

# Poverty Among Women & Girls in the Washington Region



WASHINGTON AREA  
**WOMEN'S**  
**FOUNDATION**

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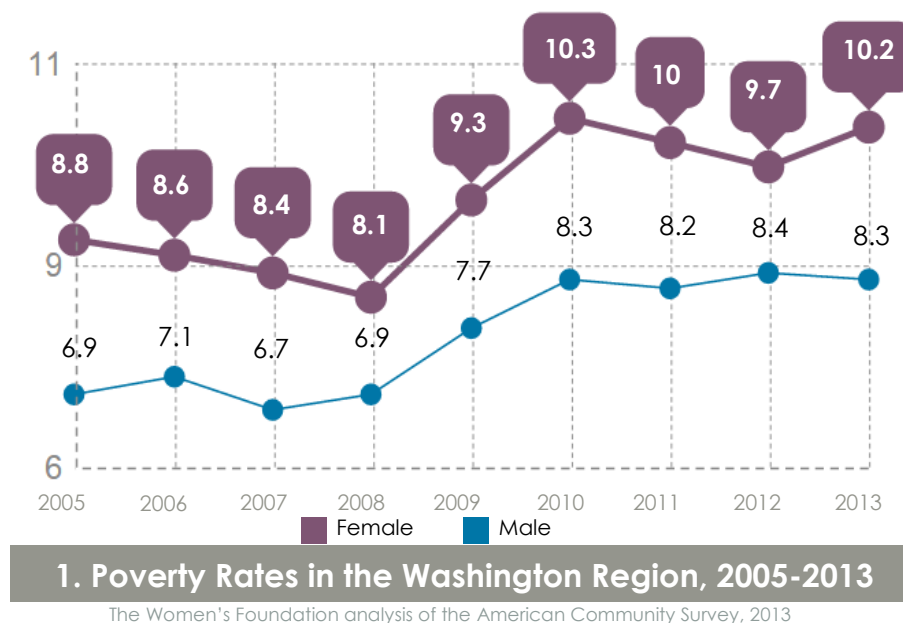
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## Poverty Among Women and Girls in the Washington Region

This is the first of a series of issue briefs that will offer an up-to-date portrait of women's and girls' lives, and matters that impact them in the Washington region—the District of Columbia, Montgomery and Prince George's Counties in Maryland, the City of Alexandria and Arlington and Fairfax Counties in Virginia. By understanding how women and girls are faring in our region, we are better positioned to address the obstacles challenging them and foster strategies that support them in their journey to economic security.

The goal of this first brief is to provide a gendered portrait of poverty in our region, where nearly 210,000 women are poor and more likely to be poor than men. In 2013 (the latest year we have data available), women's poverty almost reached its highest point since 2005 and continued to be well above the poverty rate for men (see figure below).



Women and men experience poverty in distinctive ways. We hope policymakers, community leaders, advocates, funders and community stakeholders use this brief to get an understanding of the dimensions that influence women's poverty in order to delineate policy solutions and strategies that will break the cycle of poverty. To that end, this brief includes calls to action both big and small to help guide next steps.

### Defining Poverty

A family of three is considered to live below the poverty line if their total pre-tax annual income is \$19,530 or less. Families of three living in extreme poverty earn less than half of this income.<sup>1</sup>

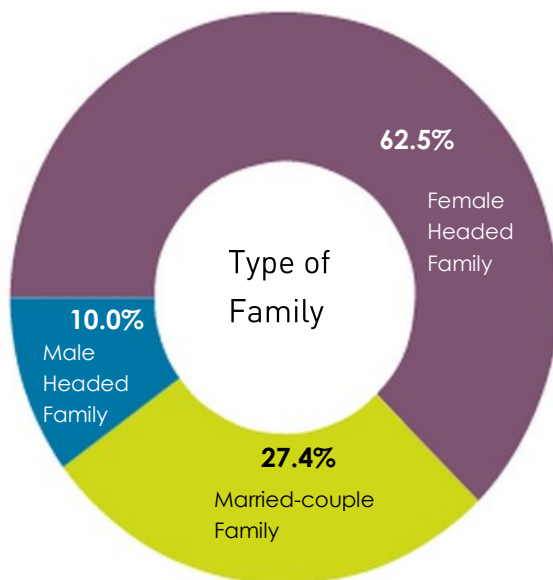
Living with an income of \$39,060 for a family of three—twice the poverty level income—is still insufficient to make ends meet in our region. According to the Basic Economic Security Tables,<sup>2</sup> a family of three composed of one worker, an infant and a school-aged child requires an approximate annual income of \$85,092 in the District of Columbia and \$87,504 in Prince George's County to meet their basic needs without receiving any public or private assistance.

## Poverty With a Gendered Lens

The determinants of poverty are complex and multidimensional. Regional averages hide important disparities by geography and by groups of different women. Key characteristics increase the likelihood that a woman will be poor, including: parental status, disability, race and ethnicity, age and immigration status. That is why conducting separate analyses and understanding the context for every group is so important.<sup>3</sup>

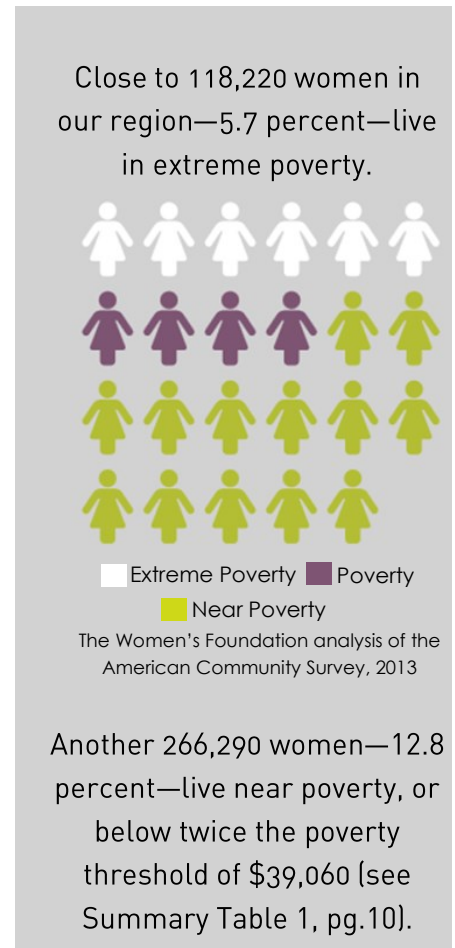
### Women Raising Families on Their Own

Data reveals that in our region, an estimated 47,200 families with children under 18 had incomes below the poverty level in 2013. About three in five of these families (62.5 percent) were headed by single women.



### 2. Families with Children under 18 in Poverty, 2013

The Women's Foundation analysis of the American Community Survey, 2013



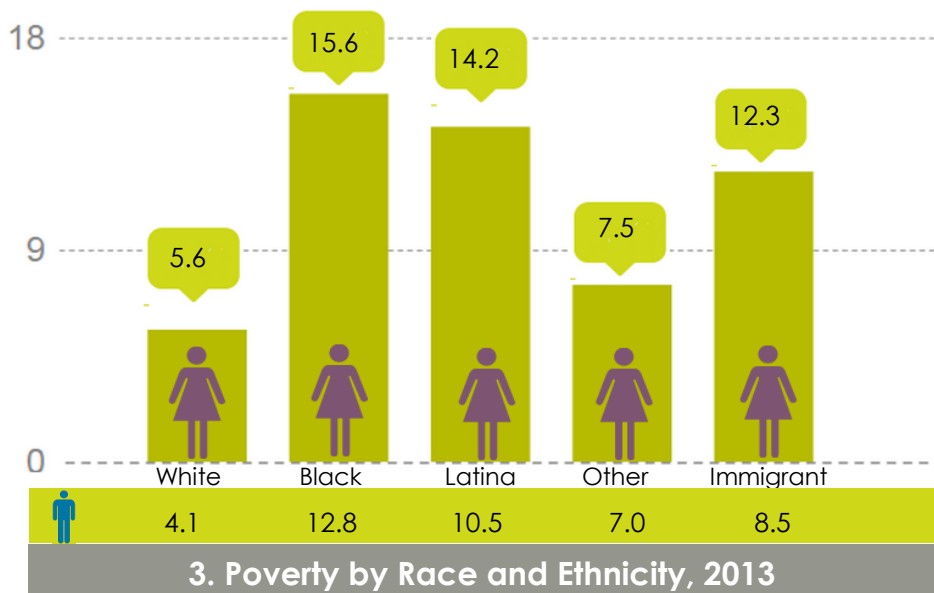
Female-headed families are especially likely to be poor compared to other families in part because of women's lower earning capacity, unaffordable child care, inadequate paid sick and parental leave and in many instances also due to lack of financial support from the father. These families face multiple barriers to achieving economic security.<sup>4</sup>

- One in four female-headed families (24.4 percent) lives below the poverty level in our region. The incidence of poverty for female-headed families is almost six-times higher than that of married couples with children (4.1 percent) (see Summary Table 1, pg.10).
- Poverty rates are particularly high in the District of Columbia where two in five female-headed families (41.4 percent) live in poverty (see Summary Table 1, pg. 10).

## Women's Poverty Across Racial and Ethnic Groups

Women experience disproportionate levels of poverty across racial and ethnic groups and have a greater probability of falling below the poverty threshold than men and their white counterparts. Non-White women often times have lower earnings, work in poor conditions and have less access to education, health care and employment.<sup>5</sup>

- Black and Latina women face particularly high rates of poverty; 15.6 percent of Black women and nearly 14.2 percent of Latinas live below the poverty level, considerably higher than the 5.6 percent rate for White, non-Hispanic women (see Summary Table 1, pg. 10).
- The relative low incidence of poverty of women in the "Other" category glosses over the economic inequities of the many groups that are part of this population, including Asian Americans and Pacific Islanders, American Indian and Alaska Natives and individuals who chose more than one racial category.



The Women's Foundation analysis of the American Community Survey, 2013

Note: To prevent double counting, Latinas/Latinos are separated from other racial categories and might be of any race. Sample size insufficient to provide separate analyses for Asian Americans, Pacific Islanders and Native Americans.

**Women were poorer than men across all racial and ethnic groups and by immigrant status in 2013.**

## Immigrant Women

Immigrant women are more likely to face economic disadvantages such as unemployment, low wages and poverty due to low levels of education, limited English proficiency and lack of marketable skills. Other unique challenges for this population that contribute to economic insecurity include lack of connections to social support networks and unfamiliarity with the mainstream society. Immigrant women confront more violence and exploitation than any other demographic group, which makes them vulnerable to poverty.<sup>6</sup> In 2013, 12.3 percent of immigrant women lived in poverty compared to 8.5 percent of foreign born men, 7.8 percent of native born men and 9.9 percent of native born women (see Summary Table 2, pg. 11).

## Girls

Poverty poses both immediate and long-term threats to children's development. It correlates to children's behavioral and emotional unbalance and early involvement in risky behaviors as adolescents. Children in poverty are more likely to have negative health and academic outcomes and are much more likely to continue living in poverty as adults.<sup>7</sup> In our region, nearly 105,820 children under 18—13.6 percent—live in poverty; close to 53,000 (13.4 percent) are girls and about 52,820 (11.7 percent) are boys. The percent of girls living in poverty in the District of Columbia (28.5 percent) was the highest of the region, followed by Arlington County (19.8 percent) and Prince George's County (17.8 percent) (see Summary Table 2, pg. 11).

**Among jurisdictions, girls' poverty was particularly high in the District of Columbia, Arlington and Prince George's County.**

## Elderly Women

Economic security is a significant concern for women as they age. Women are more likely than men to be widowed and to live alone, becoming more vulnerable to economic insecurity. In addition, women have less access to multiple sources of retirement income and rely on Social Security much more than men do to meet their basic needs. A lifetime of lower earnings stemming from wage inequality, occupational segregation and family caregiving responsibilities compound the incidence of poverty among older women.<sup>8</sup>

The poverty rate for women 65 years and older in the Washington region is 8.7 percent, two percentage points higher than the poverty rate for men the same age (6.7 percent) (see Summary Table 2, pg.11). Twice as many elderly women (7,292) live in extreme poverty compared to elderly men (4,921).

## Women and Disabilities



### 4. Poverty by Disability, 2013

The Women's Foundation analysis of the American Community Survey, 2013  
Note: For women 20 to 64 years old.

Disability is both a cause and consequence of poverty. People with disabilities confront many challenges on a daily basis that can lead to economic insecurity and poverty. Some of these challenges include reduced earnings, expensive medical care and barriers to employment and education. In addition, women are oftentimes caregivers for children and other family members with disabilities, which increases their chances to fall below the poverty level.<sup>9</sup>

The poverty rate for women with disabilities ages 20 to 64 years old (23.9 percent) is nearly three times the rate for women in the same age group without disabilities (8.9 percent). Women with disabilities also have a higher poverty rate—23.9 percent—than men with disabilities—17.7 percent (see Summary Table 2, pg.11).

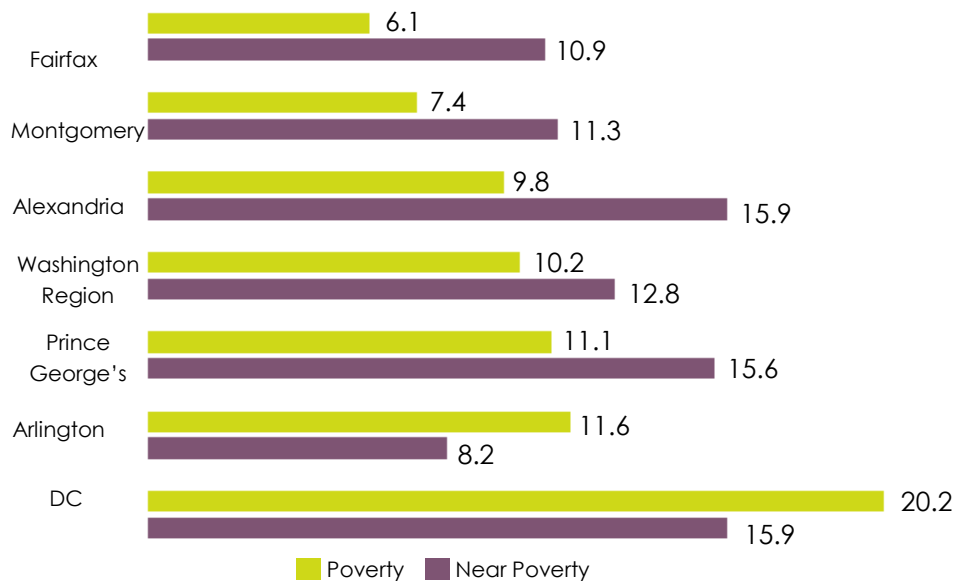


## Poverty by Jurisdiction

Poverty rates vary considerably across jurisdictions and our region is one of great disparities. Women living in areas with concentrated poverty are more likely to have limited access to resources and to face challenges—including higher crime rates and fewer job opportunities—that make it harder for them to escape poverty and that often perpetuate it across generations.<sup>10</sup>

- Women in the District of Columbia have a poverty rate (20.2 percent) that doubles the average rate for women in the region overall (10.2 percent). DC is home to more than a third of poor women in our region (36.6 percent), but also of working women with the highest average annual median earnings in the country (see Summary Table 1, pg.10).<sup>11</sup>
- Among the other jurisdictions in our region, Prince George’s (11.1 percent) and Arlington (11.6 percent) Counties have the highest poverty after DC. Women living in Fairfax (6.1 percent) and Montgomery (7.4 percent) Counties are the least likely to be poor (see Summary Table 1, pg.10).
- Approximately 12.8 percent of women and girls in the Washington region live near poverty, or with earnings below twice the poverty level, and 5.7 percent live in extreme poverty, or with earnings half the poverty level. In each of the region’s six jurisdictions women have higher poverty rates than men (see Summary Table 1, pg.10).

**Poverty rates vary considerably across jurisdictions and our region is one of great disparities.**



### 5. Poverty and Near Poverty, 2013

The Women’s Foundation analysis of the American Community Survey, 2013

Note: A family of three is considered to live below the poverty line if their total pre-tax annual income is under \$19,530 and near poverty if their annual income is \$39,060.

## Why Are More Women Living in Poverty?

Multiple factors make it difficult for women to provide for themselves and for their families, among them the persistent wage gap, lack of education or job training, unaffordable child care, lack of savings, high costs, precarious or no jobs and an eroded safety net.

## Gender Wage Gap and Working Poor

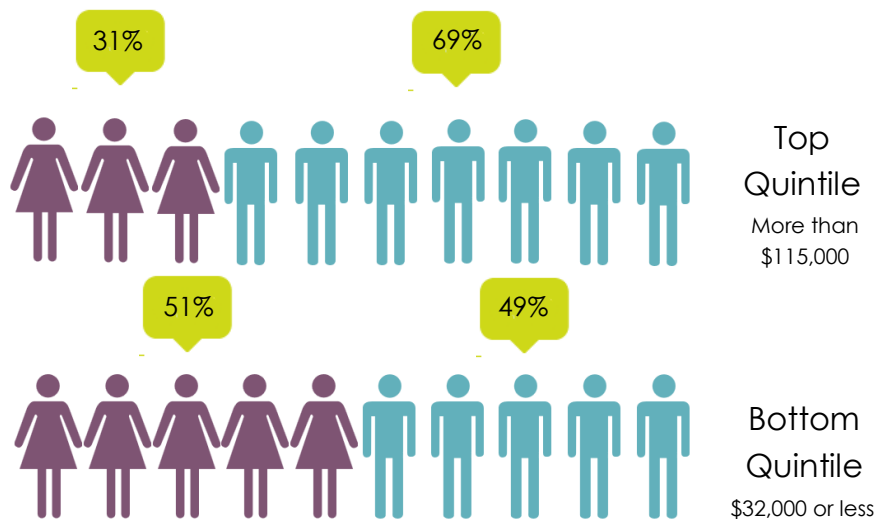
With median annual earnings of \$57,000, women 16 years and older working full-time, year-round earned about 84 cents for every dollar earned by men—\$68,000. Causes of the gender wage gap include discrimination and occupational segregation. Women are concentrated in jobs with lower wages; still, the gender wage gap is not a direct result of women’s employment choices. Women are paid less than men in nearly every occupation (see Summary Table 3, pg. 12).<sup>12</sup>

- Median earnings differ substantially by jurisdiction. Much of the gap disappears for men and women living in Prince George’s County; it is largest in Arlington County and Alexandria City, where men tend to have the highest earnings in the region. The lack of a wage gap in Prince George’s County does not mean that women are doing better, rather, because men also have lower earnings, the gap between their wages is less (see Summary Table 4, pg. 13).
- Despite working full-time, year-round, 8.8 percent of women 16 years and older lived below twice the poverty threshold in 2013 in our region.
- When examining the gender composition of earners in the region, women are only one in three (31 percent) earners in the top quintile (\$115,000 or more), but comprise half of earners in the bottom quintile (\$32,000 or less).



### 6. The Gender Wage Gap Washington Region, 2013

The Women's Foundation analysis of the American Community Survey, 2013



### 7. Share of Top and Bottom 20 Percent of Earners, 2013

The Women's Foundation analysis of the American Community Survey, 2013

Living paycheck to paycheck means having little money to save for an emergency or for retirement.<sup>13</sup> Women are absent from the labor force for longer periods than men and/or are more likely to work part-time to care for children or elders, another factor that diminishes women's savings capacity.<sup>14</sup>

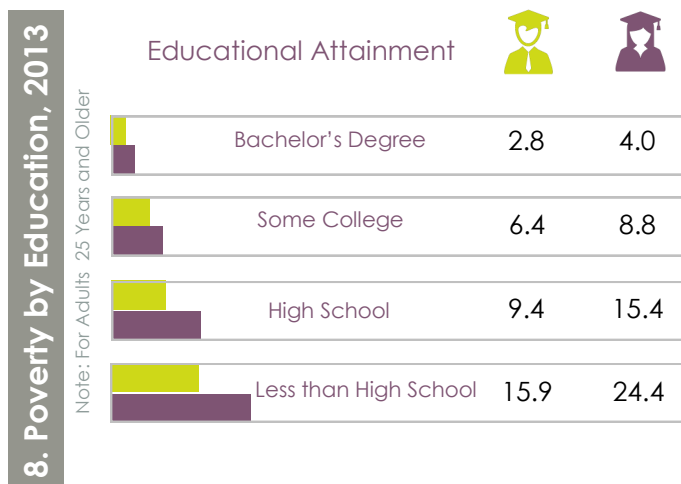
## Eroded Safety Nets

Income support programs that are in place to help women living in poverty are often inadequate and in desperate need of expansion or updating.<sup>15</sup> In 2013, less than half of families with children under 18 living in poverty (42.9 percent) received cash assistance or food stamps (see Summary Table 4, pg. 13).

## Limited Access to Educational and Job Training Opportunities

Jobs available to those without education or training are low-wage and lack career ladders that include wage and benefit progression. Higher levels of education is critical to achieving economic security and self-sufficiency for both men and women; however, it is particularly important for women. The impact of schooling on earnings is greater for women than men, despite the fact that women earn less than men with similar education credentials.<sup>16</sup> In addition, low levels of education perpetuate the cycle of poverty for the next generation.<sup>17</sup>

In the Washington region only 4 percent of women 25 years and older with a bachelor degree are poor, but 24.4 percent with less than a high school diploma live in poverty. In the District of Columbia this difference is even more pronounced. While only 6.9 percent women with a bachelor degree lives in poverty, a staggering 43.2 percent of women with less than high school are poor (see Summary Table 4, pg. 13).



**Low levels of educational attainment and poverty are strongly correlated.**

The Women's Foundation analysis of the American Community Survey, 2013

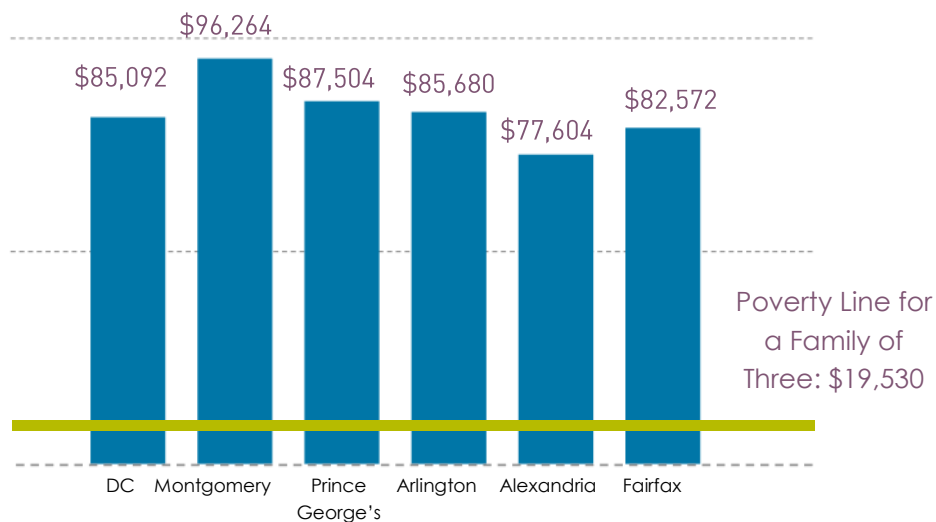
## Making Ends Meet: Self-Sufficiency for Women

Poverty rates alone do not truly capture what it means to live with incomes below the federal poverty line. The thresholds we use to define who lives in poverty in the United States have been adjusted for inflation, but have not been revised to reflect other changes in our society since the 1960s.<sup>18</sup> The number of families facing economic hardship is probably much higher than what the federal poverty line suggests.

These thresholds are dollar amounts derived from the cost of goods and services purchased by a typical family and vary by family size and composition. Yet, the thresholds do not take into account geographical differences, distinguish between costs incurred by families in which both parents work versus families with a caregiver and a breadwinner or between people with higher versus lower health care needs. These assumptions make the poverty definition inadequate to measure poverty nowadays because, among other changes, the proportion of income families spend on food and other household items has varied, the costs of child care and health care have been rising faster than the overall inflation and the presence of a full-time caregiver in the household has decreased. In addition, access to safety net programs and community resources have been severely curtailed.<sup>19</sup>

Strategies to strengthen family economic security need to start by establishing a realistic understanding of what it actually takes for families to achieve self-sufficiency. Wider Opportunities for Women (WOW) developed the Basic Economic Security Tables (BEST) that define the amount of income required to adequately meet basic needs and accumulate savings for emergencies and retirement.<sup>20</sup> The tables take into consideration variances in living costs across the country and among a variety of family types. This income does not include any extras such as vacations, entertainment, electronics, gifts or meals out (see Summary Table 5 and 6, pg. 14 and pg.15).<sup>20</sup>

The figure below compares the income proposed by WOW to meet basic needs for a family of three composed of a worker with benefits, an infant and a school age child versus the federal poverty line income for a family of three (see Summary Table 5, pg.14).



### 9. Economic Security Income For a Family of Three

Wider Opportunities for Women Economic Security Database  
 Note: Income to meet basic needs for workers with benefits, with an infant and a school age child.

## A Call to Action

With poverty at historically high levels our work to reduce women's poverty and economic insecurity is more crucial than ever. The status of women and girls has improved tremendously in recent decades, but progress has not come far enough for many in our region. Below are actions that policymakers, funders, advocates and community stakeholders can take to create a brighter future for our region's women and girls and a stronger community for all of us.



### Encourage jobs with benefits

Having a job is not sufficient. Work should provide for one's self and one's family, allow upward mobility, flexibility to care for loved ones and enable families to save for the future.



### Provide quality educational opportunities at all ages

Provide high-quality early childhood education, support high school completion and invest in education for women and girls, including workforce development and training.



### Adopt a two-generation approach to break the cycle of poverty

Children and parents do better when they both have opportunities to succeed. Implement programs that simultaneously improve the economic security of girls and their female caregivers.



### Create opportunities to build income and assets

Savings and assets help families weather periods of flux and volatility and to achieve long-term economic security.



### Build community networks

Empower women and girls to increase their economic security by connecting them with community resources focused on helping them build knowledge, assets and income, skills and education and voice, leadership and influence.



### Raise awareness

Educate policymakers, opinion leaders and funders about the unique facets and vulnerabilities of women and girls in poverty, with a focus on female-headed households and the differences across a woman's lifetime.



### Strengthen safety nets and policies that impact women and girls

Strengthen safety nets so women do not fall into poverty when they cannot work, work is unavailable, unstable, or if they cannot make ends meet. Adopt, sustain and expand policies that support women's economic security.



### Become a philanthropist

Invest in programs that help women and girls achieve their full potential and a life free of economic hardship and poverty.

Summary Table 1. Poverty by Selected Characteristics

Group	District of Columbia	Montgomery	Prince George's	Arlington	Alexandria	Fairfax	Washington Region	United States
<b>Depth of Poverty, all ages</b>								
<b>Female</b>								
Extreme Poverty	12.1%	3.8%	6.0%	8.8%	3.3%	3.3%	5.7%	7.8%
Below Poverty	20.2%	7.4%	11.1%	11.6%	9.8%	6.1%	10.2%	17.1%
Near Poverty	15.9%	11.3%	15.6%	8.2%	15.9%	10.9%	12.8%	19.8%
<b>Male</b>								
Extreme Poverty	9.7%	3.2%	4.0%	4.0%	2.6%	2.2%	4.1%	6.5%
Below Poverty	17.4%	6.3%	8.4%	8.0%	6.6%	5.4%	8.3%	14.4%
Near Poverty	14.7%	11.3%	16.1%	6.7%	15.6%	10.1%	12.4%	18.6%
<b>Family Type, with related children under 18</b>								
All families	23.3%	7.1%	10.7%	13.2%	9.0%	5.8%	9.9%	18.5%
Married-couple families	4.8%	3.2%	5.0%	6.0%	3.8%	4.0%	4.1%	8.5%
Female householders	41.4%	20.9%	19.1%	N/A	N/A	15.8%	24.4%	41.0%
Poor female-headed households	36.6%	17.9%	26.9%	3.9%	11.3%	3.3%	100.0%	N/A
<b>Race and Ethnicity, all ages</b>								
<b>Female</b>								
White	9.4%	4.7%	11.0%	7.6%	6.4%	3.8%	5.6%	12.0%
Black	28.6%	11.6%	10.2%	25.6%	19.4%	10.9%	15.6%	29.1%
Hispanic	19.3%	12.2%	17.3%	N/A	15.4%	12.5%	14.2%	26.9%
Other	16.7%	6.5%	13.7%	9.3%	2.7%	5.5%	7.5%	16.6%
<b>Male</b>								
White	6.1%	3.5%	8.6%	4.2%	1.9%	3.1%	4.1%	10.0%
Black	28.6%	8.2%	7.2%	17.0%	14.5%	5.0%	12.8%	25.8%
Hispanic	11.4%	9.1%	10.3%	23.5%	14.7%	8.9%	10.5%	22.4%
Other	20.4%	5.4%	10.8%	5.1%	4.6%	5.9%	7.0%	15.6%

Notes: The poverty line for a family of three in 2013 was \$19,530. Those living in extreme poverty had family incomes (for a family of three) of less than half the poverty line or about \$9,765. Those living near poverty earned twice the poverty threshold-\$39,060. To prevent double counting, Latinas/Latinos are separated from other racial categories White, not Hispanic; Black, not Hispanic; and Other, not Hispanic. Sample size was not large enough to provide separate analyses for Asian Americans (which include those who identified as Chinese, Japanese and other Asian or Pacific Islanders), American Indian or Alaskan Native and Other (which include those who identified as Other race or a combination of two or more races). Female-headed households refer to households headed by women with related children under 18 with no spouse present. N/A indicates that data is not available due to small sample size or not applicable.

Source: The Women's Foundation analysis of the American Community Survey, 2013.

Summary Table 2. Poverty by Selected Characteristics

Group	District of Columbia	Montgomery	Prince Georges	Arlington	Alexandria	Fairfax	Washington Region	United States
<b>Place of Birth, all ages</b>								
<b>Female</b>								
Native Born	20.3%	6.2%	11.0%	10.2%	9.5%	4.8%	9.9%	16.5%
Foreign Born	22.2%	10.2%	14.0%	24.7%	13.0%	9.2%	12.3%	20.3%
<b>Male</b>								
Native Born	19.4%	4.9%	8.0%	6.0%	5.7%	3.8%	7.8%	14.1%
Foreign Born	9.7%	7.4%	8.9%	18.3%	10.0%	7.5%	8.5%	16.7%
<b>Poverty by Age</b>								
<b>Female</b>								
Less than 18 years	28.5%	9.1%	17.8%	19.8%	12.0%	6.8%	13.4%	22.4%
18 to 44 years	19.7%	9.2%	13.5%	14.9%	10.1%	7.7%	12.1%	20.1%
45 to 64 years	18.3%	4.4%	5.9%	6.9%	9.4%	3.9%	6.7%	11.9%
65+	16.9%	7.2%	7.5%	8.7%	11.9%	5.8%	8.7%	11.3%
<b>Male</b>								
Less than 18 years	28.1%	8.6%	12.8%	19.7%	12.2%	6.4%	11.7%	22.1%
18 to 44 years	14.5%	5.3%	7.4%	6.2%	5.3%	4.3%	7.1%	14.6%
45 to 64 years	17.5%	3.8%	5.7%	6.0%	8.4%	4.3%	6.5%	10.4%
65+	15.8%	5.0%	6.7%	7.4%	2.8%	4.2%	6.7%	7.4%
<b>Disability Status, 20 to 64 years old</b>								
<b>Female</b>								
Without Disability	16.5%	6.3%	9.8%	13.0%	7.3%	5.3%	8.9%	14.5%
With Disability	42.2%	16.1%	15.5%	4.3%	N/A	19.8%	23.9%	30.9%
<b>Male</b>								
Without Disability	13.3%	3.8%	6.0%	5.9%	4.9%	3.8%	5.9%	10.9%
With Disability	33.9%	13.9%	12.4%	12.4%	23.7%	11.5%	17.7%	25.4%

Notes: Native born includes anyone who is a U.S. citizen at birth, such as those born in the United States, born in Puerto Rico, born in a U.S. Island Area (e.g., Guam), or born abroad of U.S. citizen parent(s). Foreign born is defined as anyone who is not a U.S. citizen at birth such as: naturalized U.S. citizens, legal permanent residents, temporary migrants, humanitarian migrants and unauthorized migrants. Survey respondents who report any one of the following six disability types are considered to have a disability: 1) deaf or having serious difficulty hearing, 2) blind or having serious difficulty seeing, even when wearing glasses, 3) having difficulty remembering, concentrating, or making decisions, 4) having serious difficulty walking or climbing stairs, 5) having difficulty bathing or dressing, 6) having difficulty doing errands alone such as visiting a doctor's office or shopping. N/A indicates that data is not available due to small sample size or not applicable.

Source: The Women's Foundation analysis of the American Community Survey, 2013.

Summary Table 3. Median Annual Earnings and Gender Wage Gap by Occupation

Occupation	Washington Region			United States	
	Female	Male	Gender Wage Gap	Gender Wage Gap	Percent of women
Management occupations	\$84,000	\$105,000	80.0%	75.1%	37.8%
Business and financial operations occupations	\$73,000	\$89,000	82.0%	74.9%	54.1%
Computer and mathematical occupations	\$90,000	\$98,000	91.8%	86.7%	25.1%
Architecture and engineering occupations	\$91,000	\$92,000	98.9%	82.0%	13.8%
Life, physical, and social science occupations	\$88,000	\$100,000	88.0%	86.1%	43.0%
Community and social services occupations	\$55,000	\$56,000	98.2%	94.4%	61.3%
Legal occupations	\$116,000	\$150,000	77.3%	52.6%	49.8%
Education, training, and library occupations	\$55,000	\$60,000	91.7%	80.7%	70.5%
Arts, design, entertainment, sports, and media occupations	\$69,000	\$72,000	95.8%	89.5%	41.3%
Healthcare practitioner and technical occupations	\$67,000	\$102,000	65.7%	70.3%	71.5%
Healthcare support occupations	\$32,800	\$33,000	99.4%	86.7%	85.2%
Protective service occupations	\$50,000	\$65,000	76.9%	79.7%	19.9%
Food preparation and serving related occupations	\$22,000	\$25,000	88.0%	89.2%	46.2%
Building and grounds cleaning and maintenance occupations	\$24,000	\$30,700	78.2%	74.8%	32.4%
Personal care and service occupations	\$26,000	\$30,000	86.7%	73.8%	73.6%
Sales and related occupations	\$40,000	\$50,000	80.0%	63.2%	40.8%
Office and administrative support occupations	\$47,000	\$50,000	94.0%	86.9%	72.0%
Farming, fishing, and forestry occupations	N/A	N/A	N/A	72.3%	16.8%
Construction and extraction occupations	N/A	\$35,000	N/A	82.9%	2.4%
Installation, maintenance, and repair occupations	N/A	\$44,000	N/A	92.2%	3.6%
Production, transportation, and material moving occupations	\$23,400	\$42,000	55.7%	70.5%	19.7%
Military Specific Occupations	N/A	\$67,000	N/A	95.0%	13.5%
All Occupations	\$57,000	\$68,000	83.8%	78.8%	43.0%

Notes: Median annual earnings are for full-time, year-round workers 16 years and older with earnings. Earnings reported here are for 2013. N/A indicates that data is not available due to small sample size or not applicable. Source: The Women's Foundation analysis of the American Community Survey, 2013.



Summary Table 4. Poverty by Selected Characteristics and Annual Median Earnings

Group	District of Columbia	Montgomery	Prince Georges	Arlington	Alexandria	Fairfax	Washington Region	United States
<b>Annual Median Earnings, full-time year-round workers with earnings 16 years and older</b>								
Female	\$61,760	\$58,675	\$50,524	\$75,891	\$61,776	\$64,754	\$57,000	38,097
Male	\$67,610	\$71,122	\$50,081	\$89,109	\$81,056	\$67,002	\$68,000	48,099
Gender Wage Gap	91.3%	82.5%	100.9%	85.2%	76.2%	96.6%	83.8%	79.2%
<b>Received cash assistance or SNAP, families in poverty with related children under 18</b>								
Received public assistance	59.1%	32.2%	37.7%	N/A	N/A	31.2%	42.9%	57.5%
<b>Education, 25 years and older</b>								
<b>Female</b>								
Less than high school	43.2%	14.3%	21.7%	N/A	N/A	20.1%	24.4%	31.4%
High school	29.8%	17.4%	8.5%	19.5%	18.3%	10.5%	15.4%	16.6%
Some college or associate's degree	18.4%	6.6%	8.9%	5.2%	10.5%	6.0%	8.8%	12.8%
Bachelor's degree or higher	6.9%	2.5%	4.4%	8.2%	3.5%	2.4%	4.0%	5.2%
All	16.8%	6.6%	8.9%	10.3%	9.2%	5.7%	8.8%	13.9%
<b>Male</b>								
Less than high school graduate	37.0%	9.2%	12.3%	N/A	N/A	11.7%	15.9%	23.9%
High school graduate	22.3%	6.4%	4.2%	27.3%	7.1%	8.5%	9.4%	12.4%
Some college or associate's degree	15.5%	4.1%	5.4%	7.6%	8.8%	5.0%	6.4%	8.6%
Bachelor's degree or higher	4.3%	2.5%	3.9%	2.7%	2.1%	2.0%	2.8%	4.2%
All	12.6%	4.0%	5.9%	6.2%	5.3%	4.1%	5.9%	10.40%

Notes: Median annual earnings are for full-time, year-round workers 16 years and older with earnings. Earnings reported here are for 2013. Public assistance income includes general assistance and Temporary Assistance to Needy Families (TANF). Separate payments received for hospital or other medical care is excluded. This does not include Supplemental Security Income (SSI) or noncash benefits. Respondents were asked if one or more of the current household members received a food stamps benefit card during the past 12 months. Public assistance and food stamps data were combined in this table to ensure sample size reliability. High school also includes those that obtained the GED or alternative credential. Some college includes those that obtain some college credits, but less than one year of college credit and those who completed one or more years of college credit, but no degree. N/A indicates that data is not available due to small sample size or not applicable.

Source: The Women's Foundation analysis of the American Community Survey, 2013.

Summary Table 5. Basic Economic Security Tables for a Family of Three: A Worker with Benefits, an Infant and a School Age Child

Expenses	District of Columbia	Montgomery	Prince George's	Arlington	Alexandria	Fairfax	United States
<b>Worker with Benefits</b>							
Housing	\$1,259	\$1,296	\$1,275	\$1,341	\$1,334	\$1,325	\$811
Utilities	\$209	\$172	\$193	\$127	\$134	\$143	\$145
Food	\$641	\$649	\$649	\$574	\$574	\$574	\$574
Transportation	\$346	\$337	\$384	\$210	\$80	\$224	\$575
Childcare	\$1,708	\$2,307	\$1,795	\$2,008	\$1,701	\$1,821	\$1,146
Personal and Household Items	\$535	\$537	\$537	\$523	\$523	\$523	\$389
Health Care	\$496	\$482	\$482	\$538	\$538	\$538	\$468
Emergency Savings	\$261	\$291	\$258	\$260	\$229	\$248	\$158
Retirement Savings	\$167	\$146	\$170	\$147	\$142	\$143	\$85
Taxes	\$1,675	\$2,011	\$1,746	\$1,613	\$1,408	\$1,540	\$982
Tax Credits	-\$206	-\$206	-\$197	-\$201	-\$196	-\$198	-\$205
Monthly Total	\$7,091	\$8,022	\$7,292	\$7,140	\$6,467	\$6,881	\$5,128
<b>Annual Total</b>	<b>\$85,092</b>	<b>\$96,264</b>	<b>\$87,504</b>	<b>\$85,680</b>	<b>\$77,604</b>	<b>\$82,572</b>	<b>\$61,536</b>
Hourly Wage	\$40	\$46	\$41	\$41	\$37	\$39	\$29
Children's Higher Education	\$176	\$196	\$196	\$213	\$213	\$213	\$177
Homeownership	\$373	\$329	\$227	\$477	\$382	\$427	\$121

Notes: The BEST Index measures the income a working adult requires to meet his or her basic needs—without public or private assistance. The BEST also includes basic savings that promote long-term and intergenerational economic security. BEST budgets include monthly emergency savings, which protects families from unforeseen expenses, and retirement savings, which help workers achieve Elder Index economic security incomes in retirement. Two optional savings types—savings for children's higher education and homeownership—are presented as additions to the core BEST budget. Each BEST Index component is a conservative estimate of need, and the BEST does not include any "extras" such as vacations, entertainment, electronics, gifts or meals out. As a result, those living below an economically secure income may go without, make difficult choices among basic needs, or forgo economic security by not fully developing savings. All budget components are calculated using publicly available data obtained from government and industry sources and market rate studies. For detailed information on expense components, including data sources and assumptions used in specific calculations, see the Index expenses and savings definitions. Additional information can be found in The Basic Economic Security Tables: United States Methodology and Supplemental Data, available at [www.wowonline.org](http://www.wowonline.org). State reports are available on the Economic Security Program webpage and on WOW partner websites. Source: Wider Opportunities for Women.

Summary Table 6. Basic Economic Security Tables for a Family of Three: A Worker without Benefits, an Infant and a School Age Child

Expenses	District of Columbia	Montgomery	Prince George's	Arlington	Alexandria	Fairfax	United States
<b>Worker without Benefits</b>							
Housing	\$1,259	\$1,296	\$1,275	\$1,341	\$1,334	\$1,325	\$811
Utilities	\$209	\$172	\$193	\$127	\$134	\$143	\$145
Food	\$641	\$649	\$649	\$574	\$574	\$574	\$574
Transportation	\$346	\$337	\$384	\$210	\$80	\$224	\$575
Childcare	\$1,708	\$2,307	\$1,795	\$2,008	\$1,701	\$1,821	\$1,146
Personal and Household Items	\$535	\$537	\$537	\$523	\$523	\$523	\$389
Health Care	\$694	\$547	\$547	\$663	\$663	\$663	\$617
Emergency Savings	\$348	\$382	\$349	\$345	\$313	\$332	\$251
Retirement Savings	\$277	\$243	\$283	\$245	\$237	\$238	\$142
Taxes	\$1,810	\$2,096	\$1,826	\$1,707	\$1,481	\$1,632	\$1,061
Tax Credits	-\$206	-\$206	-\$197	-\$201	-\$196	-\$198	-\$206
Monthly Total	\$7,621	\$8,360	\$7,641	\$7,542	\$6,844	\$7,277	\$5,505
<b>Annual Total</b>	<b>\$91,452</b>	<b>\$100,320</b>	<b>\$91,692</b>	<b>\$90,504</b>	<b>\$82,128</b>	<b>\$87,324</b>	<b>\$66,060</b>
Hourly Wage	\$43	\$48	\$43	\$43	\$39	\$41	\$31
Children's Higher Education	\$176	\$196	\$196	\$213	\$213	\$213	\$177
Homeownership	\$373	\$329	\$227	\$477	\$382	\$427	\$121

Notes: The BEST Index measures the income a working adult requires to meet his or her basic needs—without public or private assistance. The BEST also includes basic savings that promote long-term and intergenerational economic security. BEST budgets include monthly emergency savings, which protects families from unforeseen expenses, and retirement savings, which help workers achieve Elder Index economic security incomes in retirement. Two optional savings types—savings for children's higher education and homeownership—are presented as additions to the core BEST budget. Each BEST Index component is a conservative estimate of need, and the BEST does not include any "extras" such as vacations, entertainment, electronics, gifts or meals out. As a result, those living below an economically secure income may go without, make difficult choices among basic needs, or forgo economic security by not fully developing savings. All budget components are calculated using publicly available data obtained from government and industry sources and market rate studies. For detailed information on expense components, including data sources and assumptions used in specific calculations, see the Index expenses and savings definitions. Additional information can be found in The Basic Economic Security Tables: United States Methodology and Supplemental Data, available at [www.wowonline.org](http://www.wowonline.org). State reports are available on the Economic Security Program webpage and on WOW partner websites. Source: Wider Opportunities for Women.

## Methodology

The data used to prepare this issue brief comes from the U.S. Census Bureau's 2013 American Community Survey (ACS) accessed through [American Fact Finder](#)<sup>21</sup> and through the [Integrated Public Use Microdata Series](#)<sup>22</sup>(IPUMS) of the University of Minnesota Population Center. The ACS is an ongoing survey with a representative sample of the population of the United States. The survey includes information on a broad range of population characteristics, including poverty status, labor-force participation, occupational structure, education, race and ethnicity and household composition among others.

The Women's Foundation analysis of IPUMS ACS file may differ slightly from published estimates that are available through American Fact Finder. Differences arise primarily because the U.S. Census Bureau uses more sophisticated weights to derive estimates. These more sophisticated weights allow a single sample to simulate multiple samples, thus generating more informed standard error estimates that mimic the theoretical basis of standard errors while retaining all information about the complex sample design. These standard errors can then be used to obtain more precise confidence intervals and significance tests. However, this difference is generally not large enough to alter the significance level of coefficients. The Women's Foundation did not calculate or report measures of statistical significance for data presented in this issue brief.

Estimates for the Washington region include data from: Washington, DC; Montgomery County, MD; Prince George's County, MD; Arlington County, VA; Alexandria City, VA; and Fairfax County, VA. The paragraphs below contain descriptions of the subject definitions of data used in this issue brief.

### *Race and Ethnicity:*

Persons whose ethnicity is defined as Latina/Latino may be of any race. To prevent double counting, Latinas/Latinos are separated from other racial categories White, not Hispanic; Black, not Hispanic; and Other, not Hispanic. Sample size was not large enough to provide separate analyses for Asian Americans (which includes those who identified as Chinese, Japanese and other Asian or Pacific Islanders), American Indian or Alaskan Native and Other (which includes those who identified as Other race or a combination of two or more races).

### *Disability Status:*

For adults 20 to 64 years old. Survey respondents who report anyone of the following six disability types are considered to have a disability:

1. Hearing difficulty: deaf or having serious difficulty hearing;
2. Vision difficulty: blind or having serious difficulty seeing, even when wearing glasses;
3. Cognitive difficulty: because of a physical, mental, or emotional problem; having difficulty remembering, concentrating, or making decisions;
4. Ambulatory difficulty: having serious difficulty walking or climbing stairs;
5. Self-care difficulty: having difficulty bathing or dressing; and
6. Independent living difficulty: difficulty doing errands alone such as visiting a doctor's office or shopping.

### *Immigrant Status:*

Native born includes anyone who is a U.S. citizen at birth, such as those: born in the United States, born in Puerto Rico, born in a U.S. Island Area (e.g., Guam) or born abroad of U.S. citizen parent(s). Foreign born is defined as anyone who is not a U.S. citizen at birth such as naturalized U.S. citizens, legal permanent residents, temporary migrants, humanitarian migrants, or unauthorized migrants.

### *Educational Attainment:*

For adults 25 years and older. High school also includes those that obtained the GED or an alternative credential. Some college includes those that obtained some college credits, but less than one year of college credit and those who completed one or more years of college credit, but did not obtain a degree. Survey respondents were told not to report certificates or diplomas for training in specific trades or from vocational, technical or business schools. Honorary degrees awarded for a respondent's accomplishments were not reported either.

### *Family Type:*

Female-headed families refer to households headed by women with related children under 18 and no spouse of the householder. Male-headed families refer to households headed by men with related children under 18 and no spouse of the householder.

### *Public Assistance and Food Stamps (SNAP)*

Public assistance and food stamps data were combined to ensure sample size reliability. Respondents were asked in one question if one or more of the current household members received a food stamps benefit card during the past 12 months and in another question if they received public assistance. Public assistance income includes general assistance and Temporary Assistance to Needy Families (TANF). Separate payments received for hospital or other medical care (vendor payments) are excluded. This does not include Supplemental Security Income (SSI) or other noncash benefits.

### *Quintiles*

Quintiles are created by ranking men and women by their median annual earnings. Each quintile contains equal numbers of people.

For more information on refer to the ACS [subject definition manual](#).<sup>23</sup>

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