

# ECONOMIC ISSUES FOR WOMEN IN TEXAS: Tyler Metro Area

In the Tyler metro area,  
**31%** of households  
are **female-headed**  
yet they represent  
**53%** of households  
living in **poverty**<sup>1</sup>

Women in the Tyler metro area  
earn almost \$11,000 less than  
men a year<sup>5</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 111,000 women and girls living in the Tyler 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 Tyler metro area, comprising Smith 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 Tyler area have median earnings of \$32,769 a year. Full-time working men have median earnings of \$43,571 a year. Put another way, Tyler women earn 75 cents for every dollar that a man earns, the largest wage gap of the nine selected metro areas.<sup>3</sup>

Depending on whether the employer or household is responsible for the health insurance premium, 62 to 74 percent of jobs in the Tyler 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, 32 percent of jobs in the Tyler metro area still do not pay enough for families to make ends meet and save for college and retirement.<sup>4</sup>



74% of jobs in the Tyler metro area pay less than \$38,724 per year — which cannot sustain a single mom with one child<sup>6</sup>

Many women in Tyler work in occupational sectors related to health care, including Ambulatory Health Care Services, Hospitals, and Nursing and Residential Care facilities. Unfortunately, pay in these sectors tends to be low. Of these sectors, women who work in Hospitals earn the most (\$4,113 per month on average), and women who work in Nursing and Residential Care facilities earn the least (\$1,879 per month on average).<sup>7</sup>

5 MOST COMMON JOB SECTORS FOR TYLER METRO WOMEN	AVG MONTHLY EARNINGS	5 MOST COMMON JOB SECTORS FOR TYLER METRO MEN	AVG MONTHLY EARNINGS
1. Ambulatory Health Care Services	\$2,804	1. Food Services and Drinking Places	\$1,262
2. Hospitals	\$4,113	2. Hospitals	\$5,687
3. Educational Services	\$2,400	3. Merchant Wholesalers, Durable Goods	\$5,770
4. Food Services and Drinking Places	\$1,076	4. Educational Services	\$2,862
5. Nursing and Residential Care Facilities	\$1,879	5. Professional, Scientific and Technical Services	\$4,930

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

### WOMEN AND POVERTY

Although the female poverty rate in the Tyler metro area is lower than in Texas, almost 18,000 women and girls in the Tyler metro area still live in poverty.<sup>8</sup> Female-headed households make up 31 percent of all households in the Tyler area, but 53 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 Tyler than other metro areas, but women are still more likely to live in poverty than men<sup>11</sup>

POVERTY INDICATOR BY GENDER	TYLER METRO AREA	TEXAS
Female poverty rate	17%	19%
Male poverty rate	15%	16%
# of women and girls in poverty	17,713	2,358,471
# of men and boys in poverty	14,984	1,911,747
Female-to-male poverty ratio	1.2x greater	1.2x greater
# of female-headed households in poverty	6,234	728,042
# of male-headed households in poverty	2,922	290,887
% of households that are headed by females	31%	30%
% of households in poverty that are headed by females	53%	53%

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

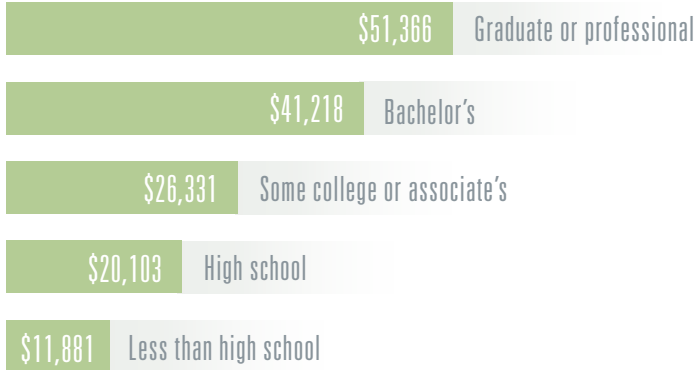
## THE BUILDING BLOCKS OF WOMEN'S ECONOMIC SECURITY

### EDUCATION

Women in the Tyler metro area earn more with each step up in their education. Women with a high school diploma earn 69 percent more than women without a high school diploma. Women with a bachelor's degree earn 57 percent more than women with an associate's degree.<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

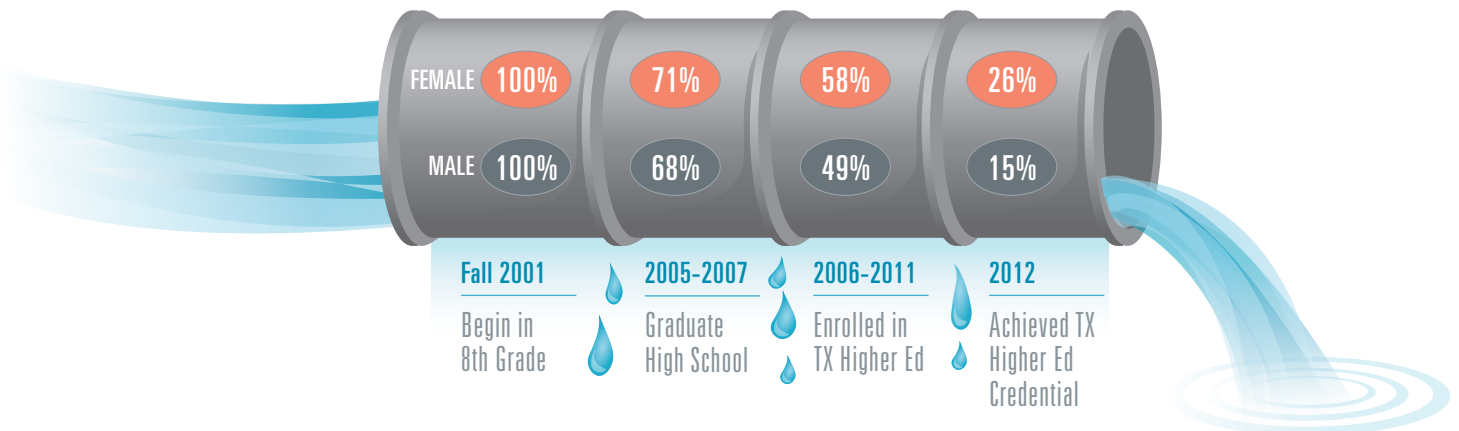
Health insurance is a financial shield that 21 percent of women and girls in the Tyler metro area lack. Forty percent of all uninsured females in the Tyler metro area are between the ages of 18 to 34; 44 percent are women between 35 to 64.<sup>16</sup>

More than **22,000** women and girls in the **Tyler** metro area don't have **health insurance**<sup>17</sup>

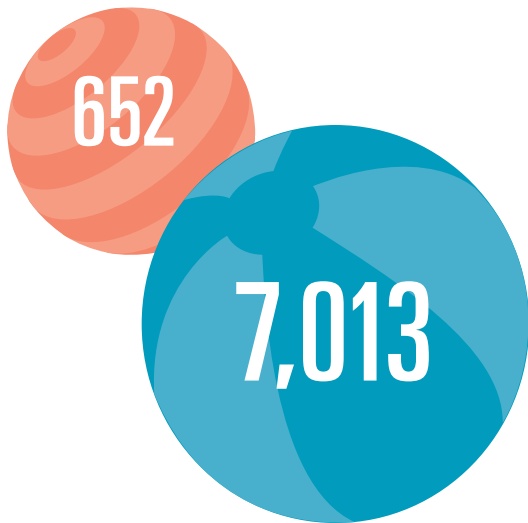


### The "Leaky Pipeline" for Tyler metro students<sup>15</sup>

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



652 children received financial assistance for child care, but 7,013 would likely be eligible<sup>18</sup>



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

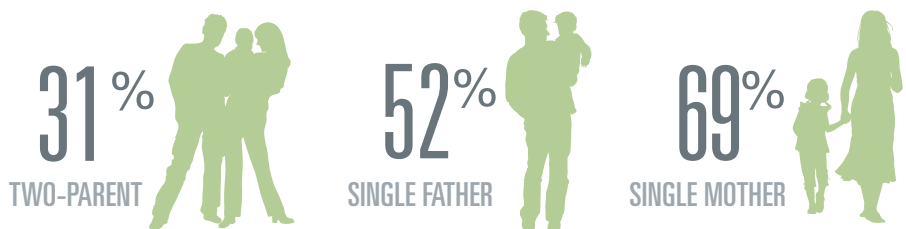
*This study was produced by Texas Women's Foundation, the research and advocacy arm of Dallas Women's Foundation. The study was conducted by the Center for Public Policy Priorities. For endnotes and sources, visit [www.TexasWomensFdn.org](http://www.TexasWomensFdn.org)*

### CHILD CARE

With 58 percent of children under six living in families with all available parents in the labor force, child care is a significant need for women in the Tyler metro area.<sup>19</sup> Too many families are not able to access child care subsidies. In 2013, the average monthly waitlist for child care subsidies in the East Texas Workforce Development Area was 707 children.<sup>20</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 Tyler metro area, typical cost for full-time care for one child is \$4,910 per year, while a typical single mom has an income of \$24,867 a year.<sup>21</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 Tyler metro area. Sixty-nine percent of single-mother families in the Tyler area who rent their homes spend at least 30 percent of their income on housing costs.<sup>22</sup> Housing costs burden a larger share of single mothers in Tyler than in almost any of the other selected metro areas.



### CONCLUSION

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