite scale based on the maternal mortality rate, teenage birth rate, government representation of women, educational attainment of women, and labor force of women—are associated with a greater prevalence of intimate partner violence (Willie and Kershaw 2019). Furthermore, Aizer (2010) has found that a drop in the gender gap in wages is related to a decrease in domestic violence against women in U.S. counties. In particular, Aizer (2010) reports “I find that the decline in the wage gap witnessed over the past 13 years can explain nine percent of the reduction in violence against women” (p. 1858).

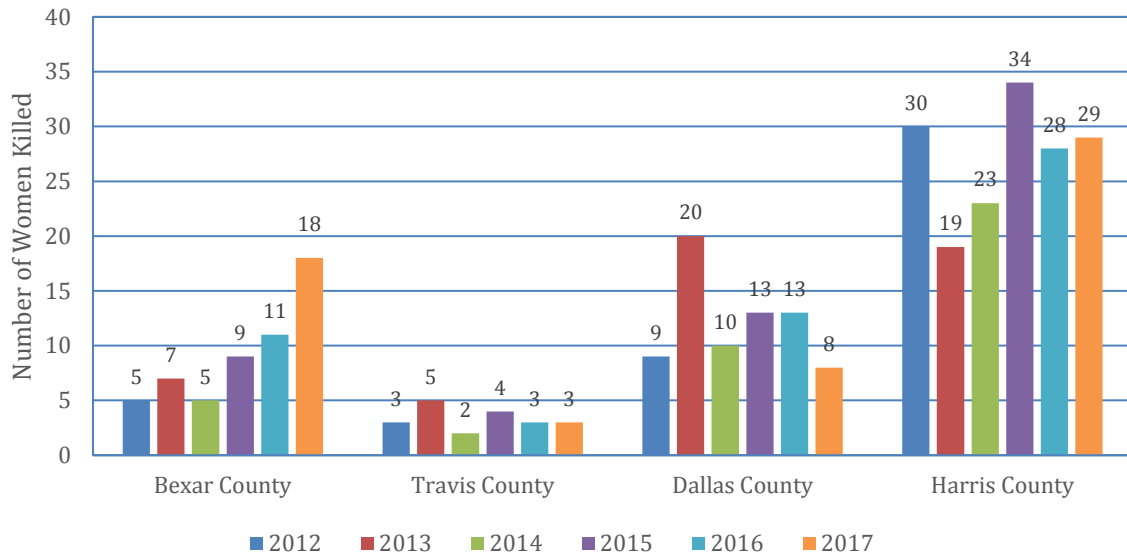
There is also growing attention to teen dating violence (TDV) given survey data indicating that approximately 10 percent of teens who are dating have experienced physical and dating violence (Rueda and Fawson 2018; Centers for Disease Control and Prevention 2014). TDV is associated with numerous risk factors including “higher levels of depression, eating disorders, drug abuse, poor school performance, suicidal ideation, and lower levels of overall life satisfaction” (Rueda and Fawson 2018, p. 379). TDV is also related to future intimate partner violence (Exner-Cortens et al. 2013; Rueda and Fawson 2018).

Figure 39 presents the absolute number of women murdered by male intimate partners each year between 2012 and 2017 in Bexar County, Travis County, Dallas County, and Harris County. Harris County experienced the most deaths of women who were killed by male intimate partners in each of the years except in 2013 when Dallas County had the most murders. However, while Travis, Dallas, and Harris Counties have seen stability or declines in the number of women who lose their lives to male intimate partners, the numbers have increased in Bexar County, more than tripling (from 5 to 18) between 2012 and 2017 and doubling (from 9 to 18) between 2015 and 2017 (Figure 39).

Once the absolute number of deaths are adjusted by the female population size to allow direct comparisons across the four counties, Bexar County has the highest murder rate of women at 1.8 murders by male intimate partners per 100,000 females compared to 1.2 in Harris County, 0.6 in Dallas County, and 0.5 in Travis County (Figure 40).

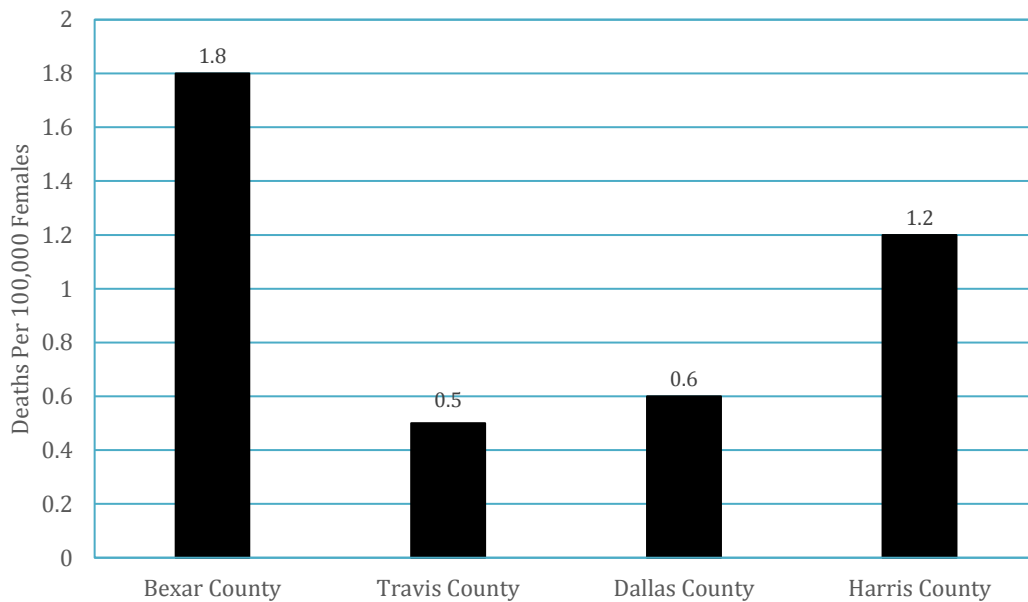
Across the indicators of crime and violence examined here, San Antonio women fare worse than women in Austin, Dallas, and Houston.

Figure 39. Number of Women Killed by a Male Intimate Partner in Selected Texas Counties, 2012-2017



Source: Texas Council on Family Violence (2018).

Figure 40. Number of Women Killed by Male Intimate Partners per 100,000 Female Population in Texas Selected Counties, 2017



Source: Texas Council on Family Violence (2018).

Deaths of Despair

Several years ago, Anne Case and Nobel-laureate economist Angus Deaton (2015) called attention to the rising mortality and suicide rates among working-class Whites in the nation. This research has generated much attention to the roots of the ascending mortality and suicide with opioid abuse found to be a major factor associated with this trend. More recently, there has been growing concern with the increasing rise of what have been labeled as “deaths of despair,” including “drug overdoses, suicides, and alcohol-related liver mortality” (Case and Denton 2017, p. 398).

We use mortality data from the Centers for Disease Control and Prevention (2019a) to examine the prevalence of deaths of despair among women in Bexar County and in the three comparison counties. In order to gain greater accuracy and stability, we aggregate the deaths over the 2013-2017 five-year period.

Table 12 shows the deaths rates per 100,000 females for five types of deaths of despair: intentional suicides, drug-induced deaths, accidental drug overdose deaths, alcohol-induced deaths, and chronic liver disease and cirrhosis deaths for women in Bexar County along with Travis, Dallas, and Harris Counties. Women in Bexar County have higher death rates in alcohol-related deaths than women in the other three counties. For example, the alcohol-induced death rate of Bexar County women is 4.7 deaths per 100,000 females, slightly higher than that of women in Travis County (4.3), Dallas County (4.1), and Harris County (3.4). However, it is in deaths associated with chronic liver disease and cirrhosis where San Antonio women are particularly vulnerable, with a death rate of 11.7 — more than twice as high as the death rate of women in Travis County and 1.5 times higher than those of women in Dallas and Harris Counties.

Table 12. Death Rates per 100,000 Females by Type of Death of Despair for Women in Selected Texas Counties, 2013-2017

Type of Death of Despair	Bexar County	Travis County	Dallas County	Harris County
Intentional suicide death rates	6.2	7.1	5.0	4.8
Drug-induced death rates	7.2	9.4	7.5	7.6
Accidental drug overdose death rates	5.5	6.6	5.8	6.5
Alcohol-induced death rates	4.7	4.3	4.1	3.4
Chronic liver disease and cirrhosis death rates	11.7	4.9	7.6	7.6

Source: CDC Wonder: About Underlying Cause of Death, 1999-2017 (Centers for Disease Control and Prevention 2019a).

On the other hand, Travis County women have the highest death rates associated with suicide, drug-induced deaths, and accidental drug overdose. Bexar County women have low death rates related to drug-related deaths.

Limited data are available to assess the deaths rates associated with deaths of despair for White and Latina women and partially for Black women in Bexar County for the 2013-2017 period. Latina (12.6) and White (11.2) women have high deaths rates related to chronic liver disease and cirrhosis (Table 13). White women also have high death rates associated with suicide (10.6), drug-induced deaths, alcohol-related deaths (7.7), and accidental drug overdose deaths (7.0). Black women also have high deaths rates from drug-induced deaths (10.1) and accidental drug overdose deaths (8.4). Finally, Latina women have low levels of deaths associated with suicide (3.3) and alcohol-induced deaths (3.0).

Table 13. Death Rates per 100,000 Females by Type of Death of Despair for Women in Bexar County by Race/Ethnic Group, 2013-2017

Type of Death of Despair	White	Latina	Black	Asian
Intentional suicide death rate	10.6	3.3	---	---
Drug-induced death rate	10.5	6.2	10.1	---
Accidental drug overdose death rate	7.0	5.0	8.4	---
Alcohol-induced death rate	7.7	3.0	---	---
Chronic liver disease and cirrhosis	11.2	12.6	---	---

Source: CDC Wonder: About Underlying Cause of Death, 1999-2017 (Centers for Disease Control and Prevention 2019a).

Overall, then, we have presented a wide panorama of the status of women on 13 different dimensions. In general, women tend to continue to lag behind men on numerous dimensions. We have also seen how San Antonio women fare in comparison to their counterparts in Austin, Dallas, and San Antonio. Finally, it is clear that racial and ethnic disparities among women in San Antonio persist with Latina and Black women faring worse than White and Asian women on many of the dimensions examined.

Conclusions

We have used a broad set of data sources to examine the standing of women in San Antonio along 13 dimensions related to demographics, health and well-being, education, work, economics, housing, transportation, digital access, business and entrepreneurship, civic engagement, elected political representation, crime and violence, and deaths of despair. The data analysis reveals a broad portrait of the status of women in San Antonio relative to men, relative to women in the other three major cities in the state, and across racial and ethnic groups of women in San Antonio. Unfortunately, the results point to few positive spots and many areas of concern.

There are a few bright areas. First, women in San Antonio have closed the gender gap with respect to the attainment of a bachelor's degree or higher and now slightly surpass men in holding a university diploma. Second, women in Bexar County hold a noticeable edge over men in voter registration and in voter turnout. Third, women in the San Antonio-New Braunfels Metropolitan Area fare well in homeownership compared to women in the Austin, Dallas, and Houston metropolitan areas.

There are many more areas where women lag behind men in San Antonio as well as women in Austin, Dallas, and Houston. Below are some of the major challenges that women in San Antonio face.

- Lowest levels of completion of a bachelor's degree compared to women in the other three cities
- Widest earnings gaps between women and men compared to the other three cities
- Lowest earning levels compared to women in the other three cities, especially at higher levels of educational attainment
- A motherhood wage penalty for mothers 35 to 44 years of age who completed only a high school degree
- Higher levels of working poor compared to women in the other three cities
- Largest disadvantage of elderly women relative to elderly men in receipt of retirement pension income compared to the other three cities
- Great degree of lack of access to a computer, the Internet, and broadband service, across all types of households, compared to the other three cities
- Greater absence of a vehicle compared to the other three cities
- Higher risks associated with rape, homicide, and murder by male intimate partner compared to women in the other three cities
- High levels of maternal mortality
- Higher rates of death from liver disease and cirrhosis compared to women in the other three cities
- Higher levels of low-weight births and infant mortality than in the other three cities
- Lower standing in business activity than women in the other three cities
- Underrepresentation on City of San Antonio boards and commissions
- Historic and continual lack of representation in the positions of mayor and City Council membership
- Higher prevalence of disability than women in the other three cities

In addition, Latina and African American women fare much worse than White and Asian women across the 13 dimensions. Some of the major areas where Latina and Black women have significant needs include the following.

- Low levels of education (especially Latinas)
- Low levels of pre-K enrollment (especially Latinas)
- Low earnings
- High poverty (especially children)
- Low levels of access to digital technology (particularly Latinas)
- Low levels of insurance coverage (in the case of Latinas)
- High rates of women as working poor
- High prevalence of disability
- Low levels of retirement pension income among elderly women (in the case of Latinas)

- Low levels of homeownership (in the case of Blacks)
- Low levels of prenatal care in first trimester of pregnancies
- High levels of low-weight births and infant mortality (in the case of Blacks)
- High deaths rates associated with liver disease and cirrhosis (in the case of Latinas)
- High rates of drug-related deaths (in the case of Blacks)
- High levels of homicide of women (in the case of Blacks)

The successful San Antonio of the future that many of us envision can only come to fruition when barriers that hamper women from reaching their full potential are eliminated. When women achieve parity with men, not only will their own lives be enriched, but also those of their families and the sustainability of their communities. Simply put, everyone wins when we achieve gender equality and eliminate patriarchy.

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