



**COMPARATIVE STUDY OF CAUSES AND CONSEQUENCES  
OF WOMEN'S ECONOMIC ACTIVITY AND ENGAGEMENT  
IN THE EL PASO BORDERPLEX**



# TABLE OF CONTENTS

## *EXECUTIVE SUMMARY • KEY FINDINGS*

**Executive Summary** . . . . . Page 4

**Economic Security** . . . . . Page 5

**Financial Management** . . . . . Page 6

**Employment** . . . . . Page 7

**Education** . . . . . Page 8

**Healthcare Safety Net** . . . . . Page 9

**Sexual Violence and Mental Health** . . . . . Page 10

**Child and Elder Care Safety Net** . . . . . Page 11

**Immigration** . . . . . Page 12

**Civic Participation** . . . . . Page 12

# EXECUTIVE SUMMARY



**In reviewing existing literature and research focused on El Paso County, it is evident that there is a significant lack of gender-specific information. Much research is needed to ascertain the current situation and the specific needs of women in our area. To that end, YWCA El Paso del Norte Region commissioned a review of existing studies, a quantitative survey and a series of focus groups to better understand the conditions that women in El Paso face. The study was conducted by MerKadoTeknia Research & Consulting LLC.**

- In consultation with YWCA leadership, a survey was designed to address a series of hypotheses.
  - YWCA distributed the survey to partner organizations in order to reach as many El Paso women as possible.
  - Special effort was made to make the survey available to women who may not have internet access.
  - The survey lasted 20-25 minutes and was available in English and Spanish.
  - A total of 559 complete surveys were collected representing all areas in El Paso.
- Six, two-hour focus groups were conducted from 10/22-10/25 with women residents of El Paso. The groups had between 5 and 7 participants.
  - Given that the survey sample's demographics skewed towards medium-high income and higher education, the groups focused on capturing the experiences of low-medium income women.
  - Four of the groups were conducted in English, with age and income as the key classifying variables.
  - Two groups were conducted in Spanish, with age being the main classifying variable.
  - A total of 35 women participated in the groups.



### ***Housing, healthcare, and food insecurity emerged as the top needs for El Paso women.***

Housing emerged as the primary need of women surveyed. This was expressed as the need for safe and affordable options by some, while others wanted to learn the process and requirements to homeownership.



*A friend told me about a month ago that she is starving herself so her kid could eat. She's been doing this for about 6 months. She fell into the middle class thing where she couldn't afford food but didn't qualify for food stamps.*

***-Jenn, 31, income of \$12K***



### ***Unable to meet their financial obligations and faced with unexpected expenses – typically healthcare related – women turn to the informal economy for earnings.***

*I used to sell burritos. This girl would put all the capital and I would do the labor...First day we made \$400 and something only in 3 hours. However, she took all the money from me, we were supposed to go half and half. When we were younger, we used to sell candies at school.*

***-Mary, 40, \$8k household income***



*Back when I didn't have Medicare, I needed to buy my medicines. My sister said, "pos pon la feria" and I asked, "que vamos a vender?" she said, "empanadas de carne molida y chile Colorado.*

***-Shirley, 51, \$25k household income***



***Financial burdens keep women's temporal perspective in the now at the expense of long-term planning and asset building.***

- Across all income groups, 44% of households don't have access to credit – either they have maxed out their available credit, have poor credit, or have never built a credit history. Still, in 74% of all households someone has credit card debt.
- In 15% of lower income households, nobody has a savings account.

**• Across all respondents, 24% of women are the only ones in the household to have savings and checking accounts.**

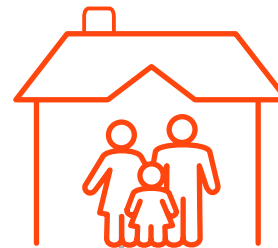
- 23% are the only ones in the household to have a 401K retirement account and only 18% have an individual retirement account.

***Women struggle to meet their economic obligations, accumulating debt when their earnings are insufficient. Lack of an emergency fund and lack of financial management skills make savings virtually impossible. Long-term planning and investment are non-existent.***

- Women mention debt and financial literacy as the top challenges to their financial security.

*We have an emergency savings, but its going out the door this year...we've had car issues, our dryer went out, the water heater busted, then we found out our daughter had type 1 diabetes so then we had to pay for the insulin. 5 pens is \$600. We started the year with about 7 grand in savings and now we are down to about \$200.*

*-Jennifer, 31, income \$12K*



**24%**



**Women's familial obligations often impact the time invested in education and career building efforts.**

- Of the women surveyed, **44%** had children under 18 years of age in the home, and **88%** of them are working or looking for work.

**44%**  
**children under 18**

**88%**  
**looking for work**

- For some respondents, affordable childcare is an impediment to working.

**Low wages, lack of opportunities, and underemployment limit women's opportunities for advancement.**

- **60%** of women strongly agree that their job does not offer opportunities for advancement.

*El Paso is known for underpaying employers. The work duties do not compensate a fair pay. The companies/organization always pay the minimum start rate. Also, in this community and with my credentials it seems as if I am too over qualified. The poor wage seems impossible to negotiate.*

*I work part time at 12 dollars an hour with a masters degree. This seems to be a pattern with most employment. I cannot pay my debts, especially student loans with next to nothing. No benefits, leave, medical, or dental makes it difficult to pay bills.*



*Education is not always a priority in the lives of women, and only later in life do they realize, and regret, the impact on their ability to secure a well-paying job.*

*I told my mom I wanted to go back to school, and my mom told me "No, no, no, you stay there working. I need you to provide for the house." I still would like to further my education.*

*-Mary, 40, income of \$8k*



*Women pursuing a college degree often step out to address more immediate financial and familial obligations, thus influencing the length of time to complete a college degree.*

• **75%** of women currently enrolled in a 4-year university have household incomes of \$50k and below



*Yes, [had to make a trade off between educational goals and family responsibilities] I got pregnant at 19...then we had moved and going to college just wasn't in the cards for a long time, daycare was really expensive and it just wasn't feasible. I took time off for the family...this is my second time returning [to college], so I want to say [I was away for] 5 years and I don't know how many years from the first [time]...I am doing online school now.*





*Juarez serves as a healthcare safety net for low-income women and the uninsured.*

- At least **50%** of those in each of the 2 lowest income brackets have gone to Juarez for a general medical consult.
- At least a third of those who make \$75K or less have sought medical care from a specialist in Juarez.
- Going to Juarez for preventative dental care and other dental procedures is common across most income groups, with the highest percentage for those with income of \$24K or less (57%).



*Affordable healthcare is a major concern for most participants, many who have postponed medical care because of cost or work-related constraints, sometimes with extreme negative health consequences.*

*Yes. I was saving for my dental work but then my daughter got sick and I gave her the money. Later on I saved the money."*

*-Maria, 56, income of \$19k*

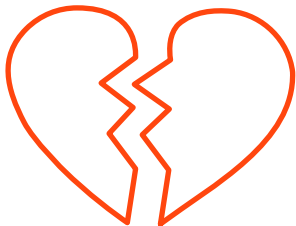
*I [did not forgo medical treatment] because someone else needed it, but because of work, because I am afraid to ask for time because then he's going to be like "she's not serious about her work."*

*-Annie, 30, income of \$160K*



***Domestic and intimate partner violence are taboo topics in women's narratives - the physical and mental health implications are long lasting.***

- Multiple women opened up during the focus groups about their experiences with sexual violence and the long-term impact it has had on their mental health and their ability to thrive academically.



***Cultural and religious beliefs keep women from acknowledging their mental health issues over long periods of time.***

- At least half of these women had never spoken to anyone about their feelings of depression and anxiety. One woman had never shared her rape until she told the focus group.



*I was sexually abused as a child. I was severely abused by the father of my kids, he broke my ribs and my back. He also cut my hair."*

*-Shirley, 51, income of \$21k*



**Women are often the sole or primary provider of child and elderly care.**

- **67%** of women in households with income below \$25K are solely responsible for the care of an aging parent, and 64% are responsible for making healthcare decisions for them.

- In the focus groups, some women expressed concern at having to assume full time care of their aging parents and were already planning for the added expenses.



**Concern about the dangers children might be exposed to in daycare led mothers to keep the children at home or to rely only on relatives.**

- 55% ask relatives for help with childcare, and 12% ask friends or neighbors.
- 21% said they leave their children alone for some period of time.

*I do want to work but I don't trust people with my kids, I won't leave my kids with anybody. Especially with my newborn daughter, she's only four months old. Its hard for me to trust people especially knowing that not everyone is who they say they are.*



**Misinformation about naturalization requirements keep documented resident families from accessing social services to avoid being perceived as a burden of the state.**

*I heard that your application gets rejected - if anyone in your family gets any assistance they will be denied. I was afraid to do the application for my mom's green card.*

*- Annie, 30, income of \$160k*

*Yo llegue al extremo de no pedir Medicaid ni nada. ¿Que si mi esposo quiere renovar la residencia y no se la dan? Si calificábamos y el ya se hizo ciudadano. Tengo un primo también que ponía pisos por 20 años. No reporta nada porque no es residente.*

*- Jomayra, 31, income of \$21k*

**Those employed on an hourly-basis and are unable to commit to community engagement and civic participation efforts.**

- The highest percentage (**23%**) of women who have ever volunteered fall into the \$50K-\$75K income group.

- Almost half of all respondents who are working full-time reported that they have volunteered in the past, but are no longer volunteering.

**23%**





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**IS ON A**  
**MISSION**

THE **YWCA**  
EL PASO DEL  
NORTE REGION  
IS DEDICATED TO  
**ELIMINATING**  
**RACISM,**  
**EMPOWERING**  
**WOMEN AND**  
**PROMOTING**  
**PEACE, JUSTICE,**  
**FREEDOM AND**  
**DIGNITY FOR**  
**ALL.**

**THANK  
YOU**

TO CHASE FOR SPONSORING THIS STUDY.



**eliminating racism  
empowering women**

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