

ECONOMIC ISSUES FOR WOMEN IN TEXAS: McAllen Metro Area

In the McAllen metro area, **29%** of households are **female-headed** yet they represent **45%** of households living in **poverty**¹

Women in the McAllen metro area earn over **\$5,000 less** than men a year⁵

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 416,000 women and girls living in the McAllen 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 McAllen metro area, comprising Hidalgo county. 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 McAllen metro area have median earnings of \$25,523 a year, the lowest earnings of the selected metro areas. However, the full-time earnings gap between men and women is the narrowest of the selected areas \$5,361 per year, due to low earnings for men.³

Depending on whether the employer or household is responsible for the health insurance premium, 70 to 73 percent of jobs in the McAllen 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, 47 percent of jobs in the McAllen metro area still do not pay enough for families to make ends meet and save for college and retirement.⁴



73% of jobs in the McAllen metro area pay less than \$37,116 per year — which cannot sustain a single mom with one child⁶

The occupational sector with the highest female employment is Ambulatory Health Care Services, which includes medical assistants, secretaries and licensed nurses. Women employed in this sector earn low wages—on average \$1,574 per month. Men employed in this sector earn, on average, over twice this amount. One sector with high female employment and higher wages is Educational Services, which employs teachers and teaching assistants.⁷

5 MOST COMMON JOB SECTORS FOR MCALEN METRO WOMEN	AVG MONTHLY EARNINGS	5 MOST COMMON JOB SECTORS FOR MCALEN METRO MEN	AVG MONTHLY EARNINGS
1. Ambulatory Health Care Services	\$1,574	1. Educational Services	\$3,202
2. Educational Services	\$3,003	2. Food Services and Drinking Places	\$1,217
3. Social Assistance	\$1,203	3. Ambulatory Health Care Services	\$3,786
4. Food Services and Drinking Places	\$1,026	4. Administrative and Support Services	\$1,944
5. General Merchandise Stores	\$1,698	5. General Merchandise Stores	\$1,838

Source: Bureau of Labor Statistics, Quarterly Workforce Indicators for 2013 Q3

WOMEN AND POVERTY

Females and males in McAllen experience the highest poverty rates of the selected metro areas, but females are still more likely to live in poverty than males. Over 146,000 women and girls in the McAllen metro area live in poverty.⁸ Female-headed households make up 29 percent of all households in the McAllen area, but 45 percent of all households in poverty.⁹ For a single parent with two children, poverty is defined as living on less than \$18,769 in income per year.¹⁰

One in three females in the McAllen area lives in poverty¹¹

POVERTY INDICATOR BY GENDER	MCALEN METRO AREA	TEXAS
Female poverty rate	37%	19%
Male Poverty Rate	33%	16%
# of women and girls in poverty	146,246	2,358,471
# of men and boys in poverty	122,662	1,911,747
Female-to-male poverty ratio	1.2x greater	1.2x greater
# of female-headed households in poverty	30,784	728,042
# of male-headed households in poverty	8,284	290,887
% of households that are headed by females	29%	30%
% of households in poverty that are headed by females	45%	53%

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

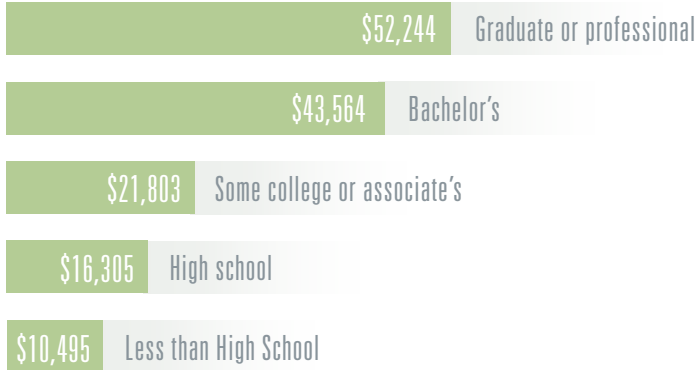
THE BUILDING BLOCKS OF WOMEN'S ECONOMIC SECURITY

EDUCATION

Women in the McAllen metro area earn more with each step up in their education. Women with a high school diploma earn 55 percent more than women without a high school diploma. Women with a bachelor's degree earn twice as much as women with an associate's degree, the highest return on investment for a bachelor's degree of the selected metro areas.¹² However, the "leaky pipeline" shows that there are still many barriers for students, female and male.¹³

Education Pays¹⁴

Median earnings for women 25 and over with earnings



HEALTH INSURANCE

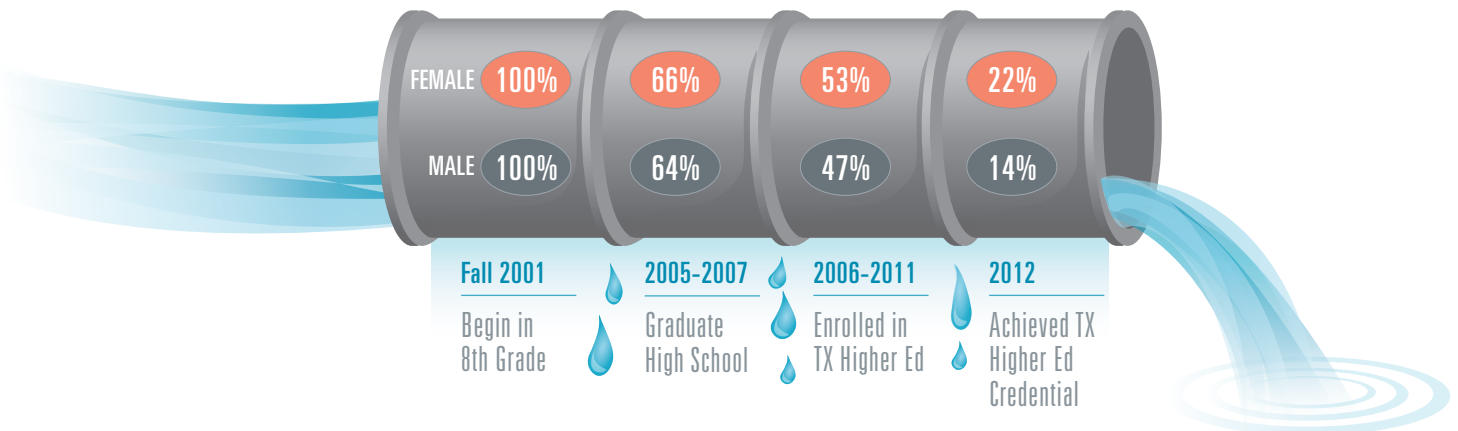
Health insurance is a financial shield that 37 percent of women and girls in the McAllen metro area lack, the highest uninsured rate of the selected metro areas. Forty-four percent of all uninsured females in the McAllen metro area are between the ages of 18 to 34; 37 percent are women between 35 and 64.¹⁶

Over **145,000** women and girls in the **McAllen** metro area don't have **health insurance**¹⁷

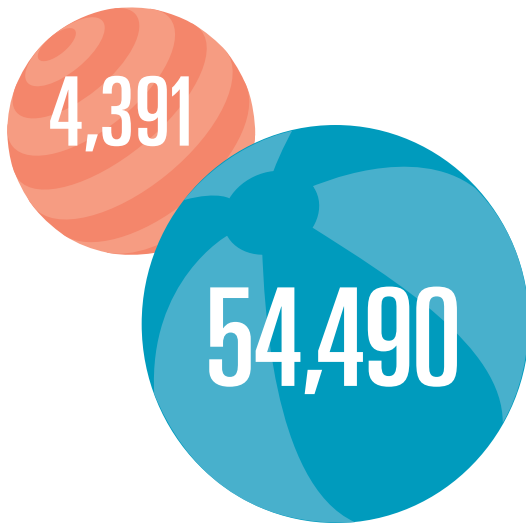


The "Leaky Pipeline" for McAllen metro students¹⁵

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



4,391 children received financial assistance for child care, but 54,490 would likely be eligible¹⁸



Percentage of renter families burdened by housing costs in the McAllen metro area²³

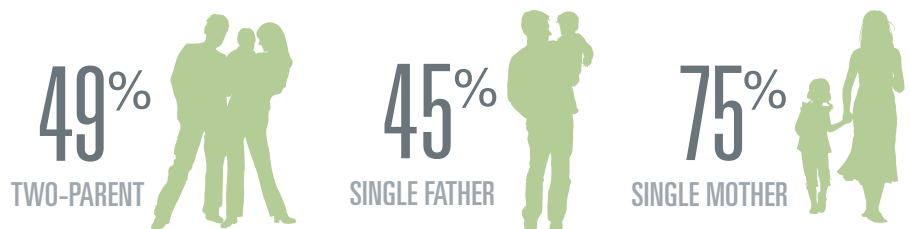
This study was produced by the Texas Women's Foundation, the research and advocacy arm of Dallas Women's Foundation. The study was conducted by the Center for Public Policy Priorities. For endnotes and sources, visit www.TexasWomensFdn.org

CHILD CARE

With 53 percent of children under six living in families with all available parents in the labor force,¹⁹ child care is a significant need for women in the McAllen 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 Lower Rio Grande Valley Workforce Development Area was 397 children.²⁰ 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 McAllen metro area, typical cost for full-time care for one child is \$3,989 per year, while a typical single mom has an income of \$14,749 a year.²¹ This represents an unmanageable 27 percent of a single mother's income.

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 McAllen metro area. Seventy-five percent of single-mother families in the McAllen area who rent their homes spend at least 30 percent of their income on housing costs.²²



CONCLUSION

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