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

NOVEMBER, 2018
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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, the YWCA 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.

- In consultation with the YWCA leadership, a survey was designed to address a series of hypotheses.
- The 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 med-high income and higher education, the groups focused on capturing the experiences of low-to med 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.
Executive Summary
Key Findings – Economic Security

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. 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 makes 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
Executive Summary
Key Findings - Employment

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.
- Affordable childcare is an impediment to working, for some of them.

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 seem impossible to negotiate.”

“I need to finish my college without stopping and I will have to neglect my kids, home and husband for the time I am completing my studies. My support system is not constant.”

“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.”
Executive Summary
Key Findings - Education

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 on-line school now.”
Executive Summary
Key Findings – Healthcare Safety Net

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 preventive 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 gave her the money. Later on I saved the money.” - Maria - 56, income of $19k

“I [did not forego 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
Executive Summary
Key Findings – Sexual Violence and Mental Health

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, 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 my 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 new born daughter she’s only 4 months old. It’s hard for me to trust people especially knowing that not everyone is who they say they are.”
Executive Summary

Key Findings - Immigration

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 moms green card. - Annie – 30, income of $160K

“Yo si llegue al extremo de no pedir Medicaid ni nada porque si mi esposo quiere renovar la residencia y no se la dan. Si calificabamos y este y ya ahorita se hizo ciudadano. Tengo un primo tambien que ponía pisos por 20 anos. No reporta nada porque no es ni residente.” - Jomayra- 31, income of $21K

Key Findings - Civic Participation

Those employed on an hourly-basis, and are unable to commit time 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.
El Paso is very unique and distinct from most cities in Texas, both geographically and demographically. Its unique position on the border between two countries and three states, with intertwined economies and employment flow warrants mention. It’s the 6th largest city in Texas with a population of 840,410.¹ Across the border, Ciudad Juarez is the 6th largest city in Mexico with a population of 1,512,354² and Las Cruces is the second largest city in New Mexico with a population of 101,712.³ The combined population of what is called the El Paso Borderplex is 2,454,476, a population comparable to that of Houston, Texas, the third largest city in the United States (2,303,482).

From 2009 to 2011, El Paso experienced a significant influx of people who immigrated to escape drug-related crime from Ciudad Juarez and other cities along the Mexican border states. El Paso grew by approximately 50,000 residents during this time.⁵

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¹U.S. Census Bureau Population Estimates July 1, 2017
²World Population Review, latest census as of March 2018
³U.S. Census Bureau Population Estimates July 1, 2017
⁴ThoughtCo.com, The 20 Biggest U.S. Cities Based on Population, May 7, 2018
⁵NYTimes.com, Life on the Line, July 28, 2011
Key demographic differences between El Paso and other cities in Texas include a majority Hispanic population, a slightly younger population than the U.S. average and a larger household size. El Paso is the sixth city in the U.S. with the largest Hispanic population - 83%, whereas in the state of Texas only 39% of the population identifies as Hispanic or Latino, and in the U.S. only 18% do.

The median age of people in El Paso County is 31.6, younger than Texas (34.2) and the U.S. (37.7). The median age of women in El Paso is 33.4, slightly older than males (29.8). 32% of people in El Paso are younger than 20 years old. The respective numbers for Texas and the U.S. are 29% and 26%. The average household size in El Paso is 3.8, larger than both Texas (2.8) and the U.S. (2.6).

Seventy-five percent of the population in El Paso County was born in the U.S., 11% are naturalized citizens and 14% are not citizens. Of the 25% of people in El Paso County that are foreign-born, 91% are from Mexico.6

6Towncharts.com, U.S. Census Bureau, December 2017
Living Conditions and Family Living Arrangements

- El Paso has a larger percentage of families and female-headed households than Texas and the U.S.
- Seventy-five percent of households in El Paso are families, compared to only 69% in Texas and 66% in the U.S.
- Although a large percentage of households are families, only 67% of families are headed by a husband and wife, which is lower than in Texas (72%) and the U.S. (73%).
- Twenty-six percent of families in El Paso have only a female head of household, a figure higher than that of both Texas and the U.S which are both at 20%.  

7Towncharts.com, U.S. Census Bureau, December, 2017
8Towncharts.com, U.S. Census Bureau, December, 2017
9Source: Txcip.org, U.S. Census Bureau, 2010
Housing Costs/Burden

- In El Paso, 68% of homeowners and 54% of renters can afford a median priced home without spending more than 30% of their household income.\textsuperscript{10}

- According to a housing study by Harvard University, in 2016, there were 31,818 extremely low income renters in El Paso (those earning no more than 30% of the median income), but only 14,003 affordable and available units.\textsuperscript{12}

- Those in the lowest incomes brackets are likely burdened by housing costs that exceed 30% of their earnings.

\textbullet{} In 2017, 61% of housing units were occupied by their owner and 39% were rented.\textsuperscript{8}

\textbullet{} Only 2.17% of persons in El Paso live in rural areas.\textsuperscript{9}

\textbullet{} The median monthly housing cost in El Paso is $844. \textsuperscript{11}

\textsuperscript{10}Texastribune.org, Despite “Texas Miracle,” affordable housing difficult for many urban dwellers, June 16, 2017

\textsuperscript{11}FactFinder.census.gov, American Community Survey, 2017

\textsuperscript{12}Jchs.harvard.edu, The State of the Nation’s Housing 2018

\textsuperscript{13}EPCHomeless.org, The El Paso Coalition For the Homeless, 2018
Housing Costs/Burden

The chart below shows the percentage of El Paso County households considered burdened by housing costs in each income bracket.¹⁴

<table>
<thead>
<tr>
<th>Household Income</th>
<th>Moderately Burdened</th>
<th>Severely Burdened</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under $15,000</td>
<td>18.3%</td>
<td>59.3%</td>
</tr>
<tr>
<td>$15,000–29,999</td>
<td>37.7%</td>
<td>19.1%</td>
</tr>
<tr>
<td>$30,000–44,999</td>
<td>33.3%</td>
<td>3.1%</td>
</tr>
<tr>
<td>$45,000–74,999</td>
<td>12.8%</td>
<td>2.5%</td>
</tr>
<tr>
<td>Over $75,000</td>
<td>4.4%</td>
<td>0.3%</td>
</tr>
</tbody>
</table>

¹⁴Texastribune.org, Despite “Texas Miracle,” affordable housing difficult for many urban dwellers, June 16, 2017
According to Value Penguin, a personal finance website, El Paso ranks 202 out of 211 when it comes to **credit utilization** - that is, the percentage of the total credit line that an individual uses, or **how close they are to maxing out their credit cards**.

In terms of average credit card debt, as of 2016, El Paso ranks 53 out of 211 metro areas, with average household credit card debt of $5,129 – compared to the national average of $5,700, and lower than the Texas average of $7,692.\(^\text{15}\)

\(^\text{15}\)https://www.valuepenguin.com/average-credit-card-debt
Truth in Accounting’s (TIA), new city report ranks and grades the 75 most populous cities in the United States by their financial health.

The city of El Paso ranks No. 33, and has been given a "C” grade, mainly because it’s facing a shortfall of $870.6 million, as reported in it’s 2016 filings.

TIA calculates that in order to erase this shortfall, each El Paso taxpayer may have to pay upwards of $4,400 in taxes over the next few years.

16 https://www.statedatalab.org/state_data_and_comparisons/city/elpaso
Birth Rate and Teen Pregnancy Rates

The El Paso County’s birth rate is 6%, in line with Texas (6%) but higher than the U.S. birth rate (4%).

The teenage birth rate (ages 15-19) in El Paso is 8%, higher than Texas (6%) and the U.S. (4%). The closure of Planned Parenthood in El Paso in 2010 may have been a contributing factor, given the limited access to low-cost, confidential birth control services. The organization is expected to reopen in 2018.

Births to unwed women in El Paso are 38%, slightly higher than Texas and the U.S. which are both at 35%.

- 17% of El Paso’s unwed mothers are 15 to 19 years old, a rate higher than that of Texas (14%) and the U.S. (11%).
- In El Paso, women aged 20 to 34 account for 74% of unwed births, and 10% are from women 35 to 50 years of age.
- The percent of unwed mothers who are on public assistance in El Paso County is only 1%, in line with Texas’ figures, but lower than the U.S. rate (2%).

17 Towncharts.com, U.S. Census Bureau, December, 2017
The largest employer in El Paso is the government which includes the Fort Bliss Army Base, U.S. Customs and Border Protection, El Paso City and County government, the public school districts, El Paso Community College (EPCC) and the University of Texas at El Paso (UTEP).

- Government comprises 22.6% of nonfarm payroll jobs in El Paso.
- The second largest employment sector in El Paso is wholesale and retail trade which make up 16.7% of jobs.\(^{18}\)

<table>
<thead>
<tr>
<th>Labor Force Participation(^{17})</th>
<th>December 2017</th>
<th>El Paso</th>
<th>Texas</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individuals eligible to work</td>
<td>355,795</td>
<td>13,591,013</td>
<td></td>
</tr>
<tr>
<td>Employed</td>
<td>341,342</td>
<td>13,053,325</td>
<td></td>
</tr>
<tr>
<td>Unemployed</td>
<td>14,453</td>
<td>537,688</td>
<td></td>
</tr>
</tbody>
</table>

\(^{19}\)Bls.gov, Bureau of Labor Statistics, December 2017
El Paso Employment Sectors

- Education and health services make up 14.5% of nonfarm jobs and this sector has been growing at a rate of 4% annually since 2000, due in part to a large influx of hospitals and urgent care centers. Employment in this sector is focused primarily on females.

- The leisure and hospitality sector accounts for 11.5% and it has been growing in recent years with the addition of several new hotels, especially in the downtown area.

- Professional and business services make up the fifth largest sector with 10.6% led by T&T Staff Management, Alorica and ADP.

- One other very significant employment sector is transportation and utilities at 4.8%. The constant flow of trucks across the border drives the need for warehousing and shipping facilities in the area. Employment in this sector is focused primarily on males.\(^{20}\)

Most Common Occupations in El Paso

The most common occupations in El Paso are listed below. In every comparable occupation listed, females earn between 62% and 87% of male’s earnings.

<table>
<thead>
<tr>
<th>Most Common Occupations in El Paso, TX by Gender¹⁹</th>
</tr>
</thead>
<tbody>
<tr>
<td>Females</td>
</tr>
<tr>
<td>---------</td>
</tr>
<tr>
<td>1. Administrative</td>
</tr>
<tr>
<td>2. Sales</td>
</tr>
<tr>
<td>3. Education</td>
</tr>
<tr>
<td>4. Food Service</td>
</tr>
<tr>
<td>5. Management</td>
</tr>
</tbody>
</table>

²¹Statisticalatlas.com, U.S. Census Bureau  
²²Towncharts.com, 2017 Community Survey
El Paso Wages

- El Paso County has one of the lowest wages in Texas. The median household income is $43,200, or $13,365 below the Texas median income of $56,565.\textsuperscript{23}

- The median annual earnings for males is $29,736 and for females it is $20,104, or 67.6% of males’ earnings.\textsuperscript{24}

- For reference, the median annual earnings for Texas males is $64,027, whereas for females it is $45,764 or only 71.5% of males’ earnings.\textsuperscript{25}

- El Paso men with only a high school degree had a median wage earning of $27,821, while women earned $18,695, a $9,126 difference.

- When comparing earnings for persons with a graduate degree, men earn a median wage of $68,614 and women earn $52,080, a difference of $16,534.\textsuperscript{26}

- 38% of families in El Paso have only one earner in the family, slightly higher than in Texas 34% and the U.S. (30%).\textsuperscript{27}

\textsuperscript{23}Datausa.io, U.S. Census Bureau, American Community Survey One-year estimate, 2016
\textsuperscript{24}Opendatanetwork.com, U.S. Census American Community Survey, 2016
\textsuperscript{25}Datausa.io, U.S. Census Bureau, American Community Survey One-year estimate, 2016
\textsuperscript{26}World Population Review, 2012-2016 American Community Survey, 5-Year estimates
\textsuperscript{27}Towncharts.com, U.S. Census Bureau, December, 2017
Texas Wages

Since 2004, median annual earnings for women in Texas who work full-time has dropped from $37,489 to $37,400. This figure is 80% of men’s annual earnings.

- Hispanic women are even more at a disadvantage than other women, earning only 44% of white men’s earnings. If women in Texas were paid the same as men, their poverty rate would be reduced from 10% to 5%. For single mothers, the poverty rate would be reduced from 31% to 16%.

- 58% of women in Texas are in the labor force, compared with 71% percent of men. Women’s participation in the labor force declined by 1% since 2004.

- On a positive note, the percentage of women in Texas that are in managerial or professional occupations has been growing. Currently 40% work in these occupations which usually require a college degree and warrant higher wages.28

28statusofwomendata.org, Fact Sheet March 2018
El Paso Poverty Rate

- The poverty rate in El Paso is 21% but women have a higher poverty rate at 23% than men, 19%.\(^{29}\)
- In Texas, 17% of women are impoverished, compared to 14% of men.\(^{30}\)
- 23% of all households in El Paso receive food stamps,\(^{31}\) and 62% of these have children at home.\(^{32}\)
- In both Texas and the U.S. only 13% of households receive food stamps.\(^{33}\)
- El Paso ranks as the 15th city in the U.S. with the highest poverty rate.\(^{34}\)
- In Texas, mothers are the sole, primary, or co-breadwinners in 60% percent of families.\(^{35}\)
- Texas and California combined provide services to 27% of all WIC participants. Texas has a total of 66 local WIC agencies, which make up 4% of local agencies but serve 11% of all participants.\(^{36}\)

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\(^{29}\)World Population Review, 2012-2016 American Community Survey, 5-Year Estimates

\(^{30}\)Statusofwomendata.org, Fact Sheet March 2018

\(^{31}\)Statisticalatlas.com, U.S. Census Bureau, 2018

\(^{32}\)Healthypasodelnorte.org, Source: American Community Survey 2012-2016

\(^{33}\)Statisticalatlas.com, U.S. Census Bureau, 2018

\(^{34}\)247wallstreet.com, Cities with the Most People on Food Stamps, July 20, 2018

\(^{35}\)Americanprogress.org, Fast Facts: Economic Security for Women and Families in Texas, Sept. 26, 2018

\(^{36}\)Fns.usda.com, WIC Participant and Program Characteristics 2016
El Paso Food Insecurity

Food insecurity means that a person regularly lacks access to enough affordable, nutritious food. Food insecurity is linked to economic insecurity, and it’s more prevalent among children, seniors, people with limited English proficiency and immigrant communities.\(^{37}\)

- According to a study by Feeding America, El Paso County has a food insecurity rate of 8.5%. The child food insecurity rate is much higher at 23.3%.

- Texas is one of the states with the highest food insecurity rate, at 15.4%.\(^{38}\)

- About a third of the people that are suffering food insecurity in Texas are ineligible for federal nutrition programs because their incomes are slightly above the limit.\(^{39}\)

- 67% of students in El Paso are eligible for the Free Lunch Program.\(^{40}\)

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\(^{37}\)HealthyPasodelNorte.org, Source: American Community Survey 2012-2016

\(^{38}\)Feedingamerica.org, Map the Meal Gap 2018, 2016 data

\(^{39}\)ElPasoHeraldPost, Study: Texas has High Rate of Food Insecurity, Hunger, May 6, 2018

\(^{40}\)HealthyPasodelNorte.org, Source: American Community Survey 2012-2016
Approximately 77% of El Paso’s population (aged 25 and older) have obtained a high school diploma or higher, and nearly 23% have received a higher education degree.

In 2018, 15% of women in El Paso ages 25 and older had less than a 9th grade education. This reflects an increase from the 2004 report on the status of women which reported that 24% of women in El Paso had less than a 9th grade education.\(^{40}\)

The percentage of women with a bachelor’s degree or higher in Texas is 29%, which reflects an increase of 7% from 2004.\(^{41}\)

\(^{40}\)World Population Review, 2012-2016 American Community Survey, 5-Year Estimates

\(^{41}\)Statisticalatlas.com, U.S. Census Bureau, 2018
# El Paso Educational Attainment

<table>
<thead>
<tr>
<th>Age 25+ Population</th>
<th>Total</th>
<th>%</th>
<th>Male</th>
<th>%</th>
<th>Female</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 9th grade</td>
<td>53,835</td>
<td>13%</td>
<td>20,260</td>
<td>10%</td>
<td>33,575</td>
<td>15%</td>
</tr>
<tr>
<td>Grade 9-12 (no diploma)</td>
<td>35,076</td>
<td>8%</td>
<td>16,128</td>
<td>8%</td>
<td>18,948</td>
<td>9%</td>
</tr>
<tr>
<td>High school graduate (includes equivalency)</td>
<td>100,187</td>
<td>24%</td>
<td>48,203</td>
<td>25%</td>
<td>51,984</td>
<td>24%</td>
</tr>
<tr>
<td>Some College, No degrees</td>
<td>97,292</td>
<td>23%</td>
<td>48,178</td>
<td>25%</td>
<td>48,114</td>
<td>22%</td>
</tr>
<tr>
<td>Associates Degree</td>
<td>31,154</td>
<td>8%</td>
<td>14,801</td>
<td>8%</td>
<td>16,353</td>
<td>7%</td>
</tr>
<tr>
<td>Bachelor’s Degree</td>
<td>67,420</td>
<td>16%</td>
<td>31,322</td>
<td>16%</td>
<td>36,098</td>
<td>16%</td>
</tr>
<tr>
<td>Graduate/Professional Degree</td>
<td>30,694</td>
<td>7%</td>
<td>15,805</td>
<td>8%</td>
<td>14,889</td>
<td>7%</td>
</tr>
</tbody>
</table>


43
## El Paso College Graduation Rates

### UTEP Graduation Rates - 2016

<table>
<thead>
<tr>
<th>Gender</th>
<th>Candidates</th>
<th>Completers</th>
<th>Graduation Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women</td>
<td>1,262</td>
<td>541</td>
<td>42.87%</td>
</tr>
<tr>
<td>Men</td>
<td>1,188</td>
<td>405</td>
<td>34.09%</td>
</tr>
<tr>
<td>Total</td>
<td>2,450</td>
<td>946</td>
<td>38.61%</td>
</tr>
</tbody>
</table>

### EPCC Graduation Rates - 2016

<table>
<thead>
<tr>
<th>Gender</th>
<th>Candidates</th>
<th>Completers</th>
<th>Graduation Rates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Women</td>
<td>1,458</td>
<td>246</td>
<td>16.87%</td>
</tr>
<tr>
<td>Men</td>
<td>1,340</td>
<td>180</td>
<td>13.43%</td>
</tr>
<tr>
<td>Total</td>
<td>2,798</td>
<td>426</td>
<td>15.23%</td>
</tr>
</tbody>
</table>

---

44Collegetuitioncompare.com, August 31, 2016
Seventy-six percent of El Paso residents (77% of women) in El Paso have health insurance which is lower than both Texas (82%) and U.S. figures (88%). 49% of people in El Paso have private health insurance and 34% have public health insurance; 12% have both types.

People in El Paso have a lower incidence of employer-based insurance than Texas and U.S. figures. Only 38% of El Pasoans have insurance through their employer, compared to 53% of Texans and 56% of people in the in U.S.\(^{45}\)

- Slightly more than half (53%) of individuals in El Paso without health coverage are females.
- El Paso County, TX residents 25-34 years of age are the largest age group with no healthcare coverage in Texas.
- Women between the ages of 25-34 are the largest demographic group in El Paso without health insurance.\(^{46}\)

\(^{45}\)Towncharts.com, U.S. Census Bureau, December 2016
\(^{46}\)Datausa.io, U.S. Census Bureau, American Community Survey One-year estimate, 2016
## El Paso Uninsured

### Individuals Without Health Insurance - El Paso 2016

<table>
<thead>
<tr>
<th>Age</th>
<th>Female %</th>
<th>Male %</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;6</td>
<td>1.2</td>
<td>0.6</td>
</tr>
<tr>
<td>6-17</td>
<td>5.2</td>
<td>4.4</td>
</tr>
<tr>
<td>18-24</td>
<td>9.6</td>
<td>8.5</td>
</tr>
<tr>
<td>25-34</td>
<td>11.2</td>
<td>12.2</td>
</tr>
<tr>
<td>35-44</td>
<td>9.7</td>
<td>8.2</td>
</tr>
<tr>
<td>45-54</td>
<td>6.4</td>
<td>8.4</td>
</tr>
<tr>
<td>55-64</td>
<td>5.7</td>
<td>5.6</td>
</tr>
<tr>
<td>65-74</td>
<td>1</td>
<td>0.8</td>
</tr>
</tbody>
</table>

### Individuals Without Health Insurance Texas vs. U.S. 2016

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Texas %</th>
<th>U.S. %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children 0-19</td>
<td>10</td>
<td>5</td>
</tr>
<tr>
<td>Women 19-64</td>
<td>19</td>
<td>11</td>
</tr>
<tr>
<td>Men 19-64</td>
<td>22</td>
<td>13</td>
</tr>
<tr>
<td>All adults 19-64</td>
<td>21</td>
<td>12</td>
</tr>
<tr>
<td>Total Population</td>
<td>15</td>
<td>9</td>
</tr>
</tbody>
</table>

---

47 Texmed.org, Texas Medical Association, The Uninsured in Texas 2016
DOMESTIC VIOLENCE AND SEXUAL ASSAULT

- In 2017, in El Paso County there were 5,295 family violence incidents reported and 550 reported sexual assaults. In Texas there were 195,315 family violence incidents and 18,112 sexual assaults in the same period.\(^{48}\)

- In 2016, there were two reported family violence homicides (women who were killed by their intimate partners) in El Paso. This reflects a decrease from nine in 2015, when El Paso County ranked third out of the twelve largest cities in Texas for family violence related deaths.\(^{49}\)

- 18% of women 18+ in the U.S. have been the victim of at least one attempted or completed rape in their lifetime. Additionally, 44% of all rape victims are under 18 and thus not included in the statistics for women 18+. Furthermore, at least 60% of all sexual assaults are not reported to authorities.

- The majority (66%) of all rapes and sexual assaults are committed by someone who the victim knows. 27% of perpetrators were a spouse or someone well-known to the victim, and 27% were a casual acquaintance of the victim.\(^{50}\)

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\(^{48}\)Dps.texas.gov, 2017 Crime in Texas, Family Violence


\(^{50}\)Mcsa.org, Maryland Coalition Against Sexual Assault | MCASA Fact Sheet: Sexual Assault in the United States
A 2017 survey of schools within the University of Texas system explored the prevalence and perceptions of sexual harassment, stalking, dating/domestic abuse and violence, and unwanted sexual contact.51

The UTEP student survey found that 7% of students reported being raped and 20% reported being sexually harassed by other students; 17% of undergraduate students reported being victims of stalking.

However, only 11% of victims let a UTEP faculty or staff know about the situation.

46% of perpetrators of physical violence and 35% of perpetrators of unwanted sexual contact were identified as students at UTEP.

53% of unwanted sexual contact victims had a close relationship with the perpetrators and 35% were acquaintances.

46% of victims of unwanted sexual contact and 76% of perpetrators used alcohol or drugs at the time of victimization.

Only 30% of victims had disclosed the incident prior to taking the survey; 70% had not told anybody.52

51Elpasotimes.com, 20% at UTEP report sexual harassment, 20% rape, March 24, 2017
52Utsystem.edu, Cultivating Learning and Safe Environments, Spring 2017
Reasons for Underreporting Domestic Violence and Sexual Assault

- At least 60% of all sexual assaults are not reported to authorities. Factors that may contribute to the underreporting of cases of domestic violence or rape include, but are not limited to:
  - Fear of reprisal
  - Revictimization
  - Not wanting family or others to know
  - Believing that the police would and/or could not do anything to help
  - Not having enough proof or not knowing how to report it
  - Feeling that the crime was not serious enough and/or not wanting to get the offender in trouble with law or close relationships.

- In-depth interviews with El Paso Latinas, indicated that women in unhealthy spousal relationships are often unable to escape due to lack of financial resources and a lack of credit history.

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53 Mcasa.org, Maryland Coalition Against Sexual Assault | MCASA Fact Sheet: Reporting Sexual Assault: Why Victims Often Don’t
54 MWise Latina International Latina Identity Project, 2015
Long-term Mental Health Impact on Victims

- Victims of physical or sexual assault, experience many emotions including fear, confusion, anger, guilt, shame, or even numbness.

- Long-term effects can include post-traumatic stress disorder (PTSD), depression, anxiety, shutting people out, not wanting to do things they once enjoyed, not being able to trust others, and having low-esteem.

- Many women who have experienced violence cope with this trauma by using drugs, drinking alcohol, smoking, or overeating. Research shows that about 90% of women with substance use problems had experienced physical or sexual violence. \(^{55}\)

- In El Paso County has 79 mental health providers per 100,000, 20 providers below the Texas average of 99. \(^{56}\)

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\(^{55}\)Womenshealth.gov, Effects of Violence Against Women

\(^{56}\)HealthyPasodelNorte.org, Source: American Community Survey 2012-2016
In consultation with the YWCA leadership, a survey was designed to address the hypotheses.

The survey was translated to Spanish and was programmed to be self-administered online or in person via a tablet.

The YWCA distributed the survey to partner organizations in order to reach as many El Paso women as possible.

The survey was also made available during several YWCA community events.

Special effort was made to make the survey available to women who may not have internet access.

The survey lasted 20-25 minutes.

A total of 559 complete surveys were collected representing all areas in El Paso.
### Sample Characteristics

**Age distribution, Language and Income**

<table>
<thead>
<tr>
<th>AGE RANGE</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-20</td>
<td>6</td>
<td>1%</td>
</tr>
<tr>
<td>21-29</td>
<td>93</td>
<td>17%</td>
</tr>
<tr>
<td>30-39</td>
<td>129</td>
<td>23%</td>
</tr>
<tr>
<td>40-49</td>
<td>130</td>
<td>23%</td>
</tr>
<tr>
<td>50-59</td>
<td>112</td>
<td>20%</td>
</tr>
<tr>
<td>60 or older</td>
<td>89</td>
<td>16%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>559</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>INCOME</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0 to $9,999</td>
<td>23</td>
<td>4%</td>
</tr>
<tr>
<td>$10,000 to $24,999</td>
<td>68</td>
<td>12%</td>
</tr>
<tr>
<td>$25,000 to $49,999</td>
<td>122</td>
<td>22%</td>
</tr>
<tr>
<td>$75,000 to $99,999</td>
<td>80</td>
<td>14%</td>
</tr>
<tr>
<td>$100,000 to $124,999</td>
<td>52</td>
<td>9%</td>
</tr>
<tr>
<td>$125,000 to $149,999</td>
<td>19</td>
<td>3%</td>
</tr>
<tr>
<td>$150,000 to $174,999</td>
<td>23</td>
<td>4%</td>
</tr>
<tr>
<td>$175,000 to $199,999</td>
<td>12</td>
<td>2%</td>
</tr>
<tr>
<td>$200,000 and up</td>
<td>32</td>
<td>6%</td>
</tr>
<tr>
<td>Prefer not to answer</td>
<td>27</td>
<td>5%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>559</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LANGUAGE TO ANSWER SURVEY</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>English/Inglés</td>
<td>519</td>
<td>93%</td>
</tr>
<tr>
<td>Spanish/Español</td>
<td>40</td>
<td>7%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>559</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>
Sample Characteristics
Age by Income Distribution

- Women between the ages of **18-39** make up **61%** of those in the lowest income bracket (0-$24,000).
- Women between the ages of **40-59** make up **56%** of individuals in the highest income bracket ($100,000-$200,000).

<table>
<thead>
<tr>
<th>Income Bracket</th>
<th>18-20</th>
<th>21-29</th>
<th>30-39</th>
<th>40-49</th>
<th>50-59</th>
<th>60 or older</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-$24K</td>
<td>3</td>
<td>34</td>
<td>19</td>
<td>15</td>
<td>11</td>
<td>9</td>
<td>91</td>
</tr>
<tr>
<td>$25K-$50k</td>
<td>1</td>
<td>26</td>
<td>33</td>
<td>28</td>
<td>13</td>
<td>21</td>
<td>122</td>
</tr>
<tr>
<td>$50K-$75K</td>
<td>1</td>
<td>14</td>
<td>23</td>
<td>23</td>
<td>25</td>
<td>15</td>
<td>101</td>
</tr>
<tr>
<td>$75K-$99K</td>
<td>0</td>
<td>11</td>
<td>23</td>
<td>13</td>
<td>23</td>
<td>10</td>
<td>80</td>
</tr>
<tr>
<td>$100K-$200K+</td>
<td>1</td>
<td>4</td>
<td>30</td>
<td>46</td>
<td>31</td>
<td>26</td>
<td>138</td>
</tr>
<tr>
<td>Prefer not to answer</td>
<td>0</td>
<td>4</td>
<td>1</td>
<td>5</td>
<td>9</td>
<td>8</td>
<td>27</td>
</tr>
<tr>
<td></td>
<td>6</td>
<td>93</td>
<td>129</td>
<td>130</td>
<td>112</td>
<td>89</td>
<td>559</td>
</tr>
</tbody>
</table>

What category below includes your age?

N = 559
### Sample Characteristics

**Marital Status**

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>284</td>
<td>51%</td>
</tr>
<tr>
<td>Widowed</td>
<td>20</td>
<td>4%</td>
</tr>
<tr>
<td>Divorced</td>
<td>76</td>
<td>14%</td>
</tr>
<tr>
<td>Separated</td>
<td>21</td>
<td>4%</td>
</tr>
<tr>
<td>In a domestic partnership or civil union</td>
<td>26</td>
<td>5%</td>
</tr>
<tr>
<td>Single, but cohabitating with a significant other</td>
<td>44</td>
<td>8%</td>
</tr>
<tr>
<td>Single, never married</td>
<td>88</td>
<td>16%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>559</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

- 32% of women in the lowest income bracket (0-$24K) are “single, never married”
- 39% of married women have an income of ($100,000-$200,000)
Sample Characteristics
Individuals living in the household

- 37% of women in the lowest income bracket (0-$24K) have 4 or more people living in the household.

<table>
<thead>
<tr>
<th>Number of people in the HH</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>10</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Income bracket: 0-$24K</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>25</td>
<td>23</td>
<td>27</td>
<td>4</td>
<td>2</td>
<td>0</td>
<td>1</td>
<td>0</td>
<td></td>
</tr>
<tr>
<td><strong>Total (overall)</strong></td>
<td>58</td>
<td>180</td>
<td>120</td>
<td>126</td>
<td>51</td>
<td>13</td>
<td>7</td>
<td>3</td>
<td>1</td>
</tr>
</tbody>
</table>

How many people currently live in your household?

N = 559
# Sample Characteristics
## Education, Employment

## HIGHEST LEVEL OF EDUCATION COMPLETED

<table>
<thead>
<tr>
<th>Education Level</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Did not complete high school</td>
<td>1%</td>
</tr>
<tr>
<td>High school or G.E.D.</td>
<td>6%</td>
</tr>
<tr>
<td>Technical/trade school degree</td>
<td>3%</td>
</tr>
<tr>
<td>Associate's degree</td>
<td>9%</td>
</tr>
<tr>
<td>Some college but no degree</td>
<td>14%</td>
</tr>
<tr>
<td>College graduate</td>
<td>32%</td>
</tr>
<tr>
<td>Completed a degree in another country</td>
<td>2%</td>
</tr>
<tr>
<td>Post graduate degree (Master's, doctorate)</td>
<td>33%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>100%</td>
</tr>
</tbody>
</table>

## EMPLOYMENT STATUS

<table>
<thead>
<tr>
<th>Employment Status</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employed, working 40 or more hours per week</td>
<td>61%</td>
</tr>
<tr>
<td>Employed, working 21-39 hours per week</td>
<td>8%</td>
</tr>
<tr>
<td>Employed part-time, working 1-20 hours per week</td>
<td>7%</td>
</tr>
<tr>
<td>Not employed, looking for work</td>
<td>6%</td>
</tr>
<tr>
<td>Not employed, NOT looking for work</td>
<td>6%</td>
</tr>
<tr>
<td>Retired</td>
<td>9%</td>
</tr>
<tr>
<td>Disabled, not able to work</td>
<td>1%</td>
</tr>
<tr>
<td>Self employed</td>
<td>1%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>100%</td>
</tr>
</tbody>
</table>
Please select how you identify from these categories

Do you identify as any of these categories?

- White/Caucasian
- Black or African American
- Native American or Alaskan Native
- Asian
- Native Hawaiian or from the Pacific Islands
- From multiple races

Sample Characteristics
Racial Identification

- 65%
- 23%
- 8%
- 2%
- 2%
- 0.4%
- 0.2%
Sample Characteristics

Ethnic Identification

- **White/Caucasian**: 67%
- **I am not from Spanish, Hispanic or Latino heritage**: 33%
- **Mexican**: 11%
- **Mexican-American**: 41%
- **Chicana**: 4%
- **Puerto Rican**: 2%
- **From some other Spanish, Hispanic, or Latino group**: 5%
- **From multiple Spanish, Hispanic or Latino groups**: 5%

- **67% of women who identified as White/Caucasian also identify as being of Hispanic heritage.**
- **Those who identify as Mexican-American make up almost half (46.15%) of women who fall into the 0-$24K income bracket.**
What language do you mainly speak at home?

- English only: 33%
- Mostly English, some Spanish: 19%
- English and Spanish equally: 10%
- Mostly Spanish, some English: 33%
- Other: 1%

*Other = 3 Respondents who speak more than 2 languages*
Sample Characteristics
Technology At Home

Only 21% of women in the lowest income bracket $0-$24K do not own a computer.

52% of women in the lowest income bracket don’t own tablets.

Only 22% of women in the lowest income bracket have a landline.

83% of women in the lowest income bracket own a cell phone.

86% of women in the lowest income bracket have internet access in their homes.

Please list whether or not you have any of the following in your home:

N = 559
Sample Characteristics
Living Conditions

- Only 7% of women in the lowest income bracket live in a home of their own.
- Women who fall between the low to mid income brackets account for over half (62%) renters.
- 32% of all homeowners fall into the highest income bracket.
- One woman reported living in a shelter.
- Two women are live in caregivers.

Please select the option that best represents your living conditions:

- I live in a home that is owned (paying a mortgage) by someone in the household
- I rent a home or apartment
- I live with a friend or family member without payment (living rent free)
- I live in a mobile home/in a mobile park
- I live in government subsidized housing (paid with government assistance)
Sample Characteristics
Geographic Representation

What is your zip code?

N = 559