

# ECONOMIC ISSUES FOR WOMEN IN TEXAS: El Paso Metro Area

In the El Paso metro area,  
**32%** of households  
are **female-headed**  
yet they represent  
**53%** of households  
living in **poverty**<sup>1</sup>

Women in the El Paso metro  
area earn almost **\$7,895** less  
than men a year<sup>6</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 431,000 women and girls living in the El Paso 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 El Paso metro area, comprising El Paso and Hudspeth counties.<sup>3</sup> 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 El Paso metro area have median earnings of \$27,489 a year, one of the lowest earnings of the selected metro areas and almost \$8,000 lower than the state median for women. However, the full-time earnings gap between men and women is \$7,895 per year, lower than the state earnings gap, because of relatively low earnings for men in El Paso.<sup>4</sup>

Depending on whether the employer or household is responsible for the health insurance premium, 62 to 71 percent of jobs in the El Paso 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, 37 percent of jobs in the El Paso metro area still do not pay enough for families to make ends meet and save for college and retirement.<sup>5</sup>



71% of jobs in the El Paso metro area pay less than \$36,360 per year — which cannot sustain a single mom with one child<sup>7</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 \$3,059 per month. One sector with high female employment and higher wages is Hospitals.<sup>8</sup>

5 MOST COMMON JOB SECTORS FOR EL PASO METRO WOMEN	AVG MONTHLY EARNINGS	5 MOST COMMON JOB SECTORS FOR EL PASO METRO MEN	AVG MONTHLY EARNINGS
1. Educational Services	\$3,059	1. Food Services and Drinking Places	\$1,295
2. Food Services and Drinking Places	\$1,092	2. Educational Services	\$3,267
3. Ambulatory Health Care Services	\$2,014	3. Administrative and Support Services	\$2,074
4. Administrative and Support Services	\$1,747	4. Specialty Trade Contractors	\$2,512
5. Hospitals	\$4,051	5. Truck Transportation	\$3,188

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

### WOMEN AND POVERTY

The female poverty rate in the El Paso metro area is much higher than in Texas, and over 106,000 women and girls in the El Paso metro area live in poverty.<sup>9</sup> El Paso has the highest disparity between male and female poverty of the selected metro areas—females are 1.3 times more likely to live in poverty than males. Female-headed households make up 32 percent of all households in the El Paso area, but 53 percent of all households in poverty.<sup>10</sup> For a single parent with two children, poverty is defined as living on less than \$18,769 in income per year.<sup>11</sup>

One in four females in the El Paso area lives in poverty<sup>12</sup>

POVERTY INDICATOR BY GENDER	EL PASO METRO AREA	TEXAS
Female poverty rate	26%	19%
Male poverty rate	22%	16%
# of women and girls in poverty	106,612	2,358,471
# of men and boys in poverty	82,611	1,911,747
Female-to-male poverty ratio	1.3x greater	1.2x greater
# of female-headed households in poverty	30,527	728,042
# of male-headed households in poverty	9,315	290,887
% of households that are headed by females	32%	30%
% of households in poverty that are headed by females	53%	53%

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

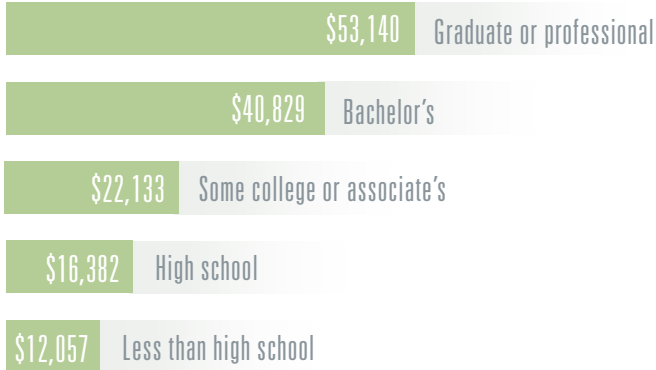
## THE BUILDING BLOCKS OF WOMEN'S ECONOMIC SECURITY

### EDUCATION

Women in the El Paso metro area earn more with each step up in their education. Women with a high school diploma earn 36 percent more than women without a high school diploma. Women with a bachelor's degree earn 85 percent more than women with an associate's degree, one of the largest premiums for bachelor's degree found among the selected metro areas.<sup>13</sup> However, the "leaky pipeline" shows that there are still many barriers for students, female and male.<sup>14</sup>

### Education Pays<sup>15</sup>

Median earnings for women 25 and over with earnings



### HEALTH INSURANCE

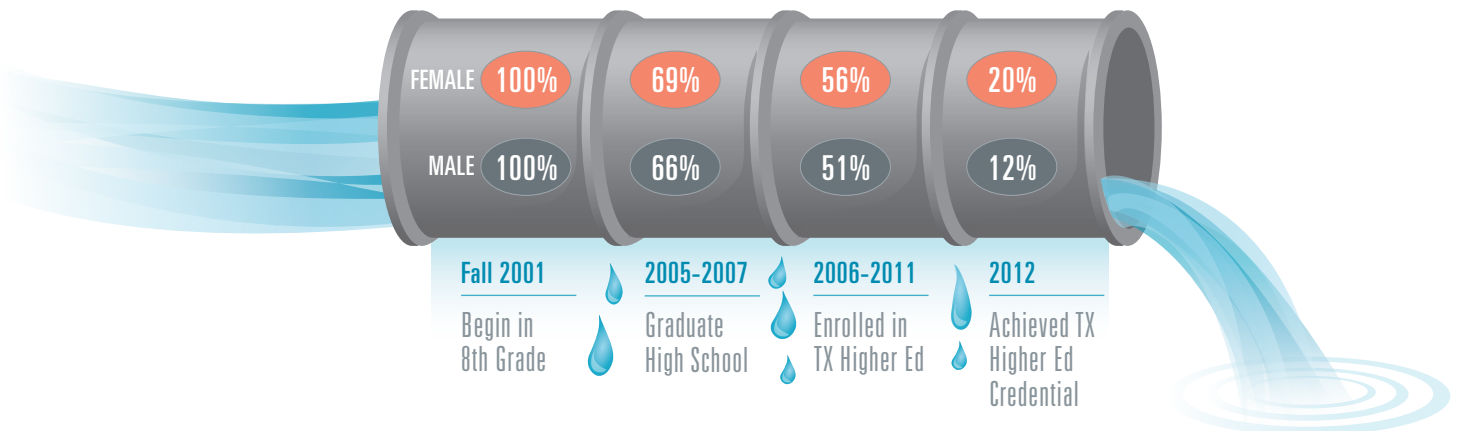
Health insurance is a financial shield that 28 percent of women and girls in the El Paso metro area lack. Forty-seven percent of all uninsured females in the El Paso metro area are between the ages of 35 to 64; 43 percent are women between 18 and 34.<sup>17</sup>

Over **116,000** women and girls in the **El Paso** metro area don't have **health insurance**<sup>18</sup>

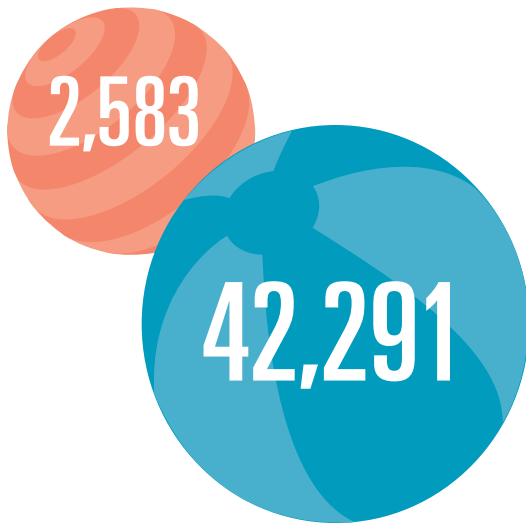


### The "Leaky Pipeline" for El Paso metro students<sup>16</sup>

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



2,583 children received financial assistance for child care, but 42,291 would likely be eligible<sup>19</sup>



Percentage of renter families burdened by housing costs in the El Paso metro area<sup>24</sup>

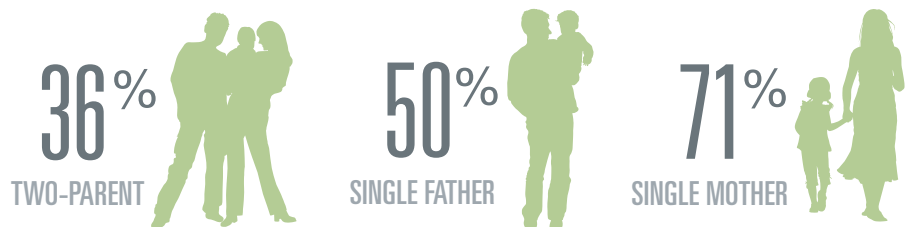
*This study was produced by Texas Women's Foundation, the research and advocacy arm of Dallas Women's Foundation. The study was conducted by the Center for Public Policy Priorities. For endnotes and sources, visit [www.TexasWomensFdn.org](http://www.TexasWomensFdn.org)*

## CHILD CARE

With 54 percent of children under six living in families with all available parents in the labor force,<sup>20</sup> child care is a significant need for women in the El Paso 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 Upper Rio Grande Workforce Development Area was 912 children.<sup>21</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 El Paso metro area, typical cost for full-time care for one child is \$3,776 per year, while a typical single mom has an income of \$20,125 a year.<sup>22</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 El Paso metro area. Seventy-one percent of single-mother families in the El Paso area who rent their homes spend at least 30 percent of their income on housing costs.<sup>23</sup>



## CONCLUSION

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