The Economic Status of Texas Women in Amarillo, Lubbock and Midland-Odessa

Women make up 50.3 percent of the Texas population, over 14 million in all. They are working, going to school and caring for families. When the women of Texas are financially secure, families and communities are strong and stable. When women are healthy and well-educated, the entire state benefits. Texas women have made great strides over the last several decades by increasing their education and taking more leadership roles in the business world. But even with significant educational and economic gains, there are still gaps. This report highlights indicators around poverty, education, employment and earnings. How do the Amarillo, Lubbock, and Midland-Odessa metropolitan statistical areas (MSAs) compare with Texas overall and with the United States? How are the lives of women of color different? This data is just the first step, but helps set a foundation for programs and projects that will have the greatest impact to build stronger communities. Texas Women's Foundation looks forward to exploring these issues further with partners from around Texas to build a better Texas.

TABLE 1

Women's Employment & Earnings Amarillo, Lubbock and Midland-Odessa MSAs, Texas and the United States, 2017

	Amarillo MSA	Lubbock MSA	Midland- Odessa MSA	Texas	United States
Women's Median Annual Earnings for Full-Time, Year-Round Workers	\$35,000	\$32,171	\$39,299	\$40,000	\$40,000
Ratio of Women's to Men's Earnings, Full-Time, Year-Round Workers	75.2%	75.0%	65.5%	81.6%	80.0%
Women's Labor Force Participation Rate	60.0%	59.5%	56.8%	57.7%	58.2%
Percent of All Employed Women in Managerial or Professional Occupations	37.7%	40.1%	38.6%	41.2%	42.4%

lotes: Includes those aged 16 and older. Full-time, year-round employment is defined as working at least 35 hours per week for at least 50 weeks. MSA data are calculated using three years (2015-2017). Texas and the United States are 2017 dat our conce: IWPR analysis of American Community Survey microdata (Integrated Public Use Microdata Series. Version 8.0).

- Women in Texas aged 16 and older who work full-time, year-round have median annual earnings of \$40,000, which is 81.6 cents on the dollar compared with similarly employed men. Women's median earnings in all three MSAs are below the state average, though Midland-Odessa is extremely close.
- The gender wage gap is also greater in all three MSAs than it is throughout the state. The gap is smallest in Amarillo, where women earn 75.3 cents on the dollar compared with men. It is much wider in Midland-ODessa at 65.5 percent. (The state average is 81.6 cents on the dollar).
- About 58 percent of women in Texas aged 16 and older are in the labor force. The labor force

participation rate in all three MSAs —Amarillo (60 percent), Lubbock (59.5 percent), and Midland-Odessa (56.8 percent)—is close to the state overall.

 A growing share of employed women in Texas are in managerial or professional occupations. About 41 percent of women in Texas hold these positions, which tend to require a four-year degree and often have higher wages and employment benefits. The share of employed women in managerial or professional occupations varies by MSA, from a low of 37.7 percent in Amarillo to a high of 40.1 percent in Lubbock. All three MSAs have lower rates of women in in managerial or professional positions than the state and nation. Special thanks to Institute for Women's Policy Research (IWPR) for providing the data for this report. IWPR conducts rigorous research and disseminates its findings to address the needs of women, promote public dialogue, and strengthen families, communities, and societies. IWPR is a 501(c)(3) tax-exempt organization that also works in affiliation with the women's studies and public policy and public administration programs at The George Washington University.

www.iwpr.org

Texas Women's Foundation (formerly Dallas Women's Foundation) is a trusted leader in advocating for and advancing social and economic change for women and girls in Texas. We believe that economic security means having all of the resources, human, social, and financial capital, that provide safeguards against crisis, and a foundation on which to build strong futures and families. We also recognize that women are more likely than men to be dramatically underrepresented in management and leadership positions. Texas Women's Foundation is advancing the economic security for women, girls and their families across the state by ensuring they have access to critical life and work supports that are essential to their economic security while building a culture where women and girls are full participants by strengthening the pipeline of female leaders – from the classroom to the first job, the executive suite, the boardroom and the political arena.

This research is part of the Texas Women's Foundation Gender Matters® research portfolio.

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TABLE 2 **Employment & Earnings Among Women of Color** Amarillo, Lubbock and Midland-Odessa MSAs, 2017

	White	Hispanic	Black	Asian/ Pacific Islander	Native American	Other Race or Two or More Races
	Ama	rillo MSA				
Women's Median Annual Earnings	\$41,367	\$25,533	N/A	N/A	N/A	N/A
Ratio of Women's to White Men's Earnings	76.6%	47.3%	N/A	N/A	N/A	N/A
Women's Labor Force Participation Rate	59.0%	62.0%	60.3%	61.7%	N/A	N/A
Percent of Employed Women in Managerial or Professional Occupations	44.1%	23.4%	N/A	N/A	N/A	N/A
	Lubb	ock MSA				
Women's Median Annual Earnings	\$38,265	\$25,000	N/A	N/A	N/A	N/A
Ratio of Women's to White Men's Earnings	72.5%	47.4%	N/A	N/A	N/A	N/A
Women's Labor Force Participation Rate	57.0%	63.1%	65.7%	61.1%	N/A	N/A
Percent of Employed Women in Managerial or Professional Occupations	49.0%	26.1%	N/A	N/A	N/A	N/A
	Midland	-Odessa M	SA			
Women's Median Annual Earnings	\$48,001	\$30,639	N/A	N/A	N/A	N/A
Ratio of Women's to White Men's Earnings	69.1%	44.1%	N/A	N/A	N/A	N/A
Women's Labor Force Participation Rate	56.4%	55.6%	67.5%	N/A	N/A	N/A
Percent of Employed Women in Managerial or Professional Occupations	49.6%	26.0%	N/A	N/A	N/A	N/A

Notes: N/A=data not available. Calculated using three years of data (2015-2017). Includes those aged 16 and older. Earnings are for those employed full-time, year-round. Racial groups are non-Hispanic Source: IWPR analysis of American Community Survey microdata (Integrated Public Use Microdata Series, Version 8.0).

Due to low sample sizes, we are unable to provide data for many racial and ethnic groups in these MSAs.

• White women earn more than Hispanic women in all three MSAs. White women in Midland-Odessa have the highest earnings, at \$48,001 annually, and Hispanic women in Lubbock have the lowest earnings, at \$25,000.

Hispanic women in Amarillo, Lubbock, and Midland-Odessa who work full-time, year-round earn less than half of White men's earnings; in Midland-Odessa, Hispanic women earn just 44.1 cents for every dollar earned by White men in the MSA.

• Among women, Black women have the highest labor force participation rate in Lubbock and Midland-Odessa, while Hispanic women have slightly higher rates in Amarillo.

• Hispanic women in Amarillo, Lubbock, and Midland-Odessa are the racial/ethnic group of women least likely to be employed in managerial or professional occupations. White women are nearly twice as likely as Hispanic women to have these types of occupations.



TABLE 3 Women's Poverty & Opportunity Amarillo, Lubbock and Midland-Odessa MSAs, Texas, and the United States, 2017

	Amarillo MSA	Lubbock MSA	Midland- Odessa MSA	Texas	United States
Percent of Women Aged 18-64 with Health Insurance	78.8%	83.4%	76.5%	77.6%	89.2%
Percent of Women Aged 25 and Older with a Bachelor's Degree or Higher	25.5%	29.2%	22.1%	30.1%	32.6%
Women-Owned Businesses, 2012	31.7%	31.7%	27.9%	36.8%	35.8%
Percent of Women Aged 18 and Older in Poverty	14.9%	20.0%	11.8%	14.5%	13.4%

ources: Data on women-owned businesses are from the U.S. Department of Commerce's 2012 Survey of Business Owners accessed through American Fact Finder. Remaining indicators are IWPR analysis of American ity Survey microdata (Integrated Public Use Microdata Series, Version 8.0); data for the three counties are calculated using three years of data (2015-2017). Data for Texas and the United States are 2017 data.

If working women in Texas were paid the same as comparable men, their average annual earnings increase would be \$7,300 and their poverty rate would be reduced by 51%.

• 14.5 percent of Texas women aged 18 and older live in poverty; poverty rates vary dramatically in the panhandle, where smaller shares of women in Midland-Odessa are poor (11.8 percent), but more women in Lubbock live below the poverty line (20 percent).

• Nearly 78 percent of Texas women aged 18 to 64 have health insurance coverage, which is below the national average for women (89.2 percent). Slightly fewer women in Midland-Odessa have health insurance (76.5 percent), while 83.4 percent of women in Lubbock have coverage.

Approximately 30 percent of women aged 25 and older in Texas have a bachelor's degree or higher. These rates are lower in the panhandle, where bachelor's degree attainment ranges from 22.1 percent in Midland-Odessa to 29.2 percent in Lubbock, where Texas Tech University is located.

• In Texas, 36.8 percent of businesses are owned by women, slightly above the national average of 35.8 percent. All three MSAs have lower rates of business ownership, between 27.9 percent in Midland-Odessa and 31.7 percent in Amarillo and Lubbock.

TABLE 4

Poverty & Opportunity Among Women of Color Amarillo, Lubbock and Midland-Odessa MSAs, 2017

	White	Hispanic	Black	Asian/ Pacific Islander	Native American	Other Race or Two or More Races		
	Ama	arillo MSA						
Percent of Women Aged 18-64 with Health Insurance	86.4%	61.4%	80.1%	82.4%	N/A	N/A		
Percent of Women Aged 25 and Older with a Bachelor's Degree or Higher	31.0%	10.3%	N/A	N/A	N/A	N/A		
Percent of Women Aged 18 and Older in Poverty	9.6%	25.5%	30.7%	20.7%	N/A	N/A		
	Lubl	bock MSA		·	·			
Percent of Women Aged 18-64 with Health Insurance	91.7%	70.2%	81.3%	88.8%	N/A	N/A		
Percent of Women Aged 25 and Older with a Bachelor's Degree or Higher	38.7%	11.2%	13.4%	N/A	N/A	N/A		
Percent of Women Aged 18 and Older in Poverty	17.2%	24.0%	21.1%	23.5%	N/A	N/A		
Midland-Odessa MSA								
Percent of Women Aged 18-64 with Health Insurance	87.0%	66.7%	80.5%	N/A	N/A	N/A		
Percent of Women Aged 25 and Older with a Bachelor's Degree or Higher	32.5%	9.7%	N/A	N/A	N/A	N/A		
Percent of Women Aged 18 and Older in Poverty	7.5%	16.0%	14.3%	N/A	N/A	N/A		

s: N/A=data not available. Calculated using three years of data (2015-2017). Racial groups are non-Hisp Source: IWPR analysis of American Community Survey microdata (Integrated Public Use Microdata Series, Version 8.0).

- In all three areas, Hispanic women are the least likely to have health insurance.
- Educational attainment among women varies widely by race and ethnicity. Less than 10 percent of Hispanic women in Midland-Odessa have a bachelor's or advanced degree, while nearly 39 percent of White women in Lubbock have that level of education.
- Poverty also varies widely by race and ethnicity. Comparing women in the three MSAs, White women in Midland-Odessa have the lowest poverty rate at 7.5 percent, and Hispanic women in Amarillo have the highest poverty rate at 25.5 percent.

If current trends continue, women in Texas will not receive equal pay until 2049.

