

# ECONOMIC ISSUES FOR WOMEN IN TEXAS: Austin Metro Area

In the Austin metro area,  
**30%** of households  
are **female-headed**  
yet they represent  
**53%** of households  
living in **poverty**<sup>1</sup>

Women in the Austin metro  
area earn almost **\$9,000** less  
than men a year<sup>5</sup>

*Median earnings for full-time workers in 2012*

By identifying the issues that affect women's economic security, we can discover opportunities and target resources to drive positive change for the more than 900,000 women and girls living in the Austin metro area.<sup>2</sup> This fact sheet complements the state report, *Economic Issues for Women in Texas*, and examines the building blocks of economic security important for women and families in the Austin metro area, comprising Bastrop, Caldwell, Hays, Travis and Williamson counties. It is one in a series of nine metro fact sheets focusing on Amarillo, Austin, Dallas, El Paso, Fort Worth, Houston, McAllen, San Antonio and Tyler metro areas.

## WOMEN'S EARNINGS

Full-time working women in the Austin metro area have median earnings of \$40,613 a year, one of the highest earnings of the selected metro areas. However, the full-time earnings gap between men and women is almost \$9,000 per year.<sup>3</sup>

Depending on whether the employer or household is responsible for the health insurance premium, 64 to 67 percent of jobs in the Austin metro area do not pay enough for a one-parent, one-child family to make ends meet and save a little for a college education and retirement. Two-parent families fare somewhat better. However, even for families with two full-time working adults and two children, who have the benefit of employer-sponsored health premiums, 58 percent of jobs in the Austin metro area still do not pay enough for families to make ends meet and save for college and retirement.<sup>4</sup>



67% of jobs in the Austin metro area pay less than \$46,488 per year — which cannot sustain a single mom with one child<sup>6</sup>

The occupational sector with the highest female employment is Educational Services, which includes teachers, administrators and teaching assistants. Women employed in this sector earn on average \$3,376 per month. One sector with high female employment and higher wages is Professional, Scientific and Technical Services, which employs accountants, lawyers and management analysts, and includes other specialized services.<sup>7</sup>

5 MOST COMMON JOB SECTORS FOR AUSTIN METRO WOMEN	AVG MONTHLY EARNINGS	5 MOST COMMON JOB SECTORS FOR AUSTIN METRO MEN	AVG MONTHLY EARNINGS
1. Educational Services	\$3,376	1. Professional, Scientific and Technical Services	\$7,898
2. Food Services and Drinking Places	\$1,298	2. Educational Services	\$4,124
3. Professional, Scientific and Technical Services	\$4,677	3. Food Services and Drinking Places	\$1,619
4. Ambulatory Health Care Services	\$3,395	4. Administrative and Support Services	\$3,137
5. Administrative and Support Services	\$2,566	5. Merchant Wholesalers, Durable Goods	\$7,252

Source: Bureau of Labor Statistics, Quarterly Workforce Indicators for 2013 Q2

### WOMEN AND POVERTY

Austin has the lowest disparity between male and female poverty of the selected metro areas, but females are still more likely to live in poverty than males. Over 130,000 women and girls in the Austin metro area live in poverty.<sup>8</sup> Female-headed households make up 30 percent of all households in the Austin area, but 53 percent of all households in poverty.<sup>9</sup> For a single parent with two children, poverty is defined as living on less than \$18,769 in income per year.<sup>10</sup>

Female poverty is lower in Austin than in other metro areas, but women are still more likely to live in poverty than men<sup>11</sup>

POVERTY INDICATOR BY GENDER	AUSTIN METRO AREA	TEXAS
Female poverty rate	16%	19%
Male poverty rate	14%	16%
# of women and girls in poverty	132,078	2,358,471
# of men and boys in poverty	116,282	1,911,747
Female-to-male poverty ratio	1.1x greater	1.2x greater
# of female-headed households in poverty	44,147	728,042
# of male-headed households in poverty	23,709	290,887
% of households that are headed by females	30%	30%
% of households in poverty that are headed by females	53%	53%

Source: ACS (2012 5-year estimates), Table B17017 and B17001

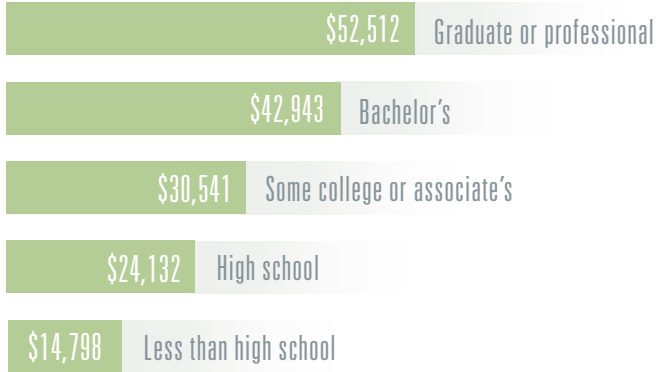
## THE BUILDING BLOCKS OF WOMEN'S ECONOMIC SECURITY

### EDUCATION

Women in the Austin metro area earn more with each step up in their education. Women with a high school diploma earn 63 percent more than women without a high school diploma. Women with a bachelor's degree earn 41 percent more than women with an associate's degree.<sup>12</sup> However, the "leaky pipeline" shows that there are still many barriers for students, female and male.<sup>13</sup>

### Education Pays<sup>14</sup>

Median earnings for women 25 and over with earnings



### HEALTH INSURANCE

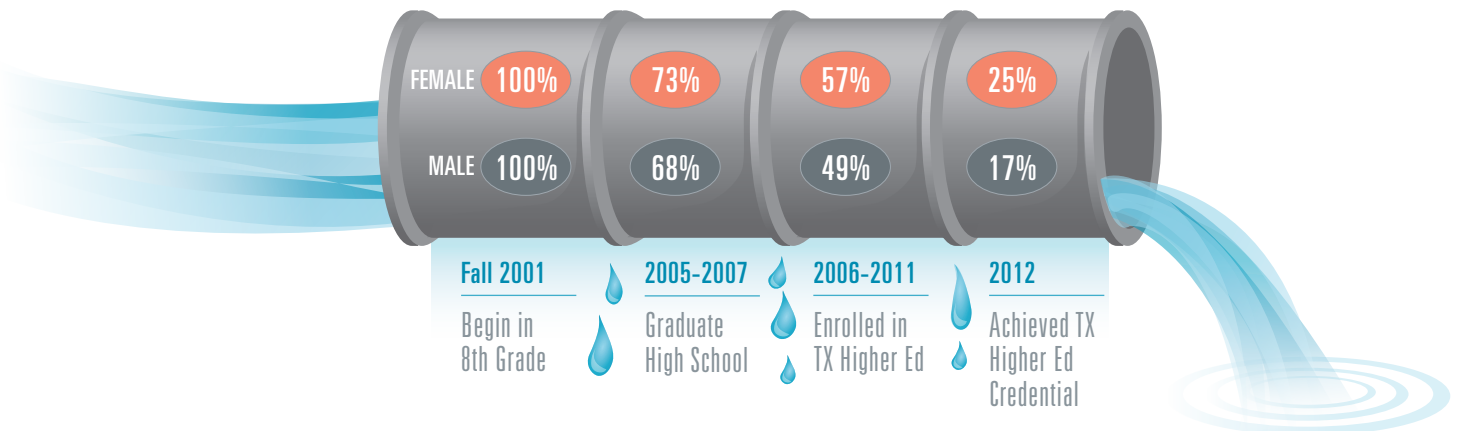
Health insurance is a financial shield that 17 percent of women and girls in the Austin metro area lack. Forty-four percent of all uninsured females in the Austin metro area are between the ages of 18 to 34; 37 percent are women between 35 and 64.<sup>16</sup>

Over **145,000** women and girls in the **Austin** metro area don't have **health insurance**<sup>17</sup>

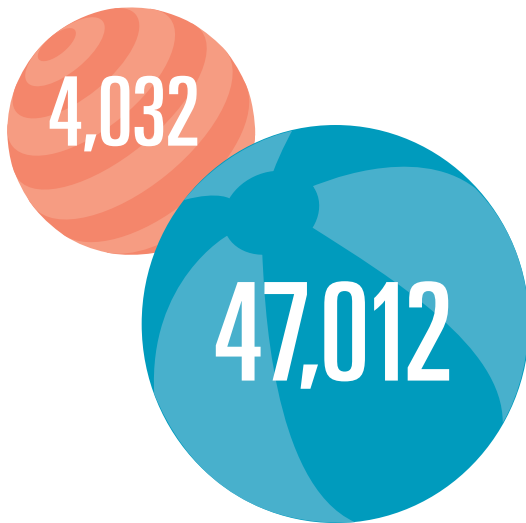


### The "Leaky Pipeline" for Austin metro students<sup>15</sup>

25 percent of female eighth-graders completed a higher education credential 11 years later



4,032 children received financial assistance for child care, but 47,012 would likely be eligible<sup>18</sup>



Percentage of renter families burdened by housing costs in the Austin metro area<sup>23</sup>

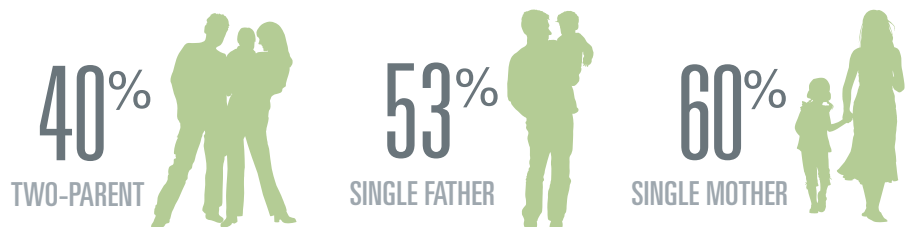
*This study was produced by Texas Women's Foundation, the research and advocacy arm of Dallas Women's Foundation. The study was conducted by the Center for Public Policy Priorities. For endnotes and sources, visit [www.TexasWomensFdn.org](http://www.TexasWomensFdn.org)*

## CHILD CARE

With 62 percent of children under six living in families with all available parents in the labor force,<sup>19</sup> child care is a significant need for women in the Austin metro area. Too many families are not able to access child care subsidies. In 2013, the average monthly waitlist for child care subsidies in the Capital Area and Rural Capital Area Workforce Development Area was 516 children.<sup>20</sup> This means that low-income parents who are working or in job-training programs are not able to receive the financial assistance for child care they qualify for and that helps them to become and remain employed. High child care costs force many lower wage women to stay out of the workforce. In the Austin metro area, typical cost for full-time care for one child is \$6,586 per year, while a typical single mom has an income of \$28,452 a year.<sup>21</sup>

## HOUSING

High housing costs squeeze a family's budget, making it difficult to afford other basic needs, such as food, clothing, transportation and medical care. The housing burden is highest for single mothers in the Austin metro area. Sixty percent of single-mother families in the Austin area who rent their homes spend at least 30 percent of their income on housing costs.<sup>22</sup>



## CONCLUSION

Strengthening the economic security of women and girls is critical to the success and future of the Austin metro area. These economic building blocks—women's earnings, education, health care, child care and housing—affect women's ability not only to be more financially secure in the present, but to move up in the future. We hope this report will spark a desire to learn more about issues affecting women in this area, and help drive change for women and their families. We invite you to contribute your voice and resources to make the ripple effect felt for families and communities throughout the Austin metro area.