

ECONOMIC ISSUES FOR WOMEN IN TEXAS: Amarillo Metro Area

In the Amarillo metro area, **30%** of households are **female-headed** yet they represent **58%** of households living in **poverty**¹

Women in the Amarillo metro area earn over **\$9,000 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 130,000 women and girls living in the Amarillo 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 Amarillo metro area, comprising Armstrong, Carson, Oldham, Potter and Randall 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 Amarillo metro area have median earnings of \$32,697 a year. However, median annual earnings for men in the area are \$41,729, meaning there is a full-time earnings gap between men and women of over \$9,000 per year. Put another way, Amarillo women earn 78 cents for every dollar a man earns.³

Depending on whether the employer or household is responsible for the health insurance premium, 61 to 75 percent of jobs in the Amarillo 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, 61 percent of jobs in the Amarillo metro area still do not pay enough for families to make ends meet and save for college and retirement.⁴



75% of jobs in the Amarillo metro area pay less than \$38,088 per year — which cannot sustain a single mom with one child⁶

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 \$2,859 per month. One sector with high female employment and higher wages is Hospitals, which employs many licensed nurses and technicians.⁷

5 MOST COMMON JOB SECTORS FOR AMARILLO METRO WOMEN	AVG MONTHLY EARNINGS	5 MOST COMMON JOB SECTORS FOR AMARILLO METRO MEN	AVG MONTHLY EARNINGS
1. Educational Services	\$2,859	1. Food Services and Drinking Places	\$1,290
2. Food Services and Drinking Places	\$1,113	2. Food Manufacturing	\$3,401
3. Ambulatory Health Care Services	\$2,724	3. Fabricated Metal Product Manufacturing	\$7,167
4. Hospitals	\$3,514	4. Specialty Trade Contractors	\$3,170
5. General Merchandise Stores	\$1,894	5. Educational Services	\$3,012

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

WOMEN AND POVERTY

Both females and males in Amarillo experience lower poverty rates than in Texas as a whole, but females are still more likely to live in poverty. Over 21,000 women and girls in the Amarillo metro area live in poverty.⁸ Female-headed households make up 30 percent of all households in the Amarillo area, but 58 percent of all households in poverty. This represents the highest concentration of household poverty among female-headed households of the selected metro areas.⁹ For a single parent with two children, poverty is defined as living on less than \$18,769 in income per year.¹⁰

Amarillo's poverty is highly concentrated among female-headed households¹¹

POVERTY INDICATOR BY GENDER	AMARILLO METRO AREA	TEXAS
Female poverty rate	17%	19%
Male Poverty Rate	15%	16%
# of women and girls in poverty	21,225	2,358,471
# of men and boys in poverty	17,559	1,911,747
Female-to-male poverty ratio	1.2x greater	1.2x greater
# of female-headed households in poverty	8,160	728,042
# of male-headed households in poverty	3,550	290,887
% of households that are headed by females	30%	30%
% of households in poverty that are headed by females	58%	53%

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

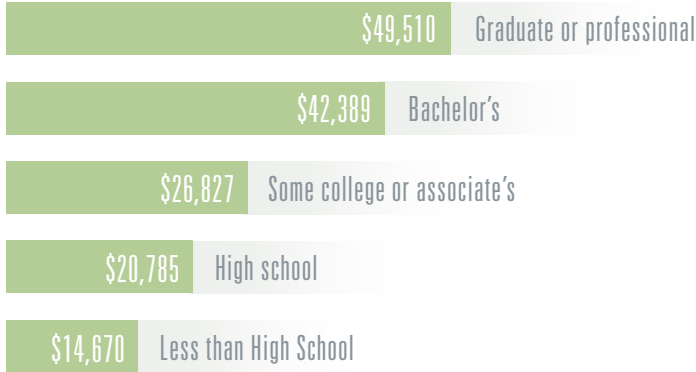
THE BUILDING BLOCKS OF WOMEN'S ECONOMIC SECURITY

EDUCATION

Women in the Amarillo metro area earn more with each step up in their education. Women with a high school diploma earn 42 percent more than women without a high school diploma. Women with a bachelor's degree earn 58 percent more than women with an associate's degree.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

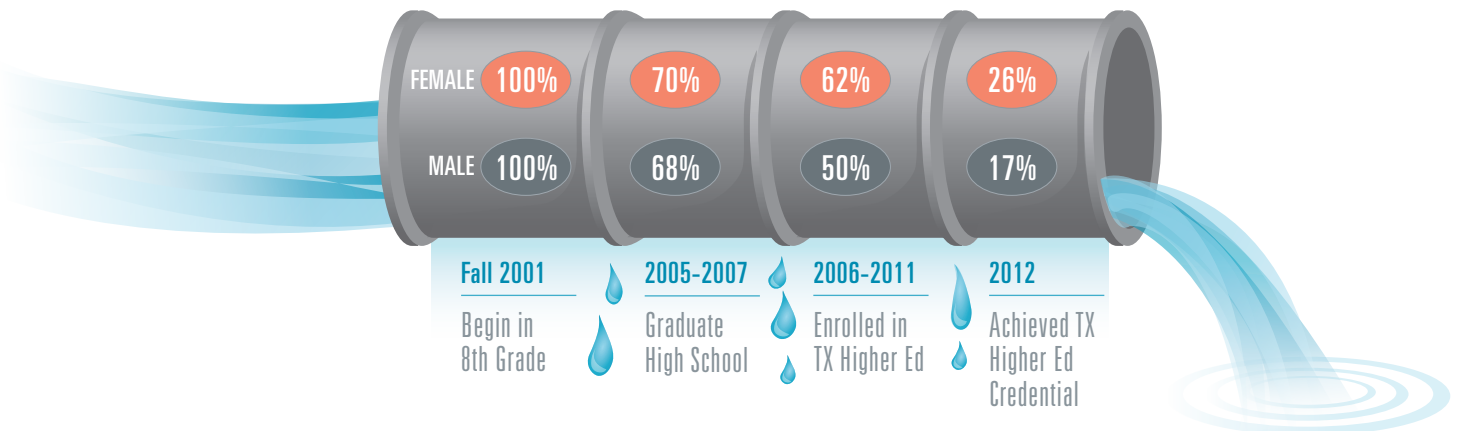
Health insurance is a financial shield that 19 percent of women and girls in the Amarillo metro area lack. Forty-three percent of all uninsured females in the Amarillo metro area are between the ages of 18 to 34; 41 percent are women between 35 and 64.¹⁶

Over **23,000** women and girls in the **Amarillo** metro area don't have **health insurance**¹⁷

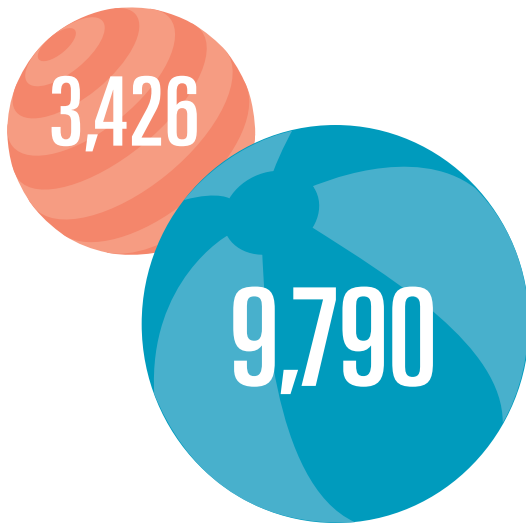


The "Leaky Pipeline" for Amarillo metro students¹⁵

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



3,426 children received financial assistance for child care, but 9,790 would likely be eligible¹⁸



Percentage of renter families burdened by housing costs in the Amarillo metro area²⁴

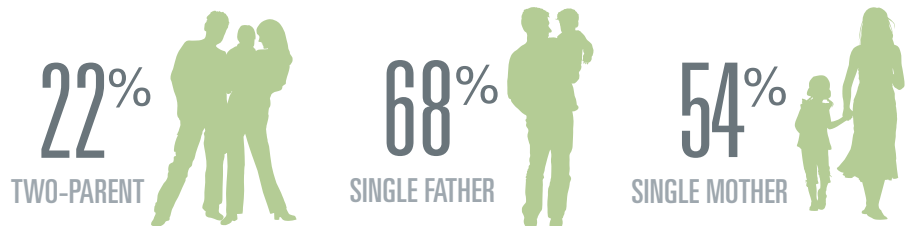
This study was produced by the Texas Women's Foundation, the research and advocacy arm of Dallas Women's Foundation. The study was conducted by the Center for Public Policy Priorities. For endnotes and sources, visit www.TexasWomensFdn.org

CHILD CARE

With 64 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 Amarillo 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 Panhandle Workforce Development Area was 242 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 Amarillo metro area, typical cost for full-time care for one child is \$4,974 per year, while a typical single mom has an income of \$22,743 a year.²¹

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 high for single mothers in the Amarillo metro area, and there are more than three times as many single mothers as single fathers.²² Over half of single-mother families in the Amarillo area who rent their homes spend at least 30 percent of their income on housing costs.²³



CONCLUSION

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