

ECONOMIC ISSUES FOR WOMEN IN TEXAS: Dallas Metro Area

In the Dallas metro area,
30% of households
are **female-headed**
yet they represent
53% of households
living in **poverty**¹

Women in the Dallas metro area
earn 85 cents for every dollar that
a man earns, the smallest wage gap
of the nine selected metro areas⁶

Median earnings for full-time workers in 2012

By identifying the issues that affect women's economic security in the Dallas metro area, we can discover opportunities and target resources to drive positive change for the 2.1 million women and girls living in the Dallas metro area.² 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 Dallas metro area, comprising Collin, Dallas, Denton, Ellis, Hunt, Kaufman and Rockwall counties.³ It is one in a series of nine metro fact sheets focusing on the Amarillo, Austin, Dallas, El Paso, Fort Worth, Houston, McAllen, San Antonio and Tyler metro areas.

WOMEN'S EARNINGS

Dallas women typically earn more than women in any of the nine metro areas included in this study. The gender wage gap was also the smallest in the Dallas metro area, with women earning 85 cents for every dollar that a man earns (statewide, women earn 79 cents per dollar). Although smaller than statewide, the full-time earnings gap still exists, with men earning over \$7,400 more per year than women.⁴

Depending on whether the employer or household is responsible for the health insurance premium, 62 to 70 percent of jobs in the Dallas 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, 15 percent of jobs in the Dallas metro area still do not pay enough for families to make ends meet and save for college and retirement.⁵



70% of jobs in the Dallas metro area pay less than \$44,496 per year — which cannot sustain a single mom with one child⁸

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 \$3,256 per month. One sector with high female employment and strong wages is Professional, Scientific and Technical Services, which includes accountants, lawyers and management analysts. As shown below, men who work in this subsector tend to earn more.⁷

5 MOST COMMON JOB SECTORS FOR DALLAS METRO WOMEN	AVG MONTHLY EARNINGS	5 MOST COMMON JOB SECTORS FOR DALLAS METRO MEN	AVG MONTHLY EARNINGS
1. Educational Services	\$3,256	1. Professional, Scientific, and Technical Services	\$8,089
2. Ambulatory Health Care Services	\$3,177	2. Administrative and Support Services	\$3,532
3. Professional, Scientific and Technical Services	\$4,930	3. Food Services and Drinking Places	\$1,736
4. Food Services and Drinking Places	\$1,345	4. Merchant Wholesalers, Durable Goods	\$7,039
5. Administrative and Support Services	\$2,710	5. Educational Services	\$4,279

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

WOMEN AND POVERTY

Although the female poverty rate in the Dallas metro area is lower than in Texas, over 332,000 women and girls in the Dallas metro area still live in poverty.¹⁰ Female-headed households make up 30 percent of all households in Dallas, but they make up 53 percent of all poor households.¹¹ For a single parent with two children, poverty is defined as living on less than \$18,769 in annual income.¹²

Female poverty is lower in Dallas than other metro areas, but women are still more likely to live in poverty than men¹³

30% of households in the area are female-headed, but 53% of all households in poverty are female-headed

POVERTY INDICATOR BY GENDER	DALLAS METRO AREA	TEXAS
Female poverty rate	16%	19%
Male poverty rate	13%	16%
# of women and girls in poverty	332,599	2,358,471
# of men and boys in poverty	274,813	1,911,747
Female-to-male poverty ratio	1.2x greater	1.2x greater
# of female-headed households in poverty	100,145	728,042
# of male-headed households in poverty	41,433	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

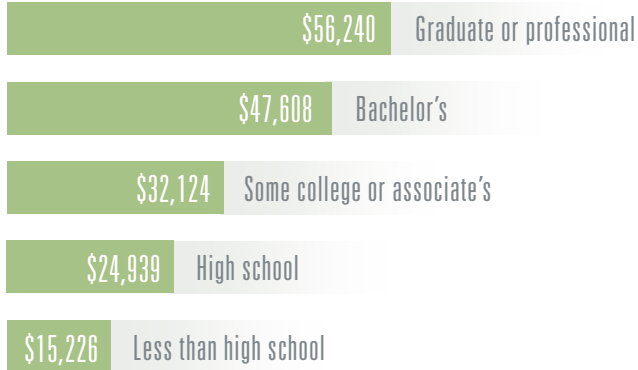
THE BUILDING BLOCKS OF WOMEN'S ECONOMIC SECURITY

EDUCATION

Women in the Dallas metro area earn more with each step up in their education. Women with a high school diploma earn 64 percent more than women without a high school diploma. Women with a bachelor's degree earn 48 percent more than women with an associate's degree.¹⁴ More women than men graduate from high school, enroll in college, and get a higher education degree or credential.¹⁵ However, the "leaky pipeline" shows that there are still many barriers for students, female and male.¹⁶

Education Pays¹⁷

Median earnings for women 25 and over with earnings



HEALTH INSURANCE

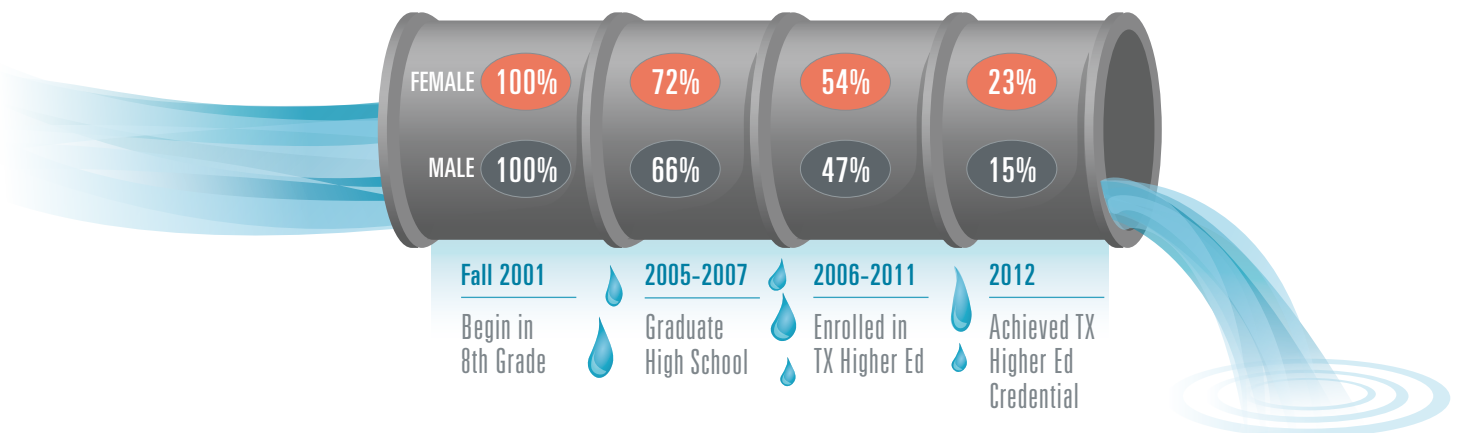
Health insurance is a financial shield that 21 percent of women and girls in the Dallas metro area lack. Forty percent of all uninsured females in the Dallas metro area are between the ages of 18 to 34.¹⁸

More than **457,000** women and girls in the **Dallas** metro area don't have **health insurance**¹⁹

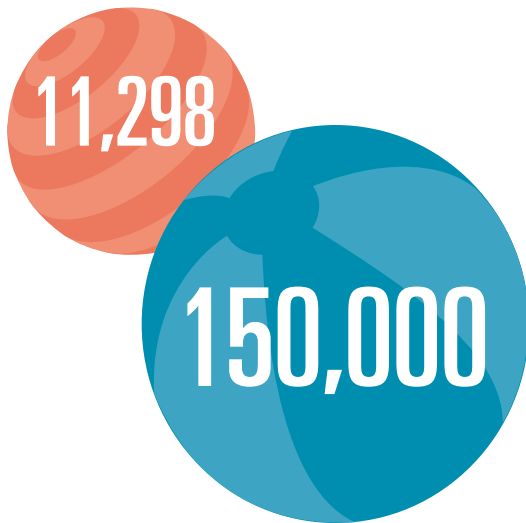


The "Leaky Pipeline" for Dallas metro students²⁰

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



11,298 children received financial assistance for child care, but 150,000 would likely be eligible²¹



Percentage of renter families burdened by housing costs in the Dallas metro area²⁶

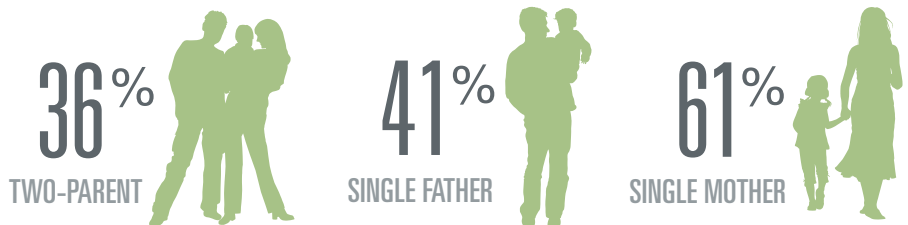
This study was produced by Texas Women's Foundation, the research and advocacy arm of Dallas Women's Foundation. The study was conducted by the Center for Public Policy Priorities. For endnotes and sources, visit www.TexasWomensFdn.org

CHILD CARE

With 63 percent of children under six living in families with all available parents in the labor force,²² child care is a significant need for women in the Dallas metro area. Too many families are not able to access child care subsidies. The average monthly waitlist for child care subsidies in the Dallas Workforce Development Area is 6,067 children.²³ 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 would help them become and remain employed. High child care costs force many women out of the workforce. For a single mother in the Dallas metro area, the year-round cost of typical care represents 22 percent of income.²⁴

HOUSING

Sixty-one percent, or more than 71,000, single-mother families in the Dallas metro area spend at least 30 percent of their income on housing costs.²⁵ 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 Texas.



CONCLUSION

Strengthening the economic security of women and girls is critical to the success and future of the Dallas 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 Dallas metro area.