

Regional Talent Pipelines:

Collaborating with Industry to Build Opportunities in Texas



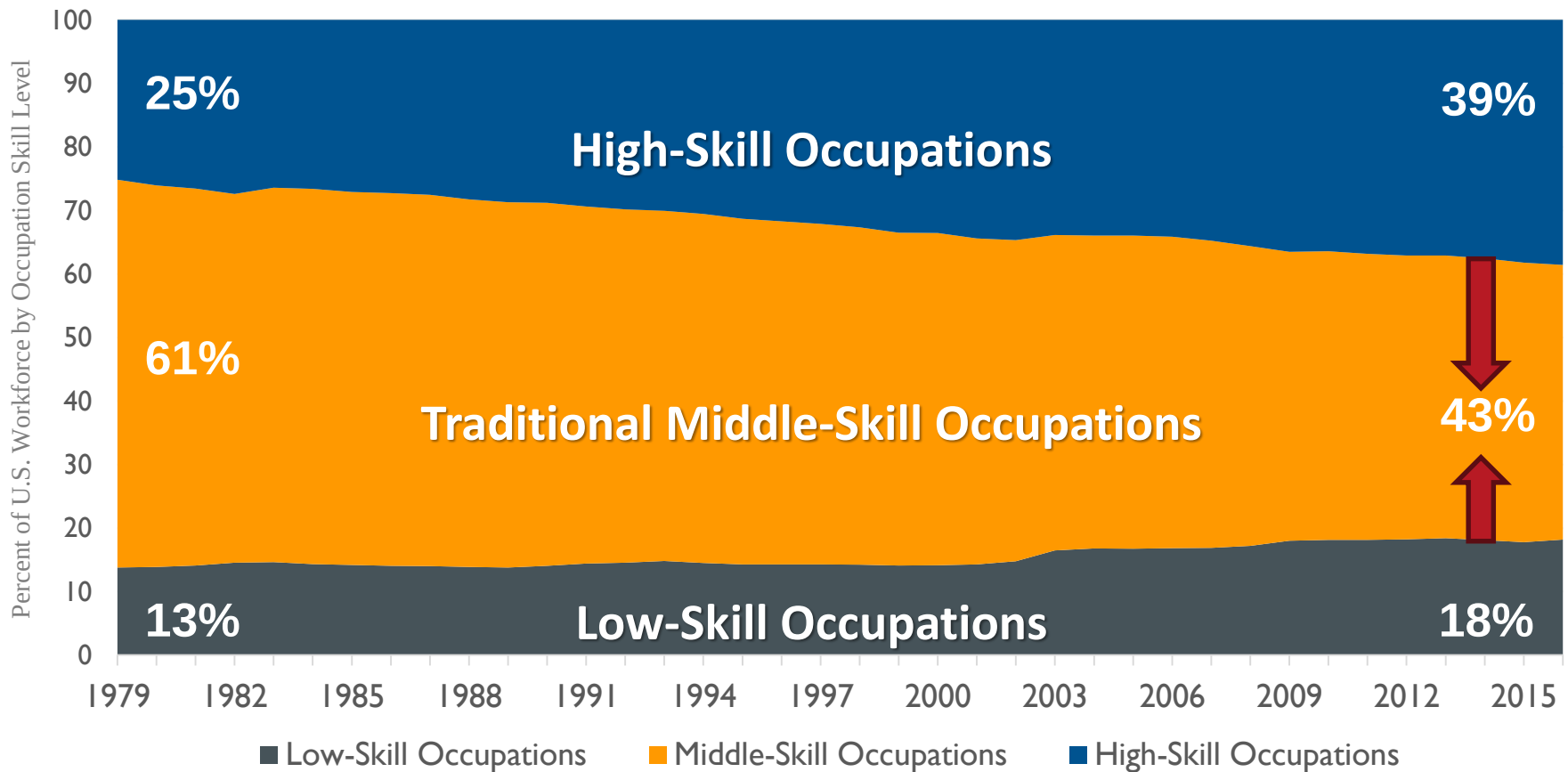
Federal Reserve
Bank of Dallas

CENTER *for* **PUBLIC POLICY PRIORITIES**

THE SHRINKING MIDDLE

Job Polarization in the United States

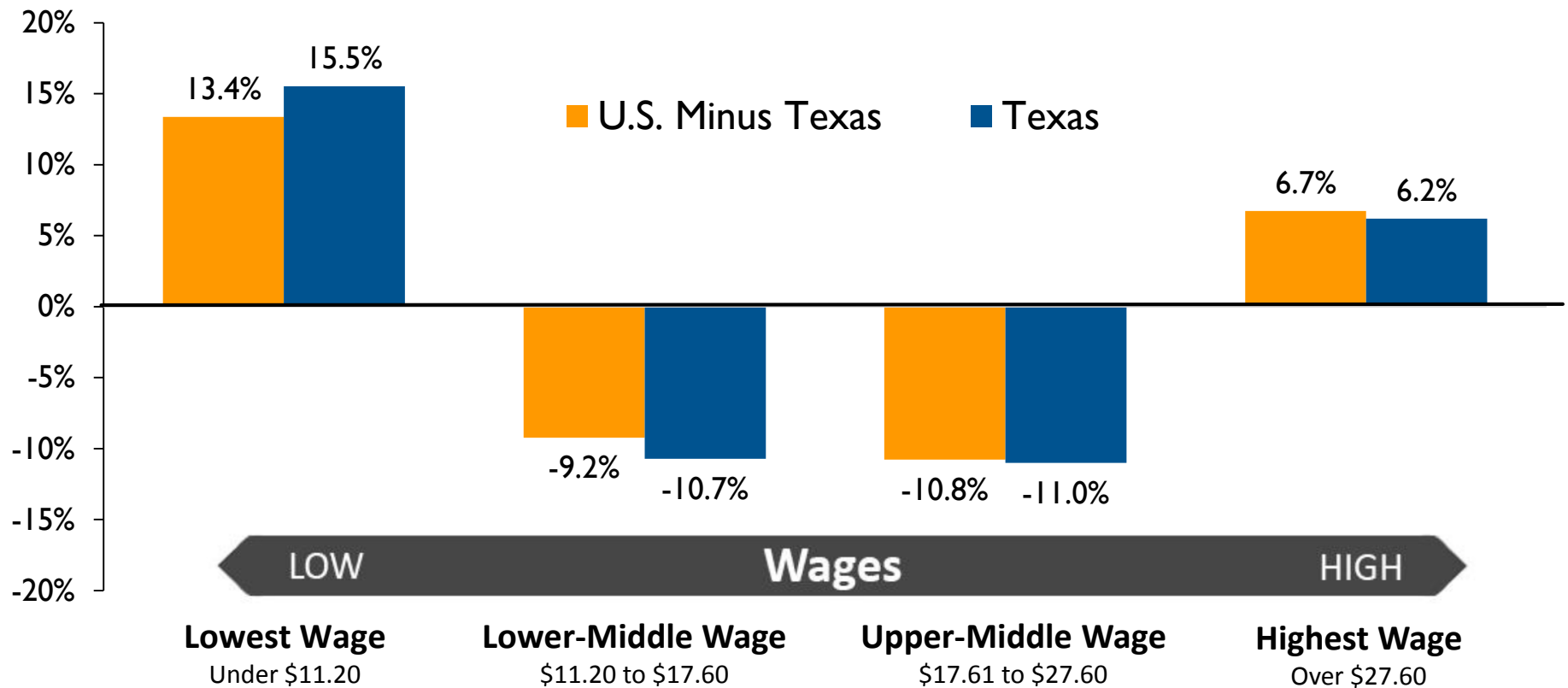
Employment Shares by Occupation Skill Level
January 1979 - September 2016



SOURCE: The original chart is from "The Vanishing Middle: Job Polarization and Workers' Response to the Decline in Middle-Skill Jobs," by Didem Tuzemen and Jonathan Willis, Federal Reserve Bank of Kansas City, 2013. The original chart has been updated to begin in 1979 and end in September 2016. Data were provided by Didem Tuzeman.

The Shrinking Middle Class in Texas is Part of a National Trend

Percent Change in Share of Jobs by Wage Quartile, 1979-2014

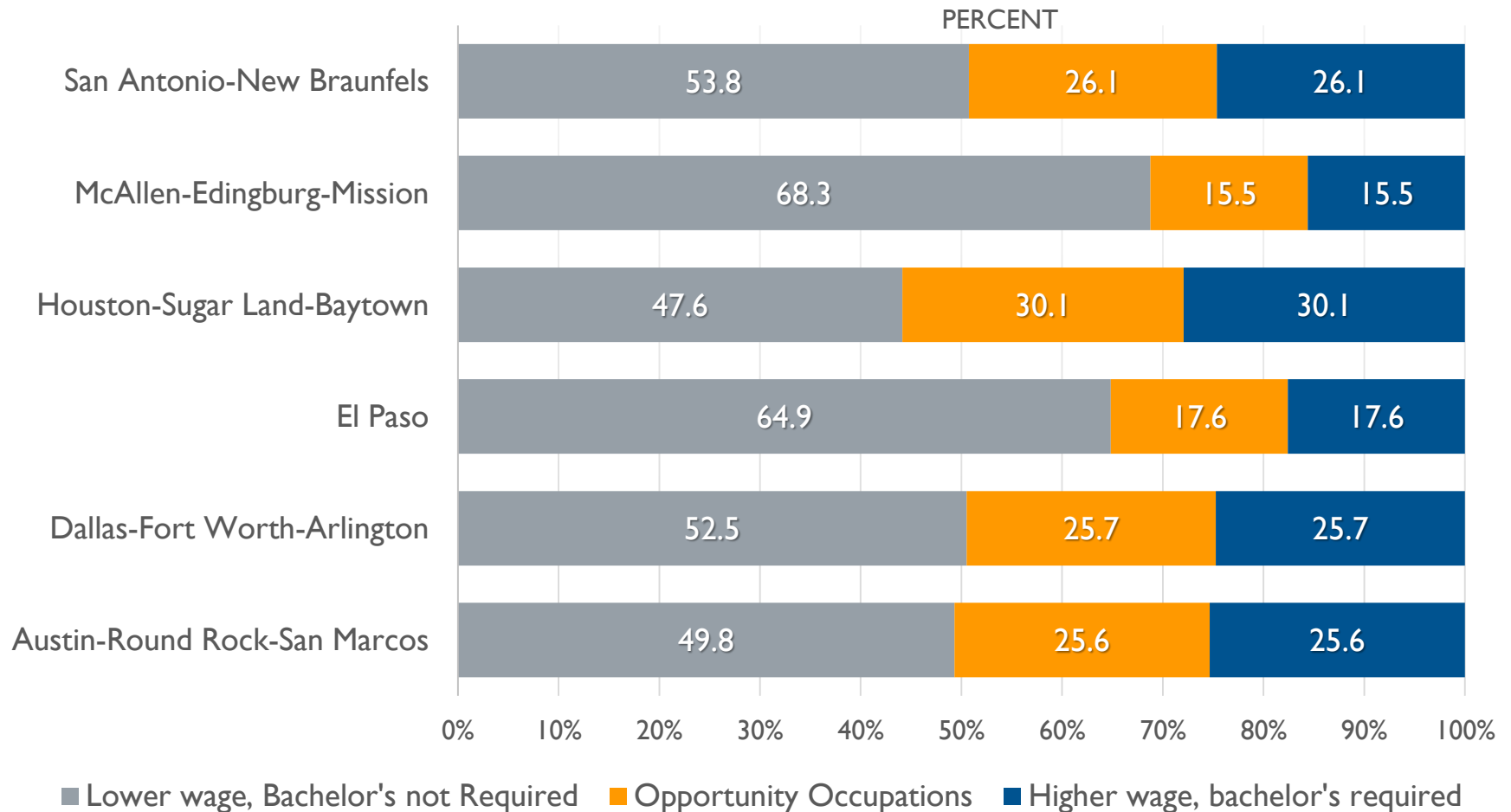


NOTES: Calculations include workers over age 15 with positive wages and exclude the self-employed. Quartiles based on the Texas and US wage distributions from the 1980 decennial census, which refers to 1979 wages. Wage ranges provided are for Texas only.

SOURCES: 1980 Census; 2014 ACS; "Employment Growth and Labor Market Polarization," Chapter 7, Ten-Gallon Economy: Sizing Up Economic Growth in Texas by Pia M. Orrenius [Jesús Cañas](#) and Michael Weiss, 2015.

OPPORTUNITY OCCUPATIONS

Jobs That Pay Median Wage and Do Not Require a Bachelor's Degree Are in Every Local Economy



NOTE: Opportunity occupations are those that pay at least a median wage for that region and require less than a bachelor's degree.

SOURCE: Center for Public Policy Priorities' analysis of data from "Identifying Opportunity Occupations in the Nation's Largest Metropolitan Economies," by Keith Wardrip, Kyle Fee, Lisa Nelson and Stuart Andreason, Federal Reserve Bank of Cleveland, Sept. 9, 2015.

UPDATED INTERACTIVE DATA TOOL

Texas Family Budgets

What it takes to get by ... and get ahead

Dallas-Fort Worth-Arlington ▾

2 Adults (1 worker) ▾

[+ More options: insurance & savings](#)

2 Children ▾



Family Expenses

1 Working Adult, 2 Children

Monthly Expenses

Basic Expenses	\$3171
Federal Taxes	\$29
Savings	\$0

Total **\$3,200**

[Learn More](#)

Metro Area Analysis

Dallas-Fort Worth-Arlington

Median Monthly Wages for Metro Area

Based on the area's median hourly wage

\$3,780

Wage-to-Expenses Gap

\$580

[Learn More](#)

Family Needs to Earn (per worker)

\$18 /hr

[Learn More](#)

Metro Median Hourly Wage

\$22 /hr

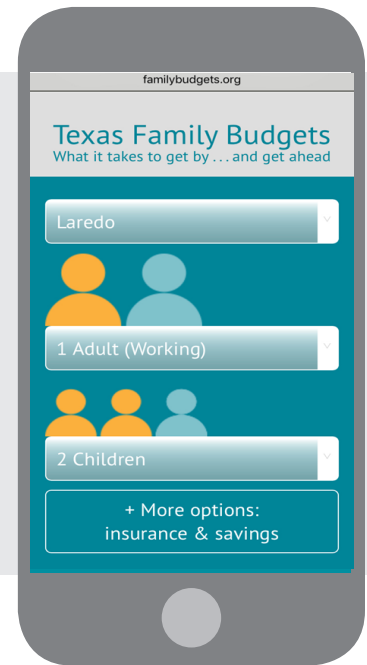
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UPDATED INTERACTIVE DATA TOOL

Texas Family Budgets

How much income is enough for a working family to cover basic necessities? And what does it take for families to move from just getting by to getting ahead? The Texas Family Budgets helps answer those questions for 27 Texas metro areas.

- How much does health insurance cost when families get it through their employer vs. buying it themselves?
- How hard is it for families to save for a rainy day or for their kids' college?
- How does the gender pay gap affect family budgets?



Features & Best Uses

The Texas Family Budgets website is not intended to be a family financial planning tool. Rather, it is designed to help policy makers and other leaders understand how their decisions impact Texas families' financial security. You can use the Texas Family Budgets:

- To explore the tough choices lower-income families would have to make if they couldn't cover their expenses.
- To consider the impact of policies such as health insurance or child care subsidies on expenses.
- As a benchmark for program planning and evaluation for family financial security programs.

