

ECONOMIC ISSUES FOR WOMEN IN TEXAS: San Antonio Metro Area

In the San Antonio metro area, **31%** of households are **female-headed** yet they represent **57%** of households living in **poverty**¹

Women in the San Antonio metro area earn **\$7,364** 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 1.1 million women and girls living in the San Antonio 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 San Antonio metro area, comprising Atascosa, Bandera, Bexar, Comal, Guadalupe, Kendall, Medina and Wilson 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 San Antonio metro area have median earnings of \$34,463 a year, slightly lower than the state median earnings for women. However, the full-time earnings gap between men and women is \$7,364 per year, lower than the state earnings gap, because of relatively low earnings for men in San Antonio.³

Depending on whether the employer or household is responsible for the health insurance premium, 63 to 72 percent of jobs in the San Antonio 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, 21 percent of jobs in the San Antonio metro area still do not pay enough for families to make ends meet and save for college and retirement.⁴



72% of jobs in the San Antonio metro area pay less than \$43,392 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 \$2,869 per month. One sector with high female employment and higher wages is Hospitals.⁷

5 MOST COMMON JOB SECTORS FOR SAN ANTONIO METRO WOMEN	AVG MONTHLY EARNINGS	5 MOST COMMON JOB SECTORS FOR SAN ANTONIO METRO MEN	AVG MONTHLY EARNINGS
1. Educational Services	\$2,869	1. Food Services and Drinking Places	\$1,538
2. Ambulatory Health Care Services	\$2,589	2. Administrative and Support Services	\$2,703
3. Food Services and Drinking Places	\$1,216	3. Educational Services	\$3,401
4. Administrative and Support Services	\$2,234	4. Professional, Scientific and Technical Services	\$5,936
5. Hospitals	\$3,994	5. Specialty Trade Contractors	\$3,536

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

WOMEN AND POVERTY

Although the female poverty rate in the San Antonio metro area is slightly lower than in Texas, almost 200,000 women and girls in the San Antonio metro area still live in poverty.⁸ San Antonio has one of the highest disparities between male and female poverty of the selected metro areas. Female-headed households make up 31 percent of all households in the San Antonio area, but 57 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

Household poverty is more highly concentrated among female-headed households in San Antonio¹¹

POVERTY INDICATOR BY GENDER	SAN ANTONIO METRO AREA	TEXAS
Female poverty rate	18%	19%
Male poverty rate	15%	16%
# of women and girls in poverty	194,126	2,358,471
# of men and boys in poverty	153,758	1,911,747
Female-to-male poverty ratio	1.3x greater	1.2x greater
# of female-headed households in poverty	65,093	728,042
# of male-headed households in poverty	25,408	290,887
% of households that are headed by females	31%	30%
% of households in poverty that are headed by females	57%	53%

Source: 2012 American Community Survey, 5-year estimates, Table B17017 and B17001

THE BUILDING BLOCKS OF WOMEN'S ECONOMIC SECURITY

EDUCATION

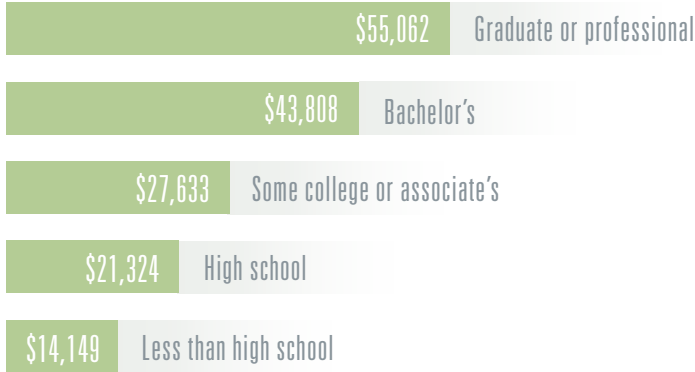
Women in the San Antonio metro area earn more with each step up in their education. Women with a high school diploma earn 51 percent more than women without a high school diploma. Women with a bachelor's degree earn 59 percent more than women with an associate's degree.¹² However, the "leaky pipeline" shows that there are still many barriers for students, female and male.¹³

HEALTH INSURANCE

Health insurance is a financial shield that 18 percent of women and girls in the San Antonio metro area lack. Forty percent of all uninsured females in the San Antonio metro area are between the ages of 18 to 34; 43 percent are women between 35 and 64.¹⁶

Education Pays¹⁴

Median earnings for women 25 and over with earnings

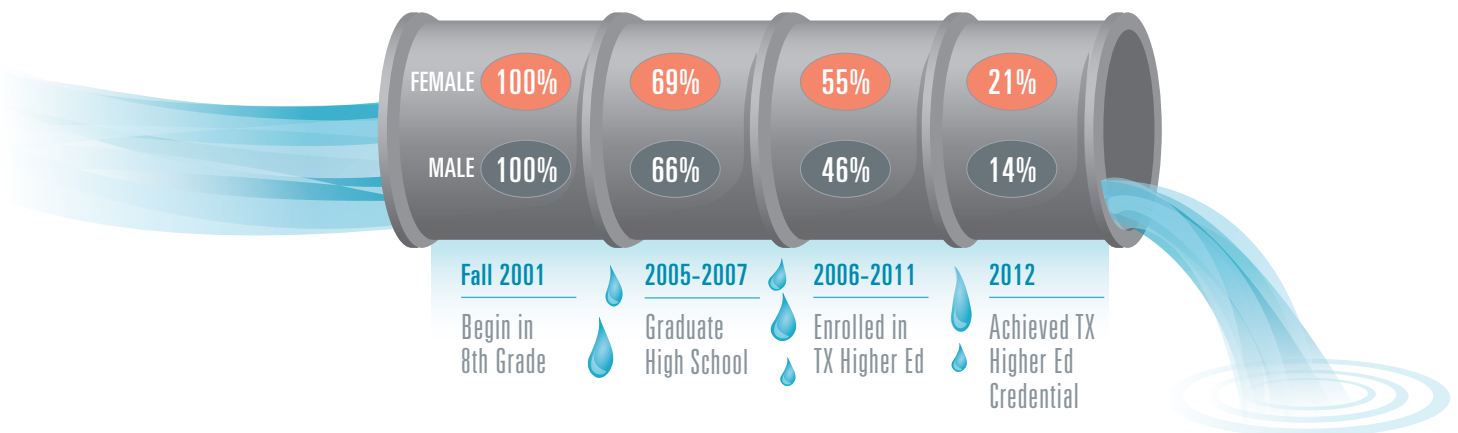


Almost **200,000** women and girls in the **San Antonio** metro area don't have **health insurance**¹⁷

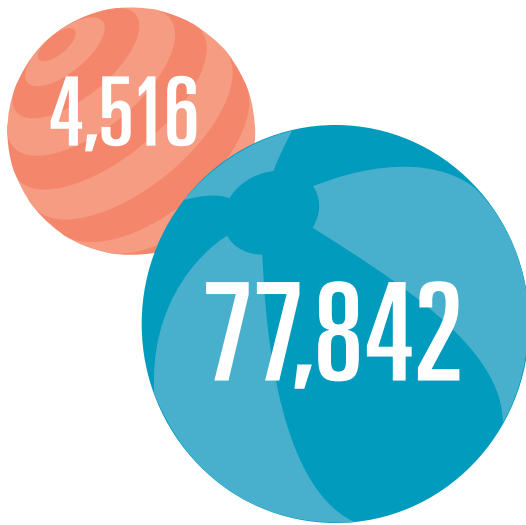


The "Leaky Pipeline" for San Antonio metro students¹⁵

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



4,516 children received financial assistance for child care, but 77,842 would likely be eligible¹⁸



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

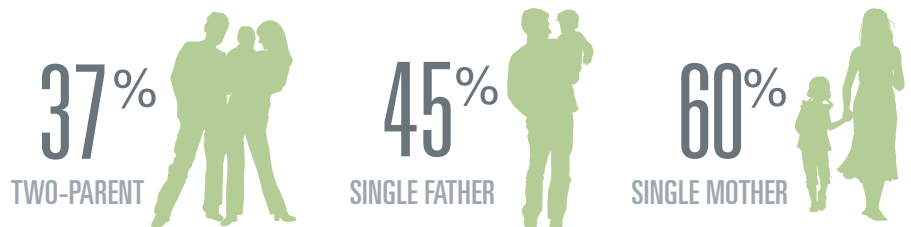
This study was produced by Texas Women's Foundation, the research and advocacy arm of Dallas Women's Foundation. The study was conducted by the Center for Public Policy Priorities. For endnotes and sources, visit www.TexasWomensFdn.org

CHILD CARE

With 61 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 San Antonio 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 Alamo Area Workforce Development Area was 3,388 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 San Antonio metro area, typical cost for full-time care for one child is \$5,712 per year, while a typical single mom has an income of \$24,840 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 highest for single mothers in the San Antonio metro area. Sixty percent of single-mother families in the San Antonio 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 San Antonio 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 San Antonio metro area.