



## 2010 Portrait of Women & Girls in the Washington Metropolitan Area

Founded in 1998, Washington Area Women's Foundation is a nonprofit organization devoted to improving the lives of women and girls in the Washington, DC metropolitan region. Through funds raised each year, The Women's Foundation makes grants and provides operational resources and technical assistance to local nonprofits. Washington Area Women's Foundation is focused on building a movement of local social change philanthropy that supports women and girls through its grantmaking initiatives. The Women's Foundation also expands and leverages women's philanthropy by providing extensive donor education and engagement opportunities to build public awareness.

Since 2005, Washington Area Women's Foundation has granted more than \$6 million to 150 nonprofits in the DC metropolitan area. The Foundation's grantmaking has been guided by the Stepping Stones Initiative, a multi-year regional program focused on breaking the cycle of poverty by building the financial independence and economic security of the region's most vulnerable families: low-income, female-headed households.



## 2010 Portrait of Women & Girls in the Washington Metropolitan Area

# Table of Contents

Acknowledgements	1
Introduction	3
Key Findings	8
<b>Economic Security and Poverty</b>	<b>11</b>
<b>Education, Training, Employment, and Earnings</b>	<b>22</b>
<b>Work Supports</b>	<b>38</b>
<b>Housing</b>	<b>48</b>
<b>Health and Well-being</b>	<b>56</b>
<b>Violence and Safety</b>	<b>68</b>
<b>Leadership and Philanthropy</b>	<b>76</b>
A Call to Action	89
References	91
Methodology	103



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# Introduction

## PORTRAIT PROJECT 2010

In 2003, Washington Area Women's Foundation released *A Portrait of Women & Girls in the Washington Metropolitan Area*, with the goal of presenting a clear picture of the lives of women and girls in the region—the District of Columbia, Prince George's and Montgomery Counties in Maryland, Arlington and Fairfax Counties in Virginia, and the City of Alexandria, Virginia—that could be used as a basis for action.



Since then, *Portrait Project* has served as an invaluable source of information for policymakers, community leaders, funders, and others in addressing the varied needs of women and girls in our region. The report's findings framed The Women's Foundation's grantmaking, leading us to create a 10-year women's economic security initiative—Stepping Stones.

Much has happened since the release of the first report seven years ago. In 2003, the region was in the midst of a housing and economic boom. Fast forward to 2010, and many in the region are struggling to recover from the worst economic downturn since the Great Depression, with its very high rates of unemployment and foreclosure.

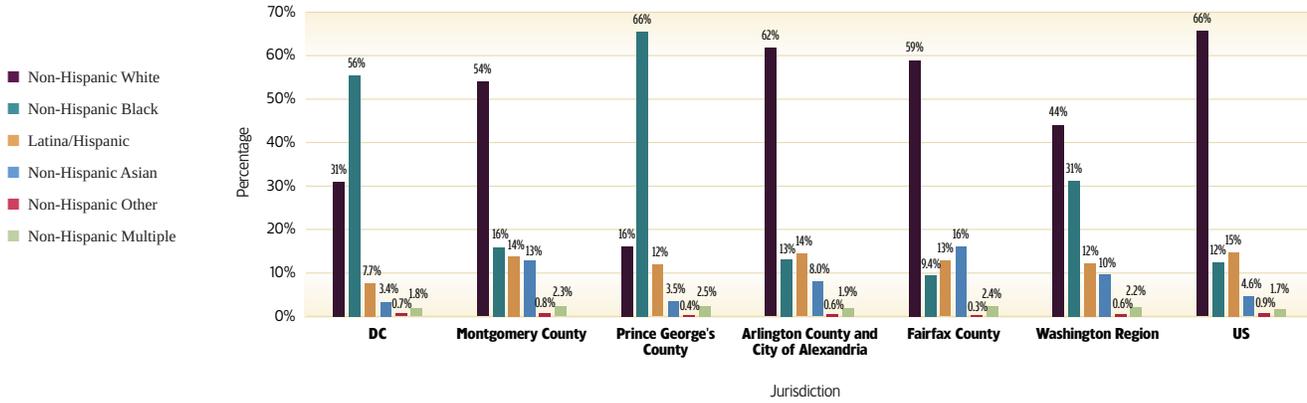
Yet much remains the same. Many of the region's divisions are as pronounced as ever, with disproportionate effects on women and girls, and communities of color. If anything, these divisions could get worse, as the effects of the recession continue to reverberate in the lives of women and girls well beyond the time when economists declare the recovery complete. *Portrait Project 2010* begins to paint a portrait of the status of women and girls in our region today so we can take action tomorrow.

Nearly two million women and girls live in our region, making up more than half of the total population (52 percent) (US Department of Commerce 2008). Washington Area Women's Foundation believes strongly that their future is our future. When women and girls thrive, whole communities and regions thrive, too. This report's findings demonstrate both the opportunities and challenges we face in working to achieve this goal.

*Women and girls in our region are extremely diverse—in race, ethnicity, age, sexual orientation, and more.*

Women and girls in the Washington region are more likely to be women of color in comparison with the nation as a whole (56 percent versus 34 percent). Figure I.1 shows the strong diversity among women and girls in the various jurisdictions in the region. For

**Figure I.1: Proportion of Women and Girls by Race/Ethnicity and Jurisdiction, 2008**



Source: US Department of Commerce, Bureau of the Census; American Community Survey, Calculations by the Urban Institute, 2010.

example, while African American women and girls represent only 12 percent of the nation’s female population, they make up the majority in Prince George’s County and the District of Columbia (66 and 56 percent, respectively).

Nearly one-quarter (24 percent) of women and girls in our region are foreign born, with the highest percentages in Montgomery and Fairfax Counties (31 percent and 29 percent) and the lowest in the District of Columbia (13 percent) (US Department of Commerce 2008). Between 2000 and 2008, the population of foreign born women and girls grew 21 percent in the Washington region—much faster than the overall growth rate of 5 percent for women in the region (Table I.1).

**Table I.1: Growth in Foreign Born Female Population by Jurisdiction, 2000-2008**

	DC	Montgomery County	Prince George's County	Arlington County and City of Alexandria	Fairfax County	Washington Region
Total Female Population						
2000	304,145	455,209	417,788	161,560	505,963	1,844,665
2008	311,997	492,689	426,938	179,949	531,231	1,942,804
Percent Change	2.6%	8.2%	2.2%	11%	5.0%	5.3%
Total Foreign Born Female Population						
2000	37,171	119,158	55,430	42,213	122,762	376,734
2008	41,613	151,788	71,707	40,127	151,974	457,209
Percent Change	12%	27%	29%	-4.9%	24%	21%

Source: US Department of Commerce, Bureau of the Census; American Community Survey, Calculations by the Urban Institute, 2010.



Women in the Washington region are more likely to be in their prime working years (between the ages of 35 and 65) compared to the nation as a whole (44 percent versus 40 percent). At the same time, the region's population is aging: between 2000 and 2008, the population of women over the age of 65 grew by 18 percent; while the total population of women grew by only 5 percent (US Department of Commerce 2000, 2008).

Nearly 600,000 young women and girls under the age of 25 live in the Washington metropolitan region. Nearly half are under the age of 12. Between 2000 and 2008, there was a decline in the proportion of girls under age 12 in the District of Columbia and Prince George's County (by 12 percent and 13 percent, respectively), while Arlington County and the City of Alexandria experienced a large increase (51 percent) (US Department of Commerce 2000, 2008).

The Washington region is also home to larger lesbian, gay, and bisexual communities than the nation as a whole (8.1 percent versus 4.1 percent). (Unfortunately, the data do not include transgender populations.) Among metropolitan areas, the Washington-Arlington-Alexandria metro area ranks sixth in the estimated size of its lesbian, gay, and bisexual populations (Gates 2008).

Notably, the District of Columbia is currently the only jurisdiction in the region issuing marriage licenses to same-sex couples. Maryland recognizes same-sex marriages legally entered into in another jurisdiction and provides certain benefits to domestic partners (Human Rights Campaign 2010). An estimated 993 same-sex female couples reside in the District; 7,332 live in Maryland and 9,640 live in Virginia (Romero 2007 a,b,c).

*This rich diversity makes the Washington region an exciting place to live and work. But it also poses distinct challenges. We are many communities within one region. Addressing the needs of such varied groups of women and girls requires a commitment beyond respecting diversity. It calls for conscious and persistent attention to ensure that these communities are adequately represented, their voices clearly heard, and their interests incorporated into policies and programs in all arenas affecting their lives. This approach will move us beyond diversity to an even stronger and more inclusive community.*

## ***Women in our region are divided by education and earnings—and female-headed families with children are the most economically vulnerable.***

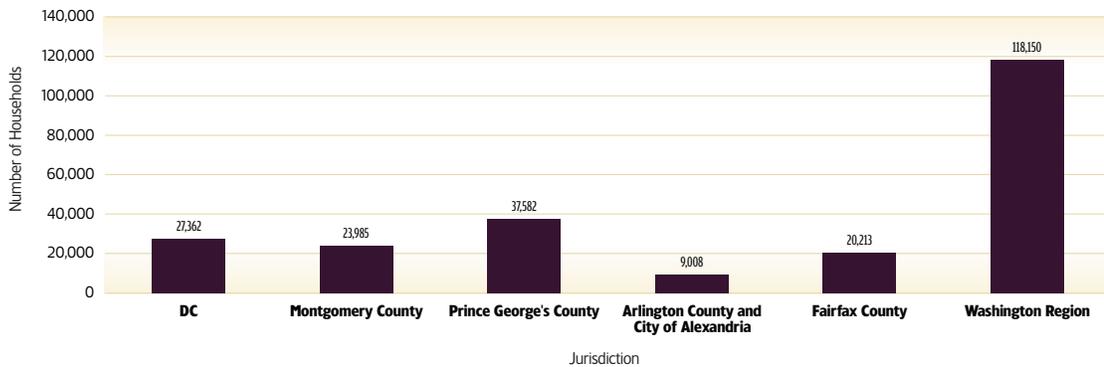
Many women in our region have high levels of education. In fact, nearly twice as many women in the region have bachelor's and graduate degrees than the nation overall (50 percent versus 27 percent). Yet more than one-quarter (27 percent) of women—numbering nearly one-half million women—in the region have no education or training beyond high school (US Department of Commerce 2008).

The earnings associated with higher levels of education are significant. Median earnings for women with a bachelor's degree are nearly three times higher than for women who did not complete high school and almost two times higher than for women who have a high school diploma in the Washington Metropolitan Statistical Area (US Department of Commerce 2008).

Women who do not finish high school or do not go beyond high school (and their children) are at risk of being permanently left behind in a regional labor market increasingly characterized by demand for workers with education and training beyond high school.

Families headed by women with children are the most economically vulnerable. A total of eight percent of all households in the region—or 118,150 households—are headed by a single woman with one or more related children. Figure I.2 shows that the largest number of female-headed households with children (37,582) live in Prince George's County, followed by the District of Columbia with 27,362 female-headed households with children.

**Figure I.2: Number of Female-Headed Households with Related Children by Jurisdiction, 2008**



Source: US Department of Commerce, Bureau of the Census; American Community Survey; Calculations by the Urban Institute, 2010.

Because they typically have only one wage earner, these households face the steepest challenge to meeting their daily living needs, such as housing and child care. The high cost of living in the region only exacerbates these challenges. In addition, without supports (such as affordable housing, child care, and transportation), women who head families are also the least able to take advantage of education and training opportunities in the community and, consequently, face major obstacles in getting and retaining jobs that could put them and their families on a career path to economic security.



*Too often, the barriers to increased education and earnings for girls and women are structural. Public institutions and public policies have failed them, often by expecting fast results to solving problems that have persisted across generations. The recession—and the increased needs of women and children in our region—only add to the challenges. A more vibrant and resilient region for women and girls requires all of us to be involved in planning creatively for recovery together.*

## ***Better data on many aspects of the lives of women and girls are needed.***

Despite the rich data presented in this report about the lives of women and girls in our region, we were periodically surprised by what we could not find. For example, little regional data exists about the lives of lesbian, bisexual, or transgender women and girls or women involved in the criminal justice system. Often, data on the health and well-being of women and girls were available only for the District of Columbia, the State of Maryland, and the Commonwealth of Virginia, which may not actually be representative of the jurisdictions in our region.

*This lack of data presents obvious challenges to addressing fully the needs of women and girls in our region, as well as measuring progress toward any regional goals adopted.*

## ***Painting a Brighter Future***

Washington Area Women's Foundation is committed to meeting these challenges by harnessing the strengths and opportunities before us. We hope that the information in *Portrait Project 2010* empowers all of us—policymakers, community leaders, community members, funders, and others—to join together in order to create a brighter future for our region's women and girls and a better future for our community.



# Key Findings

In the seven years since the release of *A Portrait of Women & Girls in the Washington Metropolitan Area*, women and girls have experienced gains in some areas, but progress has stalled or reversed in others. Women and girls benefit from the enormous assets in our region, but at the same time, many needs continue to go unmet, especially among women of color and immigrant women. The current economic downturn has exacerbated many of the challenges faced by women and girls throughout the region. By building connections between those with resources and those struggling to meet their daily needs, we can close the gaps that weaken our community and build a stronger economy and more vibrant region for all.

## REGIONAL STRENGTHS

Women's educational attainment in the region is very high and has risen since 2000. Half of women (50 percent) in the region have a bachelor's or graduate degree, up from 43 percent of women in 2000. The proportion of women without a high school diploma decreased from 13 percent to 10 percent in the same time period.

Women are strong contributors to the regional economy, with 72 percent of Latinas, 71 percent of African American women, and 66 percent of Asian and 66 percent of white women participating in the labor market.

Women in every jurisdiction in our region are more likely to own businesses than women nationally, with a high of 34 percent of women-owned businesses in Prince George's County.

Women in the Washington region are more likely to have health insurance coverage than women in other areas of the country.

Women's political representation has increased since 2003 in three of the five local governing bodies: in Arlington County, Montgomery County, and Prince George's County, women make up 40 percent or more of the representatives on these bodies.

Women have a long legacy of volunteering in our region: in the District of Columbia, women's rates of voting and volunteering are higher than among DC men and among women nationally.



## REGIONAL CHALLENGES

A substantial portion of women have only a high school diploma or less, and Latinas and African American women are especially likely to have low educational attainment: almost six in ten (57 percent) Latinas and four in ten (39 percent) African American women have a high school degree or less.

Though the gap between women's and men's earnings is somewhat lower than in the nation as a whole (men in the region earn 20 percent more than women, whereas nationally they earn 22 percent more), the gap is shrinking more slowly in the region than in the country as a whole.

African American women and Latinas have much lower earnings, experience much higher rates of unemployment, and are much more likely to live in poverty than women from other racial and ethnic backgrounds. For example:

- » Thirteen percent of African American women and girls and 14 percent of Latinas live below the federal poverty line.
- » The District of Columbia has exceptionally high poverty rates for Black women and girls at 26 percent.
- » Female-headed households with children are also especially likely to be poor: more than one in five (21 percent) in our region is poor.

Female-headed families with children in the region are more likely than other families to have unaffordable housing—nearly two-thirds have housing that is unaffordable.

Significantly more quality, affordable child care is needed in the region to meet the demand, and quality infant care is particularly scarce. The cost of center-based infant care is 52 percent of the median income of a single mother with young children.

A number of serious health conditions in the region require greater attention. For example:

- » Rates of obesity among women and girls in the region have been on the rise in recent years.
- » Within the District of Columbia, AIDS rates among women are astronomically high, at 12 times the national average.
- » Troubling racial and ethnic disparities in health persist across a range of conditions, including heart disease, cancer, obesity, and HIV/AIDS.

## INSIGHTS

Women’s enormous contributions to our region through paid labor, care giving, volunteering, and leadership, demonstrate that women are an integral part of a community’s success. Across the globe, developing countries have embraced the strategy of investing in women and girls as a means to strengthen their communities. A similar strategy is now needed in our own region.



Better data is needed on many issues affecting women and girls in our region, including access to quality, affordable child care; issues affecting lesbian, bisexual, and transgender women; the needs and concerns of immigrant women as well as women in the criminal justice system; and shifts in the social safety net following the current economic downturn.

Access to good jobs that pay family-sustaining wages and offer flexible work supports—such as expanded quality early care and employer-provided paid sick days—will be essential to strengthening labor market and economic outcomes for women across income levels.

As we continue to measure and track progress among women and girls in our area, we can work toward making the region a model for the services, institutions, community organizations, and workplaces that help women, girls, families, and economies thrive.



# Economic Security and Poverty

## REGIONAL STRENGTHS

- » Median family incomes in the Washington region are significantly higher (\$101,590) than in the United States as a whole (\$63,366).

## REGIONAL CHALLENGES

- » Female-headed households with children in our region have incomes (\$41,454) that are three times lower than those among married couples with children (\$121,383) – and in the District of Columbia, the median income for female householders with children is especially low at \$29,900.
- » In the Washington region, 287,849 persons were poor in 2008, and more than half (56 percent) of those who fell below the poverty line were women (160,551) and girls (65,487 are girls 24 and under).
- » More than one in five (21 percent) female-headed households with children in our region are poor in comparison with 3.7 percent of married couples with children—and the District of Columbia has exceptionally high poverty rates (37 percent) among female-headed households with children.
- » Women of color bear much of the burden of poverty in our region: in the District of Columbia, more than one in four (26 percent) African American women is poor while one in five (21 percent) Latinas falls below the poverty line.

» The District of Columbia has the highest proportion of asset poor households in the region: nearly half of female householders with children (45 percent) and 35 percent of male householders with children lack the resources to tide them over during tough economic times.

## *Introduction*

Women's economic security depends upon having sufficient income and resources to cover their expenses. The high cost of living in the Washington area makes it difficult for many women to make ends meet. The fact that wages have not kept pace with the rising costs of housing, utilities, transportation, and child care in our region compounds the problem.

Having enough income to pay the bills—and perhaps save for retirement and children's education as well—can be challenging even for women in middle class families in our region. For those who are poor—especially female-headed families with children, women of color, and elderly women—attaining economic security is a goal that for many is truly out of reach.

## *Family Income*



Women's economic security is directly tied to their family income. Median family income is a comprehensive measure of a family's yearly income, including earnings from jobs as well as income from other sources including retirement funds, investments, and government benefits (e.g., Temporary Assistance to Needy Families (TANF) and Social Security).

Many women in our region enjoy comfortable family incomes: the median family incomes in the Washington Metropolitan Statistical Area (\$101,590) are significantly higher than in the United States as a whole (\$63,366).<sup>1</sup> However, these averages mask stark differences in income for different types of families in our region.

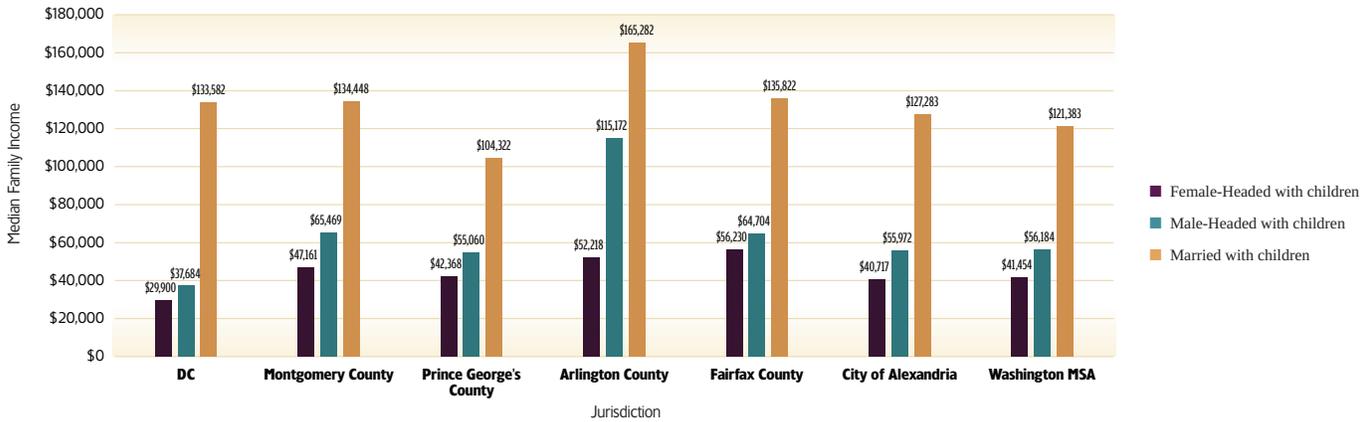
Married couples with children have median family incomes (\$121,383) that are three times higher than the median income of female-headed households with children (\$41,454). The District of Columbia has especially low median incomes (\$29,900) for female-headed families (Figure 1.1).

## *Poverty*

In the Washington region, 287,849 persons were poor in 2008 and more than half (56 percent) of those who fell below the poverty line (160,551) were women and girls. The average poverty rates for women and girls across the Washington region declined from 9.2 percent in 2000 to 8.4 percent in 2008, while national poverty rates for women increased from 13 to 15 percent during this period (US Department of Commerce 2000a, 2000b, 2008). It should be noted, however, that in 2009, well into the recession, national poverty rates further increased,



**Figure 1.1: Median Family Income by Household Type and Jurisdiction, 2008**



Source: US Department of Commerce, Bureau of the Census, American Community Survey, Calculations by the Urban Institute, 2010.

as did rates in DC, Maryland, and Virginia. While regional data were not available at the time this report went to print, we expect that regional trends are consistent with those on the national and state levels (US Department of Commerce 2009a).

However, these averages hide important disparities for different groups of women in our region. For example, women in the District of Columbia have poverty rates (19 percent) that are double the average rate for women in the region (see Figure 1.2). In fact, more than a third (36 percent) of the poor women in our region live in the District of Columbia (US Department of Commerce 2008).

## A PORTRAIT OF THE FEDERAL POVERTY THRESHOLD

**The poverty threshold—on which poverty rates and eligibility for many government benefits are based—does not come close to capturing the cost of living for families in the United States.** Established by the federal government in the 1960s, the poverty threshold was derived by multiplying a low-cost food budget by three. At that time, the typical family spent about one-third of its income on food. Today, food comprises only about one-seventh of an average family's expenditures but the poverty threshold has not been adjusted to take this into account. As a result, the poverty threshold has fallen farther and farther behind median incomes and now represents only about 28 percent of median family income in the United States (Greenberg 2009).

A family is considered poor if its pre-tax cash income falls below the poverty threshold—and this can qualify a family for a number of government programs from TANF to Medicaid. The poverty line for a single female with two children was \$18,310 in 2009.<sup>2</sup> The fact that this threshold is not adjusted for living costs in high-cost areas such as the Washington region is a major problem.

The Census Bureau and Bureau of Labor Statistics are in the process of developing a new Supplemental Poverty Measure (SPM), which will include the costs of childcare, transportation, food, and healthcare.<sup>3</sup> The SPM is not intended to replace the current poverty measure (which will continue to serve as the basis for eligibility for many government programs), but it will represent a more accurate measure of the basic costs of living (United States Department of Commerce 2010).

“The most significant lesson is to not give up. To keep on going and when times get hard, even when you think you can’t do it. You just gotta keep going, not for yourself, but for your child. I had to get a job and get an education so that my son knew that there was a better life.”

—Trinity student interviewee

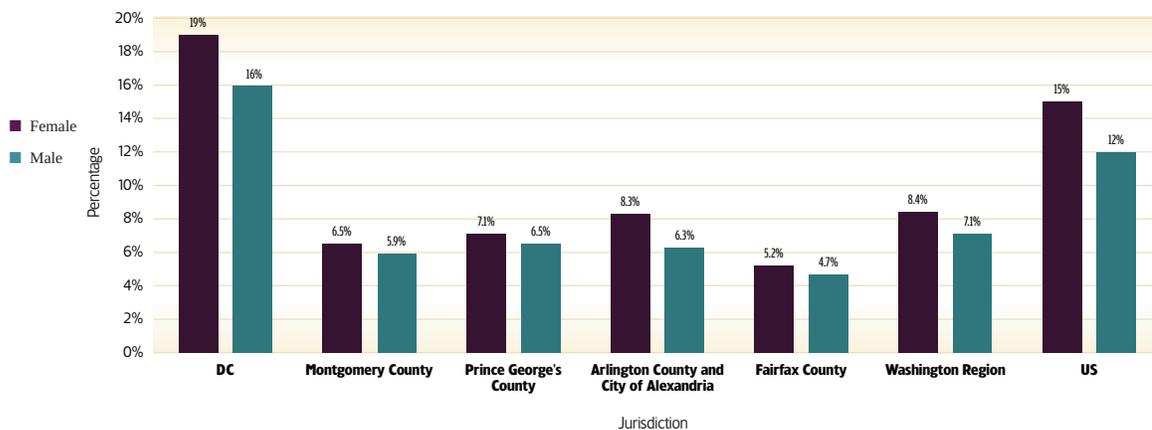
**Table 1.1: Federal Poverty Thresholds, 2009**

Size of Family/Household	Related Children Under 18 Years					
	None	One	Two	Three	Four	Five
One Person (Unrelated Individual)						
Under 65 Years	\$11,161					
65 years and over	\$10,289					
Two People						
Householder under 65 years	\$14,366	\$14,787				
Householder 65 years and over	\$12,968	\$14,731				
Three People	\$16,781	\$17,268	\$17,285			
Four People	\$22,128	\$22,490	\$21,756	\$21,832		
Five People	\$26,686	\$27,074	\$26,245	\$25,603	\$25,211	
Six People	\$30,693	\$30,815	\$30,180	\$29,571	\$28,666	\$28,130

Source: US Census Bureau.

Within the District of Columbia, it is the women and girls who live east of the Anacostia River in Wards 7 and 8 who are the most likely to be poor. Most of the residents in these wards are African American. Analyses conducted by the DC Fiscal Policy Institute showed that in 2008, 27 percent of the residents of Wards 7 and 8 were poor—four times more than the 6 percent of the mostly white residents in Ward 3 who lived below the poverty line (DCFPI 2009).

**Figure 1.2 Women’s and Men’s Poverty Rates by Jurisdiction and in the US, 2008**



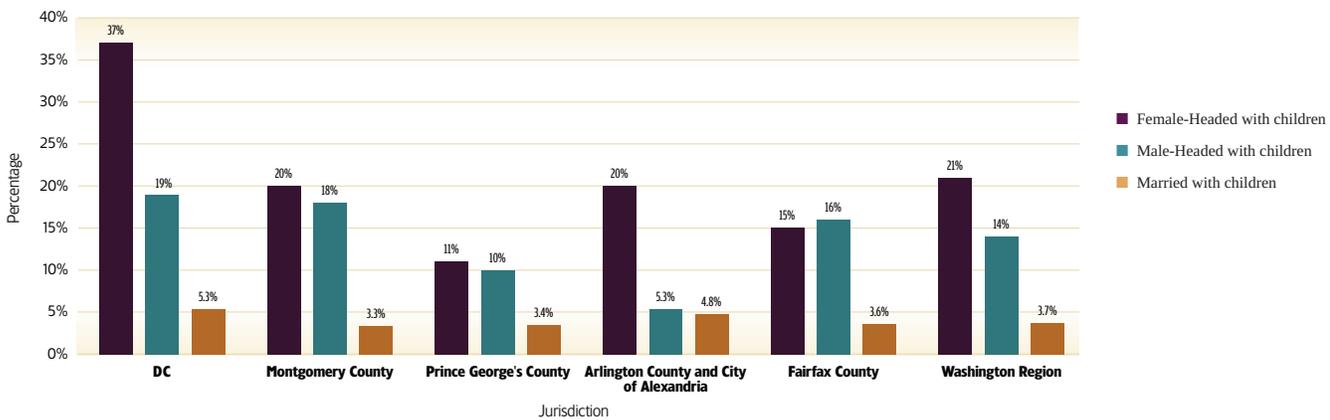
Source: US Department of Commerce, Bureau of the Census; American Community Survey; Calculations by the Urban Institute, 2010.



## Female-Headed Households with Children

As is the case nationwide, female-headed households with children in the Washington region are more likely to be poor than other types of households (US Department of Commerce 2009b). More than one in five (21 percent) female-headed households with children fall below the poverty line in comparison with 14 percent of male-headed households with children and 3.7 percent of married couples with children (Figure 1.3). The District of Columbia has exceptionally high poverty rates (37 percent) among female-headed households with children.

**Figure 1.3 Poverty Rates by Household Type and Jurisdiction, 2008**



Source: US Department of Commerce, Bureau of the Census; American Community Survey; Calculations by the Urban Institute, 2010.

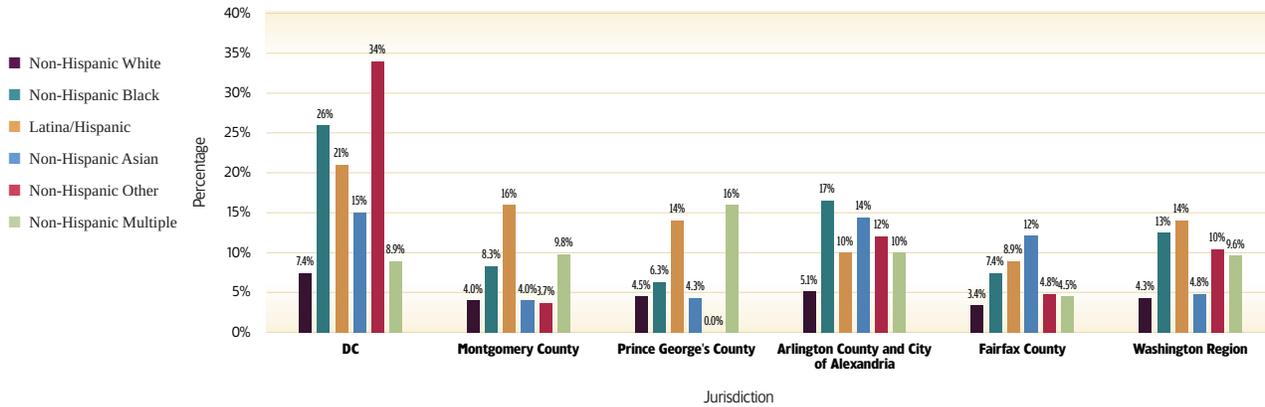
## Race, Ethnicity, and Citizenship Status

Women of color bear much of the burden of poverty in the Washington region. Non-Hispanic Black women and Latinas are much more likely to be poor (13 percent and 14 percent, respectively) than non-Hispanic white women (4.3 percent). The District of Columbia stands out with its exceptionally high poverty rates for non-Hispanic Black women (26 percent) and Latinas (21 percent) in comparison with non-Hispanic white women (7.4 percent) (Figure 1.4).

In Montgomery County, Latinas have the highest poverty rate (16 percent) of all groups—and Latinas were the only group of women in the County to see their poverty rate increase from 2000 (14 percent) (US Department of Commerce 2000, 2008). And while the poverty rates for Asian women in the region are relatively low overall (7.1 percent), their rates are twice as high in the District of Columbia (15 percent) and Arlington/Alexandria (14 percent) (Figure 1.4).

In Montgomery County, Latinas have the highest poverty rate (16 percent) of all groups—and Latinas were the only group of women in the County to see their poverty rate increase from 2000 (14 percent).

**Figure 1.4 Women's Poverty Rates by Race/Ethnicity and Jurisdiction, 2008**



Source: US Department of Commerce, Bureau of the Census; American Community Survey; Calculations by the Urban Institute, 2010.

In the Washington region, where foreign born persons make up almost one-quarter of the population (24 percent), poverty rates differ dramatically by citizenship status. Foreign born women who are non-citizens in the region are almost twice as likely to be poor in comparison with naturalized citizens (13 percent versus 7 percent) (US Department of Commerce 2008).

## A PORTRAIT OF WIDER OPPORTUNITIES FOR WOMEN: DETERMINING WHAT IT TAKES TO BE ECONOMICALLY SELF-SUFFICIENT

Across the country, many policymakers, advocates, and direct service organizations are using a measure developed by Dr. Diana Pearce for **Wider Opportunities for Women** (WOW) (a Grantee Partner of Washington Area Women's Foundation) to define income adequacy. This Self-Sufficiency Standard calculates how much money working adults need to meet their basic needs without subsidies of any kind, accounting for the costs of living and working—and adjusting for family size, composition, and geography. In addition, WOW provides the Metro DC Area Self-Sufficiency Calculator to agencies serving women in our region. This tool helps women to identify and prepare for jobs that pay sufficient wages to achieve greater economic security (WOW 2010a).

Table 1.2 shows the income required to meet the self-sufficiency standard in different jurisdictions in our region. In 2005, a household headed by one adult with one infant and a preschooler in the District of Columbia required an annual income of \$53,634 to make ends meet. The median income for female-headed households with children in the District of Columbia (\$29,900) falls far short of this standard (Figure 1.1).

WOW is developing a next generation standard, the Basic Economic Security Tables Index™ (BEST), which includes both income and assets, such as retirement and emergency savings that support day-to-day economic security as well as lifelong and intergenerational economic security.





**Table 1.2: Self-Sufficiency Standard by Family Size and Jurisdiction, 2005**

	DC	Montgomery County	Prince George's County	Arlington County	Fairfax County	City of Alexandria
Adult	\$21,224	\$29,378	\$24,806	\$27,988	\$30,517	\$27,086
Adult + Infant	\$38,151	\$50,055	\$40,610	\$47,597	\$50,744	\$45,149
Adult + Infant + Preschooler	\$53,634	\$65,137	\$50,554	\$64,090	\$67,849	\$61,246
Adult + Infant + Preschooler + Schoolage	\$69,435	\$87,365	\$67,151	\$84,895	\$88,991	\$81,082
2 Adults + Infant + Preschooler	\$60,339	\$69,636	\$56,463	\$68,600	\$71,833	\$66,153

Source: *Wider Opportunities for Women*, 2005.

## Poverty Among Girls

In 2008, there were 65,487 girls and young women in our region aged 24 and younger who were poor. The poverty rates for girls and young women aged 24 and younger in our region are higher (11 percent) than the overall poverty rate for women and girls in our region (8.4 percent). Young women between the ages of 18 and 25 have the highest poverty rates (16 percent), followed by girls aged 11 and younger (10 percent) and those aged 12 to 17 (8.1 percent) (US Department of Commerce 2008).

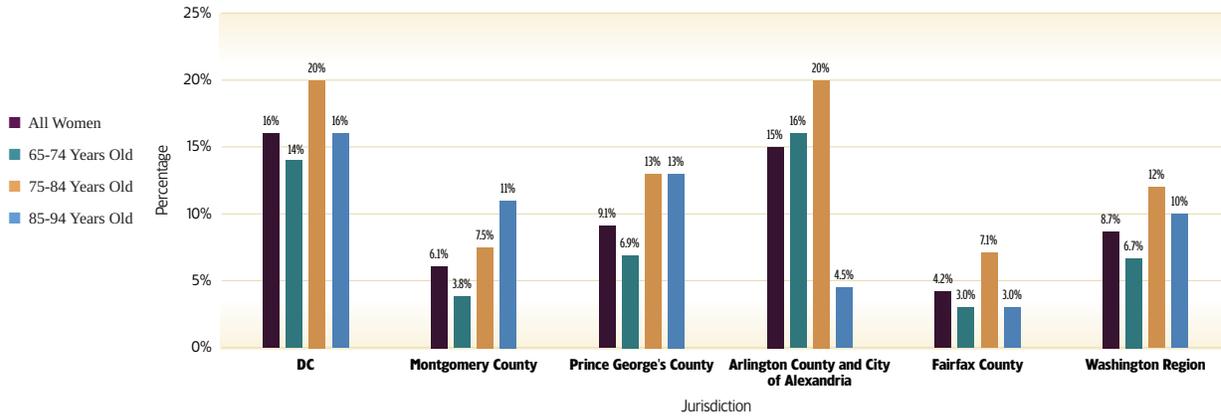
As is the case for adult women, Washington, DC, stands out as a particularly harsh place for girls and young women with respect to poverty. Almost four in ten (37 percent) young women aged 18 to 24 are poor, while three in ten girls aged 12 to 17 and one in four (24 percent) girls under the age of 11 fall below the poverty line (US Department of Commerce 2008).

## Poverty Among Older Women

Older women in our region are slightly more likely to be poor (8.7 percent) than women overall (8.4 percent). But women in the oldest age groups have higher poverty rates. Figure 1.5 shows that the poverty rate for women aged 75 to 84 in our region is 12 percent, and the poverty rates for women between the ages of 85 and 94 is 10 percent. Poverty rates are exceptionally high for women between the ages of 75 and 84 in the District of Columbia and Arlington County where one in five is poor (Figure 1.5).

Foreign born women who are non-citizens in the region are almost twice as likely to be poor in comparison with naturalized citizens (13 percent versus 7 percent).

**Figure 1.5: Older Women's Poverty Rates (Age 65 and Older) by Jurisdiction, 2008**



Source: US Department of Commerce, Bureau of the Census; American Community Survey; Calculations by the Urban Institute, 2010.

A number of factors place women at risk of poverty in their later years. Women's income in retirement comes mostly from Social Security, assets, and pensions. In the United States, more than 85 percent of women aged 65 and older receive income from Social Security, 51 percent collect income from assets, and 30 percent obtain income from pensions.<sup>4</sup>



However, women's median Social Security benefit was only \$10,757 in 2008 (in comparison with \$14,400 for men)—and Social Security is the only source of income for almost 30 percent of women aged 75 and older (Hayes, Hartmann, and Lee 2010).<sup>5</sup> Among elderly women receiving income from assets and pensions, their median annual income from each source is low—totaling \$1,000 and \$8,400 respectively (Hayes, Hartmann, and Lee 2010).

As is the case nationwide, the primary reason for high rates of poverty among elderly women in our region is low lifetime earnings arising from wage inequality, occupational segregation, and family care giving responsibilities (Lee and Shaw 2008). In addition, women's longer life expectancy means that women who are married often outlive their spouses and lose some or all of the spouse's pension benefits as a result—and Social Security benefits are too low to make up the difference.

It is also important to note that the poverty threshold for elderly women (\$10,289) falls far short of the cost of living for women in our region. WOW has developed the Elder Economic Security Standard Index (Elder Index) to measure the income required to meet basic needs for persons older than 65 in the United States. This Index shows that a single, older woman with a mortgage needs \$24,455 annually to cover the costs of housing, food, transportation, healthcare, and other basic expenses—an amount significantly higher than the poverty threshold set by the federal government for elderly persons or the median Social Security benefit for women (WOW 2010b).



It is also important to emphasize that the Elder Index is a national average, and WOW is in the process of developing state-by-state indexes for each state and the District of Columbia. Given the high cost of living in the Washington region, the Elder Indexes for our area are likely to be much higher than the national index—and will help to highlight the financial hardship experienced by many older women in our region.

## Assets

A woman's economic security is partially dependent on having assets and resources to tide her over during tough times.<sup>6</sup> Bank accounts, vehicles, homes, and investments can help women and families weather negative life events. This is especially important during recessions and periods of high unemployment (McKernan, Ratcliffe, and Vinopal 2009).

The Corporation for Enterprise Development's (CFED) Assets and Opportunity Scorecard has calculated asset poverty rates by state, which measure the proportion of households that are asset poor. These households lack the net worth to sustain them at a minimum level for three months in the event of a negative life event (CFED 2010a). It is not surprising, although troubling nonetheless, that women who head households are more likely to be asset poor than their male counterparts in our region.

The highest proportion of asset poor households is in the District of Columbia where nearly half of female householders (45 percent) and 35 percent of male householders are asset poor. Although the shares of householders who are asset poor in Virginia and Maryland are lower than in the District of Columbia, they are still high: about three in ten female householders (30 percent in Virginia and 28 percent in Maryland) and 19 percent of male householders are asset poor (CFED 2010b).

Bank accounts can provide women with a safe and secure place to hold their savings, obtain free check-cashing and reasonable loan rates, earn interest, and access to credit. A recent survey by the Federal Deposit Insurance Corporation (FDIC) found that more than half of female-headed households with children in the District of Columbia (55 percent) either lack a bank account (they are unbanked) or have an account but still rely on alternative financial services, such as short-term, high-interest payday loans, non-bank money orders, and non-bank check-cashing (they are underbanked) (FDIC 2009a, b).

Access to reliable transportation is a key factor in women's economic security — helping them to get and keep jobs, take their children to and from school or child care, and manage household tasks such as grocery shopping. Public transportation is available in some parts of the Washington region, but limited or non-existent in other parts. Hence, owning a car can be particularly important, especially for low-income women employed in jobs that are located in places where public transit is unavailable or unreliable.

It is not surprising, although troubling nonetheless, that women who head households are more likely to be asset poor than their male counterparts in our region.

Almost nine in ten (88 percent) households in the Washington area have at least one car. The lowest rates of car-ownership (65 percent) are in the District of Columbia, the most urban area in our region and the one with the best public transportation. Only about half of female-headed families with children in the District of Columbia have a car in comparison with 74 percent of male-headed families with children and 94 percent of married couples with children. In the other jurisdictions within our region, female-headed households with children have lower rates of vehicle ownership as well (US Department of Commerce 2008).

Homeownership is another critical asset for women and families in the Washington region, and this topic is discussed later in the report.

## PORTRAIT OF THE EARNED INCOME TAX CREDIT AND HOW IT HELPS WOMEN BUILD ASSETS



The Earned Income Tax Credit (EITC) is widely recognized as the largest and most effective anti-poverty program for low- and moderate-income working families. In 2009 alone, the EITC lifted an estimated 6.6 million individuals out of poverty, including 3.3 million children, more than any other federal program (Center on Budget and Policy Priorities 2009). A report from the Committee for Economic Development (CED) found that “the EITC has become a powerful force in dramatically raising the employment of low-income women in recent years” (CED 2009).

EITC is a federal refundable tax credit that supplements the wages of low-income workers and reduces their tax burden. Despite the tremendous benefit of the EITC, the Internal Revenue Service (2009) estimates that between 20 and 25 percent of low-wage workers fail to claim their EITC, effectively losing out on thousands of dollars per family (US Department of the Treasury 2009). Many states and jurisdictions have implemented EITC campaigns to raise awareness about this important tax benefit.

Through a partnership with **Community Tax Aid** (CTA) and **Capital Area Asset Builders** (CAAB), the DC EITC Campaign promotes awareness among DC residents about the EITC and other tax benefits—and provides free tax preparation services to low-income individuals and families. At tax time, the campaign connects DC residents with other financial literacy and wealth-building opportunities, such as credit counseling and Individual Development Accounts (IDAs) (DC EITC 2009).

During the 2009 filing season, 6,000 taxpayers filed at campaign sites and claimed more than \$9 million in tax refunds (DC EITC Campaign 2009). These services are particularly important for female-headed households with children who are the most likely to benefit from EITC. Single female households with two or more children who have incomes between \$10,000 and \$29,000 can receive an EITC and additional Child Tax Credit totaling over \$4,000 and can increase their income by over 40 percent as a result (US Department of Treasury 2010). From 2007 through the 2009 tax seasons, the DC EITC Campaign increased the assets of women in the DC region by over \$2.6 million through the receipt of the EITC and other tax credits (Community Tax Aid 2010).

In addition to the federal EITC, 24 states have created state EITCs to reduce the burden of state taxes on low-income workers. The District of Columbia, Maryland, and Virginia have implemented state EITCs; however, only the District of Columbia and Maryland make the state EITC refundable. In the wake of the economic downturn and state budget cuts, funding for EITC campaigns and state EITCs may be in jeopardy.



## POLICIES AND STRATEGIES TO STRENGTHEN OUR COMMUNITIES

- » Create a region that encourages and supports women's and girls' progress toward economic security through opportunities to build income and assets throughout their lifetimes.
- » Educate policymakers, opinion leaders, and funders about the unique facets of women and girls in poverty, with a focus on female-headed households and the differences across a woman's lifetime.
- » Encourage partnerships and collaboration between policymakers, opinion leaders, and funders about the best and most creative solutions to the persistent challenge of poverty among women and girls.
- » Empower women and girls to increase their economic security by connecting them with community resources focused on asset building and financial literacy.
- » Gather knowledge through targeted research that illuminates the unique burdens poverty places on girls and women as they move through school, work, and life.

## WHAT YOU CAN DO NOW

- » Advocate with policymakers so they adopt, sustain, and expand policies that support women's economic security (such as the Earned Income Tax Credit, matched savings accounts, and poverty measures that capture the actual cost of living for all types of families).
- » Become a philanthropist who invests in programs that help women achieve economic security.
- » Inquire in your community about how best to decrease poverty and increase economic security among women and girls.

<sup>1</sup> Median family incomes are calculated for the Washington Metropolitan Statistical Area (MSA), which includes the District of Columbia as well as suburban cities and counties in Maryland, Virginia, and West Virginia that are part of the area.

<sup>2</sup> The Bureau of the Census and the Department of Health and Human Services (HHS) use slightly different poverty definitions. The Census definition is used to calculate the number of poor persons, while the HHS definition is used to determine program eligibility. Here we have used the HHS poverty guidelines.

<sup>3</sup> The new measure will be published in fall 2011, alongside of and in the same level of detail as the official poverty measure.

<sup>4</sup> Assets include interest, dividends, and rental income, and pensions include 401ks and Individual Retirement Accounts (IRAs).

<sup>5</sup> Among women aged 65 and older who received income from Social Security, assets, pensions, earnings, and other income.

<sup>6</sup> Debt is another important measure of women's economic security but data are not available by gender for our region.



# Education, Training, Employment, and Earnings

## REGIONAL STRENGTHS

- » Women in the Washington region have much higher than average educational levels: half of all women have a bachelor's or graduate degree, compared to a little more than a quarter of women in the United States overall (27 percent).
- » Women in the region have higher labor force participation rates (68 percent) than the national average (60 percent). Seventy-two percent of Latinas and 71 percent of Black women are in the labor force, compared to 66 percent of white and Asian women.
- » The median annual earnings for women working full-time in our area—\$51,338—are significantly higher than the earnings of women nationwide (\$35,471).

## REGIONAL CHALLENGES

- » A substantial proportion of women (27 percent) only have a high school diploma or less. Latinas and African American women are especially likely to have low educational attainment: 57 percent of Latinas and 39 percent of African American women have a high school degree or less.
- » Women of color in the region experience very high unemployment rates in comparison with white women. For example, in 2008, unemployment among African American women and Latinas was more than twice as high (about 7.0 percent) as the unemployment rate of white women (2.7 percent).



- » Across the region, rates of unemployment have increased dramatically over the last decade and within the District of Columbia, unemployment rates are exceptionally high in some wards. In Ward 8, for example, unemployment increased from 15 to 26 percent between 2000 and 2009, and in Ward 7, the unemployment rate almost doubled from 10 percent to 18 percent during this period.
- » In the Washington region, women working full-time, year-round earn 20 percent less than comparable men. Women earn less than men in almost all occupations, with the largest gender gap in earnings found among those in health care and technical occupations, where women earn 38 percent less than men.
- » Men earn more than women within all racial and ethnic groups: white women earn 27 percent less than white men, Black women earn 3 percent less than Black men, and Latinas earn 17 percent less than Latinos.

## *Introduction*

The Washington region is home to a highly educated population. A study by the Brookings Institution reported that the Washington metropolitan area has the most educated women and men in the nation (Berube 2010). At the same time, there is a stark divide between those with high and low levels of education in our region. Women with a bachelor’s degree or more tend to have good jobs with high earnings. But for the many women with only a high school degree, or less, finding and keeping a job that pays a living wage with benefits is a tall order. Even before the recession hit, African American women and Latinas faced great educational and employment challenges in our region, and the economic downturn has left many women of color even farther behind.

## *Education of Women and Girls in Our Region*

Education is crucial to women’s economic success, with higher levels of education consistently leading to higher earnings. Meeting one’s full educational potential begins with a strong foundation starting in early childhood that serves as an asset into adulthood. When parents have full opportunities to attain education, children benefit by growing up in an atmosphere where learning figures centrally in the life of the whole family.

## *Early Care, Pre-K, and Elementary Education*

Research shows that quality early care and education can provide children with strong social and cognitive skills that help them succeed in later grades and improves their chances of completing high school (Schweinhart et al. 2005). These benefits are particularly profound for low-income children, and some studies have shown that the benefits of preschool extend for decades into adult life (Camilli et al. 2010; Schweinhart et al. 2005).

Even before the recession hit, African American women and Latinas faced great educational and employment challenges in our region, and the economic downturn has left many women of color even farther behind.

Access to affordable, high-quality early care and education—through Head Start, child care subsidies, and publicly funded preschool programs—is crucial to ensuring the future educational success of all our region’s youngest residents. The share of children attending publicly funded preschool varies significantly across the region with 14 percent of four-year-old children in Virginia, 35 percent in Maryland, and 40 percent in the District of Columbia enrolled in public preschool in 2009. Since 2003, the public preschool enrollment rates of four-year-olds has increased in Maryland (to 35 percent from 26 percent) and Virginia (to 14 percent from 6 percent), and declined in the District of Columbia (to 40 percent from 51 percent) (Barnett et al. 2009).

### A PORTRAIT OF FAIRFAX FUTURES: NEIGHBORHOOD SCHOOL READINESS AND THE LINK TO LIFELONG LEARNING



Ensuring that children start school ready to succeed requires attention to one of the most complex and significant changes they will experience—their transition to kindergarten (Bohan-Baker 2004). When reliable connections are developed between family, preschool, elementary school, and the broader community, children can journey to and from each environment buoyed by an effective system designed to meet their unique developmental needs.

To that end, **Fairfax Futures**, a Grantee Partner of Washington Area Women’s Foundation, is partnering with Fairfax County’s Office for Children and Fairfax County Public Schools to successfully launch Neighborhood School Readiness teams in nine low-income areas of Fairfax County, Virginia. With the goal of preparing children and their families for success in school, these teams engage with family child care providers, child care center staff, preschool teachers, elementary school teachers, and principals as well as school-based parent liaisons and other community members to create a continuum that supports families as they prepare their children for school. In 2009, the School Readiness teams worked to ensure that nearly 500 preschoolers participated in kindergarten classroom visits during the school registration period. This effort increased early kindergarten enrollment by 20 percent and parent participation in kindergarten orientation by 40 percent during the registration period.

“All families, regardless of their cultural or socioeconomic status, will be better able to achieve success in school and life when resources are available and partnerships between schools and families are established early. The neighborhood teams provide a bridge for families, schools, and communities—thereby creating the foundation children need to thrive.” Dalissa Vargas, Executive Director, Fairfax Futures.

In the District of Columbia, Maryland, and Virginia, as is true in the country as a whole, fourth grade reading proficiency is very low, though slightly higher among girls in every jurisdiction. Table 2.1 shows that in Maryland and Virginia, girls and boys read at levels comparable to national rates but the District of Columbia lags much farther behind, where only 16 percent of girls and 12 percent of boys can read proficiently. Math proficiency is similarly low, although boys perform slightly better than girls in Maryland, Virginia, and the United States. Rates in the District of Columbia are much lower at 17 percent proficiency for both girls and boys (US Department of Education 2007, 2009).



**Table 2.1: Reading and Math Proficiency of Fourth Graders by State and in the United States, 2007 and 2009**

Reading	US	DC	MD	VA
Proficient or Above				
Female	36%	16%	40%	41%
Male	30%	12%	32%	34%
Non-Hispanic White	43%	74%	49%	46%
Non-Hispanic Black	14%	9%	17%	19%
Latino/Hispanic	17%	15%	21%	26%
Non-Hispanic Asian/Pacific Islander	46%	*	57%	48%

Math	US	DC	MD	VA
Proficient or Above				
Female	37%	17%	43%	39%
Male	41%	17%	44%	46%
Non-Hispanic White	51%	81%	60%	54%
Non-Hispanic Black	16%	9%	21%	16%
Latino/Hispanic	22%	24%	32%	28%
Non-Hispanic Asian/Pacific Islander	60%	*	67%	64%

Source: US Department of Education, Institute of Education Sciences, National Center for Education Statistics, National Assessment of Educational Progress (NAEP). \*Reporting standards not met.

## High School Completion

In 2008, one in ten girls in the region did not complete high school in comparison with 14 percent nationally (Table 2.2). Figure 2.1 shows that high school graduation rates among girls in the region have improved slightly since 2000, when 13 percent of girls did not complete high school. Among girls of color, high school completion rates are especially low: African American and Asian girls are twice as likely (12 and 14 percent, respectively) as white girls (6 percent) to lack a high school diploma. And almost four in ten (37 percent) Latinas in our region do not graduate from high school (US Department of Commerce 2008).

Although a number of factors can contribute to dropping out of school, for girls, teen childbearing and family responsibilities are major causes. More than one-quarter (26 percent) of female high school dropouts say pregnancy or parenting affected their decision to drop out, according to a 2006 study of 467 dropouts conducted by Civic Enterprises (Bridgeland, DiIulio and Burke 2006).

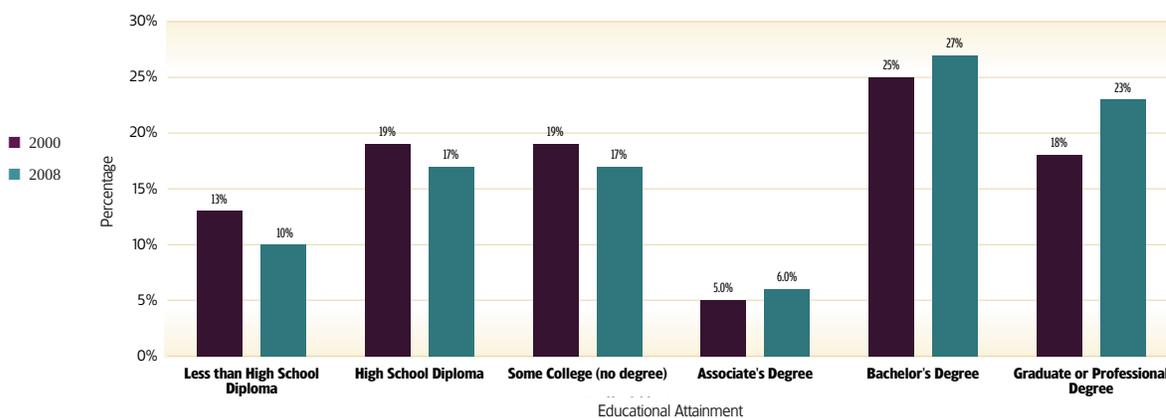
Almost four in ten (37 percent) Latinas in our region do not graduate from high school.

**Table 2.2: Women's Educational Attainment in Each Jurisdiction and in the United States, 2008**

	DC	Montgomery County	Prince George's County	Arlington County	Fairfax County	City of Alexandria	Washington Region	US
Less than High School Diploma	14%	9%	13%	9%	9%	9%	10%	14%
High School Diploma	21%	15%	27%	8.5%	14%	14%	17%	29%
Some College, No Degree	15%	16%	25%	11%	16%	16%	17%	22%
Associate's Degree	4%	6%	7%	5%	6%	6%	6%	8%
Bachelor's Degree	21%	28%	18%	33%	32%	32%	27%	17%
Graduate or Professional Degree	26%	26%	12%	34%	23%	23%	23%	10%

Source: US Department of Commerce, Bureau of the Census, American Community Survey, Calculations by the Urban Institute, 2010.

**Figure 2.1: Women’s Educational Attainment in the Washington Region from 2000 to 2008**



Source: US Department of Commerce, Bureau of the Census; American Community Survey, Calculations by the Urban Institute, 2010.

## Postsecondary Education and Training

Nationwide, women have made steady progress in attaining higher education levels and in narrowing the education gap with men. Women now outnumber men in both undergraduate and graduate degree programs, comprising 57 percent of students at degree-granting institutions (Snyder, Dillow and Hoffman 2009).

### Bachelor’s Degrees

Women in the Washington region have much higher than average educational levels: half of all women have a bachelor’s or graduate degree, compared to a little more than a quarter of women in the United States overall (27 percent). Since 2000, the percentage of women holding a graduate or professional degree in the region has increased by five percentage points (Figure 2.1).

While levels of educational attainment are high in the region overall, a substantial proportion of women (31 percent) only have a high school diploma or less. Latinas and African American women are especially likely to have low educational attainment: 57 percent of Latinas and 39 percent of African American women have a high school degree or less. It is therefore not surprising, but troubling nonetheless, that African American women and Latinas are much less likely to have bachelor’s degrees or higher in our region (30 percent and 25 percent, respectively) than white women are (61 percent). Asians are the other group of women in the Washington region that have a high proportion with bachelor’s degrees (57 percent) (US Department of Commerce 2008).

Since 2000, the percentage of women holding a graduate or professional degree in the region has increased by five percentage points.



## A PORTRAIT OF THE GROWING IMPORTANCE OF LITERACY AND NUMERACY TO THE WORK LIVES OF WOMEN AND GIRLS

In an information-based regional economy, basic literacy and numeracy are critical skills for all residents and workers, including women. Not only are these skills necessary to compete for higher-wage jobs, but they also are increasingly important as a prerequisite for enrolling in postsecondary training and education. As employers increase their skill requirements for jobs, community-based job training organizations increase their eligibility criteria as well.



According to the National Assessment of Adult Literacy, 22 percent of Prince George's County residents and 19 percent of DC residents lack basic prose literacy skills. Residents of Fairfax and Montgomery counties fare better (11 percent of the population lack basic prose literacy skills) (US Department of Education 2003). Yet, in 2010, more than 80,000 adults in Montgomery County lack the basic literacy skills to fill out a job application (Montgomery Coalition for Adult English Literacy 2010).

Literacy and numeracy training for adults is critical, but so is better preparation for students before they reach adulthood—and before they fall behind.

## Community College and Job Training

Around the country, community colleges play a significant role in helping low-skilled adults gain the valuable skills and credentials they need to improve their career and earnings prospects. This is particularly true for women, who make up the majority of community college students (58 percent) nationwide (American Association of Community Colleges 2010). According to a study by the Center for Law and Social Policy (2004), students who complete a vocational certificate or associate's degree tend to earn higher wages and have higher employment rates than individuals who complete a non-vocational program.

In the Washington region, only 6 percent of women have associate's degrees, compared with 8.3 percent of women nationwide. Women are much more likely to report that they have some college but no degree (17 percent) than to have an associate's degree (Figure 2.1). Given the importance of an associate's degree as a gateway to better jobs and earnings, supporting women to attend community college and earn an associate's degree is an important goal.

## Women's Employment in our Region

For decades, women have been increasing their labor force participation in the United States while men have been decreasing theirs. (The labor force includes persons 16 years and older

“My daughter motivates me to finish college because if she sees what her mother has done then she will probably follow in my footsteps.”

—Trinity student interviewee

## A PORTRAIT OF COMMUNITY COLLEGES AND COMMUNITY-BASED TRAINING PROGRAMS: WORKING TOGETHER TO IMPROVE WOMEN'S EDUCATION AND CAREER PATHS



In our region, Northern Virginia Community College (NOVA) provides a strong example of how a community college can engage successfully with women and families as well as the community-based organizations that serve them. In fact, it is a national model.

NOVA has forged strong partnerships with several Grantee Partners of Washington Area Women's Foundation. For example, women enrolled at **Year Up** (which trains them to enter the information technology sector) can earn up to 18 credits at NOVA while participating in the first six-month learning and development phase of the program. This provides both an on ramp to additional education, as well as a bridge to higher-paying work. NOVA also has a unique program, called the NOVA Navigators, which trains navigators at selected nonprofit organizations to help students prepare for and apply to community college.

Other community colleges in our region—including Montgomery College and Prince George's Community College—also are productively engaged in workforce development and these kinds of partnerships. With adequate support, the new Community College of the District of Columbia (CCDC, launched in 2009) has an opportunity to follow in these footsteps to meet the critical needs of low-skilled, low-income residents of the District, including women.

Young women between the ages of 25 and 34 are the most likely to be working (86 percent), followed by women aged 35 to 64 (80 percent).

who are in the armed forces, in civilian employment, or who are unemployed but actively looking for work.) By 2008, six in ten women were working outside the home—up from one in three in 1950 (US Department of Labor 2009). Women in the Washington region have been on the forefront of this trend. Today, almost seven in ten women (68 percent) aged 16 and over in our region are working or looking for work (US Department of Commerce 2008). The large number of women in the regional workforce reflects both the job opportunities available to them, especially for women with education, as well as financial pressures to make ends meet (Hartmann, English, and Hayes 2010). Although families of all types depend on women's earnings to meet household expenses, this is especially true for female-headed households whose earnings are often the sole source of support for the family.

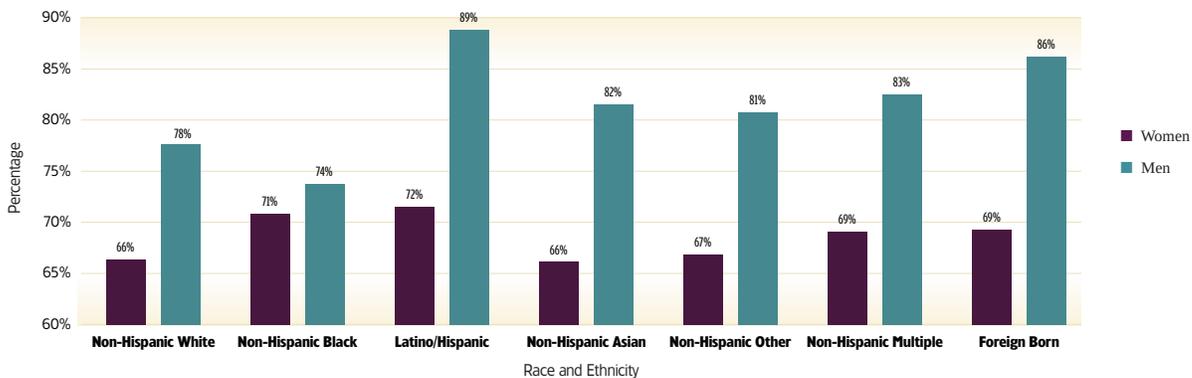
### Labor Force Participation

Since the publication of the first *Portrait Project* report, women aged 16 and over in our region have increased their labor force participation in full-time, year-round jobs from 65 percent in 2000 to 68 percent in 2008 (US Department of Commerce 2000, 2008). Young women between the ages of 25 and 34 are the most likely to be working (86 percent), followed by women aged 35 to 64 (80 percent). A much smaller share of women over the age of 65 are in the labor force, although almost one in five (20 percent) older women is working and this proportion is expected to increase over time due to the impact of the recession on women's savings (US Department of Commerce 2008).



The majority of single women with children in our region have paid jobs. In fact, women who head families with children are more likely to be in the labor force (73 percent) than women overall (68 percent) (US Department of Commerce 2008). This is not surprising given that single mothers must rely on their own incomes to support themselves and their children. Latinas and African American women also have high labor force participation rates in our region. Figure 2.2 shows that 72 percent of Latinas and 71 percent of Black women are in the labor force, in comparison with 66 percent of white and Asian women.

**Figure 2.2: Regional Labor Force Participation Rates by Gender, Race/Ethnicity, and Foreign Born Status, 2008**



Source: US Department of Commerce, Bureau of the Census; American Community Survey, Calculations by the Urban Institute, 2010.

## Unemployment

The major recession of the last three years has taken a toll on the Washington region—a reality that is often hidden by the fact that overall unemployment rates are lower in this area than they are nationwide. This is due, in large part, to the buffer provided by the federal government as a major employer, which has protected our region from some of the bigger losses experienced by other metropolitan areas. The overall unemployment picture for our region masks stark differences in unemployment and underemployment by race and ethnicity as well as educational and skill levels (Brookings Institution 2009).

When it comes to gender, unemployment in our region looks quite different than it does nationwide. Throughout this recession, national unemployment rates for men have been several percentage points higher than women’s. In 2009, 11 percent of men were officially unemployed, compared to 8.8 percent of women. (The unemployment rate is the number of unemployed as a percent of the labor force, which includes both the employed and the unemployed.) However, these national unemployment figures obscure the hardship experienced by some groups of women. For example, single women with children have the highest unemployment rates nationally and their jobs often face significant challenges in finding new jobs and have few resources to fall back on during periods of unemployment (Hartmann, English, and Hayes 2010).

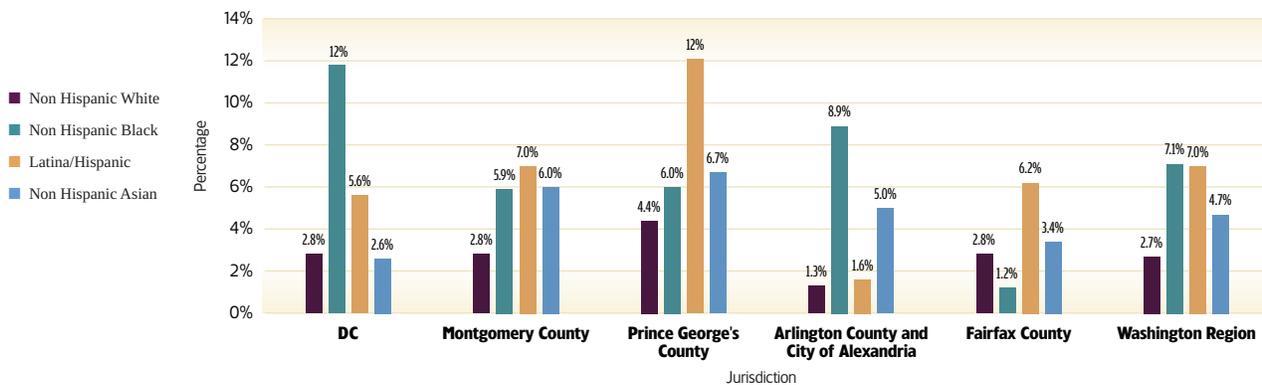
The overall unemployment picture for our region masks stark differences in unemployment and underemployment by race and ethnicity as well as educational and skill levels.

In 2008, more than one in six women aged 16 to 17 (17.5 percent) was unemployed and more than 7 percent of those aged 18 to 34 were out of work and looking for work.

In contrast to the national picture, unemployment rates for women and men in the Washington region have remained quite close. In 2008, 4.9 percent of women were unemployed, compared to 5.1 percent of men. Women made up almost half (47 percent) of the officially unemployed in our region in 2008: approximately 52,800 of the 110,600 unemployed people 16 years and older were women. More recent data from July 2010 show much higher unemployment levels in our region: for example, 13.1 percent of men and 10.5 percent of women were out of work and looking for jobs in the District of Columbia at that time (Economic Policy Institute 2010).

Young women have been among the hardest hit of all age groups by the recession. In 2008, more than one in six women aged 16 to 17 (17.5 percent) was unemployed and more than 7.2 percent of those aged 18 to 34 were out of work and looking for work. Also, women of color in the region have experienced very high unemployment rates in comparison to white women. Figure 2.3 shows that in 2008, unemployment among African American women and Latinas was more than twice as high (about 7.0 percent) as the unemployment rate of white women (2.7 percent). In the District of Columbia and Prince George’s County, 12 percent of Black women were unemployed, respectively.

**Figure 2.3: Women’s Unemployment Rates by Race/Ethnicity and Jurisdiction, 2008**



Source: US Department of Commerce, Bureau of the Census; American Community Survey; Calculations by the Urban Institute, 2010.

Across the region, rates of unemployment have increased dramatically over the last decade. Within the District of Columbia, unemployment rates are exceptionally high in some wards. In Ward 8, for example, unemployment increased from 15.1 to 26.5 percent between 2000 and 2009, and in Ward 7, the unemployment rate almost doubled from 9.9 percent to 18.2 percent during this period (DC Department of Employment Services 2009).



The regional unemployment data underscore the importance of targeting programs and policies to the women (and men) most hard hit by the recession. Women who are out of work—especially those who are young, African American, or Latina—are having a very challenging time finding jobs and would benefit from targeted employment programs and policies. In addition, initiatives are needed to develop the regional economy—paying special attention to attract new businesses and jobs to communities with high unemployment rates.

### A PORTRAIT OF SO OTHERS MIGHT EAT: HOW HOLISTIC JOB TRAINING CAN INCREASE WOMEN'S EARNINGS AND EARNINGS POTENTIAL



The term workforce development—which encompasses a variety of types of education, training, and other services—can sound very impersonal. The best workforce development organizations, however, are not impersonal at all. Instead, they provide services based on what individuals actually need to succeed at learning marketable skills and finding and keeping jobs that pay a living wage.

One example in the region is the **Center for Employment Training (CET) at So Others Might Eat (SOME)** in the District of Columbia. SOME CET (modeled after national CET) helps low-income and disadvantaged people move out of poverty and into living-wage careers as medical administrative assistants, business and customer relations associates, and building maintenance service technicians. All of the low-income women who participated at SOME CET last year were from Wards 7 and 8—the DC wards with the highest levels of poverty and unemployment.

The program takes a holistic approach to workforce development that includes marketable skills training, human development, basic education, and job development. It is self-paced and rich in supportive services, such as assistance with housing, child care, mental and physical health care, and credit repair. The program is also deeply connected with local employers, who help design the curriculum and serve as sites for participant internships.

In the last two years, with support from Washington Area Women's Foundation, SOME CET has helped 41 low-income women with children graduate from its training program, 39 of whom were placed in higher-paying jobs (most with health benefits), with an average hourly increase in earnings of more than \$13. In addition, most of the women placed—71 percent—have retained their jobs for a year or more.

## Women's Earnings

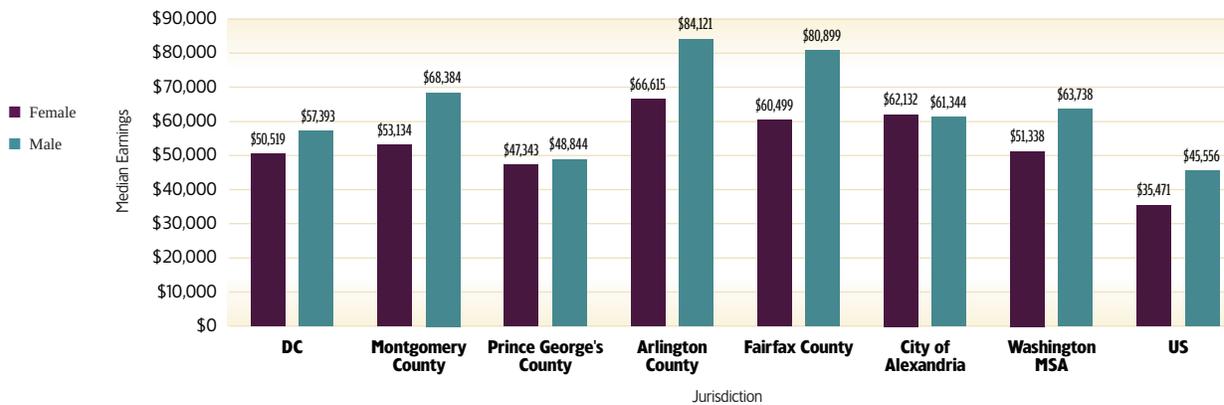
On average, women in our region earn more than women in the United States overall: in 2008, women over the age of 16 (working full-time, year-round) had median annual earnings of \$51,338, compared to the national median of \$35,471 for women (US Department of Commerce 2008). Although the data for this report focus on full-time year-round workers, national studies show that part-time workers, who are disproportionately women, have lower average wages than full-time workers—and their jobs are less likely to offer benefits as well

From 2000 to 2008 the wage gap in the Washington region has decreased by 2.7 percent, suggesting that women’s earnings are slowly catching up to men’s.

(Wenger 2001). Despite women’s higher average earnings, pay inequities between women and men are persistent features of the regional labor market. Causes of the gender wage gap include discrimination and occupational segregation, with women concentrated in occupations with lower wages and fewer benefits (IWPR 2010).

The overall earnings gap between men and women is smaller in the Washington region than nationally—in part because so many women have high levels of education that translate into higher earnings. Men’s annual earnings in our region (\$63,738) are 20 percent higher than women’s annual earnings (\$51,338), compared to the national gender gap in wages of 22 percent (Figure 2.4).

**Figure 2.4: Women's and Men's Median Earnings by Jurisdiction, 2008**

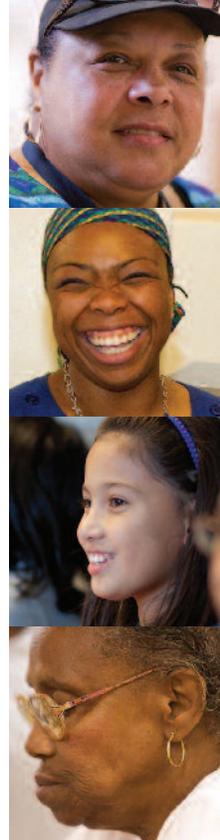


Source: US Department of Commerce, Bureau of the Census; American Community Survey; Calculations by the Urban Institute, 2010.

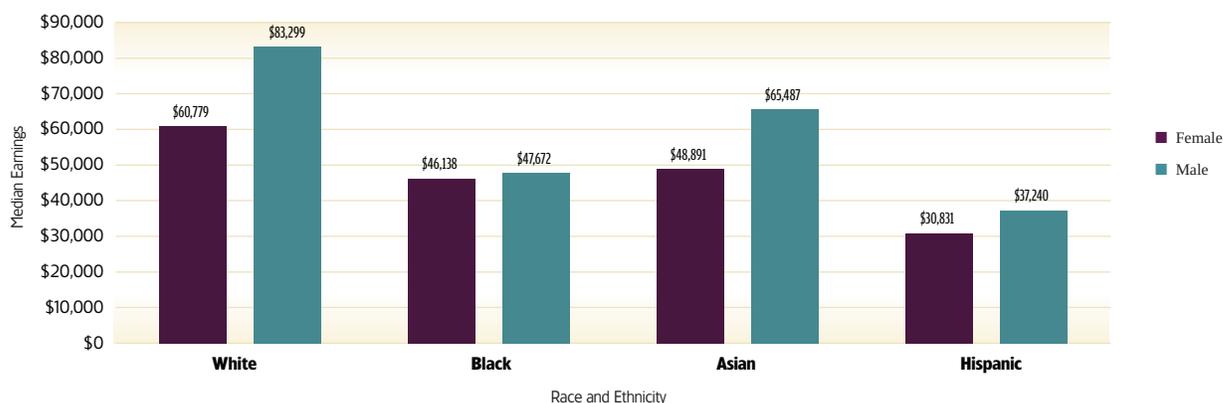
From 2000 to 2008 the wage gap in the Washington region has decreased by 2.7 percent, suggesting that women’s earnings are slowly catching up to men’s. However, the national wage gap decreased even further by 4.5 percent. In other words, the nation shows more progress in closing the gap between women’s and men’s earnings than does the Washington region (US Department of Commerce 2000, 2008).

## Race, Ethnicity, and Earnings

Race and ethnicity have a major impact on the earnings of women and men. White women and men have the highest earnings in our region, with white women having median wages of \$60,779, which is 27 percent less than the median earnings for white men (\$83,299). The median earnings for African American women (\$46,138) are lower than those of their male counterparts, but the earnings gap is much smaller (3 percent). Latinas have the lowest median earnings in the region (\$30,831), which are 17 percent less than the earnings of Latinos (Figure 2.5).



**Figure 2.5: Washington Region Median Earnings by Gender and Race/Ethnicity, 2008**



Source: US Department of Commerce, Bureau of the Census, American Community Survey, Calculations by the Urban Institute, 2010.

Another way to look at the wage gap for women of color in our region is to compare their earnings to the earnings of white men. African American women working full-time make 45 percent less than white men in our region—a wage gap that is much larger than the national wage gap of 38 percent between Black women and white men. The earnings of Asian women and Latinas also lag significantly behind those of white men, with earning gaps of 41 percent and 63 percent respectively (Figure 2.5).

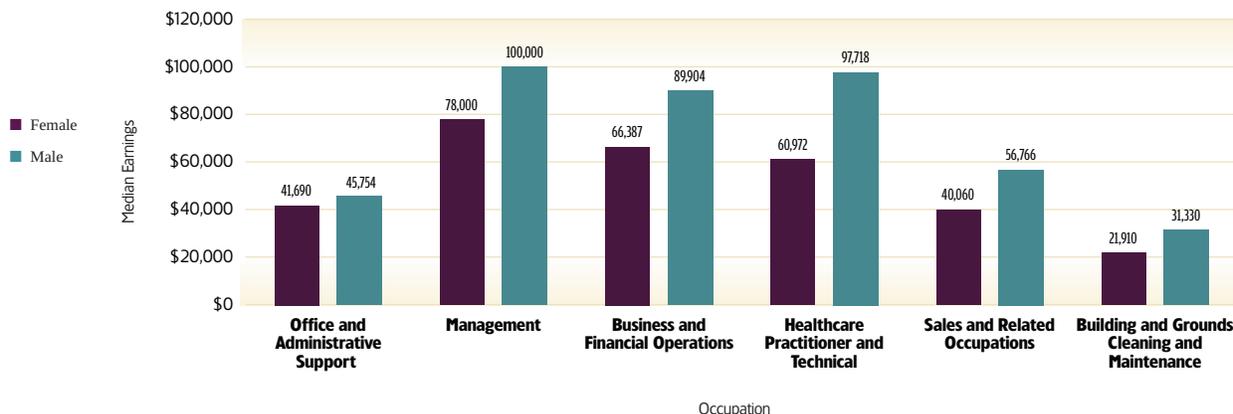
## Occupations and Wages

The gender wage gap is closely associated with occupational segregation – men primarily working in occupations traditionally held by men, and women primarily working in traditionally female (typically lower-paying) jobs. The largest share of full-time working women in the Washington region hold office and administrative support jobs (one out of five), whereas the largest proportion of men work in managerial occupations (18 percent) (US Department of Commerce 2008).

Earnings differences persist between women and men across all types of occupations in our region. Even when women represent the majority of workers in an occupation, they are paid less than men. For example, in office and administrative support occupations, where women predominate, women’s median earnings of \$41,690 are still lower (8.9 percent) than men’s. In management occupations, where men predominate, women’s median earnings are higher (\$78,000) than in office and administrative support occupations but so is the gender wage gap (22 percent). The largest gender earnings gap is found in healthcare practitioner and technical occupations where women’s median earnings (\$60,972) are 38 percent lower than men’s (Figure 2.6).

African American women working full-time make 45 percent less than white men in our region—a wage gap that is much larger than the national wage gap of 38 percent between Black women and white men.

**Figure 2.6: Washington Region Median Earnings by Gender for Selected Occupations, 2008**



Source: US Department of Commerce, Bureau of the Census; American Community Survey, Calculations by the Urban Institute, 2010.

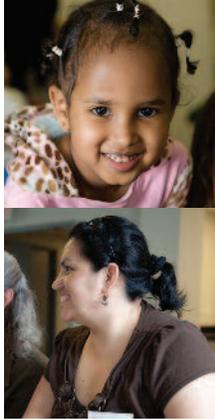
It is also important to note that the earnings gap is only one of the gender inequities in the labor market. Benefits are a critical part of the compensation package for working women, and jobs with lower wages are less likely to provide health and pension benefits. Also, the impact of lower wages is cumulative over the lifetime of a working woman and leads to limited Social Security benefits, which are tied to lifetime earnings (NASI 2009).

### Education, Training, and Earnings

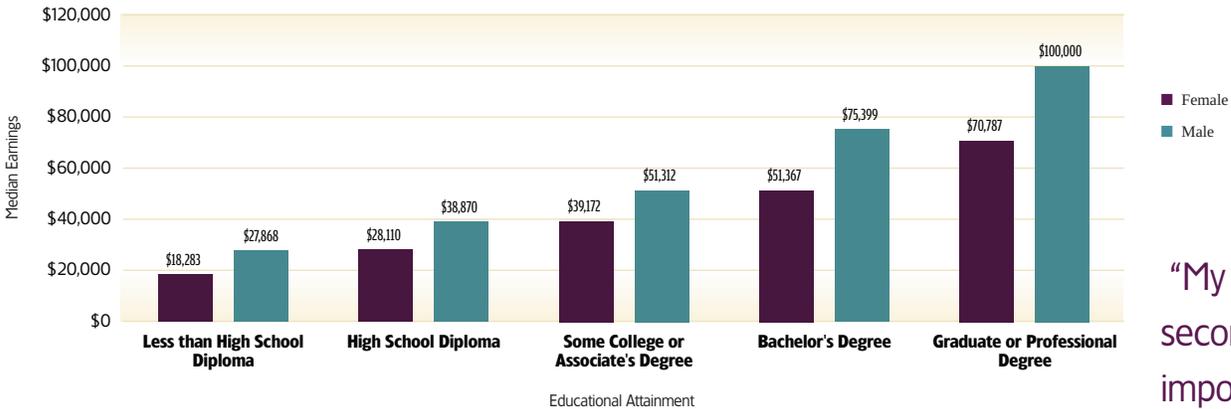
Education and training are directly related to earning power for women in our region. The difference between the earnings of women with high and low levels of education is striking. Figure 2.7 shows that women with a graduate or professional degree have median annual earnings of \$70,787, more than three times the earnings of those who do not graduate from high school (\$18,283). For low-income women, education and training for high-quality jobs can provide a gateway to lasting self-sufficiency and serve as a powerful anti-poverty strategy (Jones-DeWeever and Gault 2006).

Even with similar levels of education and training, women’s average earnings lag behind men’s in our region. For example, men without a high school diploma have median earnings of \$27,868, which is over \$9,500 a year more than women with the same education (Figure 2.7). In fact, the average earnings for women in the Washington area are similar to the earnings of men at lower educational levels. For example, women with a bachelor’s degree earn \$51,367, essentially the same as men with some college or an associate’s degree (\$51,312), while men with a bachelor’s degree earn \$75,399—more than women with a graduate or professional degree earn (\$70,787).

Women with a graduate or professional degree have median annual earnings of \$70,787, more than three times the earnings of those who do not graduate from high school (\$18,283).



**Figure 2.7 Gender Wage Gap by Educational Attainment in the Washington Region for Persons 25 Years and Older with Earnings, 2008**



Source: US Department of Commerce, Bureau of the Census; American Community Survey; Calculations by the Urban Institute, 2010.

## Minimum and Living Wages

For women (and men) in low-wage jobs in our region, policies that set higher minimum wages are critical to increasing their earnings. In 2010, the regional minimum wage ranges from \$7.25 per hour in Maryland and Virginia, to \$8.25 in the District of Columbia (US Department of Labor 2010). The minimum wage is the lowest rate that employers are legally permitted to pay employees, which differs from a living wage. In theory, a living wage is the minimum rate needed to cover costs of food, housing, utilities, transportation, and healthcare. In practice, however, living wage rates are usually far less than what it is required to be self-sufficient.

In our region, the District of Columbia, Montgomery and Arlington Counties, and the City of Alexandria have started to address the inadequacy of the minimum wage by passing living wage laws that are applied to all government service contractors. Businesses that are hired by these jurisdictions must pay their employees a living wage as determined by each of these jurisdictions (NELP 2010). Maryland is the first and only state to pass a living wage law that applies to the entire state, requiring contractors to pay a wage rate no less than \$12.25 or \$9.21 per hour, depending on the jurisdiction (State of Maryland 2010). We still have a long way to go, however, before minimum and living wage rates come close to paying family-sustaining wages to women who work in low-paid jobs.

Another important policy in Montgomery County has improved the wages and job protections for domestic workers who work in private homes, one of our region's most vulnerable groups of working women. In 2008, Montgomery County passed the Domestic Workers Law—the

“My education is the second most important thing in my life, other than my son. I want to be someone that my son will look up to and respect when he gets older, so I want to have a strong knowledge base... But I also do it for myself, I want to live my life aware of the world, and have [the] ... opportunity to get a good job, [and] start my own business. I can't do any of that without an education.”

—Trinity student interviewee

first of its kind in the region—that requires employers to use written contracts that disclose job descriptions and compensation information. The legislation provides job protections for nannies, housekeepers, and cooks—jobs predominantly held by women—by providing clarification of job responsibilities and wages, as well as protection from employer retaliation when employees attempt to enforce their contract (Montgomery County n.d.).

## Preparing for the Jobs of the Future



To prepare for the jobs of the future, women need to know which industries and occupations are projected to grow in our region—and the education and skills needed for those jobs. The continuing effects of the current recession on the labor market, however, make this a difficult proposition. Most employment projections currently available were built on data from before the recession, and it is hard to predict which sectors are likely to experience job loss or growth in the future.

Consensus is emerging, however, that more and more jobs will require postsecondary education or training beyond high school. Local projections show that between 2008 and 2018, jobs requiring postsecondary education and training will grow by 43,000 in the District of Columbia, 213,000 in Maryland, and 389,000 in Virginia. By 2018, jobs requiring postsecondary education and training are projected to make up 72 percent of all jobs in the District of Columbia, 67 percent of all jobs in Maryland, and 66 percent of all jobs in Virginia (Carnevale, Smith, and Strohl 2010).



## POLICIES AND STRATEGIES TO STRENGTHEN OUR COMMUNITIES

- » Create a region that values and invests in education for women and girls of all ages and across their lifetimes, including high-quality early care and education, elementary and secondary education, postsecondary education and training (connected to regional labor market demand), and higher education and beyond.
- » Educate policymakers, opinion leaders, and funders about the unique education, training, and employment needs of women and girls to ensure they are well-prepared for lifelong learning and economic success through jobs that pay family-sustaining wages and provide good benefits.
- » Encourage partnerships across the educational and employment spectrum, connecting and aligning systems and programs that help women and girls learn, grow, and earn at all ages.
- » Empower women and girls to believe they were born to learn, pursue their educations, and advocate for themselves within educational and training institutions.
- » Gather knowledge about what types of education, training, and employment are most beneficial and cost-effective in building the educational and economic success of women and girls.

## WHAT YOU CAN DO NOW

- » Advocate with policymakers so they enact and enforce laws that ensure pay equity for women, increase the minimum wage, and implement a living wage.
- » Become a philanthropist who invests in education, training, and employment programs for women and girls.
- » Inquire in your own community about how well education and training programs are serving women and girls, and preparing them for jobs and careers with family-sustaining wages.

Local projections show that between 2008 and 2018, jobs requiring post-secondary education and training will grow by 43,000 in the District of Columbia, 213,000 in Maryland, and 389,000 in Virginia.



# Work Supports

## REGIONAL STRENGTHS

- » In 2008, the District of Columbia made history with the passage of the *Paid Sick and Safe Days Act*—which mandated that employers offer paid sick days or safe days that can be used when employees or their family members are sick, or in the event of domestic violence or sexual assault.

## REGIONAL CHALLENGES

- » In the District of Columbia, the average annual cost of full-time, center-based infant care is 52 percent of the median annual income for a single mother with children under the age of 18; the cost is more than one-third of the average annual income of a single mother in Maryland and Virginia.
- » Between 2003 and 2008, cutbacks in the Child Care and Development Block Grant (the major federal assistance program for child care) led to significant reductions in the number of subsidized child care slots in our region: the District of Columbia decreased its caseload by 6,900 while Maryland and Virginia decreased their numbers by 5,600 and 1,900, respectively. As a result, the number of children on waiting lists for subsidized child care now exceeds 13,000 in the District of Columbia and 3,800 in Fairfax County.



- » The median annual earnings of child care workers in our region range from \$19,270 in Virginia to \$24,900 in the District of Columbia, which places many providers below the federal poverty level for a family of four (\$22,050).
- » In the District of Columbia, individuals who are among the working poor spend, on average, eight percent of their income commuting to work in comparison with three percent for other households.

## Introduction

Nationwide, the labor force participation rate of women with children under the age of 18 grew from 47 percent to 71 percent between 1975 and 2008 (US Department of Labor 2009). Despite this major shift in women’s work patterns, one thing has not changed: women continue to shoulder the lion’s share of responsibility for children, elders, and households. As a result, many women experience substantial stress from the challenge of trying to do it all (Galinsky, Bond, and Hill 2004; Hegewisch and Gornick 2009; O’Leary and Kornbluh 2009). A variety of work supports can help women balance work and family. This is especially important for low-income working mothers who typically face steep work-related costs. Subsidized child care, paid sick leave, assistance with transportation costs, and public assistance (through such programs as Temporary Assistance for Needy Families and food stamps) can help women get jobs and keep them.

### A PORTRAIT OF THE DIFFICULTY OF BALANCING WORK AND FAMILY LIFE

Research and data are lacking on the extent of work/family conflict experienced by women in the Washington metropolitan area. A recent report by Joan Williams and Heather Boushey, *The Three Faces of Work-Family Conflict*, sheds light on how families at different income levels cope with work and family pressures. At the high end of the income spectrum are those with median family incomes of \$148,000 who typically work in professional or managerial jobs that are more likely to have paid leave as well as flexible work hours and schedules. However, these occupations typically require long hours, making it almost impossible for many women to attain work-family balance (2010).



According to Williams and Boushey, the greatest work-family conflict is experienced by families at the bottom of the income scale with median annual family incomes of \$19,000 and below. Families in this low-income bracket rarely receive paid leave and other benefits from their employer to help manage family responsibilities, and often hold jobs with inconsistent or unpredictable work schedules. Lacking the resources to pay for dependent care, low-income women are more likely to personally and directly provide care to children and elders in comparison with their higher-income counterparts. This heightens the stress among women with low incomes (see also Heymann 2006).

Between low- and high-income families are American families with a median annual income of \$64,000. For these families, representing more than half of American families, incomes are typically too high for government subsidized child care or elder care, but too low to pay for these services themselves. Less likely to have flexible work schedules than their higher income counterparts, these middle-income families experience significant levels of work-family conflict.

In our region, parent demand for child care is highest for infant and toddler care.

## Demand for and Costs of Child Care

According to one national study, three out of four employed mothers work at least 30 hours per week, and more than nine in ten reports using some kind of child care (Boushey and Wright 2004). Low-income working mothers face the greatest challenges in accessing and paying for quality child care. Studies of low-income parents show that those who receive subsidized child care are more likely to be employed and less likely to be poor (Forry 2008; Brooks 2002; Boushey 2002). For women transitioning from welfare to work, child care subsidies can significantly improve their length of employment and earnings, increase the likelihood of escaping poverty, and decrease the likelihood of returning to welfare (Danziger et al. 2004; Henry et al. 2003).



In our region, parent demand for child care is highest for infant and toddler care. According to data from the National Association of Child Care Resource & Referral Agencies (NACCRRA), the proportion of parents requesting infant and toddler care ranged from 62 percent in the District of Columbia to 43 percent in Maryland. The survey also identified that the majority of parents in our region are seeking full-time care (Table 3.1).

**Table 3.1: Demand for Child Care in DC, Maryland, and Virginia, 2009**

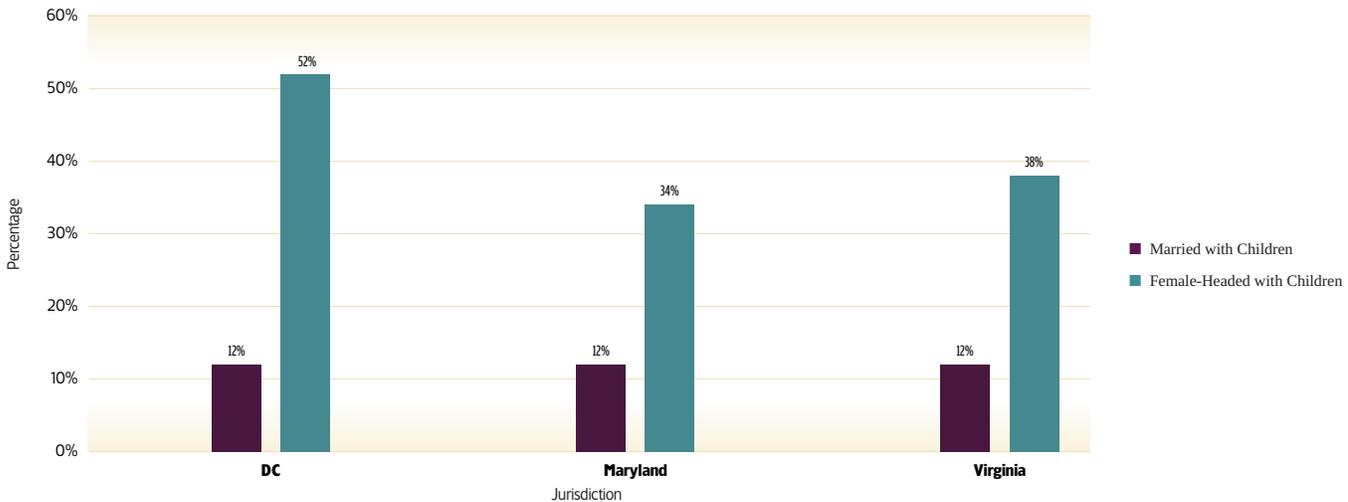
	DC	Maryland	Virginia
Percent Requests for Infant and Toddler Care	62%	43%	52%
Percent Requests for Pre-School Age Care	25%	30%	31%
Percent Requests for School-Age Care	13%	27%	17%
Percent Requests for Full-Time Care	97%	67%	95%
Percent Requests for Part-Time Care	3%	33%	5%
Percent Requests for Before and After-School Care	28%	22%	7.0%
Percent Requests for Non-Traditional Hour Care	32%	7%	10%

Source: National Association of Child Care Resource & Referral Agencies.  
 Note: Data are provided by the State CCR&R (Child Care Resource and Referral) Network and are derived from CCR&R data.

The high costs of child care present a major challenge for working mothers in our region, a problem that is especially acute for single mothers. In 2007, the average annual cost of full-time center-based infant care was 52 percent of the median annual income for a single mother with children under age 18 in the District of Columbia. In Maryland and Virginia, the cost was more than a third of the median annual income of a single mother (Figure 3.1). Paying for child care can take a significant bite out of the incomes of single mothers, leaving fewer resources to cover other critical needs such as rent, food, and health care.



**Figure 3.1: Cost of Full-Time Center-Based Infant Care as a Percent of Median Income, by Household Type and Jurisdiction, 2009**



Source: National Association of Child Care Resource & Referral Agencies; Washington Child Development Council; Maryland Committee for Children, Inc.; Virginia Child Care Resource and Referral Network.

The primary source of federal assistance for child care is the Child Care and Development Block Grant (CCDBG). Though the federal eligibility threshold for CCDBG subsidies is 85 percent of a state’s median income, most states set their income thresholds much lower. The eligibility cut-off is 67 percent of the median income in the District of Columbia, 38 percent in Maryland, and between 40 and 67 percent in Virginia (Schulman and Blank 2009). This means that many families whose incomes are low (but too high to meet the eligibility thresholds) do not qualify for subsidized child care in our region.

Recent reductions in the average monthly number of children served by CCDBG-funded child care assistance in our region have resulted in long waiting lists for subsidized slots. Between 2003 and 2008, the District of Columbia decreased its caseload from 8,500 to 1,600. Maryland and Virginia decreased their slots by 5,600 and 1,900, respectively (CLASP 2009a, 2009b, 2009c). As a result, the number of children on waiting lists for subsidized child care now exceeds 13,000 in the District of Columbia and 3,800 in Fairfax County (District of Columbia 2009; Fairfax County Department of Family Services 2010). Additionally, anecdotal evidence from Grantee Partners of Washington Area Women’s Foundation reveals that the public systems are often complicated to navigate and confusing to parents, making it difficult to access needed child care benefits.

Another source of child care assistance for working families is the Child and Dependent Care Tax Credit, which provides up to \$2,100 in tax assistance to families who pay for child care in order for a parent to work. Given the high cost of care, however, this tax credit does little to truly support low-income working families with child care costs.

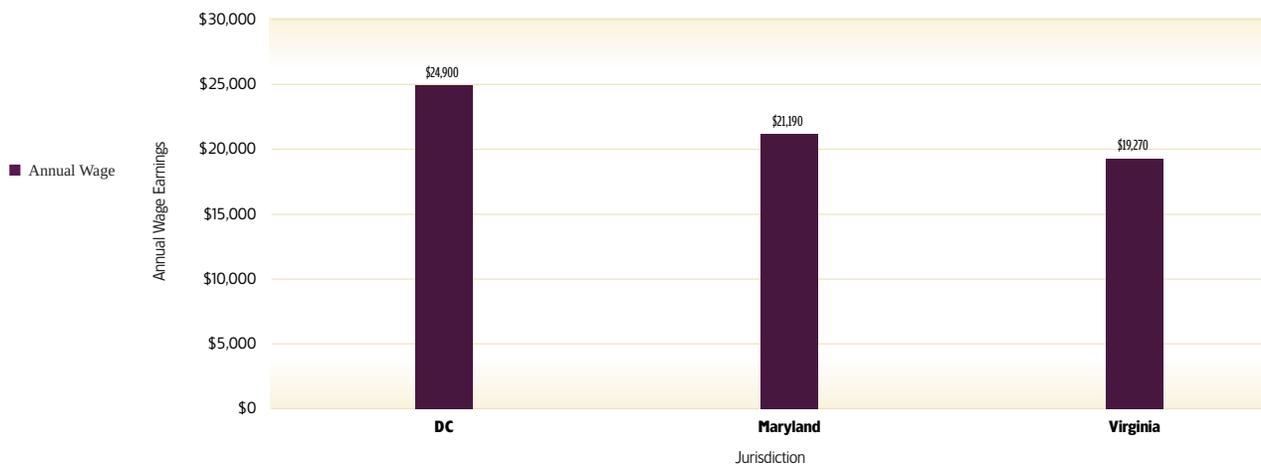
The number of children on waiting lists for subsidized child care now exceeds 13,000 in the District of Columbia and 3,800 in Fairfax County.

It is also important to note that many child care providers do not make a living wage—and a large share of those who care for our region’s youngest children are among the working poor.

While the costs of child care place a significant burden on many single mothers with children, providing quality child care for young children is expensive. For example, the cost of care at a high-quality center in Fairfax County is \$360 per week. Full-fee parents pay between \$310 and \$340 per week depending on the age of their children, while the maximum county subsidy is \$195 per week. Child care centers often struggle to meet their expenses and spend considerable time fundraising to fill the gap between expenses and parent fees.

It is also important to note that many child care providers do not make a living wage—and a large share of those who care for our region’s youngest children are among the working poor themselves. Figure 3.2 shows that in 2008, the median annual earnings of child care workers in our region ranged from \$19,270 in Virginia to \$24,900 in the District of Columbia. The annual wage for child care workers is well below the median annual earnings of a woman in the Washington region working full-time (\$52,267 in 2008)—and many child care workers fall below the federal poverty level for a family composed of two adults and two children (\$21,756) (Table 1.1). The fact that child care providers earn so much less than public school teachers in our region underscores the need to increase the status and earnings of these important professionals who care for our youngest children—women working in education occupations in the Washington MSA typically earn \$49,343 per annum (US Department of Commerce 2008).

**Figure 3.2 Child Care Worker Earnings by Jurisdiction, 2008**



Source: US Department of Labor, Bureau of Labor Statistics; Occupational Employment Statistics.

One strategy that may lead to upgrading both the earnings of child care providers and the quality of early childhood education is the establishment of uniform standards by many states and localities. These Quality Rating Improvement Systems (QRIS) are designed to measure and rate high-quality early care and education programs. Both the District of Columbia and



Maryland have implemented statewide systems, while Virginia is currently piloting a system (DHHS 2010). To receive higher quality ratings, QRIS requires that providers be increasingly educated, trained, and credentialed in the field of early care, which in turn requires that providers be paid higher salaries.

### A PORTRAIT OF PRINCE GEORGE'S CHILD RESOURCE CENTER: THE IMPORTANCE OF PARTNERSHIPS IN ENHANCING EARLY LEARNING AND SCHOOL READINESS



The Maryland State Department of Education (MSDE) has established itself as a national leader in the area of early education. Beginning in 2001, the state started tracking school readiness scores based on children's prior care and found that children entering kindergarten from public pre-K programs scored higher than children coming from private programs. This led the state to develop a research-based, strategic framework—the Maryland Model for School Readiness—to help families, the early care and education community, and teachers work together to prepare the state's earliest learners. In addition, MSDE created a Maryland State Child Care Credential to address the professional development needs of providers and offers supports and incentives to participating providers (Maryland Child Care Credential Program 2010).

Despite these efforts, the framework has not yet reached some of the neediest communities and providers across the state. **Prince George's Child Resource Center** (a Grantee Partner of Washington Area Women's Foundation) is working to bridge that gap by serving as a conduit between MSDE and the provider community in Prince George's County to ensure that providers have the information and training necessary to navigate the state system.

"MSDE is to be commended not only for their commitment to improving early care and education, but also for providing the support and incentives necessary to bring child care providers to the next level," says Marti Worshtil, Executive Director, Prince George's Child Resource Center. Credentialed providers are more likely to stay in the field, to attend advanced and diverse training, and—most importantly—to implement the knowledge gained in order to make a difference for children."

## *Family Medical and Sick Leave*

The federal Family and Medical Leave Act (FMLA), passed in 1993, provides up to 12 weeks of job-protected, unpaid leave within a 12-month period for the birth and care of an infant or an adopted or foster child, care of an immediate family member (including parents) with a serious health condition, or a worker's own serious health condition. FMLA covers private, state, and local government employees (and some federal employees) who have worked for at least 1,250 hours for an employer in the previous 12 months in workplaces with at least 50 employees. In the District, FMLA also provides employees up to 16 weeks of unpaid leave and allows them to take up to 24 hours of leave to attend school related meetings or events on behalf of their children. While the passage of this legislation marked a watershed in work-

Nationwide, almost half (47 percent) of women workers lack paid sick days, and in the accommodations and food services industries, almost eight in ten (78 percent) have no paid sick leave in their jobs.



family policy, many employees do not qualify for leave because they work for small employers, work part-time, or lack sufficient tenure. Also, many low-income workers—especially low-income, single women with children—cannot afford to take unpaid leave (IWPR 2000).

Over the past decade, increasing attention has focused on the importance of paid sick leave as an employee benefit and right. Without paid sick leave, working women are unable to take time off during the work day—when doctors’ offices are open—to visit a physician, to recuperate, or stay at home with a sick child. Although it is women who do most of the care giving in our country, research shows that on average, women receive less sick and vacation leave in comparison with men (Heymann 2000). Nationwide, almost half (47 percent) of women workers lack paid sick days, and in the accommodations and food services industries, almost eight in ten (78 percent) have no paid sick leave in their jobs. Research shows that low-wage workers, who are disproportionately women, are the least likely to have paid sick leave at their jobs (Lovell 2007). Moreover, the absence of paid leave not only costs families, but also businesses and communities through contagion, turnover, and reduced productivity (Lovell 2004).

In 2008, the District of Columbia made history with the passage of the Paid Sick and Safe Days Act—mandating that employers offer paid sick days or safe days that can be used when employees or their family members are sick, or in the event of domestic violence or sexual assault. This important DC law was the first in the country to include the safe days provision. Unfortunately, many workers in the District of Columbia are unaware of these benefits (the DC government has not yet issued regulations), and employees only begin to accrue leave benefits after a year of uninterrupted service. The legislation does not cover restaurant wait staff and bartenders who work for a combination of wages and tips (District of Columbia Official Code).

A recent nationwide poll demonstrates that there is widespread public support for the implementation of family-friendly work policies, with 74 percent of those polled agreeing that employers should be required to give workers more flexibility in their work schedules, and 76 percent agreeing that businesses should provide paid family and medical leave (Rockefeller/*TIME* Poll 2009).

## *Transportation*

Transportation is another cost that can eat into the incomes of working women. Many women in the Washington region have long commutes compared with their counterparts nationwide and long commutes often translate into high transportation costs. Furthermore, in 2010, the Washington Metropolitan Area Transit Authority increased fares significantly, disproportionately affecting low-income commuters who travel long distances to get to work.



According to the 2008 American Community Survey (ACS), two in five women and girls aged 16 and older in our region spend 30 minutes to an hour commuting to work by primary mode of transportation, in comparison with about one in four nationwide. And almost one in five women (19 percent) has a commute of an hour or more, whereas only 8.2 percent of women nationwide spend this much time traveling to work (US Department of Commerce 2008).

The majority of working women in our region — about six in ten (61 percent) – drive to work alone. Still, the Washington region has a larger share of working women who rely on public transportation to get to work in comparison with their counterparts nationwide: nearly one in five (19 percent) working women rely on public transportation for commuting to their jobs, in comparison with five percent of women and girls in the United States (US Department of Commerce 2008).

The cost of commuting is not a trivial budget item, particularly for low-income workers. Low-income families often live in locations with lower housing costs that require a significant commute to employment centers. This can result in high transportation costs for workers who need to travel some distance to get to their jobs. Research shows that in the District of Columbia, the working poor spend, on average, eight percent of their income commuting to work in comparison with three percent for other households (Roberto 2008).

## A PORTRAIT OF VEHICLES FOR CHANGE: CAR OWNERSHIP AND ITS CONNECTION TO ECONOMIC SECURITY

Low-income workers often have complex transportation needs that are not always adequately addressed by public transportation. For example, some construction jobs are not accessible by public transportation because of their non-traditional hours (very early morning start times) and their location. Single women with children can face an even greater challenge because of the additional need to take children to and from child care before and after work.

In our region, **Vehicles for Change** (VFC), a Grantee Partner of Washington Area Women's Foundation, works to meet these needs by repairing and providing cars to low-income workers at an affordable cost. Since 1999, VFC has provided nearly 3,000 cars in Maryland, Virginia, and the District of Columbia that have changed the lives of nearly 9,000 individuals. Nearly all VFC participants (85 percent) are single mothers with two or more children. A recent study of 155 recipients found that within six months:

- » nearly three in four (73 percent) had obtained better jobs, with a \$4,558 average annual salary increase;
- » more than eight in ten (82 percent) said their overall life had improved;
- » all 100 percent reported having used the car to drive children to daycare; and
- » more than nine in ten (94 percent) reported having used the car to take children to new activities.

Not only do VFC cars help keep women employed, but they also strengthen families. As one participant attested, "Without a car from Vehicles for Change, I would not be able to keep my place of employment and do extra stuff with my kids on the weekends."

States can use TANF to provide financial support for services needed by low-income families to enter the workforce and stay employed.

## *Assistance to Low-Income Working Mothers*

Temporary Assistance for Needy Families (TANF) is one source of income and support for low-income families, both those who are working and those who are not. TANF replaced Aid to Families with Dependent Children (AFDC) in 1996 with the stated purposes of assisting low-income working families in need, ending welfare dependency, promoting two-parent families, and decreasing rates of out-of-wedlock births (Greenberg, Ewen, and Matthews 2006). Some advocates and analysts have been quite critical of TANF because of the low level of benefits provided to low-income women and families compared with AFDC (IWPR 2003).

In November 2009, the maximum monthly TANF benefit (income support) was \$428 for a family of three in the District of Columbia—just 28 percent of the federal poverty line (Kerstetter and Podschun 2009). The purchasing power of the DC TANF benefit decreased by 36 percent from 1990 to 2004, a decline greater than in 48 states (DC Fiscal Policy Institute 2006). In Maryland, the maximum benefit for a family of three is \$565, and in Virginia, the maximum is \$320. The maximum amount of monthly earnings a family can receive and still be eligible for TANF benefits ranges from \$941 in Maryland to a little over \$1,400 in the District of Columbia and Virginia (Rowe and Murphy 2009).

States can use TANF to provide financial support for services needed by low-income families to enter the workforce and stay employed. For example, states can choose to finance child care both through direct TANF expenditures and by transferring TANF funds to CCDBG. In 2008, states used 19 percent of their overall TANF funds for child care (both directly and through transfers to CCDBG). The District of Columbia spent significantly more of its TANF funds on child care (35 percent) than was spent nationally or in the state of Maryland (8 percent) or Virginia (15 percent) (CLASP 2009d).

## **POLICIES AND STRATEGIES TO STRENGTHEN OUR COMMUNITIES**

- » Create a region that adequately supports working women at all income levels by promoting work-family policies and benefits such as paid sick and safe days, paid family and medical leave, job-sharing, telework, and flex-time.
- » Educate policymakers, opinion leaders, and funders about the important role work supports play in ensuring that women can participate successfully in the regional economy.
- » Provide incentives for collaboration and partnerships between economic and community development that will lead to co-location of transportation hubs, child care facilities, and work sites.
- » Leverage public and private investments and institutions to pursue family-centered, holistic approaches to providing the work supports needed by all families.



## A PORTRAIT OF D.C. HUNGER SOLUTIONS: THE CRITICAL ROLE OF FOOD STAMPS IN ALLEVIATING POVERTY

Food stamps (now known officially as the Supplemental Nutrition Assistance Program, or SNAP) are an increasingly critical lifeline for families—both for those that are working and those that are not. Not surprisingly, caseloads have grown during the recession—a 21.3 percent national increase in households participating between May 2009 and May 2010 (US Department of Agriculture). In the District of Columbia, during that same time frame, food stamp participation grew by 15.5 percent (Food Research and Action Center).



But food stamps are also an important work support for families that are working but not earning enough to be economically secure—and food secure. Many states have recognized this challenge by undertaking eligibility expansions that allow more low-income working families with high housing and child care costs to qualify for benefits. Strong advocacy by **D.C. Hunger Solutions** (a Washington Area Women's Foundation Grantee Partner) helped convince the District of Columbia to expand food stamp eligibility in March 2010, and some of the recent increase in participation is undoubtedly also related to that.

SNAP, since it is direct income assistance for food, allows families that are working to allocate more of their earned income to other pressing needs. Until the expansion, one new food stamp recipient told D.C. Hunger Solutions she had previously exceeded the income eligibility limit by \$50. Now, with an additional \$3,000 in SNAP yearly benefits, she can afford to feed her family and continue her college education.

- » Empower women and girls to advocate for improved work supports designed to meet their needs.
- » Gather knowledge about gaps in and challenges to providing the needed level of work supports for women and female-headed families—including realistic assessments about the income levels at which work supports should start to decrease and end altogether.
- » Gather knowledge about the needs of family care providers in providing high-quality early care and education, and integrating with school systems.

### WHAT YOU CAN DO NOW

- » Advocate with policymakers so they support and expand funding for work supports, such as subsidized child care (including living wages for child care workers) and transportation.
- » Become a philanthropist who invests in programs that support working women.
- » Inquire in your own community about the work flexibility policies of local employers, including your own.



# Housing

## REGIONAL STRENGTHS

- » Because of the relative resilience of the Washington regional economy, the housing market has not declined to the extent that it has in many other metropolitan areas.
- » The homeownership rate in the region increased from 60 to 64 percent between 2000 and 2008.
- » The region's homeless shelter capacity has grown and innovative approaches have led to notable reductions in homelessness in some jurisdictions, such as Prince George's County.

## REGIONAL CHALLENGES

- » Female-headed families with children are almost twice as likely to have inadequate living space as households overall, with 4.3 percent of such families living in overcrowded housing.
- » Female-headed families with children in the region face the greatest housing affordability challenges, with almost two-thirds (62 percent) having unaffordable housing costs and 32 percent living in housing that is considered severely unaffordable.
- » Female-headed families with children have the lowest homeownership rate (45 percent) of all household types in the region.
- » The overall homeless population in our region, 10,826 persons, has fluctuated but not dropped substantially in the past five years.



## Introduction

When the first *Portrait Project* report was published in 2003, the Washington region was in the midst of a housing boom and had one of the hottest housing markets in the United States. The strength of our regional economy, coupled with the newly heightened perception that urban areas were desirable places to live, drove up housing demand and home prices in many parts of the region. At the boom's peak, home prices in the metropolitan area grew up to 21 percent a year in inflation-adjusted dollars, an extraordinary and, as it turned out, unsustainable level of growth (Turner et al. 2006). The sharp rise in property values allowed many to sell homes at a large profit or to borrow against the equity in their homes. It also increased property-tax revenues for the region's local governments.

Lurking beneath stories about rapid housing market growth, however, were serious underlying problems. As we now know, much of the rise in housing prices in the Washington region, and elsewhere in the country, was fueled by an investor-driven push in mortgage lending, which, while expanding access to credit for homebuyers, also greatly increased the volume of subprime lending. Intended for borrowers with poor or no credit histories, subprime loans were too often given to people without consideration as to whether they could continue to make their monthly payments over the entire life of the loan.

As a result, many subprime borrowers started going into foreclosure in the second half of the decade. The fallout from this initial wave of foreclosures rippled through the entire economy and precipitated the larger economic crisis that we face today. To make matters worse, subprime lending tended to be most highly concentrated in neighborhoods with lower home prices, particularly those with larger shares of African American and Latino households. Many of these borrowers were victims of misleading or predatory lending practices and were induced to take loans that were unsafe. The collateral damage from the ensuing foreclosures now threatens to undermine many of these communities.

## Overcrowding

According to the 2008 American Community Survey (ACS), of the 1.4 million households in the Washington region, 2.2 percent live in overcrowded housing, which is defined by the U.S. Department of Housing and Urban Development (HUD) as having more than one person per room (US Department of Commerce 2008). Families with children in the region are much more likely to live in overcrowded housing than families without children. Female-headed families with children are almost twice as likely to have inadequate living space as households overall, with 4.3 percent of such families living in overcrowded housing, according to the 2008 ACS. This is smaller than the share of married couple and male-headed families with children in overcrowded housing, however, 5.5 percent and 9.4 percent, respectively.

Almost two-thirds (62 percent) of female-headed households with children in the Washington region have unaffordable housing costs.

Across the region, the share of female-headed families with children living in overcrowded housing is highest in Fairfax County, at 5.7 percent. A relatively high proportion of female-headed families with children are overcrowded in Prince George's County (4.7 percent) and in the District of Columbia (4.5 percent). These data point to the need to consider ways to increase the supply of larger affordable housing units throughout the region that can accommodate all types of families.

## Affordability

While overcrowding is a serious problem for some households, a far more prominent housing challenge in our region, particularly for female-headed families, is the lack of affordable housing. The housing boom exacerbated an already serious affordable housing shortage for many families in our region. Housing prices grew much faster than incomes, pushing up housing costs to increasingly unaffordable levels, especially for families with moderate or low incomes. Because of the relative strength of the Washington regional economy, which has been partially insulated from the recession by the presence of the federal government, these high prices have not fallen substantially since the market downturn. The problem of finding affordable housing is particularly acute for female-headed families, who tend to have lower incomes than other household types.



Over one-third of all households in the Washington region (38 percent) pay more than 30 percent of their monthly income on housing costs, according to the 2008 ACS (US Department of Commerce 2008). This is a level of housing costs that HUD considers “unaffordable” for most families. Even more striking, 16 percent of households in the region pay more than half of their monthly income on housing, a level that HUD deems as “severely unaffordable.”

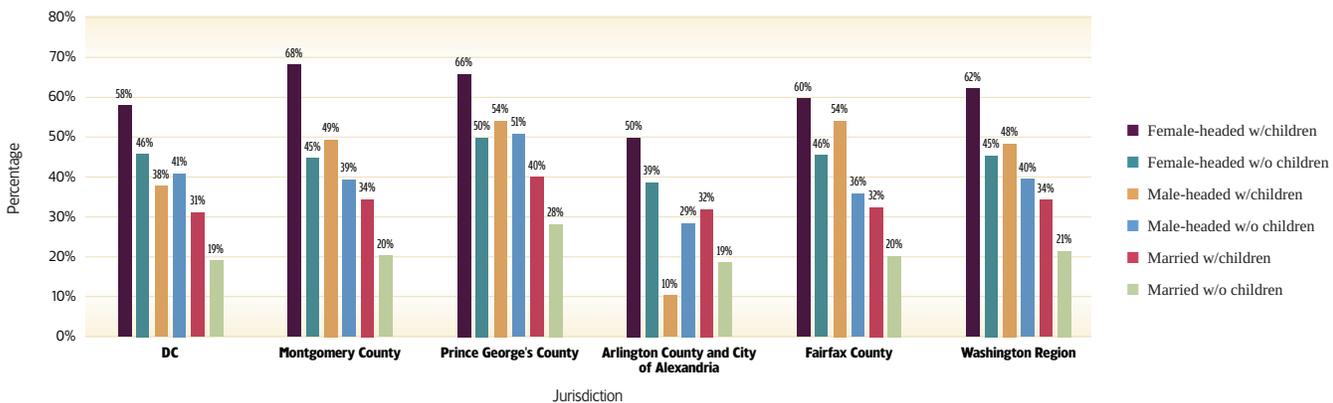
Single-parent families, and female-headed families in particular, face the most severe affordability challenges among all households in the region. Almost two-thirds (62 percent) of female-headed households with children in the Washington region have unaffordable housing costs (Figure 4.1). female-headed households with children also have the highest incidence of severely unaffordable housing, at 32 percent (US Department of Commerce 2008). This is notably higher than female-headed households without related children, who have the second highest rate of severely unaffordable housing at 21 percent.

When we look within the Washington region, female-headed households with children have the highest incidence of unaffordable and severely unaffordable housing in all jurisdictions. This is especially true in Montgomery County, where almost seven in ten (68 percent) female-headed families with children live in housing that costs more than 30 percent of their monthly income and 39 percent live in housing that costs more than half their income. female-headed families also have high shares of affordability problems in Prince George's County, where two out of three live in unaffordable housing (US Department of Commerce 2008).



The high costs of housing in the region require female-headed families with children to spend a very large share of their monthly income on housing expenses, which leaves less income for food, child care, education, and other items that are essential for a family’s well-being. Reducing excessive housing expenses for female-headed families can therefore be a great benefit to their economic stability and growth.

**Figure 4.1: Unaffordable Housing by Household Type and Jurisdiction, 2008**



Source: US Department of Commerce, Bureau of the Census; American Community Survey; Calculations by the Urban Institute, 2010.

## Homeownership

Homeownership is the American dream. Many people view owning their own home as the key to ensuring long-term residential stability. In addition, homes are also seen as a vital economic asset that can help families build wealth over many years. In the Washington region, almost two out of three households (64 percent) own their homes, a rate that is somewhat lower than the national homeownership rate of 67 percent. The region’s homeownership rate has increased since 2000, however, when it was 60 percent. Nationally, homeownership rates tend to be lower in urban areas and higher in the suburbs. According to the 2008 ACS, the lowest homeownership rates in the region are 43 percent in the District of Columbia and 51 percent in Arlington/Alexandria (US Department of Commerce 2008). The highest homeownership rates are in Fairfax County and Montgomery County (both 73 percent).

Female-headed families with children have the lowest homeownership rate of all household types in the region. Figure 4.2 shows that less than half (45 percent) of female-headed households with children own their home. The level of homeownership is similar to that of male-headed households *without* children, which is 46 percent. The highest homeownership rate in the region, 83 percent, belongs to married couples without children. Female-headed families with children also have the lowest homeownership rates within each of the

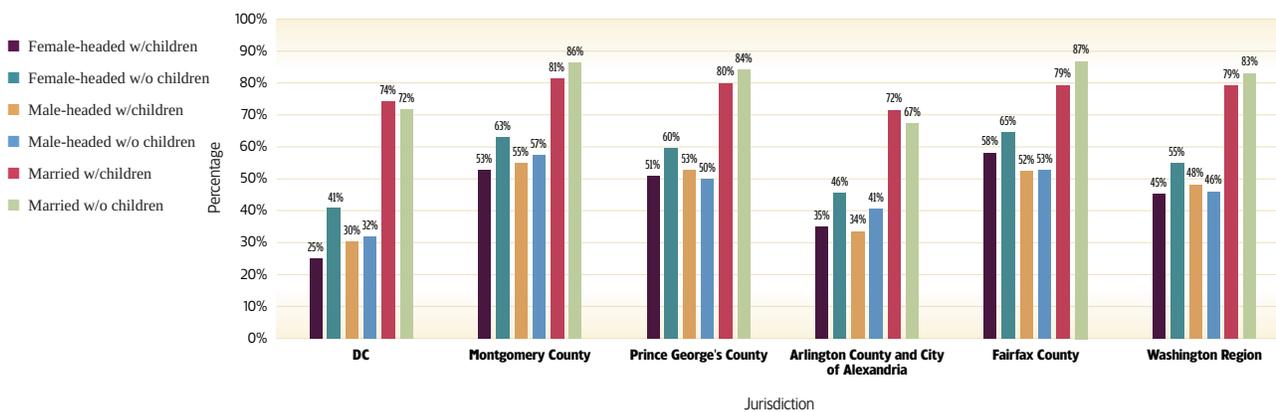
Female-headed families with related children have the lowest homeownership rate of all household types in the region.

Analysis of foreclosure notices in the District of Columbia shows that female homeowners represent at least one-third of foreclosures in the city.

jurisdictions in the region; in the District of Columbia, only 25 percent of these women own their homes (well below the relatively low city rate of 43 percent).

The much lower homeownership rates for female-headed families with children in our region stems mostly from the limited resources in these families. More needs to be done to prepare these families to buy homes by increasing their savings and incomes and, where needed, improving their creditworthiness. In addition, homeownership opportunities can be expanded by constructing more affordable homes and providing lower-cost mortgages for qualified home buyers.

**Figure 4.2: Homeownership Rates by Household Type and Jurisdiction, 2008**



Source: US Department of Commerce, Bureau of the Census; American Community Survey, Calculations by the Urban Institute, 2010.

The national foreclosure crisis threatens to further erode homeownership and home buying opportunities for female-headed families, particularly those headed by African Americans and Latinas. Consistent with national trends, foreclosures and mortgage delinquencies have risen sharply in the Washington region over the past four years. Data for December 2009 indicate that 23,200 homes in the region are in foreclosure and another 73,200 are behind on their mortgage payments (NeighborhoodInfo DC 2010).

As is the case in other parts of the country, foreclosures in our region are highest in those communities that received a large number of subprime loans, and African Americans and Latinos were much more likely to receive subprime loans than white, non-Latino mortgage borrowers (Jayasundera et al. 2010). Furthermore, analysis of foreclosure notices in the District of Columbia shows that female homeowners represent at least one-third of foreclosures in the city, which is about the same share as male homeowners (Tatian 2008). It is clear that the foreclosure crisis is having a major impact on our region. Steps to help homeowners avoid foreclosure or to mitigate the negative impacts of foreclosure would be



beneficial to female-headed families. For families who cannot remain in their current homes, preserving and expanding the region’s supply of affordable rental units would expand their housing options.

## Homelessness

The lack of affordable housing can lead to severe hardship for lower-income families which, especially when coupled with traumatic events such as a job loss or a serious health issue, can result in homelessness. The Metropolitan Washington Council of Governments (COG) Homeless Services Planning and Coordinating Committee produces an annual count of the homeless population in the region and compiles information on the characteristics of homeless individuals and families, which “provide a one-day, ‘snapshot’ of the region’s homeless population within nine metropolitan Washington area jurisdictions” (COG 2010). The COG data are not broken out by gender, so it is not possible to know how many single women or female-headed families are among the region’s homeless.

The latest data for 2010 show that the size of the homeless population has remained steady overall, growing in some areas and declining in others. According to COG, there are 10,826 homeless persons in our region (see Table 4.1), a decline of 4 percent from 11,232 homeless in 2006 (the earliest year data are reported).<sup>1</sup> The majority of the region’s homeless (56 percent) are single individuals, while the remainder are persons in families. The District of Columbia has the largest number of homeless persons (6,539) and homeless families (800) in the region (COG 2010). The number of homeless families in the District has increased 37 percent since 2008 (COG 2008).

According to COG, there are 10,826 homeless persons in our region.

**Table 4.1: Literally\* Homeless by Jurisdiction, 2006–2010**

Jurisdiction	2006	2007	2008	2009	2010	Change 2006-2010
DC	6,157	5,757	6,044	6,228	6,539	6%
Montgomery County	1,164	1,139	1,104	1,194	1,064	-9%
Prince George’s County	1,291	1,168	943	853	789	-39%
Arlington County and City of Alexandria	854	837	758	871	890	4%
Fairfax County	1,766	1,813	1,835	1,730	1,544	-13%
Washington Region (Total)	11,232	10,714	10,684	10,876	10,826	-4%

*Note:* \*Literally homeless persons live on the streets, in emergency shelters, or in transitional housing programs. They do not include formerly homeless persons, such as those who now live in permanent supportive housing.

*Source:* Metropolitan Washington Council of Governments (COG) Homeless Services Planning and Coordinating Committee, 2010.

The region's capacity to house or shelter the homeless in winter months has grown 16 percent since 2006, while the number of beds in summer months has increased 11 percent.

In our region, Prince George's County had the largest decrease in its homeless population, dropping by more than a third from 1,291 in 2006 to 789 in 2010. The COG report credits the county's Continuum of Care (CoC) approach as one of the factors contributing to this decline. Implemented in 1999, the CoC includes a shelter diversion program, which "timely identifies households at risk of homelessness and prevents their need to be housed in local shelters" (COG 2010). The success of these efforts suggests that a commitment to CoC approaches throughout the region would benefit many families that are facing foreclosure.

The region's capacity to house or shelter the homeless in winter months has grown 16 percent since 2006, from 15,971 to 18,507 beds, while the number of beds in summer months has increased 11 percent over the same period, from 14,738 to 16,406 (COG 2010). Most of these beds are in transitional housing or emergency shelters, but beds in permanent supportive housing have risen from 29 to 38 percent of beds between the winter months of 2006 and 2010.

Nevertheless, the supply of shelter and permanent supportive housing beds may remain below what is required to meet demand. For example, according to the District of Columbia Interagency Council on Homelessness (2010), there were 610 families with temporary sleeping arrangements on the pending case list for shelter as of August 8, 2010. This highlights the persistent need for an adequate safety net to protect our region's most vulnerable families and individuals.



## **POLICIES AND STRATEGIES TO STRENGTHEN OUR COMMUNITIES**

- » Create a region that invests in affordable housing for all families.
- » Educate policymakers, opinion leaders, and funders about the role of affordable housing (both rental and homeownership) in fostering economic security for women, especially female-headed families.
- » Encourage the region's governments to work together, along with community-based programs, to increase the availability of affordable housing for families at different income levels, particularly vulnerable female-headed families with children.
- » Empower women and girls to understand their financial options and advocate for affordable housing.
- » Enhance awareness of the effect of the current foreclosure crisis on the economic security and stability of female-headed families, and support efforts to assist households that have been negatively affected by the crisis.

## **WHAT YOU CAN DO NOW**

- » Advocate with policymakers so they support and sustain affordable housing for all, including first-time homebuyer programs (particularly those with a financial education component), rental housing and rental and utility assistance that prevents homelessness, and transit-oriented development.
- » Become a philanthropist who invests in programs that prevent homelessness and expand housing options for all families.
- » Inquire about housing policies in your own community, including about how foreclosures are affecting women and girls.

<sup>1</sup> The full COG homeless population count for 2010 was 11,774, which includes more jurisdictions in the region than those shown in Table 4.1.



# Health and Well-being

## REGIONAL STRENGTHS

- » The Washington region has high rates of health insurance coverage for women: about nine out of ten women in our region are covered by health insurance in comparison with about eight in ten women nationwide.
- » Almost all girls aged 17 and younger in our region are covered by health insurance: in 2008, about 95 percent of girls aged 17 and younger had health insurance.

## REGIONAL CHALLENGES

- » High levels of insurance coverage in our region do not translate into good health for all women in our region; significant disparities are evident for women of color in prevalence of heart disease and cancer.
- » Between 2006 and 2008, obesity rates increased for women in our region. In 2008, more than one in four women in our area was obese—and among African American women, the rate was one in three.
- » In 2007, the AIDS case rate for women in the District of Columbia (90 cases per 100,000 women) was almost twelve times the national rate for women. By far, African American women in the District of Columbia had the highest AIDS case rate (176 cases per 100,000 women).

» In the District of Columbia, the teen birth rate for Latinas between the ages of 15 and 19 (115 per 100,000 girls) is much higher than the national rate for Latinas (82 per 100,000 girls), and nearly twice the rate for African American girls in the city (65 per 100,000 girls).

## Introduction

Health—whether excellent, good, fair, or poor—is partly a matter of genetics, personal behaviors, and lifestyle choices. What also puts people at risk for disease, or protects them against disease, is the environment in which they are born, grow, live, work, and age (World Health Organization 2008). Many non-health factors affect the health of women and girls, including gender, race and ethnicity, educational level and income, family history and early life experiences, neighborhoods, and even the homes in which they live.

Other structural inequities—such as sexism, racism, and discrimination—have an impact on the health of women and girls in our region (Metropolitan Washington Council of Governments and Washington Regional Association of Grantmakers 2009). Economic security (or insecurity), housing quality, neighborhood safety, and access to healthy food all influence the likelihood of contracting various health conditions from heart disease to HIV.



### A PORTRAIT OF HOW HEALTH CARE REFORM WILL EXPAND INSURANCE COVERAGE FOR WOMEN AND GIRLS

The recent passage of the Patient Protection and Affordable Care Act, signed into law on March 23, 2010, will have a major effect on health insurance coverage for women and girls in our region. One provision that will help children and families right away is the inclusion of two additional years of federal funding for the Children's Health Insurance Program (CHIP), which guarantees that this vital program will continue to be available at least through the end of federal fiscal year 2015 (National Women's Law Center 2010).

Starting in 2014, Medicaid coverage will be expanded to cover families up to 133 percent of poverty and health insurance subsidies will be provided to help pay premiums and out-of-pocket costs for families with incomes up to 400 percent of poverty. Unfortunately, those who are in the United States without legal status are ineligible for Medicaid coverage or the new insurance subsidies.

The law also includes incentives to expand adoption of electronic health records (EHRs) by area providers. Through instant messaging, e-mail, and electronic notification, EHRs can help prevent patient care needs from falling through the cracks while improving efficiency. The potential for improved coordination of care, however, could be undermined by a shortage of providers in our region—including primary care physicians, nurse practitioners, dentists, and mental health providers. Unless this shortage is addressed, more and more residents in our region could have health insurance but still find themselves unable to access critical health services.



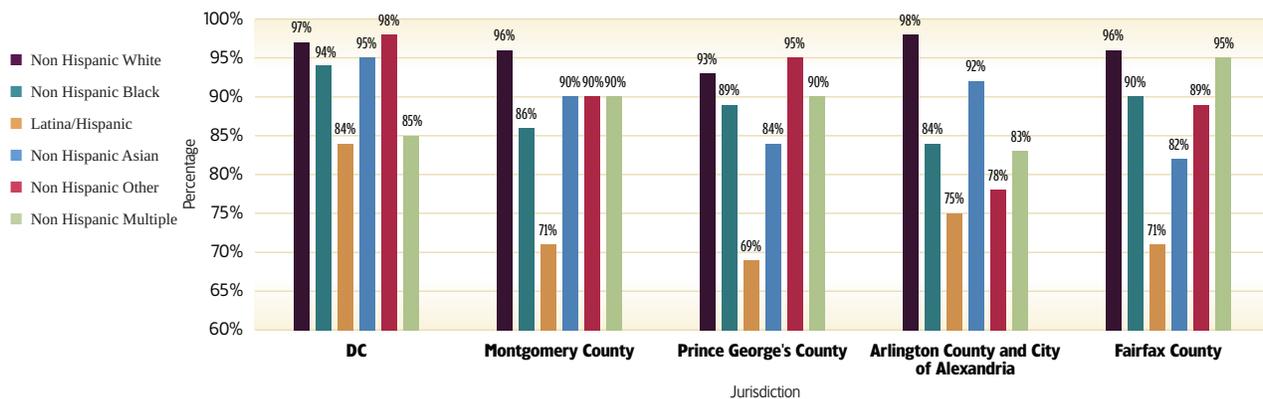
Latinas have the lowest levels of health insurance coverage in our region; in Prince George's County, fewer than seven in ten Latinas are covered.

## Health Insurance Coverage

Health insurance coverage is critical for women and girls to access needed health services. The good news is that the Washington region has higher rates of insurance coverage when compared with the country as a whole. About eight in ten (82 percent) women nationwide have health insurance coverage (Kaiser Family Foundation 2008). Coverage rates for women in the Washington region range from 94 percent in the District of Columbia to 87 percent in Prince George's County, according to the 2008 American Community Survey (ACS) (US Department of Commerce 2008).

Income, race, and ethnicity play a major role in whether women have health insurance coverage or not in the Washington region. Women with incomes below the poverty line are much less likely to be insured (77 percent), in comparison with women who have incomes above 200 percent of the poverty line (93 percent). Women of color are also at a disadvantage when it comes to health insurance coverage: Figure 5.1 shows that Latinas have the lowest levels of health insurance coverage in our region; in Prince George's County, fewer than seven in ten are covered.

**Figure 5.1: Women's Health Insurance Coverage Rates by Race/Ethnicity and Jurisdiction, 2008**



Source: US Department of Commerce, Bureau of the Census; American Community Survey, Calculations by the Urban Institute, 2010.

Almost all girls in our region have health insurance: in 2008, about 95 percent of girls aged 17 and younger were covered by health plans, according to the 2008 ACS (US Department of Commerce 2008). Public programs are a critical source of coverage for children in our region, especially in the District of Columbia where 42 percent of children are covered by Medicaid and the Children's Health Insurance Program (CHIP).



As noted above, the recent passage of the Affordable Care Act is expected to bring increasing numbers of women and girls in our region into public and private health insurance plans. It is important that outreach efforts be undertaken to ensure that low-income women and girls who are eligible for current and future public programs—including Medicaid and CHIP—have information about how to enroll in these programs.

## Chronic Disease

The high levels of insurance coverage in our region do not necessarily translate into good health for women. There are wide disparities in mortality from chronic disease among women from different backgrounds in our region. It is therefore critical that education, outreach, and preventive services be targeted to women at the greatest risk of chronic diseases such as heart disease and cancer.

**Table 5.1 Leading Causes of Death Among Women in the United States, 2006**

All Females, All Ages	Percent
Heart disease	26%
Cancer	22%
Stroke	6.7%
Chronic Lower Respiratory Diseases	5.3%
Alzheimer's Disease	4.2%
Unintentional Injuries	3.5%
Diabetes	3.0%
Influenza and Pneumonia	2.5%
Kidney disease	1.9%
Septicemia	1.5%

Source: US Department of Health and Human Services, Centers for Disease Control and Prevention.

## Heart Disease

Table 5.1 shows that heart disease is the leading cause of death and disability for women of all race and ethnic groups in the United States. According to the 2008 Behavioral Risk Factor Surveillance System (BRFSS), 3.4 percent of women nationally report being told that they have coronary heart disease. The rates of coronary heart disease for women are similar in our region, ranging from 3.4 percent in Maryland to 2.7 percent in the District of Columbia. The good news is that the share of women with coronary heart disease has decreased slightly since 2006 in both Maryland and Virginia although this is not the case in the District of Columbia (US Department of Health and Human Services 2006, 2008).

Nationwide, the cancer mortality rate for white women is higher than for African American women, but in our region, the situation is reversed and Black women are much more likely to die from cancer than white women are.



Analyses by the Kaiser Family Foundation show significant disparities in prevalence of heart disease for women of color in our region. The disparity is greatest in the District of Columbia where the percentage of African American women between the ages of 18 and 64 with heart disease (4.1 percent) is almost six times that of white women (0.7 percent). Latinas are also considerably more likely to have heart disease (2.0 percent) than white women are (James et al. 2009).

## *Cancer*

In recent decades, the nation has made considerable progress in prevention, detection, and treatment of cancer. Nevertheless, approximately 300,000 women are expected to die from cancer each year in the United States (James et al. 2009). Our region has cancer mortality rates for women that are close to the national cancer mortality rate (158 per 100,000). Maryland has the highest cancer death rate for women (166 deaths per 100,000) in our region, and Virginia has the lowest (160 per 100,000), according to data from the National Center for Health Statistics (US Department of Health and Human Services, 1999-2006).

Nationwide, the cancer mortality rate for white women is higher than for African American women, but in our region, the situation is reversed and Black women are much more likely to die from cancer than white women are. Analyses conducted by the Kaiser Family Foundation show that the disparities are the greatest in the District of Columbia where the cancer mortality rate for African American women is 205 deaths per 100,000, in comparison with a rate of 137 deaths per 100,000 for white women (James et al. 2009). Of particular concern is the high mortality rates from breast cancer for African American women whose rates are the highest in the District of Columbia (36 deaths per 100,000 persons), followed by Virginia (34 per 100,000) and Maryland (32 per 100,000) (National Cancer Institute 2010).

Women and girls in our region would benefit from education efforts targeted at health behaviors, such as smoking, that can lead to increased risk for chronic diseases such as heart disease and cancer. Also important is focusing attention on improved access to preventive services, screenings, and treatment options – especially for low-income women and women of color. For example, mammograms can detect cancer in early stages, but women must be aware of and have access to screening services.

## *Obesity*

Obesity is an increasing public health problem for women in our region. More than one in four women in our area is obese. Between 2006 and 2008, there was a 2.1 percent increase in women's obesity rates in Maryland and a 1.0 percent increase in Virginia. In the District of Columbia, women are more likely than men to report that they are obese (27 percent versus 17 percent) (US Department of Health and Human Services 2006, 2008).



## A PORTRAIT OF THE MAUTNER PROJECT: IMPROVING HEALTH OUTREACH AND SERVICES FOR LESBIAN WOMEN

Little national or local data has been collected on the health status of lesbian, bisexual, and transgender women, making it difficult to fully understand or appropriately address their health care needs. These women face unique challenges within the health care system that can adversely impact their mental and physical health. Some of these barriers include:

- » Fear of, and actual, negative reactions from health care practitioners;
- » Limited awareness of the health needs of lesbian, bisexual, and transgender women by both health practitioners and women themselves; and
- » A lack of health insurance, in part because domestic partner benefits are not available (US Department of Health and Human Services 2010a).

The **Mautner Project** was founded in 1990 following the death of Mary-Helen Mautner from breast cancer. Shortly before her death, Mary-Helen asked her partner, Susan Hester, to start an organization that could help other lesbians face the overwhelming challenges of life-threatening illnesses. Today, as the only national lesbian health organization, the Mautner Project continues to develop strong national, regional, and local visibility as it increases its advocacy, education, research, training, and support services around cancer and lesbian health more broadly. The Mautner Project educates lesbians about their health and also trains healthcare providers about their lesbian patients, providing culturally competent tools and insights on how to achieve better health outcomes for lesbians.

A recent Grantee Partner of Washington Area Women's Foundation, the Mautner Project has trained over 6,000 health care professionals nationwide on issues important to lesbian health. Locally, the Project provides practical services and emotional support to women who partner with women. In the last year, the number of clients with cancer reached by the Mautner Project in the District of Columbia, Maryland, and Virginia increased dramatically from 30 to 71.

Obesity is more prevalent among women of color in our region. According to data from the Kaiser Family Foundation, more than one in three African American women aged 18 to 64 in our area is obese (between 36 and 37 percent in the District of Columbia, Maryland, and Virginia). Latinas are also at significant risk for obesity with rates ranging from 25 percent in Virginia to 10 percent in the District of Columbia (James et al. 2009).

The National Initiative for Children's Health Care Quality provides information on the proportion of children aged 10 to 17 (both boys and girls) considered overweight or obese in the District of Columbia, Maryland, and Virginia. The percentages range from 35 percent in the District of Columbia to 29 percent in Maryland (the national average is 32 percent). Especially troubling is the fact that the percentage of children who are overweight or obese has risen in Virginia in recent years (NICHQ 2010).

Especially troubling is the fact that the percentage of children who are overweight or obese has risen in Virginia in recent years.

## A PORTRAIT OF ASCENSIONS: BRINGING MENTAL HEALTH SERVICES TO WOMEN AND GIRLS IN NEED



Good mental health is indispensable for women's and girls' personal well-being, successful family and interpersonal relationships, and effective functioning in society. In our region, women in every age group are more likely than men to report serious psychological distress—and it is young women aged 18 to 25 who are the most at risk. Young women have the highest rates of serious psychological distress in Virginia (27 percent), followed by the District of Columbia and Maryland (19 percent and 20 percent respectively). Especially troubling is the fact that more than one in ten girls under the age of 18 in our region reported a major depressive episode in the last year, ranging from 15 percent in District of Columbia to 12 percent in Maryland (SAMHSA 2004–2006).

In our region's low-income communities, there are major mental health needs and a significant shortage of mental health providers. Recognizing the tremendous need for mental health services east of the Anacostia River, Dr. Satira Streeter opened **Ascensions Community Services** in 2004, becoming the only licensed clinical psychologist in Ward 8. A Grantee Partner of Washington Area Women's Foundation, Ascensions provides holistic, family-focused mental health services to clients regardless of their ability to pay. "The range of specialized services Ascensions offers is desperately needed, yet largely unavailable, by youth in the economically disadvantaged neighborhoods who are often the most in need of psychological healing," said Dr. Streeter. "At Ascensions, we seek to intervene in the lives of women and children who are on a path of hopelessness, by teaching positive coping mechanisms and self-worth through comprehensive therapy interventions." In 2009, Dr. Streeter was nationally recognized for her work when the Robert Wood Johnson Foundation named her a Community Health Leader.

## *HIV/AIDS and Sexually Transmitted Infections*

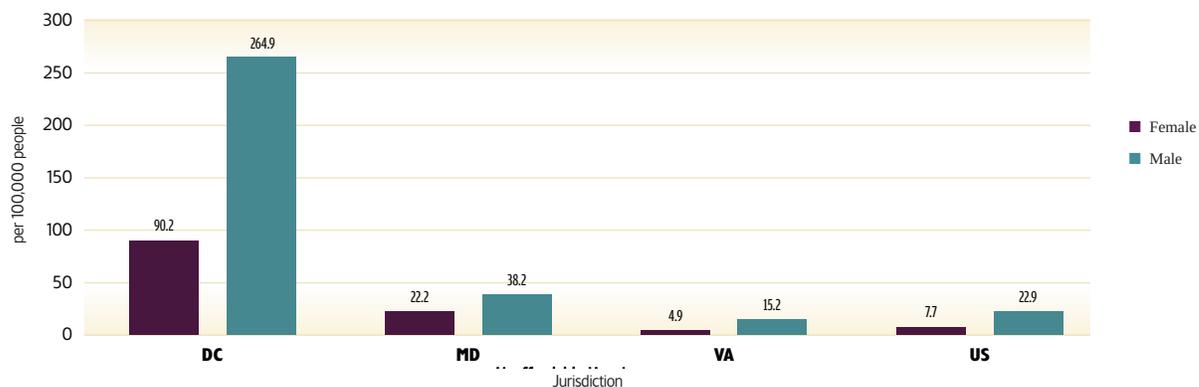
### HIV/AIDS

The incidence of HIV and AIDS in women is one of the fastest growing threats to women's health. Unfortunately, the District of Columbia has the highest HIV/AIDS rates for women in both the nation and the region. Figure 5.2 shows that District of Columbia had an annual AIDS case rate of 90 cases per 100,000 women aged 13 and over in 2007, which was almost twelve times higher than the national rate (7.7 cases per 100,000 women). Although much lower than the District of Columbia, Maryland has an annual AIDS case rate for women (22 cases per 100,000 women) that is almost three times the national rate, while Virginia's rate is much lower (4.9 cases per 100,000 women).

Nationwide, African American women are at the greatest risk for HIV/AIDS, and the District of Columbia is no exception. Analyses conducted by the Kaiser Family Foundation show that the AIDS case rate for African American women aged 13 and over in the District of Columbia is over 176 cases per 100,000 women (James et al. 2009).



**Figure 5.2: AIDS Rates by Gender in DC, MD, and VA, 2009**



Source: US Department of Health and Human Services, Centers for Disease Control and Prevention; Behavioral Risk Factor Surveillance System, Calculations by the Urban Institute, 2010.

Data on AIDS rates for adolescents is only available for the District of Columbia. In 2008, 118 out of every 100,000 teens (both male and female) aged 13 to 19 were living with AIDS. Almost all of these HIV/AIDS cases were in African American adolescents. The District of Columbia Department of Health has called the HIV/AIDS rates among African American youth an “epidemic” (District of Columbia 2010).

## Sexually Transmitted Infections (STIs)

Far too many women and girls in our region have STIs, such as Gonorrhea and Chlamydia. In the District of Columbia, rates of both Gonorrhea and Chlamydia for women aged 15 and over are quite high in comparison with the nation as a whole, and more than double the rates for Maryland and Virginia. According to data from the Centers for Disease Control and Prevention, Chlamydia rates for women in the District of Columbia (1,431 per 100,000 women) are more than twice as high as the rates in Maryland and Virginia (667 and 590)—and almost three times as high as the national rate (584) (US Department of Health and Human Services 2008).

Similar regional differences exist for Gonorrhea. Women in the District of Columbia are more than three times as likely to contract Gonorrhea (406 cases per 100,000 women) compared to women nationwide (119 per 100,000), and their risk for Gonorrhea is much higher than the risk for women in Virginia and Maryland (149 and 124).

In the District of Columbia, rates of both Gonorrhea and Chlamydia for women aged 15 and over are quite high in comparison with the nation as a whole, and more than double the rates for Maryland and Virginia.

## A PORTRAIT OF THE WOMEN'S COLLECTIVE: HOW ADVOCACY CAN IMPROVE SERVICES FOR WOMEN WITH HIV/AIDS

The AIDS epidemic has had a unique impact on women, exacerbated by their role in society and their biological vulnerability to HIV infection. According to the Office on Women's Health, risk factors for HIV/AIDS in women include unprotected sex and injection drug use as well as poverty and violence against women. Further, studies have shown that women with HIV do not live as long as men with HIV, perhaps because women are less likely to receive an early diagnosis and the benefit of treatment interventions (US Department of Health and Human Services 2010b).

For women, living with HIV often means dealing with the disease while continuing to fulfill a number of other roles, compounding the heavy burden that many women already bear. Fortunately, for women in the District of Columbia, there is **The Women's Collective**.

Founded in 1993, The Women's Collective's mission is to meet the self-defined needs of women, girls, and their families living with or at risk for HIV/AIDS, reducing barriers to care and strengthening their network of support and services. The organization grew out of the life experience of Founder/Executive Director, Patricia Nalls, a woman living with HIV/AIDS, who drew on her own lessons learned to create a unique organization that is grounded in a long tradition of advocacy from the grassroots level to the policy level.

The Women's Collective, a Grantee Partner of Washington Area Women's Foundation, chose to focus its resources on serving women and girls because of a need to fill a wide gap in services. Women and girls living with and at risk for HIV/AIDS and their families living in Washington, DC continue to experience barriers to care including: fragmentation in the HIV medical care delivery system, cultural barriers, organizational procedures insensitive to the needs of women and girls, and lack of information about services. Race, poverty, language, sexual orientation, and class intensify these barriers.

For The Women's Collective, women with HIV/AIDS must be involved in every aspect of health care service delivery and empowered through peer support.

While local data on STIs in adolescents is scarce, the DC Kids Count Collaborative for Children and Families (2009) reports that the number of new diagnoses of Gonorrhea and Chlamydia in youth under age 20 increased in all wards within the District of Columbia from 2006 to 2007. Especially troubling was the reported increase in diagnoses of Chlamydia in Ward 7 (from 215 to 418 per 100,000) and Ward 8 (from 209 to 423).

The fact that HIV/AIDS and STI rates are so high among women and adolescents in the Washington region calls for serious investment in health education and programs to prevent and treat these infectious diseases.



## *Prenatal Care and Low Birthweight Babies*

Women who receive early prenatal care are more likely to deliver healthy babies. Unfortunately, our region is marked by significant disparities in receipt of prenatal care. The highest proportions of mothers receiving prenatal care in the first trimester are in Montgomery and Fairfax Counties (83 percent and 82 percent, respectively) while the lowest percentage are in the District of Columbia and Prince George’s County (67 percent) (DC State Center for Health Statistics et al. 2007). Within the District of Columbia, only about half of expectant women receive care in the first trimester in Wards 7 and 8 (US Bureau of the Census 2006).

Women who do not receive prenatal care are more likely to have low birthweight babies, which in turn increases the risk for infant mortality. In our region, almost twice as many babies are born with low birth weight in Prince George’s County and the District of Columbia (11 percent) in comparison with Arlington (6 percent) (DC State Center for Health Statistics 2007; MD Department of Health and Mental Hygiene Vital Statistics Administration 2007; VA Department of Health 2007). Looking more closely at the District of Columbia, about 14 percent of the babies born in Wards 7 and 8 are low birth-weight babies (US Bureau of the Census 2006).

Analyses conducted by the Kaiser Family Foundation show that there are significant disparities in low birthweight babies by race and ethnicity in our region. Non-Hispanic Black mothers in the District of Columbia have almost twice as many low birthweight babies (14 percent) compared with non-Hispanic white mothers (6.3 percent) and Latinas (7.5 percent). The differences are almost as large in Maryland and Virginia, where about 13 percent of non-Hispanic Black mothers have low birthweight babies compared to 7 percent of non-Hispanic white women (James et al. 2009).

To address the disparities in receipt of prenatal care and low birthweight babies in our region, serious efforts are needed to educate women—especially African American women—about the importance of getting care early in one’s pregnancy. It is also important to link women to affordable and accessible prenatal services and, where none exist, to advocate for increased services in those neighborhoods.

## *Teen Pregnancies and Births*

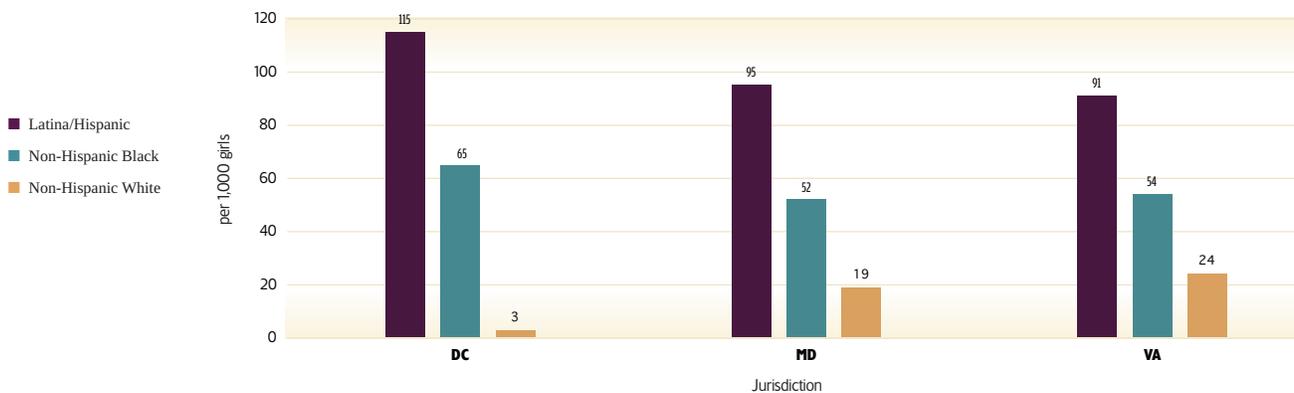
Becoming pregnant and having a baby as a teenager can have serious consequences for the future of both the mother and the child. Girls who become parents as teens are more likely to drop out of school, have low earnings, and remain in poverty than their counterparts who wait to have babies. And their children are at risk for becoming teen parents themselves (Hoffman 2006).

Within the District of Columbia, only about half of expectant women receive care in the first trimester in Wards 7 and 8.

The teen pregnancy rate of 165 per 1,000 girls aged 15 to 19 in the District of Columbia was more than twice the national rate of 70 per 1,000 girls in 2005.

Washington, DC, has the highest teen pregnancy and birth rates in the nation. The teen pregnancy rate of 165 per 1,000 girls aged 15 to 19 in the District of Columbia was more than twice the national rate of 70 per 1,000 girls in 2005 (the most recent year for which state-specific teen pregnancy and birth rates were available). The teen birth rate in the District of Columbia (50 per 1,000 girls) was also higher than the national rate of 43 births per 1,000 girls in 2007 (The National Campaign to Prevent Teen and Unplanned Pregnancy 2010).

**Figure 5.3: Teen Birth Rates for Girls Aged 15-19 by Race/Ethnicity in DC, MD, and VA, 2007**



Source: The National Campaign to Prevent Teen and Unplanned Pregnancy, State Profiles.

In our region, Latinas are the most likely to have babies as teens. Figure 5.3 shows that in the District of Columbia, the teen birth rate for Latinas (115 per 1,000 girls aged 15 to 19) in 2007 was much higher than the national rate for Latinas (82 per 1,000 girls), and nearly twice the rate for Non-Hispanic Black girls in the city (65 per 1,000 girls).



## POLICIES AND STRATEGIES TO STRENGTHEN OUR COMMUNITIES

- » Create a region where everyone—including women and girls—can live, learn, work, and age in good health.
- » Educate policymakers, opinion leaders, and funders about how public policies in many areas (including, for example, transportation and housing) are connected to and affect the health of the region’s women and girls.
- » Encourage and support regional collaboration to improve and protect the health of women and girls.
- » Empower women and girls to advocate for their own health in all settings, including schools, government agencies, healthcare clinics and institutions, and community-based organizations.
- » Gather national and local data on the health status of women and girls, including by race, age, primary language, sexual orientation, and gender identity.

## WHAT YOU CAN DO NOW

- » Advocate with policymakers to adopt and support better health policies for women and girls that take into account their unique risks for particular diseases (such as HIV); invest in outreach and education for improved preventive services and screenings; and ensure access to health services that are age-appropriate, culturally and linguistically competent, and sensitive to the needs of marginalized populations.
- » Become a philanthropist who invests in programs that improve and protect the health of women and girls.
- » Inquire about whether your own health professionals use inclusive patient history forms and language that is welcoming and supportive of lesbian, bisexual, and transgender patients and their families.



# Violence and Safety

## REGIONAL STRENGTH

» Regionally, the rate of violent crime declined between 2006 and 2007.<sup>1</sup> In the District of Columbia, it went from a rate of 1,508 to 1,414 offenses per 100,000 residents, and similar declines occurred in Maryland (from a rate of 679 to 642 offenses) and Virginia (from a rate of 282 to 270 offenses).<sup>2</sup>

## REGIONAL CHALLENGES

- » In 2008, police in Fairfax County, Virginia, responded to 6,034 domestic disputes and 2,532 domestic violence incidents.
- » While national data indicate that the number of reported rapes in the United States declined slightly between 2004 and 2008, an increase in reported rapes occurred in Fairfax County and the District of Columbia.
- » A survey conducted in September 2009 revealed that in one day alone, domestic violence programs were forced to turn away almost 600 victims in the District of Columbia, Maryland, and Virginia due to insufficient capacity to serve clients.



## Introduction

Feeling safe in our communities, schools, and neighborhoods is integral to the well-being of women and girls in the Washington region. Without a sense of safety, our ability to thrive is significantly compromised. Unfortunately, many women and girls live with the threat or reality of violence on an ongoing basis. While contextual factors such as poverty status, gender, and racial/ethnic background make some individuals more vulnerable to violent harm, violence is a problem that affects individuals from all walks of life. Coordinated efforts among our public health, criminal justice, and education systems can help reduce risk of violence and injury for women and girls in the region.

In the Washington area, the prevalence of violent crime varies widely. In 2008, the District of Columbia had the highest violent crime rate, with 1,375 offenses per 100,000 residents (significantly higher than the national average of 467 per 100,000 residents). Prince George's had the second highest rate (727), followed by Alexandria and Montgomery (225 and 220, respectively). Arlington County reported 151 violent crimes per 100,000 residents, and Fairfax County reported only 70 (US Department of Justice 2009a).

Women and girls are disproportionately affected by certain kinds of violence and injury. Specifically, domestic violence, sexual assault, and stalking threaten the safety and well-being of women and girls in the Washington region and in the United States as a whole. Young females are especially vulnerable to violent crime, with those between the ages of 16 and 19 experiencing the highest rates of victimization among women and girls (44 offenses per 1,000 persons), followed by girls aged 12 to 15 (38 per 1,000) and young women aged 20 to 24 (35 per 1,000). In Maryland, homicide was the leading cause of death for girls and young women between the ages of 15 and 24 in 2008 (with 30 percent of deaths to that age group caused by homicide) (Maryland State Department of Health 2008). The victimization rate for women decreases dramatically as they grow older, plummeting to 9.5 offenses per 1,000 for those between the ages of 50 and 64 and 2.8 per 1,000 for those age 65 and older (US Department of Justice 2010a).

Young women also face a comparatively high risk of unintentional injury. Nationally, in 2006, unintentional injury accounted for over half (51 percent) of deaths of girls and young women between the ages of 15 and 19 and more than four in ten (41 percent) deaths for women between the ages of 20 and 24 (US Department of Health and Human Services 2006). In Maryland, accidents were among the leading causes of death for girls and young women between the ages of 15 and 24 in 2008 (with 25 percent due to accidents) (Maryland State Department of Health 2008). In Virginia, women had higher hospitalization rates from unintentional injury (476 per 100,000) and self-injury (83 per 100,000) than men did in 2008 (Virginia Department of Health 2008).

“When I was no older than 5 or 6 I saw this guy get shot. He fell on top of my mother and I.... We were just walking into the apartment complex when he came up to my mother telling her that they were going to kill him. Because of this I am not afraid of dying, I just don't want to be shot in the streets.”

—Trinity student interviewee

In Maryland, accidents were among the leading causes of death for girls and young women between the ages of 15 and 24 in 2008 (with 25 percent due to accidents).

There continues to be a lack of accurate, consistent data on violence and injury, broken down by sex, race, ethnicity, and sexual orientation particularly at the regional level. This shortfall makes it difficult to understand the dynamics of violence and to enhance strategies for preventing and effectively responding to it.

## *Domestic Violence*

Historically, advocates and scholars have viewed domestic violence as involving physical battering, but many individuals today understand it more broadly as a pattern of behavior in which one partner seeks to isolate, dominate, and control the other. This pattern of control, which may involve psychological, sexual, economic, and/or physical abuse, affects the lives of a large number of women. Studies estimate that approximately 30 percent of women will experience domestic or intimate partner violence at some point in their lifetime (Collins, Schoen, and Joseph 1999; Tjaden and Thoennes 2000). One study finds that about 85 percent of domestic violence victims are female (Rennison 2003). Young women aged 20 to 24 are the most vulnerable to nonfatal intimate partner violence (Catalano 2006).

While consistent, accurate data on violence at the regional level are not readily available, several indicators suggest that domestic violence is a significant problem for many women and girls in the Washington area. In a one year period between 2006 and 2007, 794 domestic violence cases were heard in circuit courts in Montgomery County and 404 in Prince George's County<sup>3</sup> (Maryland Judiciary 2007). In Fairfax County in 2008, police responded to 6,034 domestic disputes and 2,532 domestic violence incidents.<sup>4</sup>

While some domestic violence victims may feel trapped and unable to access available resources, many others seek assistance from anti-violence programs and services in their local areas. On September 15, 2009, the National Census of Domestic Violence Services (NCDVS) conducted its fourth annual one-day count of domestic violence shelters and services across the country. The 80 participating programs in the District of Columbia, Maryland, and Virginia served a total of 2,750 victims and answered 1,426 hotline calls in a single day (National Network to End Domestic Violence 2009).

Despite the sizable numbers of individuals assisted, services were not widely enough available to meet victims' needs. The NCDVS one-day count revealed that in the District of Columbia, 101 requests for services went unmet on this day. In Maryland, 254 requests for services were denied, and domestic violence programs in Virginia were forced to turn away 224 victims seeking help.

The shortage of services for victims suggests that many women and children in the region continue to live with violence. For those from underserved populations, it may be particularly hard to extricate themselves from violent relationships. Some immigrant women who



experience domestic violence fear that they will be reported to immigration authorities if they contact the police for help (Orloff 2002). In addition, immigrant women may lack access to culturally and linguistically appropriate services (Ammar et al. 2005).

A recent study also indicates that members of the Lesbian, Gay, Bisexual, Transgender, and Queer (LGBTQ) community who are victims of intimate partner violence face specific barriers to safety. They may encounter discrimination in their interactions with criminal justice personnel and, due to the lack of outreach about violence in LGBTQ relationships, may remain unaware of the services available to them and unsure about their protections under the law (Buckley 2009).

### A PORTRAIT OF SEX TRAFFICKING IN THE DISTRICT OF COLUMBIA

Commonly referred to as modern-day slavery, human trafficking occurs when an individual uses force, fraud, or coercion to induce someone to perform commercial sex acts or forced labor and services (Clawson et al. 2009). Unfortunately, very little data are available documenting the scope of human trafficking within the United States or in the Washington metropolitan area. Between 244,000 and 325,000 American youth are estimated to be at risk of sexual exploitation every year (Clawson et al). Youth considered to be at risk include runaway/throwaway and homeless youth; LGBTQ youth; those with prior juvenile arrests; victims of emotional, physical, and child sexual abuse; those from impoverished families; and those with substance abuse and addiction issues (Moriarty 2009; Williams 2009).

The Federal Bureau of Investigation (FBI) considers Washington, DC, to be among the top 14 cities for sex trafficking in children, prompting a group of local advocates to fight for a comprehensive anti-trafficking law in the District of Columbia. That legislation was signed into law in 2010, as was similar legislation in Maryland. While Virginia also enacted an anti-trafficking law in 2009, **Polaris Project** – a Grantee Partner of Washington Area Women’s Foundation and one of the largest anti-trafficking organizations in the United States – has placed Virginia on its “Dirty Dozen” list because the law does not go far enough in addressing human trafficking (Polaris Project 2010).

Polaris Project also operates the Greater DC Trafficking Intervention Program (DC TIP), which works to create an effective community-based response to curb local human trafficking network activity. Through its operation of the National Human Trafficking Resource Center, Polaris Project responded to over 7,600 calls in 2009, identifying 975 potential victims of trafficking nationwide.

Another Grantee Partner of The Women’s Foundation, **FAIR Fund**, works to prevent human trafficking and sexual violence in the lives of youth, especially girls, by building the capacity of communities to better identify and assist youth aged 11 to 24 who are at high risk or have been exploited through human trafficking and sexual violence. FAIR Fund launched a trafficking prevention program for teens, Tell Your Friends, in 2007 in partnership with the DC public schools. To date, FAIR Fund has provided comprehensive services to 125 teen girls who have experienced commercial sexual exploitation and trafficking in the greater DC area. Overall, FAIR Fund has worked in nine area DC public schools, four youth homes, five foster homes, and eight community centers—and in two years has reached more than 2,700 youth and 1,700 adult service providers and law enforcement officials through its adult anti-trafficking training series.

More recently, FAIR Fund has worked to expose the sexual exploitation of girls through Craigslist and other online search engines, specifically calling for Craigslist to remove its adult services section.

## *Rape*

Rape is a crime that happens with alarming frequency. One estimation based on data provided by law enforcement agencies indicates that in 2008, approximately 89,000 rapes took place in the United States, a slight decrease from 2004 (when about 95,000 rapes occurred) (US Department of Justice 2009b). This estimation, however, does not reflect the full extent of the problem, since most victims of rape and sexual assault do not report the crime to the police (Rennison 2002). According to the 2006 National Crime Victimization Survey, which includes unreported (as well as reported) violent crimes, approximately 248,280 persons in the United States were victims of rape or sexual assault in a twelve month period. Nearly 237,000 of these victims were female (US Department of Justice 2010b).

While national data indicate that the number of reported rapes in the United States declined slightly between 2004 and 2008, two jurisdictions in the Washington region noted an increase in reported rapes. Fairfax County received 95 reports of forcible rape in 2008 compared with 47 in 2004, and the District of Columbia received 186 reports in 2008 compared with 165 in 2005. The other four jurisdictions in the region followed the national trend of experiencing declines: Arlington had 27 reported rapes in 2007 compared with 36 in 2005, Alexandria had 13 in 2008 compared with 16 in 2005, Montgomery had 131 in 2008 compared with 150 in 2005, and Prince George's had 215 in 2008 compared with 266 in 2005.<sup>5</sup> The fact that most rapes go unreported, however, raises questions about the validity of the data on reported rapes.



## *Teen Dating Violence and Harassment*

Historically, advocates and service providers seeking to address violence against women have focused on domestic violence and rape. Recently, however, another form of violence has captured the attention of the media, researchers, and others: teen violence, especially within dating relationships. A recent study indicates that teen dating violence may be on the rise. In December 2006, more teens reported having been physically harmed by their partners than in February 2005 (8 percent compared with 5 percent), and more reported knowing a friend who had experienced physical abuse in a relationship (28 percent in comparison with 24 percent) (Teenage Research Unlimited 2007).

Like domestic violence, teen dating violence extends beyond physical harm to include a range of behaviors and actions. One form of abuse is “textual harassment,” in which perpetrators send their victims multiple, unwanted text messages, often containing threats and insults (St. George 2010). A recent study that surveyed over 1,000 teens (between the ages of 13 and 18) and parents who have children the same age found that textual harassment happens frequently in teen relationships and takes many forms, including the use of texting to stalk, insult, or spread rumors about a partner (Teenage Research Unlimited 2007).



## *Stalking*

Stalking is a widespread crime in the United States. While there is no universally accepted definition of stalking, most state stalking statutes define it as a course of conduct directed at a specific individual that would cause a reasonable person to feel fear (National Center for Victims of Crime 2002). Common stalking behaviors include making unwanted phone calls or sending unwanted messages, sending unsolicited emails or letters, spreading rumors about the victim, following or spying on him or her, and leaving unwanted gifts (Baum et al. 2009). According to a recent study from the Bureau of Justice Statistics, during a twelve month period between 2005 and 2006 an estimated 3.4 million people age 18 or older in the United States were stalked. Women are nearly three times more likely to be stalked than men, and most are stalked by someone they know (Baum et al. 2009). Stalking can be a precursor to bodily harm; approximately one in five stalking victims surveyed in the Bureau of Justice Statistics' report was physically attacked. Even when stalking does not result in physical violence, it can invade the victim's privacy, create emotional distress, and lead to financial disruption, especially for those who are forced to move and leave their jobs (National Center for Victims of Crime 2002).

Consistent and reliable regional data on stalking are not available, making it hard to know the extent of the problem in the Washington area and its impact on women and girls. Moreover, many stalking victims fail to report their experiences to the police, most often because they either do not think the incident was serious or because they consider it a private matter (Baum et al. 2009). Even when it is reported, the crime can be difficult for the criminal justice system to address. Stalking can be hard for law enforcement officers to identify, since the perpetrator's behaviors may not seem like threats from an "outsider's" perspective. In addition, the unpredictable nature of stalking behaviors makes it difficult to predict if, and when, it may lead to physical harm (The National Center for Victims of Crime 2002).

Women are nearly three times more likely to be stalked than men, and most are stalked by someone they know.

## *The Consequences of Violence*

Violence against women and girls has a host of economic, psychological, and social consequences. Economically, the effects of violence are devastating: Each year female victims of intimate partner violence over the age of 18 in the United States lose almost 8 million days of paid work because of the violence, a loss that equals approximately 32,000 full-time jobs and 5.6 million days of household productivity. Nationally, the cost of intimate partner violence exceeds \$5.8 billion every year, with \$4.1 paying for direct medical and mental health services (National Center for Injury Prevention and Control 2003).

The psychological and social consequences of violence are also significant. Many victims experience anxiety or depression and have trouble with normal routines such as eating and sleeping. Some develop symptoms of post-traumatic stress disorder, including nightmares,

## A PORTRAIT OF DOORWAYS FOR WOMEN AND FAMILIES: A FAMILY-CENTERED APPROACH TO HEALING FROM VIOLENCE

“There is no single cause of family homelessness, and no single service that can help families overcome their barriers to independence. Family trauma impacts nearly every aspect of family functioning.” This statement marks the approach that **Doorways for Women and Families** takes to ending domestic violence and family homelessness in Northern Virginia.

Founded over 31 years ago, Doorways provides more than 24,000 bed nights of shelter to approximately 250 homeless individuals (more than half are children) and is the largest provider of domestic violence services in Arlington, VA. The Domestic Violence Program operates an 11-bed Safehouse Shelter, a 24/7 Domestic Violence Hotline, and a Bilingual Court Advocacy and Companionship program. Additionally, the Freddie Mac Foundation Family Home provides housing (21 beds), food, skill-building opportunities, referrals, and supportive counseling and goal planning services to women, children, and families experiencing homelessness. Doorways HomeStart Supportive Housing provides 20 plus families with permanent housing and supportive services as they leave shelter and continue toward long-term stability.

A Grantee Partner of Washington Area Women’s Foundation, Doorways created the Financial Literacy Independence Track (FIT) in 2004 to build the financial literacy and behavioral capacities essential in helping women escape poverty, domestic violence, and homelessness. The goal of FIT is to promote increased wealth and financial skills by focusing on personalized teaching of basic money-management, debt reduction, credit repair, tax preparation and refund maximization, public benefits, employment and educational opportunities, and savings. In the last year, FIT assisted 88 female clients in increasing their collective wealth by \$1.37 million.

“With the cycle of violence comes the cycle of poverty. At Doorways, survivors of family violence are given the opportunity to regain control of their finances. Coming from chaotic living situations where the focus is on survival, our clients have had little chance to learn basic skills for managing their finances. They see personal finance as something out of their control. Our careful, supportive, and individualized approach assists each woman to gain traction in her family’s finances and to build skills toward long-term financial stability,” says Linda Dunphy, Executive Director, Doorways for Women and Families.

and flashbacks (Brisson 2002; Herman 1992). In some instances, the unaddressed psychological and social effects of violence lead to an ongoing cycle of harm. For example, research indicates that girls who experience physical violence are more likely to be victimized as adults (Whitfield et al. 2003).

These sobering facts point to the need to continue working to enhance our understanding of violence against women and girls and to develop effective responses to multiple forms of harm. It is also important to invest resources in programs and services that address violence against women and girls; it is especially important to invest in culturally and linguistically appropriate services for underserved populations such as communities of color, immigrant communities, and LGBTQ communities. By addressing violence and its short- and long-term consequences, we can take important steps toward creating communities where women and girls in the Washington region can experience safety in their surroundings and enjoy full participation in social, political, and economic life.



## POLICIES AND STRATEGIES TO STRENGTHEN OUR COMMUNITIES

- » Create a region that is safe for all women and girls—and engage men and boys to be part of the solution.
- » Educate policymakers, opinion leaders, and funders about the effects and costs of violence on women and girls, as well as the benefits and costs of different approaches to addressing it.
- » Encourage partnerships and collaboration between the public health and criminal justice systems (and community organizations funded by these systems) to address all of the aspects of violence affecting women and girls.
- » Gather knowledge on violence and its effects on women and girls—ensuring that it is up-to-date, comparable, available to the community on a consistent basis, and tracks the impact of both prevention and intervention programs.
- » Empower women and girls to advocate for violence-free schools, workplaces, neighborhoods, communities, and families.

## WHAT WE CAN DO NOW

- » Advocate with policymakers so they support and sustain research-based approaches to preventing violence and mitigating the effects of violence against women and girls.
- » Become a philanthropist who invests in violence prevention and intervention programs that are culturally, linguistically, and gender appropriate.
- » Inquire in your own community about whether violence prevention and intervention programs are effective in protecting LGBTQ victims.

<sup>1</sup> Different sources of data on violence define the term in different ways. The Federal Bureau of Investigation (FBI) focuses on violent crime and includes within this category murder, non-negligent manslaughter, rape, and aggravated assault, which usually involves the use of a weapon and is likely to result in serious bodily harm. Other sources define violence to include a wider range of actions and behaviors, such as fighting and verbal abuse. In this chapter, “violent crime” is defined following the FBI’s use of the term, and “violence” is used more broadly to refer to behaviors that inflict or threaten to inflict physical or severe psychological injury on persons.

<sup>2</sup> See [http://www.fbi.gov/ucr/cius2006/data/table\\_05.html](http://www.fbi.gov/ucr/cius2006/data/table_05.html) and [http://www.fbi.gov/ucr/cius2007/data/table\\_05.html](http://www.fbi.gov/ucr/cius2007/data/table_05.html).iii

<sup>3</sup> See Maryland Judiciary. 2007. “Annual Statistical Abstract.” Table CC-7 <[http://www.courts.state.md.us/publications/annualreport/reports/2007/2007\\_annual\\_report.pdf](http://www.courts.state.md.us/publications/annualreport/reports/2007/2007_annual_report.pdf)> (accessed September 8, 2010).

<sup>4</sup> See <<http://www.fairfaxcounty.gov/police/crime/statistics/2008/qualityoflife2008/movetocoversheet.pdf>> (accessed September 8, 2010).

<sup>5</sup> These data are taken from the websites of police departments in each region. The website of the Arlington County police department does not make 2008 data available. The Fairfax County website indicates that its data do not include Fairfax City, Fort Belvoir, and the towns of Vienna and Herndon.



# Leadership and Philanthropy

## REGIONAL STRENGTHS

- » In four of six local governments in the Washington region, women's elected political representation is at 40 percent or more.
- » In 2008, 77 percent of women in the District of Columbia voted in the Presidential election compared to 71 percent of men, which is significantly higher than the national rates of 66 percent of women and 62 percent of men.
- » In every jurisdiction in the region, women are more likely to own businesses than they are nationwide.

## REGIONAL CHALLENGES

- » As of July 2010, the District of Columbia's thirteen-member City Council only included three women, making up 23 percent, down from five members (38 percent) in 2003.
- » Virginia ranks 39th among states for the proportion of women in the state legislature (19 percent).
- » In 2006, larger Washington area foundations gave \$6.3 million to local projects devoted to women and girls, or 5.6 percent of \$112 million (only including grants of \$10,000 or more).



## Introduction

The Washington region draws large numbers of women leaders and professionals to the area because of its political environment and the opportunities available in government, the private sector and think tanks, culture and the arts, and the large and vibrant non-profit sector. As a result, Washington is home to a unique population of women executives, volunteers, activists and community organizers, politicians, policymakers, teachers and academics, entrepreneurs, artists, philanthropists, and thought-leaders from all over the nation and the world. Together, these women have vast expertise, collective knowledge, and leadership that can be applied to helping our region overcome its inequities and disparities.

Women's leadership is particularly notable through their contributions to civic engagement in our region. Since the release of the first *Portrait Project*, women have continued to vote and volunteer at higher rates than men and they hold more congressional seats today than in 2003. Across the Washington area, women from diverse backgrounds are generous in their contributions to non-profit organizations, and several of the leading foundations in our region are led by women. While our community greatly benefits from women's leadership and participation in politics, volunteering, and charitable giving, the full collective power of women in this region has yet to be tapped.

## Voting

Since gaining presidential voting rights in 1961, residents of the nation's capital have been advocating for full congressional voting representation. Women have been at the forefront of this effort. Representative Eleanor Holmes Norton, the District of Columbia's only Congressional Representative (non-voting), has championed this effort since entering office in 1991, with strong support from her constituents. Moreover, the DC electorate—especially women—consistently vote at higher rates than the national average.

Women in the District of Columbia have made impressive gains in voter registration and voting turnout, and have remained engaged in politics at the local, state, and national level. Since 2004, the proportion of women voting in the District of Columbia has increased by six percentage points (compared to four percentage points for men).<sup>i</sup> Voter registration rates are also higher for DC women in comparison with women and men nationwide.

In the November 2008 election, more than three-quarters of DC women voted (77 percent) in comparison with 71 percent of men. This was more than ten percentage points higher than the national voting rates for both women (66 percent) and men (62 percent) in that election. The same pattern holds for voter registration: Eighty-one percent of DC women were registered to vote in 2008, in comparison with 76 percent of men, which was also higher than the national rates of 73 percent of women and 69 percent of men (US Department of Commerce 2004 and 2008a).

Eighty-one percent of DC women were registered to vote in 2008, in comparison with 76 percent of men, which was also higher than the national rates of 73 percent of women and 69 percent of men.

Thirty-five percent of women volunteer, compared to a little over one-quarter of men (27 percent).

## Volunteering

Women have a long legacy of volunteering in our region. In addition to bolstering the capacity of organizations to meet community needs, volunteering creates important opportunities for individuals to give back and to learn from the community, and for people within the community to gain critical job skills. Importantly, volunteering provides an avenue for communities to invest in and help themselves, building critical strength from within.

On the heels of the most devastating economic recession in decades, volunteers have been essential in helping our community bridge the gap between need and available services. Given the sky-high unemployment rates in the most impoverished wards of the District—and the high poverty rates that disproportionately affect female-headed households with children—DC-area residents have increasingly turned to each other and to direct service centers and programs (such as women’s homeless shelters, food banks, and financial fairs) for support.

### A PORTRAIT OF GIRLS: IN THEIR OWN VOICES

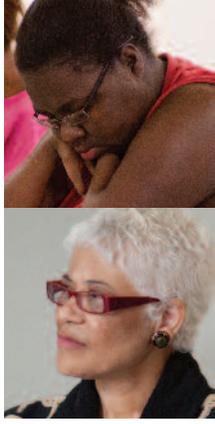
Washington Area Women’s Foundation held focus groups with the **Girl Scout Council of the Nation’s Capital** to find out what girls in our region think about leadership, high-priority national and local issues, personal challenges and ways to address a variety of issues and challenges. Based on these discussions, it is clear that girls aspire to be leaders, are engaged in local and national issues, and experience peer pressure. Many girls also expressed a desire for support and understanding from their family, guidance counselors, and elected officials.



The girls defined leadership in distinctly personal ways, drawing on their everyday experience and interpersonal relationships. They cited a variety of great leaders, including family members (the majority identified their mothers) and historical, political, and media figures. When asked to name the qualities of great leaders, girls listed confidence, strong listening abilities, helping others, and avoiding peer pressure.

The girls identified several issues as high-priority and national (such as gay rights, the economy, and employment), while others were more local (including education and drug abuse). They believe that violence, the environment, and health care were important problems to address on both the national and local levels.

Significant challenges faced by girls include the ability to develop positive self-esteem and a strong sense of self. Challenges around teen pregnancy, pressures to have sex and date, sexism, and healthy body image are exacerbated by the peer pressure, bullying, and jealousy that sometimes characterize hostile school and community environments. The girls recognized that these seemingly personal challenges could become part of a larger public policy discussion.



As nonprofit organizations struggle to provide more services, often with fewer staff, volunteers have stepped up to the plate to meet critical needs. Within the District, it is estimated that volunteers contribute an average of \$416.8 million of service per year<sup>2</sup>—and the estimates are \$4.7 billion in the state of Virginia and \$4.2 billion in the state of Maryland (Corporation for National and Community Service 2010).

Rates of volunteering are available for Washington, DC, but not for the other jurisdictions in our region. In the District of Columbia, women volunteer at higher rates than men: Thirty-five percent of women volunteer, compared to a little over one-quarter of men (27 percent). Also, DC women tend to volunteer more hours than men do, and they volunteer more hours than women nationwide: from 2007-2009, women in the District of Columbia volunteered 59 hours annually on average, compared to 49 hours for DC men and 52 hours for women nationwide (Corporation for National and Community Service 2010).

## *Women's Political Representation*

Equal political representation for women at the national, state, and local levels increases the likelihood that laws and policies will reflect the needs and interests of women and children. Today, women's representation at all levels of government falls short of the 51 percent needed to reflect their proportion in the population. For example, women make up 17 percent of the Representatives and Senators in the US Congress: they hold 90 of 535 full-voting Congressional seats, up from 73 in 2003 (CAWP 2003 and 2010a).

Women's track record in winning elections is comparable to men's. However, fewer women run for office. The reasons for this are complex but one study identified two factors: women receive less encouragement to run for office and are less likely to see themselves as viable candidates (Fox and Lawless 2004). That said, women in the Washington region are well-positioned to run for office. Slightly more than one in five women (21 percent) in our area<sup>3</sup> are employed in the pipeline professions of law, business, and education that typically precede a political career (US Department of Commerce 2008b; Lawless and Fox 2005). The District of Columbia, Maryland, and Virginia have all elected women to public office at the federal, state, and local levels.

## *Representation at the Federal and State Level*

The District of Columbia has one non-voting Congressional seat, which has been held by Representative Eleanor Holmes Norton for ten terms. In Maryland, women hold two of the 10 Congressional seats (women held two seats in 2003 as well): Senator Barbara Mikulski and Representative Donna Edwards (CAWP 2010b). Thirty-one percent of the state legislature is made up of women, down from 33 percent in 2003. Maryland ranks 10th among states for the proportion of women in the state legislature.<sup>4</sup>

“The word leadership ...means being a positive role model, setting an example, leading by example. I’m not naturally the most commanding person in the room, I tend to listen a little more than I talk and as I’m getting older, I’m realizing that that’s a positive attribute. Leaders don’t have to be the loudest or don’t have to be the oldest person in the room. And I’ve accomplished a lot in my 27 years in terms of how quickly I have... achieved things”

—Trinity student interviewee

Today, women make up 40 percent of the Arlington County Board, up from 20 percent in 2003—and women make up 44 percent of the County Councils in Montgomery County and Prince George's County, up from 22 percent in 2003.

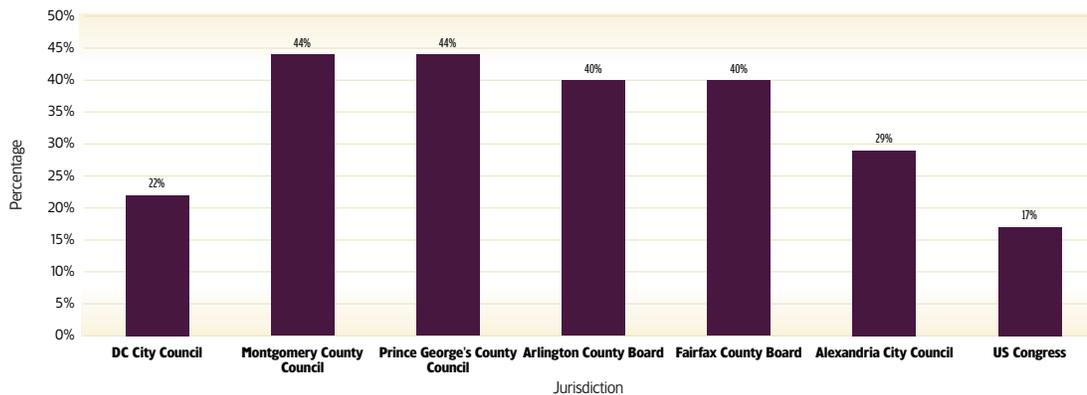
Virginia holds 13 Congressional seats, none of which are currently filled by women (down from one in 2003). The proportion of women in the state legislature increased from 16 percent in 2003 to 19 percent in 2010. Virginia ranks 39th among states for the proportion of women in the state legislature.

The governors of both Maryland and Virginia are men, and neither state has ever elected a woman governor (CAWP 2010b and 2010c).

### Representation in Local Government

Compared to their representation in Congress, women have made great strides in increasing their representation on most of the local governing bodies in our region (Figure 7.1). Since 2003, women's representation on the Arlington County Board—and the Montgomery County and Prince George's County Councils—has increased. Today, women make up 40 percent of the Arlington County Board, up from 20 percent in 2003—and women make up 44 percent of the County Councils in Montgomery County and Prince George's County, up from 22 percent in 2003. In contrast, women's political representation has declined on the Fairfax County Board (from 60 percent to 40 percent) and Alexandria's City Council (from 43 percent to 29 percent) since 2003.<sup>5</sup>

**Figure 7.1 : Women's Political Representation in Local Governments, 2010**



Source: Arlington County, VA. County Board Webpage; Montgomery County, MD. County Council Webpage; Prince George's County, MD. Legislative Branch Webpage; Fairfax County, VA. Board of Supervisors Webpage; City of Alexandria, VA. Mayor and City Council Webpage; District of Columbia. Council Webpage; Center for American Women and Politics; Women in Elective Office in 2010. Accessed July 11, 2010.

The governing body for Washington, DC, is a 13-member City Council. Currently, there are three women (23 percent) on the council, a decline from 38 percent in 2003.<sup>vi</sup> Women do better on the Advisory Neighborhood Commissions (ANCs), which are representative bodies for local DC government. Within the eight wards of the District of Columbia, women are active

members in almost all of the 37 Advisory Neighborhood Commissions. Two of the ANCs are made up entirely of men, and two are made up entirely of women<sup>7</sup>

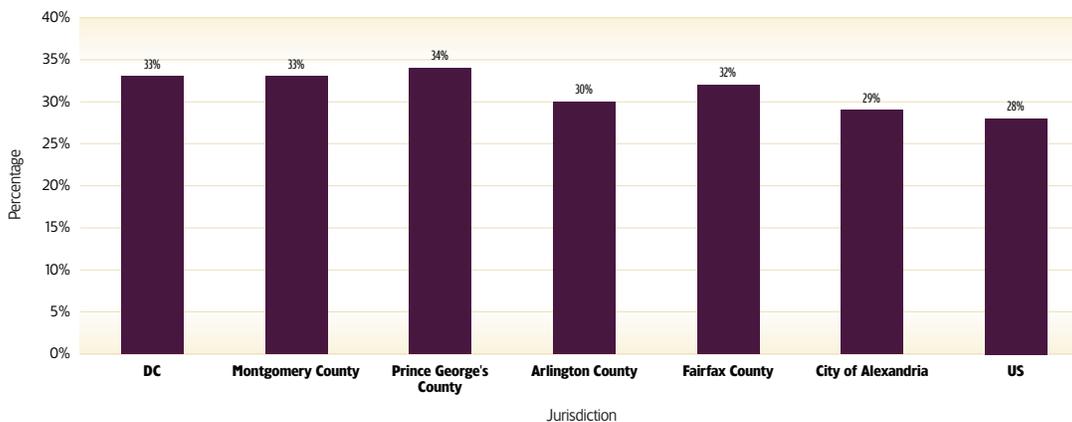
Women’s commissions, caucuses, and offices provide another important vehicle for women’s political participation at the county, state, and city level. Each county government in our region has a commission for women, which typically promotes and advocates for women’s social, political, and economic equality. Most of these county-level commissions were established in the 1970s and 1980s. The City of Alexandria has an Office for Women<sup>8</sup> In addition, Maryland founded the first legislative caucus of women in the United States in 1969 and also has a state-level commission for women<sup>9</sup> The DC Commission for Women was founded in 1967 and adopted by the city council in 1978. There is also a DC Office on Women’s Policy and Initiatives and a Virginia Council on the Status of Women<sup>10</sup>

Women in our region are showing strong political leadership at the national, state, and local levels. By participating in the political process, women are bringing important issues to the table that benefit women, families, and communities. As we look to the future, it is important to support more women—and women from diverse backgrounds—to run for political office. Girls, too, should be encouraged to develop the confidence and skills to become political leaders.

## Women-Owned Businesses

Nationwide, women own 28 percent of businesses (US Department of Commerce 2002), which contribute a total of \$3 trillion annually and employ 16 percent of the labor force (23 million people) (Center for Women’s Business Research 2009). Women business owners have a substantial impact on the economy in the Washington metro area:<sup>11</sup> 159,280 women-owned businesses (where women have majority ownership) generate \$24 billion in annual revenues and employ 163,618 people. Women jointly own an additional 202,239 businesses that provide 244,417 jobs and yield even higher annual revenues of \$36 billion (Center for Women’s Business Research 2008).

**Figure 7.2: Percent of Businesses Owned by Women, 2002**



Source: US Department of Commerce, Bureau of the Census; State and County Quickfacts.



## A PORTRAIT OF COMMUNITY BRIDGES: HELPING GIRLS BUILD THEIR LEADERSHIP



Young girls today need confidence, knowledge, empowerment, and courage in order to grow up to be tomorrow's leaders. Research suggests that girls' aspiration to leadership is correlated with exposure to leadership roles and extracurricular activities (Girl Scouts 2008). Leadership programs and mentoring can provide girls with leadership experience, instill valuable qualities, and help girls make successful transitions into adulthood.

One organization that is making a difference in the lives of girls in our region is **Community Bridges**, a Grantee Partner of Washington Area Women's Foundation. Since its inception in 1997, Community Bridges has worked with over 1,600 girls from the third through 12th grades in the community of Long Branch/East Silver Spring, Maryland, to provide multicultural empowerment and leadership programs.

Their Jump Start Girls! Adelante Niñas! program supports the potential of 8- to 15-year old girls by focusing on team-building, critical thinking, the arts, health and prevention, outdoor discovery, and community action to develop self-confidence and self-expression. LUNA (Luchando Unidas con Nuestras Amigas) works with middle-school, immigrant girls interested in becoming leaders and role models as they transition into their new communities. Dream Catchers Mentoring Program supports the development of eighth-grade girls through weekly mentoring program. Girls meet with female, adult mentors from their community to have dinner and address their academic, career, and personal goals. GLOW! Young Women Leading the Way, the Community Bridges High School Program for young women, offers an empowering space for female high school students from diverse families to explore their identities and life aspirations while becoming leaders in their communities. The program is based on the principle that all youth have inherent worth and the ability to affect progressive change in themselves and their communities.

"The girls served at Community Bridges often come to us believing they do not have much to contribute and are timid and reserved when it comes to being in the spotlight," says Ana Lopez, Executive Director, Community Bridges. "As we provide them with opportunities to let their voices be heard, we find that even the shyest of girls starts blossoming. Girls who couldn't even tell us what they think are speaking before community leaders, leading workshops with other youth, and showing everyone that they have the ability and the interest to get involved and improve their communities. They prove to me the importance of our work in bringing out the best of girls in our region!"

In every jurisdiction of our region, women are more likely to own businesses in comparison with women nationwide. Prince George's County has the highest rate of business ownership among women at 34 percent, with the District of Columbia and Montgomery County following closely at 33 percent (Figure 7.2). Median earnings for self-employed women who have incorporated businesses in the region range from \$36,022 in Prince George's County to more than \$100,000 in Arlington County. In Fairfax County and the District of Columbia, the median earnings of women-owned business exceeds that of men-owned businesses (US Department of Commerce 2008c).



Many businesswomen in our region are already making significant contributions to the community by volunteering, employing other women, and making financial contributions to non-profit organizations. In the future, more could be done to harness the leadership and economic capital of women business-owners to invest in strategies that benefit women and girls.

## *Women's Leadership in Philanthropy*

The face of leadership at foundations has been changing. According to a 2008 Council on Foundations report, women hold the majority of all CEO or chief grantmaking positions (55 percent) in foundations, and 73 percent of all program officer positions (2009). Between 2004 and 2008, women comprised 49 percent of all executive appointments to foundations and grantmaking programs (Council on Foundations 2010). One study reported that women make up 38 percent of the positions on foundation boards (Council on Foundations and The Foundation Center 2010). If properly leveraged, women's leadership at foundations and grantmaking institutions can create enormous opportunities to invest in women and girls.

In the Washington region, women's leadership is strong in the philanthropic sector. Women hold more than one-third of the senior executive positions in philanthropy (36 percent) at the top 50 corporations in the Washington region, ranked by local giving. Examples include BlueCross BlueShield, Capital One, and Northrop Grumman Corporation (Washington Business Journal 2010). Women also direct local foundations: the Meyer Foundation and the Community Foundation for the National Capital Region are both led by women.

## *Women and Giving*

As women have increased their earning power and entrepreneurial savvy, they have become significant donors to organizations in their communities. Although data is unavailable on giving patterns among women in our region, national research provides a snapshot of women's roles and potential impact in philanthropy. Historically men have dominated the philanthropic sector but today donors are just as likely to be women, if not more so. Women make larger charitable contributions than men and donate more frequently (Swank 2010). One study found that women in the United States are more generous with their wealth than men are, giving an average of 3.5 percent of their wealth compared to 1.8 percent for men (Barclay's Wealth 2009).

Recent research shows that single women are more likely to contribute to organizations than their male counterparts, and both married men and married women are more likely to donate than single men. Research shows that women's giving encourages their partners to give as well (Kamas et al. 2008). This is a significant departure from the past when women's giving

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Not surprisingly, women devote the majority of their funds to programs that address the needs of children, support opportunities for women, and focus on health and education issues.

patterns were based on the interests of their spouses and families (who often were the sources of charitable funds). Women's increasing personal resources, and ability to influence giving decisions for spouses and families, profoundly changes the giving paradigm. This has important implications for donor cultivation strategies.

Significant differences exist in the giving patterns of women and men. Unlike the transactional nature of much of men's giving, women tend to be transformational givers. In the mid-90s, Shaw and Taylor (1995) coined the six C's to define women's motivations for giving: the desire to change, create, connect, commit, collaborate, and celebrate accomplishments (Shaw and Taylor 1995). Women want to create new solutions, seek more contact and control, and be kept informed of the results of their giving. Not surprisingly, women devote the majority of their funds to programs that address the needs of children, support opportunities for women, and focus on health and education issues (Swank 2010).

National data on women's wealth and longevity suggests that their contributions to philanthropy will only grow over time. Among our nation's top wealth holders, 43 percent (1.2 million) are women (US Department of Treasury 2004). It is likely that with women's longer life expectancy, they will have greater responsibility for intergenerational transfers of wealth.



It is important to note that people of wealth do not corner the market on giving. In fact, a number of studies have shown that lower-income Americans give proportionally more of their incomes to charity than do upper-income Americans. Giving is a value and a vehicle predicated less on how much money one has and more on one's ability to connect with the needs of others—to have empathy and compassion (Piff 2010). Women's giving is tremendously powerful—at any income level—and holds significant potential to influence the future of philanthropy and address many of the most pressing problems in our communities.

## *Giving Circles*

Giving circles have been growing in visibility over the last ten years as a vehicle for democratizing philanthropy—reinforcing that charitable giving is accessible to everyone, regardless of his or her level of income or personal wealth. A giving circle is formed when individuals come together to pool their dollars, decide collectively where to contribute resources (both financial and volunteer time), and learn about their community and philanthropy. Many people left out of traditional philanthropy—women, young adults, people of color, and those with limited disposable income—have embraced the giving circle model (Forum of Regional Associations of Grantmakers 2007). A study released in 2009 by the Forum of Regional Associations of Grantmakers reported that donors in giving circles give more, give more strategically, and are more engaged in their local communities.

## A PORTRAIT OF A WOMAN PHILANTHROPIST: LAURIE EMRICH

“I want to live in a world where cooperation, equity, and justice thrive. I came to this early on in life. My father, the son of a pickle factory owner, was always very generous, and he possessed a strong sense of social justice that imbued his work with a spirit of integrity and action. As I watched my parents’ example over the years, the seeds of justice and social conscience were sown deeply.

Through an inheritance in my 20s, I had sufficient money to not need to seek paid work. Yet, as a young person, I needed to know that I had the skills and ability to support myself. After graduate school, for over 15 years, I worked with governments and nongovernmental organizations to assist in developing primary health care delivery systems in Africa, living in the Congo for four years and then commuting to Africa from Washington, DC.

By the mid-1990s I decided that my work commute across the Atlantic was terribly impractical. So I cast my eye around for a set of more local opportunities. Though I was not truly conscious of this at the time, I began a different sort of commute, a journey to reconcile my egalitarian values and my reality as an inheritor of wealth.

I began to address my life of privilege, and the financial resources at hand in my 40s, joining various donor networks, including the Funding Exchange, Women Donors Network, and Threshold Foundation. I became more systematic and extensive in my philanthropy, continuing to leverage systemic change rather than responding to societal symptoms.

At about the same time, I had the opportunity to act locally, becoming a founding board member of Washington Area Women’s Foundation. The Women’s Foundation drew me with its vision of social change and the heart-based values of its mission: to foster a powerful wave of philanthropy that would bridge the resource gap facing so many of the region’s women and girls and, in so doing, improve their lives.

I have been a steady contributor to The Women’s Foundation and a host of other national and international organizations. I certainly don’t have vast wealth, and yet the reality is that I have more financial assets than 90 percent of the world’s citizens. It is a privilege for me to use my financial resources, and my time and energy, to participate in the long-term building of an inclusive, community-based, multi-racial movement for justice.”

—Laurie Emrich, founding Board Member and long-time donor, Washington Area Women’s Foundation



The greater Baltimore area and Washington region have experienced a significant growth in giving circles since 2000. Today, the area is host to more than 20 giving circles, more than half of which are women-only circles. In the last ten years, giving circles in the Greater Baltimore/Washington region have been responsible for approximately \$10 million in new contributions as well as approximately 5,000 new or “further engaged” donors (Association of Baltimore Area Grantmakers 2008). The power and potential of giving circles as a vehicle for philanthropic giving is just beginning to be realized and women are at the epicenter of this movement.

A 2008 survey of women's funds reported that economic justice and sustainability were the most common areas of grantmaking.

## *Women's Funds*

Women's funds are another critical source of support for investments in women and girls. Beginning in the 1970s, women's funds were formed out of a desire to be in greater command of financial resources, and to use these resources to support social change projects that serve and transform the lives of women and girls. Currently there are nearly 160<sup>12</sup> women's funds around the world—with 145 located within the United States—that approach women and girls as social change agents in the development of communities and, ultimately, nations. Collectively, these funds make grants of over \$60 million per year and have working assets of \$465 million (The Foundation Center and Women's Funding Network 2009).

Social change is a top priority for these funds, which have significantly benefited women of color and low-income women. A 2008 survey of women's funds reported that economic justice and sustainability were the most common areas of grantmaking. Human rights—including rights to liberty, freedom of expression, and equality before the law as well as social, cultural, and economic rights—accounted for the largest share of grants by women's funds. Examples include grants to promote women's rights, LGBTQ rights, and reproductive rights. Women's funds award the second largest share of grant dollars to health and economic empowerment projects (The Foundation Center and Women's Funding Network 2009).



In addition to supporting vital causes for women and girls, grants made through women's funds yield a high return on investment. An analysis of grants based on 46 women's funds found that investments totaling \$5.5 million leveraged \$34 million dollars in additional funding that had an impact on 200 million individuals (Women's Funding Network 2009). Moreover, women's funds have an egalitarian approach to philanthropy and use innovative funding mechanisms such as giving circles or small groups that pool money for a common donation (The Foundation Center and Women's Funding Network 2009).

Most women's funds are established as community-based, public foundations. Unlike private foundations, which receive funding from individual donors or donor families, public women's funds raise funds from many sources to support grants and other philanthropic activities. The funds serve as a bridge, connecting donors to local organizations that they might not otherwise have exposure to. This also means that fluctuations in gifts from year to year can have a significant impact on the capacity of any particular women's fund to support projects (The Foundation Center and Women's Funding Network 2009).

Women's funds have a unique approach to supporting communities. Often, the funds not only provide grants to community organizations benefiting women and girls, but they also invest in developing the infrastructure of funded organizations through technical assistance. Also, women's funds sometimes engage directly in related local and regional advocacy efforts. By forging partnerships with local organizations, women's funds develop access to the women and girls on the ground, increasing the funds' ability to be responsive and effective in meeting community needs.



## *Foundation Investments in Women and Girls*

Nationwide, 75,000 foundations awarded \$42.9 billion dollars in 2009 (The Foundation Center 2010a).<sup>13</sup> Data from 2008 show that 7.5 percent of all foundation dollars were spent on projects specifically targeted to benefit women and girls in the United States, which was the highest percentage in 30 years (The Foundation Center 2010b). Foundation investments in international programs for women and girls increased by 223 percent from 1990 to 2006, compared to the 177 percent increase in foundation giving overall during this period (The Foundation Center and Women's Funding Network 2009). The two largest funders of programs for women and girls are the Bill and Melinda Gates Foundation and the Ford Foundation, which have directed a significant portion of their giving to international programs (The Foundation Center and Women's Funding Network 2009).<sup>14</sup>

In 2006, close to half of foundation grant dollars benefiting women and girls (46 percent) supported health-related activities, most of which went to reproductive health projects. Education ranked a distant second (receiving 9.7 percent of grant dollars), followed by youth development/empowerment (9.5 percent) and other human services (9 percent). About five percent of foundation grant dollars went to projects focused on gender-based violence, human rights, and economic empowerment (The Foundation Center and Women's Funding Network 2009).

In 2006, the Washington metropolitan area was home to 1,608 foundations (with a combined total of \$12.7 billion in assets), which awarded a total of \$828 million in grants (The Foundation Center 2009). From 2000 to 2005, the number of foundations in the DC area increased by 25 percent and both giving and assets rose by 29 percent (The Foundation Center 2007). Washington-based foundations award about one-third of their grant dollars to locally focused organizations (The Foundation Center 2009). In 2006, the larger Washington area foundations gave more than \$6 million to local projects devoted to women and girls, or 5.6 percent of \$112 million (only including grants \$10,000 or more) (The Foundation Center 2010c).

There is still a long road to travel to achieve parity for investments in women and girls in our region. Still, funders are becoming increasingly aware of the importance of investing in women and girls as agents of societal change (The Foundation Center and Women's Funding Network 2009). Many funders recognize that the strength and health of a community are directly tied to the economic security and well-being of its women and girls. In our region, women's contributions to philanthropy and community are many. But so are the challenges. By pooling our resources and increasing our volunteer contributions, women can do even more to meet the needs of women and girls in the Washington region.

The larger Washington area foundations gave more than \$6 million to local projects devoted to women and girls, or 5.6 percent of \$112 million (only including grants \$10,000 or more).

## POLICIES AND STRATEGIES TO STRENGTHEN OUR COMMUNITIES



- » Create a region that encourages and supports women’s leadership and philanthropy.
- » Educate policymakers, opinion leaders, and funders about the importance of considering the needs of women and girls in their decision-making.
- » Encourage and leverage partnerships between policymakers, opinion leaders, and funders to foster and support the leadership and philanthropy of women and girls.
- » Empower women and girls to lead and give back to their community.
- » Gather knowledge and increase the visibility of the local giving practices of women in the region.

## WHAT WE CAN DO NOW

- » Advocate with community leaders so they encourage and support women’s political participation and women’s leadership programs.
- » Cultivate your own philanthropy and create a culture of giving in your own family.
- » Inquire in your own community about women’s representation—and the representation of women’s voices—in politics and leadership.

<sup>1</sup> Voting and voter registration rates are calculated using the citizen population, which also excludes incarcerated individuals. Voter registration and turnout data are not available for the other jurisdictions in our region.

<sup>2</sup> This number was based on an average of data from 2007–2009.

<sup>3</sup> Washington Metropolitan Statistical Area (MSA), or Washington–Arlington–Alexandria DC–VA–MD–WV.

<sup>4</sup> Thirty-seven percent is the highest of any state, which ranks New Hampshire at number one.

<sup>5</sup> See <http://www.arlingtonva.us/Departments/Commissions/WomenCommission>; <http://www.montgomerycountymd.gov/csltml.asp?url=/content/council>; <http://www.princegeorgescountymd.gov/Government/LegislativeBranch>; <http://www.fairfaxcounty.gov/government/board>; and <http://alexandriava.gov/Council/>.

<sup>6</sup> Muriel Bowser represents Ward 4, Yvette Alexander represents Ward 7, and Mary M. Cheh represents Ward 3 (as of August 2010). See <http://www.dccouncil.washington.dc.us/council>.

<sup>7</sup> See <http://anc.dc.gov/anc/site/default.asp>.

<sup>8</sup> See [http://www.co.pg.mid.us/Government/AgencyIndex/FamilyServices/Commission for Women](http://www.co.pg.mid.us/Government/AgencyIndex/FamilyServices/Commission%20for%20Women); [http://www.fairfaxcounty.gov/cfw/cfs\\_members.htm](http://www.fairfaxcounty.gov/cfw/cfs_members.htm); <http://www.arlingtonva.us/Departments/Commissions/WomenCommission>; <http://www.montgomerycountymd.gov/cfwtml.asp>; and <http://alexandriava.gov/women/info/default>.

<sup>9</sup> See <http://www.msa.md.gov/msa/mdmanual/07leg/html/caucus/women.html>; and <http://www.dhr.state.md.us/mcw/index.php>.

<sup>10</sup> See <http://owpi.dc.gov/owpi/cwp/view>; and [http://www.dss.virginia.gov/community/council\\_women/index.cgi](http://www.dss.virginia.gov/community/council_women/index.cgi).

<sup>11</sup> Washington Metropolitan Statistical Area (MSA), or Washington–Arlington–Alexandria DC–VA–MD–WV.

<sup>12</sup> See <http://www.womensfundingnetwork.org/about>.

<sup>13</sup> This does not include grants targeted to benefit other populations that may also benefit women and girls in significant ways.

<sup>14</sup> In 2006, 99 percent of the Gates Foundation funding and about 50 percent of the Ford Foundation funding was international.



# A Call to Action

*Portrait Project 2010* examines the critical areas that shape the lives of women and girls throughout the Washington metropolitan region. Since the publication of the last report in 2003, women and girls have made some gains, but at the same time, progress has stalled or reversed for far too many. The region continues to be home to some of the most highly educated and powerful women in the nation, while just minutes away many women and families are living in unthinkable and unacceptable conditions, particularly for our nation's capital. The task before us is to bridge these divisions and create a region where all women and girls can pursue their dreams and aspirations without regard to gender, age, race/ethnicity, sexual orientation, or economic status.

The good news is that there are opportunities for change all around us through public policies, community practices, family patterns, and our own personal decision-making. Each of us has the power to make change happen, but in order to truly have an impact on the lives of those most in need—and thereby strengthen our communities—we must harness that individual power and collectively move toward bold and innovative solutions. Now is the time to build partnerships that can uniquely address the challenges facing our region's women and girls.

**Diversity and Inclusion:** While there is great strength in the rich diversity of our region, there are also many challenges. Addressing the needs of such varied groups of women and girls requires an approach beyond a simple commitment to diversity. It requires us to make a concerted effort to not only include the myriad voices of women and girls in conversations, but also to empower them to lead the way and be a catalyst for change.

**Structural Barriers:** What is often ignored is that many of the barriers to progress for women and girls are structural in nature. Public and private institutions, public policies, and our communities have consistently failed them. Too often the laser beam focus on quick results has failed to recognize that the underlying issues affecting progress are multi-faceted and multi-generational. Creative and innovative approaches to breaking down these barriers are needed in order for all women and girls to succeed.

**Data:** The absence of data on particular communities of women and girls, combined with the lack of consistent regional data by jurisdiction, makes it very difficult to accurately assess the needs of women and girls in our region, and to track progress towards addressing those needs. Resources and attention should focus on more robust data collection systems so that all of us can better understand, respond to, and assess progress on the critical issues facing our region's women and girls.

Washington Area Women's Foundation is committed to meeting these challenges by harnessing the strengths and opportunities before us. The findings from *Portrait Project 2010* highlight the importance of recommitting our region's resources to bold strategies that will improve the economic security of women and girls—and we welcome you as a partner in making this happen. We need your activism, your engagement, and your philanthropy. We challenge you to use Portrait Project 2010 not only as a resource, but also as a catalyst for action. None of us can do this alone, but together we can paint a brighter future for the region's women and girls.



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# Methodology

*Portrait Project 2010* is based on an analysis of quantitative and qualitative data collected over a 10-month period.

## QUANTITATIVE DATA

Quantitative data for this report comes from a variety of sources, all of which are noted in the text. Three sections—economic security and poverty; housing; and education, training, employment, and earnings—rely mostly on primary data from the 2008 American Community Survey (ACS), compiled and analyzed by the Urban Institute.

Data presented in this report for the Washington region can cover slightly different areas, depending on how the agencies collecting the data defined the region. Unless otherwise noted, data for the Washington region covers the following jurisdictions: the District of Columbia, Montgomery and Prince George's Counties in Maryland, Arlington and Fairfax Counties in Virginia, and the City of Alexandria, Virginia. In other cases, the text notes that the data presented is for a slightly different area, such as for the larger Washington Metropolitan Statistical Area (MSA) (as defined by the Office of Management and Budget) or for the states of Maryland and Virginia.

Some of the sources used in this report include data for individuals based on race and ethnicity. In general, race and ethnicity are self-identified, that is, the person providing the information makes her own determination of which group, or groups, she belongs to. Persons indicating that they are Hispanic or Latino are reported in a separate category; non-Hispanic or non-Latino persons are included in one of five racial groups: white, Black, Asian, other and multiple. "Other" race includes Native Americans and other persons who did not choose white, Black, or Asian. "Multiple" refers to individuals who chose more than one race category. In this report, we use the terms "non-Hispanic Black" and "African American" interchangeably.

## QUALITATIVE DATA

The Women's Foundation partnered with Trinity University and the Girl Scout Council of the Nation's Capital to collect and analyze qualitative data. These efforts used different methodologies, which are described below.

## Trinity University

Trinity faculty and students developed six community-based research (CBR) projects during the fall 2009 semester. Community-based research is a participatory teaching and learning pedagogy that engages campuses with their communities to understand and find solutions to pressing community needs.

A total of 92 students who were registered in six courses (in sociology, philosophy, psychology, literature, and communication) conducted 119 in-depth interviews and one focus group. The focus group explored gender identity and economic hardship among 10 immigrant women. All quotes that appear in this report are from these interviews and were excerpted by IWPR.

Three of the CBR projects involved Trinity students as subject-participants: *Health and Wellness and Experiences of Violence*, *Challenges and Opportunities of College Education for Single Mothers*, and *Nursing Students' Perception of Leadership*. Two CBRs focused on *Women Leaders in the Region* and *Women's Leadership and Philanthropy*, and involved local women leaders. In addition, in-depth interviews on domestic violence were conducted with three local single mothers.

## Girl Scout Council of the Nation's Capital (GSCNC)

With support from IWPR and the Urban Institute, GSCNC created a curriculum for an interviewing skills workshop. Eighteen girls were trained in interview skills focusing on confidentiality issues, ethics, how to ask questions, and career exploration of social sciences. While learning these skills, the girls discussed their questions, concerns, and priorities for data gathering. The discussion narrowed the field to questions about leadership, health, and self-esteem as well as girls' attitudes toward STEM (science, technology, engineering and math).

GSCNC also commissioned two focus groups designed to glean responses from girls about leadership and self-esteem. One focus group was held in Lorton, Virginia, with 23 girls who were primarily from Fairfax County. A second group was held in Waldorf, Maryland, with six girls from Southern Maryland and Prince George's County.



## LIMITATIONS OF THE DATA

Current and consistent quantitative data on key indicators about local women and girls, broken out by race and ethnicity, is lacking for our region. Gaps in the data presented are due to a variety of factors: unavailable or outdated data; differences in measures across jurisdictions; or difficulties in accessing data. In some instances, these gaps and inconsistencies made comparisons to the 2003 *Portrait Project* data difficult. Where possible, we reference trend data and refer to any notable changes since the 2003 report. Our experience collecting data for this report informs the recommendations included for enhanced knowledge and improved data collection and analysis on the lives of women and girls in our region.

Readers should be aware that this report does not capture the full impact of the current recession. Much of the data are from 2008 and earlier, pre-dating the period of greatest hardship in 2009 and beyond, because more recent data were not available at the time this report was written.



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