

# ECONOMIC ISSUES FOR WOMEN IN TEXAS: Fort Worth Metro Area

In the Fort Worth metro area, **29%** of households are **female-headed** yet they represent **54%** of households living in **poverty**<sup>1</sup>

Women in the Fort Worth metro area earn almost \$11,000 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 1.1 million women and girls living in the Fort Worth 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 Fort Worth metro area, comprising Hood, Johnson, Parker, Somervell, Tarrant and Wise 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, Tyler and San Antonio metro areas.

## WOMEN'S EARNINGS

Full-time working women in the Fort Worth metro area have median earnings of \$38,111 a year, the third highest earnings behind Dallas (\$40,714) and Houston (\$38,474). However, median annual earnings for men in the area are \$48,892, meaning there is a full-time earnings gap between men and women of almost \$11,000 per year. Put another way, Fort Worth women earn 78 cents for every dollar a man earns. In the neighboring Dallas metro area, women earn 85 cents for every dollar a man earns.<sup>4</sup>

Depending on whether the employer or household is responsible for the health insurance premium, 66 to 74 percent of jobs in the Fort Worth 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, 28 percent of jobs in the Fort Worth metro area still do not pay enough for families to make ends meet and save for college and retirement.<sup>5</sup>

74% of jobs in the Fort Worth metro area pay less than \$44,472 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 \$3,231 per month. One sector with high female employment and higher wages is Hospitals, which employs licensed nurses, medical and laboratory technologists and technicians. Many women also work in Ambulatory Health Care Services, a sector that employs more women but pays less than Hospitals.<sup>8</sup>

5 MOST COMMON JOB SECTORS FOR FORT WORTH METRO WOMEN	AVG MONTHLY EARNINGS	5 MOST COMMON JOB SECTORS FOR FORT WORTH METRO MEN	AVG MONTHLY EARNINGS
1. Educational Services	\$3,231	1. Food Services and Drinking Places	\$1,551
2. Food Services and Drinking Places	\$1,227	2. Administrative and Support Services	\$3,201
3. Ambulatory Health Care Services	\$3,153	3. Educational Services	\$4,009
4. Hospitals	\$4,297	4. Transportation Equipment Manufacturing	\$7,738
5. Administrative and Support Services	\$2,509	5. Merchant Wholesalers, Durable Goods	\$5,474

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

### WOMEN AND POVERTY

Although the female poverty rate in the Fort Worth metro area is lower than in Texas, over 164,000 women and girls in the Fort Worth metro area still live in poverty. Female-headed households make up 29 percent of all households in the Fort Worth area, but 54 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 Fort Worth than other metro areas, but women are still more likely to live in poverty than men<sup>11</sup>

POVERTY INDICATOR BY GENDER	FORT WORTH METRO AREA	TEXAS
Female poverty rate	15%	19%
Male poverty rate	13%	16%
# of women and girls in poverty	164,193	2,358,471
# of men and boys in poverty	134,231	1,911,747
Female-to-male poverty ratio	1.2x greater	1.2x greater
# of female-headed households in poverty	51,554	728,042
# of male-headed households in poverty	20,599	290,887
% of households that are headed by females	29%	30%
% of households in poverty that are headed by females	54%	53%

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

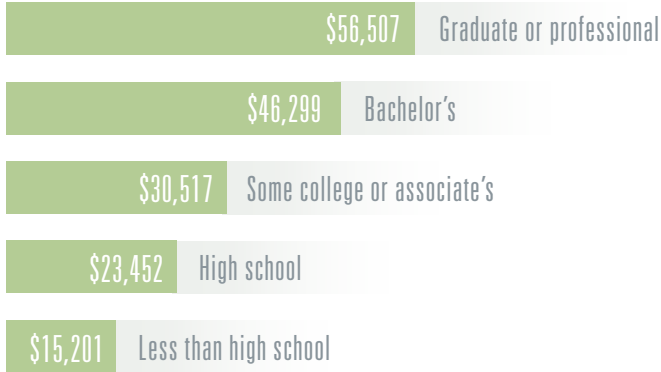
## THE BUILDING BLOCKS OF WOMEN'S ECONOMIC SECURITY

### EDUCATION

Women in the Fort Worth metro area earn more with each step up in their education. Women with a high school diploma earn 54 percent more than women without a high school diploma. Women with an associate's degree or some college earn 52 percent more than women with only a high school diploma.<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

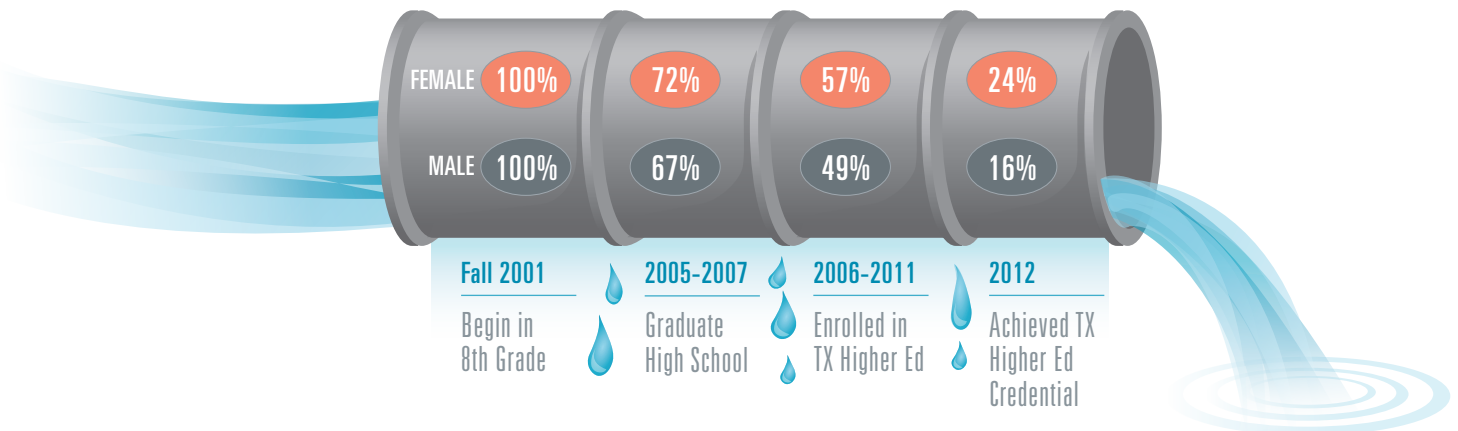
Health insurance is a financial shield that 20 percent of women and girls in the Fort Worth metro area lack. Forty percent of all uninsured females in the Fort Worth metro area are between the ages of 18 to 34; 19 percent are girls under age 18.<sup>16</sup>

More than **217,000** women and girls in the **Fort Worth** metro area don't have **health insurance**<sup>17</sup>

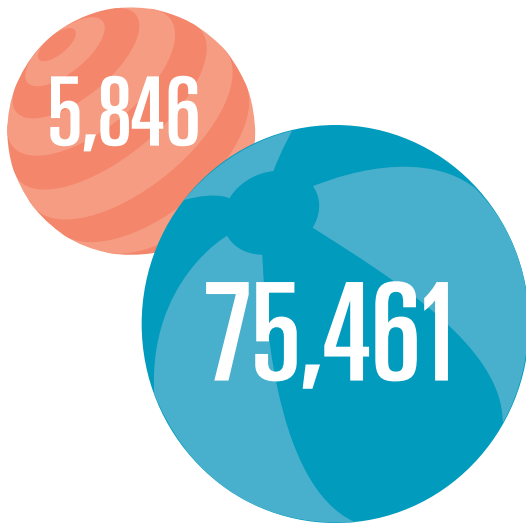


### The "Leaky Pipeline" for Fort Worth metro students<sup>15</sup>

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



5,846 children received financial assistance for child care, but 75,461 would likely be eligible<sup>21</sup>



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

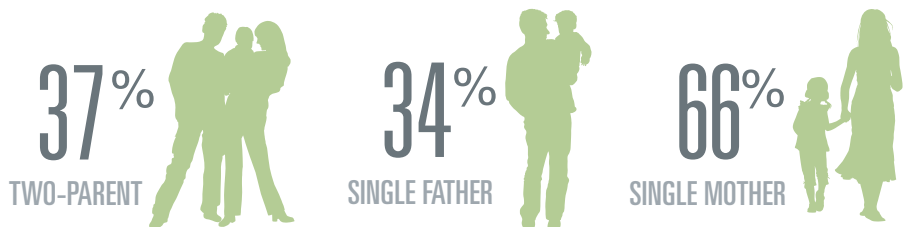
*This study was produced by Texas Women's Foundation, the research and advocacy arm of Dallas Women's Foundation. The study was conducted by the Center for Public Policy Priorities. For endnotes and sources, visit [www.TexasWomensFdn.org](http://www.TexasWomensFdn.org)*

## CHILD CARE

With 61 percent of children under six living in families with all available parents in the labor force,<sup>18</sup> child care is a significant need for women in the Fort Worth metro area. Too many families are not able to access child care subsidies. The average monthly waitlist for child care subsidies in the Tarrant Workforce Development Area is 3,312 children.<sup>19</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. Typical child care costs for one child represent 24 percent of a single mother's income in the Fort Worth metro area,<sup>20</sup> which forces many lower wage women to stay out of the workforce.

## 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 Fort Worth metro area. Sixty-six percent or almost 40,000 single-mother families in the Fort Worth metro area 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 Fort Worth 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 Fort Worth metro area.



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