

Washington Metropolitan Area

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## forward

For nearly two years, we have been on a journey with a wide range of diverse, talented and highly committed partners. Our goal was clear: to paint a *Portrait* of *Women and Girls* in the Washington metropolitan area, our home and the nation's capital.

The gaps in wealth, income, health care, education and opportunity are indisputable, but so too are the assets and the collective will of women and men in this community to connect the two. The question is how to use our information and resources most effectively to close the gaps that weaken our community, so the future for women, girls and our entire community can be better than the past.

The lessons learned and the energy of stakeholders reinforces our belief that this Portrait Project is really about the future. This forward-looking report is based on the following premises:

- ❖ Progress has been made, but there is much more to be done to open doors that are closed to women and girls.
- ❖ Pressures, like financial security and balancing family and work, are on the minds of women in the community. We need to know where the problems are the greatest and what it will take to make a difference.
- ❖ Potential for leading civic and economic change is here among the diversity of women and girls in our area.
- \* Possibilities for making wise investments to improve the lives of everyone in our community are everywhere. We must implement mechanisms to transfer that knowledge.

To reach our potential, it will take bold new leaders, approaches, partnerships and investments to make sure that everyone – women and men, girls and boys – can raise a healthy family, be an integral player in the economy and participate in the civic life of our community. In short, to partake of the promise of a thriving region. That is what this report is about. It charts where we are and suggests where we might go as a community that values and respects the contributions of women and girls, and unleashes their power and potential.

We look forward to building a strong and vibrant community with you,

#### **Anne Mosle**

President Washington Area Women's Foundation

#### **Ruth Goins**

Board Chair Washington Area Women's Foundation



## introduction

#### portrait project advisory committee

committee Sandra Allen, Council Member, Council of the District of Columbia; Judy Biggert, Congresswoman, United States Congress; Florence Bonner, Director, The African American Women's Institute, Howard University; Elizabeth Boris, Director, Center on Nonprofits and Philanthropy, The Urban Institute; Andrea Camp, Senior Fellow, The Civil Society Institute; Rubie Coles, Poverty Program Director, The Moriah Fund; Judith M. Conti, Co-founder, D.C. Employment Justice Center; Kae Dakin, President, Washington Grantmakers; Barbara Gault, Director of Research, Institute for Women's

Policy Research;

Deputy Mayor, District of Columbia;

Carolyn Graham,

Women make up half of the Washington metropolitan area population and nearly half of our workforce.<sup>1</sup> They are starting businesses, running foundations, serving in elected office and volunteering their time. Women in the region lead the country in earnings and education; yet despite such progress, 30% of women-headed households and one in three children in the District of Columbia live in poverty.

The status of women and girls is an important indicator of the health of a community. Yet, too often, these voices are not heard, and their needs and perspectives in strategies intended to create a thriving community are invisible. Investing in opportunities for women and girls pays big dividends in healthy families, a strong community and a growth economy.

The Washington metropolitan area historically has suffered from significant gaps between resources and potential. Tapping women as sources of solutions and resources has not been fully explored – this has been a missing part of a very important conversation about the future of our local community; our nation's capital.

What is the picture for women and girls in this region? How can we assess the strengths, challenges and hopes of half of our population? From these questions grew an 18-month, ground-breaking research initiative, A Portrait of Women and Girls in the Washington Metropolitan Area.

Our goal is to present a clear picture of the lives of women and girls in the metropolitan region – the District of Columbia, Prince George's and Montgomery Counties in Maryland, and Arlington, Alexandria and Fairfax Counties in Virginia – that can be used as a basis for future action.

Our findings are both a cause for celebration and a cause for concern. A great opportunity exists in this region to connect information and financial resources to the activism and innovative thinking of women at the grassroots and community levels.

In a collaborative effort that has engaged national and local experts, leaders and activists, we have looked at five intertwined areas of women's lives: economic security; education; health and well-being; violence and safety; and leadership and giving back. This project has given us a lens to evaluate critical community issues through the lives and experiences of women and girls.

The Portrait Project initiative has been designed to accomplish four objectives that will build a stronger, more vibrant Washington metropolitan community and a better future for women and girls in this region.

#### We will:

- **Educate decision makers** in public, private and nonprofit arenas on the power and potential of women and girls for our future;
- ❖ Inform the community through the media, community groups and other means about useful strategies and begin a dialogue about meeting the needs that are here;
- Engage and convene diverse leaders from all sectors to make concrete commitments to invest in women and girls;
- ❖ Develop a long-term investment agenda to tap the full potential of women and girls that is informed, strategic and monitored.

We hope that this initiative is the beginning of a wider, more inclusive discussion on what it takes to make a strong community with a different focus on results and outcomes. We invite readers of this report to take this information and apply it to their own work and actions. Together we can undertake a comprehensive growth agenda for our region by investing in women and girls of all races and backgrounds and leveraging our collective resources of energy, money, talent, position and experience.

### what we did: bringing the voices, assets and challenges into plain view

Our aim was to draw a careful statistical picture that also had texture and depth and reflected the concerns of women and girls. We took the following three steps:

1. LISTENING: Our first step was to listen carefully to what women and girls had to say. Working collaboratively with our grantees, we held fourteen community forums to hear a variety of voices – mothers in Anacostia; professional women of color; Hispanic teen girls in Mt. Pleasant; Spanish-speaking recent immigrants in Montgomery County; small business owners, suburban women in Vienna; and African American girls in Prince George's County. These forums provided qualitative data that illustrated some of the community pressures, issues and opportunities, and was used to help frame our research and analysis.

### advisory committee

Anna Greenberg, Vice President, Greenberg, Quinlan Rosner Research, Inc.; Kathleen Guinan, Chief Executive Officer, Crossway Community; The Hon. Judge Brook Hedge, Presiding Judge, Domestic Violence Unit, Superior Court of the District of Columbia; JoAnn Kane, Executive Director, The McAuley Institute; Lori Kaplan, Executive Director, Latin American Youth Center; Joan Kuriansky, Executive Director, Wider Opportunities for Women (WOW); Barbara Lang, President, D.C. Chamber of Commerce; Gloria Gary Lawlah, State Senator, Maryland State Senate; Ed Lazere, Executive Director, D.C. Fiscal Policy Institute; Judy Lichtman, President, National Partnership for

Women & Families;









### advisory committee

Patricia N. Mathews. Divisional Director of Community Relations, Kaiser Permanente; Nadia Moritz, Executive Director, The Young Women's Project; Judith Mueller, President, The Women's Center; Nancy Navarro, Executive Director, Centro Familia (Institute for Family Development); Karen O'Connor, Institute Director, Women & Politics Institute, School of Public Affairs, American University Kathy Patterson, Council Member, Council of the District of Columbia; Stacey H. Stewart, President and CEO, Fannie Mae Foundation; Jan Verhage, Executive Director, Girl Scout Council of the Nation's Capital; Tia Waller-Pryde, Grants Manager, Freddie Mac Foundation; Jacqueline Woods, Executive Director, American Association of University Women

- 2. INVESTIGATING: Our second step was to identify both the existing information and seek research partners with experience, expertise and community connections. These local and national expert researchers in an unprecedented volunteer collaboration are the same people who have done groundbreaking studies such as the Kids Count, the Potomac Index and the Urban Institute's papers on poverty issues. These researchers invested weeks of their time to assist our staff in collecting and analyzing the available data, and identified what is missing.
- 3. PARTNERING: A stellar Advisory Committee representing all sectors of this community worked with us to formulate the issues and identify how to most effectively maximize the incredible combination of energy and interest for lasting impact. We recruited a diverse blend of local and national experts; elected officials and philanthropic representatives; and leaders from the business and grassroots communities from each part of the region.

To some, our findings will not be surprising because they mirror our everyday experiences. But for many, this information will be new or freshly presented in a way that will, we hope, generate informed interest and concrete action to address the most critical issues affecting our local community. Without identifying how women and girls are faring in the Washington metropolitan area, we cannot begin to solve the problems that exist.

The gaps – in wealth, income, health care, education and opportunity – are indisputable, but so too are the assets and the collective will to close those gaps. The question is how to mobilize our information, resources and successful practices most effectively to address problems, realize untapped potential, and ensure a better future for women, girls and our entire community.

## <u>overview</u>

### the women and girls of the washington metropolitan area: demographics, economics and the future

This Portrait of Women and Girls is about a shared future – a better future – for the Washington metropolitan region. The truth is right in front of our eyes but not self-evident: this area will be healthy and thriving only if the women and girls – half the region's talent base – are thriving. Too often, this is overlooked and the unique needs, strengths and perspectives of women and girls are left out.

The women and girls here have the potential to be full partners in making this a region of prosperity. Tapping their potential requires an understanding of where we are today. Who are the women and girls in this region? What role do they play in the workplace and at school? What role do they play in their families and communities? What strategies can we employ to help them achieve their goals? Answers to these questions are presented in this report.

### diversity as strength: women and girls in the washington metropolitan area

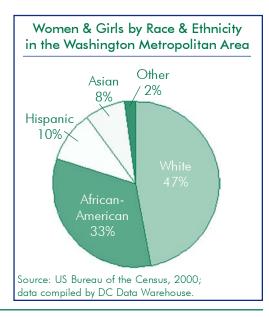
There are 1.8 million women and girls living in this region, 303,000 in the District of Columbia alone. Their diversity in age, class, race and education adds texture to the fabric of our community. Not surprisingly, the ethnic and racial distribution of women and girls mirrors the overall population. Forty-seven percent (47%) of the women and girls here are white; 33% are African American; 10% are Hispanic, 8% are Asian; and 0.3% are

Native American or

Alaska Native.<sup>2</sup>

As in any community, there are women and girls of all ages. In our region, 23% are girls under 18 years of age; 66% are adults between the ages of 18-64; and 11% are over 65. White women have a higher percentage of those over 65 (14%) than any other race or ethnic group. The picture is quite different for African Americans and Hispanics, for whom approximately one-fourth of the female population is under 18.

Geographically, the District of Columbia has the highest concentration of elderly women in the region, at 14%, while Prince George's and Fairfax Counties have the smallest, at only 9%. In terms of health care, long-term



Racial & Ethnic Distribution Among Women & Girls in Each Part of the Region							
		Montgomery	Prince George's	Arlington	Fairfax	Alexandria	
White (%)	26	59	24	61	64	55	
African-American (%)	62	16	64		9		
Hispanic (%)		11	6				
Asian (%)		11		9		6	
Other Ethnicity (%)		3	2		4		
Source: US Bureau of the C	Census, 20	00; data compiled by I	DC Data Warehouse.				

Fairfax and Montgomery Counties have the highest proportion of Asian women and girls in the region (13% and 11% respectively); Prince George's County and the District of Columbia have a higher percentage of African American women and girls than elsewhere (64% and 62% respectively). The hiahest concentration of Hispanic women and girls is in Arlington and Alexandria (18%

and 13%

respectively).3

care and education, those demographics make a big difference in the types of services that are needed and in the provision of those services.<sup>4</sup>

Immigration has added additional texture and perspectives to our regional picture. While the gender breakdown is not available, new immigrants are arriving in the region at more than twice the national average. Today, 6.6% of the population of the Washington metropolitan region consists of recent immigrants, compared to 2.9% nationally.<sup>5</sup> In 1998, the Washington metropolitan area was the 5<sup>th</sup> most-common destination for legal immigrants in the country. From 1990 to 1998, nearly 250,000 immigrants came from 193 countries.<sup>6</sup> This diversity brings the assets of multiple experiences and talents, qualities that are ever more important in our shrinking global society. It also brings challenges in terms of literacy, inclusion and economic opportunities. Maximizing the richness of a diverse community must be part of a regional strategy.

There is also diversity in the types of households<sup>7</sup> and those details are important to the economic picture of the region. Of all households in the region, almost half (47%) are married couples. Women-headed households make up about 13%, and more than half of those (56%) include children. In comparison, men head only 4% of households in the region. The District of Columbia has relatively fewer married-couple families (23%) than the rest of the region, but it, and Prince George's County, have more women-headed households (19% each). In addition, 1 out of every 4 households in the District of Columbia is comprised of a female living alone compared to 1 in 5 households where a male lives alone. High percentages of single women households also are found in Alexandria (25%) and Arlington (22%).

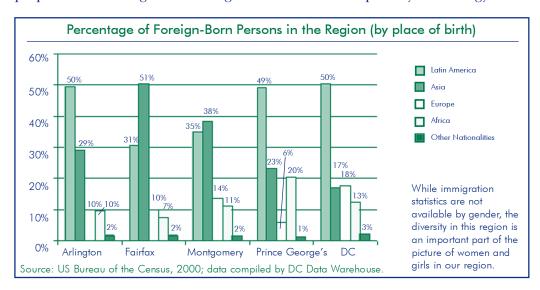
#### what you are about to read

A Portrait of Women and Girls in the Washington Metropolitan Area provides an in-depth look at the lives of women and girls in the region through five

lenses: economic security; education; health and well-being; violence and safety; and leadership and giving back.

**Economic Security:** Economic security is broadly defined as having the resources to provide for one's self and one's family. For women, economic self-sufficiency is related to income, health, costs of housing and child care, education and training, as well as the available services to help fill any gaps.

**Education**: Especially in today's economy, having the right mix of education, skills and training is key to finding and keeping a job or career that leads to financial and personal stability. The research presents information on what levels of education women and girls in the region are achieving, broken down by race and ethnicity; the types of skills being acquired; and whether they are prepared for the region's future growth industries – especially technology.



**Health and Well-Being**: Good health affects a woman's or girl's ability to have a full family life, perform well on the job, succeed in school and otherwise lead a productive life. To ascertain the health status and needs of women and girls in our communities, the research focused on indicators including: access to health insurance; instances of chronic diseases; and comprehensive care including mental and reproductive health.

**Safety and Violence**: The lack of safety, whether it occurs in her neighborhood, school, workplace or home, goes to the heart of a woman's ability to participate in the economic and civic life of her community. This research looked at intimate-partner violence, rape and assault – as well as the economic and emotional impact of violence on women and girls.

The District has the highest concentrations of elderly in the region, at 14 %

Women-headed families make-up 13% of households in the region. The District and Prince George's County have the highest percentage of such households, at 19% each.

**Leadership and Giving:** By assessing women's leadership and their potential to give back in time and resources, leaders in this region can determine how well they are leveraging women's resources to influence change – and how well-positioned they are to do more. The research examined regional patterns of women's giving as well as the number of women in leadership positions; from elected office to foundation boards.

Each section includes detailed data and information about the realities confronting women and girls here:

- ❖ Key facts that highlight both our regional strengths and weaknesses.
- ❖ Quotes from 14 community forums that were held in a wide variety of locations so the voices of women and girls could be clearly heard.
- **Strategies** to provide a starting point to act upon what we have learned.
- Community innovations projects or organizations with fresh and successful initiatives for addressing the challenges that women and girls face.

#### understanding the portrait

While this report focused on five areas, they are not stand-alone concepts. Like a house of cards, if you remove one piece, it can all tumble or, alternatively, each can build upon each other to create a solid structure.

Educational attainment is directly related to earning potential and job security – women who have the skills and education for today's economy are the ones most likely to thrive. A woman's health and access to health care affects her ability to hold a job, get an education, or care for her children; and this affects the economic security of her entire family. Violence can force a woman to leave a job or her home, forcing her to trade economic security for safety.

For the sake of understanding the data, we have separated our research into five sections. However, it is essential to keep in mind the interconnectedness of these issues, to understand how these issues affect a woman's life, and more importantly, to develop strategies to invest in women reaching their full potential.

This report is the beginning of understanding the lives of women and girls, not the final answer. Rather, it will provide a baseline to help assess their status; spark new questions; and catalyze action not only to better understand, but to improve their lives.



## kev findings

The numbers, voices and collaborative journey of the *Portrait* of *Women* and *Girls in the Metropolitan Area* presents a complicated picture. As the research indicates, women in this region experience many of the national demographic and policy trends affecting women and girls. In some ways, the region is succeeding in meeting the needs of women and girls and leading the nation as a whole. In other areas, however, this community lags behind. The Washington metropolitan area represents an hourglass – with powerful successes and tremendous challenges still to be met. A review of the key findings from the *Portrait* research underscores the contrast.

#### portrait project key findings: defining the hourglass

**Regional Strengths** – Key data reflect some important regional successes:

- 1. Women are a driving force in the region's labor market (women's employment rates are 65% regionally, compared to 57% nationally), and women's median annual earnings in the region outpace those for women in the nation as a whole by at least \$8,400 and upwards to \$14,500 in some jurisdictions.
- 2. Women in the region have attained some of the highest educational levels in the nation. Almost half (46%) have earned a college degree, compared to 27% nationally.
- 3. Women hold key positions of leadership and influence in business, philanthropy and government in the Washington metropolitan area. Women are well represented in local governments, led by Fairfax County (where 60% of the board of supervisors are women), followed by Alexandria (43%), and the District of Columbia, where women make up 38% of city council. Maryland is among the top ten states in the country for the proportion of women in elected office.
- 4. The District of Columbia is ranked 4<sup>th</sup> in the top 50 metropolitan areas for women's business ownership (based on number of the businesses, total sales and rate of employment). The twenty-five largest local, women-owned businesses generate annual revenues from \$7.6 to \$177 million.
- 5. Women head 34% of the top 100 foundations (by assets) and 28% of the largest foundations established in the region since 1996. Women-led foundations oversaw more than \$141.2 million in giving in 2001. Among the largest corporate foundations in the area, 50% have a woman executive in charge of giving.









6. Teen pregnancies across our region have been declining, mirroring a national trend. In the District of Columbia, the teen pregnancy rate declined from a 1993 high of 238.7 per 1,000 girls ages 15-19, to a low of 81.4 in 2000. Similar declines can be seen in teen birth rates throughout our region.

**Regional Challenges** – The other side of the regional hourglass reveals the complex challenges that our region has not yet succeeded in meeting:

- 1. Women-headed families, especially those headed by single mothers, suffer disproportionately from the region's growing poverty. Over the past 10 years, the number of people living in poverty in the region increased by 32% and currently one in three children in our nation's capital lives in poverty. In the District of Columbia, 30% of womenheaded families live in poverty – above the national average (27%) and the highest in the region. Alexandria has the second highest number of women-headed families living in poverty at 18%.
- 2. Even in areas in which our region is doing well, such as women's earnings and education, success is not even across the board. For example, women still earn less than their male counterparts. In Fairfax County, where the discrepancy is largest, men's annual median earnings outpace women's by \$18,900. In education, racial differences in educational attainment among women are stark. Sixty-two percent (62%) of white women and 56% of Asian women in the region have college degrees, compared to only 26% of Hispanic women and 30% of African-American women. Further, the percentage of Latinas in parts of our region without a high-school diploma far exceeds the national average. Forty-eight percent (48%) of Latinas in Prince George's County lack a high-school diploma.
- 3. Key family supports such as affordable childcare and housing are difficult to access for those who need it most. In 2000, in the District of Columbia, women-headed families at the median income (about \$26,500) can only afford to buy 8% of homes in the city. The cost of childcare varies across the region, but many families are faced with childcare expenses that consistently exceed the standard 10% of median income recommended by the U.S. Department of Health and Human Services. For example, the estimated cost of childcare in Montgomery County for an infant and preschooler is \$15,329, more than one-third of the median income for women-headed families in that county.
- 4. Women of color and their children fare worse than their counterparts in the region in a number of key health indicators, including heart disease, obesity and diabetes. African-American women in all



jurisdictions have much higher rates of death from heart disease than women of other racial or ethnic backgrounds. This disparity is compounded by the fact that many women of color, and low income women, are more likely to lack health insurance or have more frequent lapses in coverage.

- 5. Despite the improvement in the rates of teen pregnancy, communities in our region still lag behind in infant mortality rates, a key indicator of healthy pregnancies. The District of Columbia and Prince George's County have the highest infant-mortality rates in the region (12 and 9.8 per 1,000 births respectively); both far exceeding the national average of 6.9 per 1,000 births.
- 6. The District of Columbia has a higher incidence (new cases) of AIDS among women than anywhere in the country. The rate of AIDS among adolescent and adult women in the District is 92 per 100,000 people, more than ten times the national rate of 9 per 100,000.

#### Looking into the Hourglass: Insights

In addition to these findings, the research led to some fundamental, overarching insights about the issues we addressed, and to strategies for improving the community. Foremost among these are the following:

- ❖ Women contribute significantly to the strength of the region, especially in terms of earnings, educational attainment, and leadership, but there are serious disparities based on race, ethnicity and geography.
- ❖ Women and girls of all backgrounds need greater access to resources and supports information, education and mentoring to improve their lives and potential for success.
- The dearth of current and quality data hampers accurate and comprehensive assessments of the problems this community faces. Increasing the access to and quality of timely, local data on women and girls, broken down by race, gender, and ethnicity would improve our ability to address community challenges and leverage resources more effectively.
- ❖ This region lacks a strategic community-action agenda to identify and address the complex problems faced by women and their families. A comprehensive effort that can mobilize the expertise and energy of community activists, business, non-profit and faith leaders, and policymakers and funders would provide the opportunity to more effectively leverage the assets, influence and leadership of women and men in all corners of our region to build a better community.

Examining the key findings and these insights will be essential for learning from this research and building a stronger, more vibrant community for all.



## economic security

#### key facts about women and girls in the region

#### **Regional Strengths:**

Women are a driving force in this labor market, with labor-force participation rates and earnings that are higher than the national average.

- Sixty-five percent (65%) of the region's women are in the labor force, compared to 57% of women nationally.
- ♦ Nationally, the median annual income for women with full-time, year-round employment is \$28,100; even the lowest median income for women in the region, \$36,500 in Prince George's County, is significantly higher.

#### Regional Weaknesses:

Over the past 10 years, the number of people living in poverty in the region increased by 32%.

- ❖ In the District of Columbia, 30% of women-headed families live in poverty higher than the national average (27%) and the highest in the region.
- ♦ Alexandria County has the second-highest number of women-headed families living in poverty (18%).

#### Some Facts to Remember:

- ❖ Throughout the region, working women generally earn less than men. The largest discrepancy is in Fairfax County, where median earnings for women in full-time, year-round employment is \$41,800, compared to \$60,500 for men.
- The cost of housing in the region is one of the highest in the country. Women-headed families at the median income can afford to buy only 8% of the homes in the District of Columbia.
- ❖ Accessing affordable, quality childcare is a serious challenge for women and their families across the economic spectrum, but especially for low-income women. While the U.S. Department of Health and Human Services recommends that parents not spend more than 10% of their income on childcare, the estimated cost of childcare in Montgomery County for an infant and a preschooler is \$15,329, more than one-third the median income for a women-headed families in that county.

The Washington metropolitan area has one of the most vibrant economies in the nation. It is a region where the economic growth is a reality for many and where there is a wealth of untapped women's resources in terms of incomes, education and leadership. However, that dynamism and prosperity is not a reality for everyone.

Despite the unprecedented economic growth of the past decade, many families, particularly those with low incomes, find it difficult to find a decent place to live, pay the bills, stay healthy and take care of their children. Finding jobs that pay a livable wage or even finding any job at all can be tough in today's economy. A woman's income is not the only determinant of economic well-being. The cost of housing, availability of affordable, quality childcare that meets her work schedule, and her personal health and safety all affect whether her family is thriving, surviving, or slipping below the poverty line.

### economic security: a portrait of women and girls

### The Regional Economy Looks Strong for the Future with Possibilities for All

The Washington metropolitan region has significant economic potential. Although most of the following estimates predate the current economic downturn, the longer-term forecast is generally positive. According to the Metropolitan Washington Council of Governments (MWCOG), regional employment between 2000 and 2025 will grow slightly faster than the population and the number of households.<sup>8</sup>

Nearly two-thirds of the new jobs will be in service industries, such as engineering, computer and data processing, business services and medical research.<sup>9</sup> In addition, the region has been designated one of the nation's "new economy" locales, with technology corridors in Northern Virginia and along I-270 in Montgomery County.<sup>10</sup> For women, these sectors provide the potential of well-paying and secure employment, but only if they have the education and training in specific skills needed to take advantage of these opportunities.

# Fastest Growing Occupations in the Washington Metropolitan Area

According to the District of Columbia Workforce Investment Council's State of the Workforce Report, service industries are the fastest growing in our region. These include the restaurant industry, with an estimated annual growth of 2,616 jobs a year, hospitals with approximately 2,000 more jobs a year and doctors' offices and medical clinics at 1,000 more jobs a year. In addition, residential care, and nursing and personal care facilities will create 1,400 more jobs per year.

## Women-owned Businesses Continue To Be A Driving Force For Regional Growth

According to the Center for Women's Business Research, the Washington metropolitan region is ranked 4th among the top 50 metropolitan areas for women's business ownership in the number, employment and sales of women-owned firms. The Center estimates that there are 20,925 women-owned firms in Washington D.C. The number of these firms grew by 20% from 1997-2002; twice the rate of all employer firms in the metropolitan area (12%). In the region, women-owned businesses generate almost \$20 million in sales annually and employ more than 170,000 people. While owning one's own business gives a woman more flexibility in her working life and important financial and social opportunities, it also paves the way for higher regional employment and growth as these businesses continue to thrive.

Health care is another leading area of growth in the regional economy, along with services and government. The health sector is expected to create over 4,500 jobs each year between 1996 and 2006. Among these new jobs many will be in hospitals (over 2,000 per year), doctors' offices (over 1,000 per year), and residential, nursing and personal care facilities (over 1,400 per year). Many of the jobs will be entry-level, but with training and long-term investment, they can become an effective career ladder for women with initially limited skills.12

#### Women in the Workforce

Women are well represented in the workforce. In 2000, women constituted almost half, about 946,000, of the 1.93 million people in the workforce. The Washington region has a higher rate of women participation in the labor force than the national average (65% of women aged 16 years and older compared to 57% of women nationally).<sup>13</sup>

In 2000, women's regional unemployment rate was 4.9 %, which is generally comparable to that of men. The national statistic for all people in the workforce is 5.8%. However, unemployment remains a significant problem for African-American and Hispanic women who face unemployment rates of 7.5% in this region. Compared with women in neighboring counties, women in the District of Columbia are unemployed at a substantially higher rate (11%), which is almost double the national rate for all women (6%).<sup>14</sup>

Some striking differences are apparent when unemployment data is looked at by age. Young women, aged 16-21, have an unemployment rate of 19%, the highest of all age groups in the region. In the District of Columbia, women in this age group face a disheartening 38% unemployment rate, while young women in Prince George's County follow with a rate of 19%. Young women in Fairfax County have the lowest unemployment rate, at 8.7%, but this rate is still

relatively high compared to the national average for women; usually around 6%. This means that young women entering the labor force are having an extremely difficult time. They need skills and support to start them off on the right track towards the jobs and careers they need.<sup>15</sup>

	DC	Montgomery	Prince George's	Arlington	Fairfax	Alexandria
Total Females (%)	11	3.4	5.3	2.9	2.7	3.3
White (%)	8	2.1	3.6	1.6	1.7	
African-Ámerican (%)	14	5.4	5.6		4.4	
Hispanic (%)	10	6.4	10		6.4	6.3
Asian (%)	6.8	4	3.8		4	

#### Earnings and Income

For women in the workforce, incomes in the Washington metropolitan region are higher than the national average. In 1999, even the lowest median income in Prince George's County was \$36,500, which is actually higher than the national median of \$28,100. The highest incomes for working women were in Fairfax County and Arlington County, where the medians were \$43,500 and \$42,600 respectively. However, women's higher incomes still have to be considered in the context of the costs of living in this region, which are much higher than they are nationally.<sup>16</sup>

According to the U.S. Census figures, median incomes for women-headed families lag well behind those of all families and are less than those of single-parent families headed by men as well. Women-headed families in the District of Columbia have the lowest incomes regionally at \$26,500 in 1999, this compares to a median income for all families of \$46,300 and a median income for male-headed families of \$34,800.<sup>17</sup>

Young women, ages 16-21, have the highest unemployment rates in the region at 19%. For young women of this age group in the District of Columbia, the rate is dramatically worse at 38%.

#### The Wage Gap

The work world is not a level playing field for women and men in this region. Like women across the country, women here face a wage gap between themselves and men with the same educational level. Causes of the wage gap include discrimination and occupational segregation, with women crowded into

occupations with lower wages and fewer benefits. Nationally, 23% of women are in administrative support occupations including clerical positions (compared to 5.4% of men) and 17% of women are in service occupations, compared to 11% of men. Women hold 32% percent of professional or managerial jobs nationally, yet they annually make between \$12,000 and \$16,000 less than their male counterparts. Nationally, women earn 76 cents for every \$1 their male counterparts earn. 12

In Fairfax County, a woman who works full-time had median earnings of \$41,800 in 1999, while the median earnings for men in the county was \$60,500. Women's earnings are thus 69% of those for men. Montgomery County has the second lowest median earnings ratio: women's earnings are 75% of men's earnings. The areas with the most favorable women-to-men earnings ratios are Prince George's County, where women's median earnings are 92% of those for men, and the District of Columbia, where women's earnings are 90% of male earnings. A similar pattern holds if one looks at earnings for women and men in part-time jobs. <sup>22</sup>

Much of the wage gap disappears, however, between African-American women and men, and Hispanic women and men. In fact, in Arlington County, African-American women's median earnings are 10% higher than those of

Wage Gap: Median Yearly Earnings in 1999 by Gender, Race and Ethnicity							
	DC	Montgomery	Prince George's	Arlington	Fairfax	Alexandria	
Total Women	\$36,361	\$40,714	\$35,718	\$41,552	\$41,802	\$41,254	
Total Men	\$40,513	\$54,005	\$38,904	\$51,011	\$60,503	\$47,514	
% Women to Men	90%	75%	92%	81%	69%	87%	
White women	\$50,853	\$46,050	\$36,409	\$47,188	\$46,854	\$49,930	
White Men	\$61,746	\$65,902	\$45,946	\$61,206	\$69,081	\$60,014	
% Women to Men	82%	70%	79%	77%	68%	83%	
African-Am Women	\$30,941	\$36,369	\$36,291	\$34,583	\$36,965	\$41,253	
African-Am Men	\$31,674	\$38,585	\$38,170	\$31,524	\$42,000	\$35,004	
% Women to Men	98%	94%	95%	110%	88%	89%	
Hispanic Women	\$22,589	\$25,453	\$21,815	\$21,888	\$23,947	\$21,649	
Hispanic Men	\$22,795	\$30,084	\$25,307	\$25,488	\$28,556	\$25,099	
% Women to Men	99%	85%	86%	86%	84%	86%	
Asian Women	\$38,370	\$36,589	\$30,597	\$35,244	\$33,822	\$29,804	
Asian Men	\$43,646	\$50,013	\$36,360	\$44,386	\$49,589	\$41,875	
% Women to Men	88%	73%	84%	79%	68%	71%	
Source: US Bureau of the	Census, 200	0; data compiled by	DC Data Warehouse.				

African-American men: \$34,600 for women compared to \$31,500 for men. The gap is largest between white women and men, who tend to have the highest earnings, and Asian women and men in particular areas of our region. Asian women in Montgomery County have median earnings of \$37,000, while median earnings for Asian men are \$50,000.<sup>23</sup>

While there is more equality in earnings among African-American and Hispanic men and women, these two groups have lower median earnings than whites. The lack of a wage gap in these populations does not mean that women of color are doing better in relation to men of color, but rather, that because both women and men of color have lower earnings, the gap between their wages is less. The wage gap is more of an issue of race than gender when looking at the earnings of men and women of color in our region.

#### Poverty is Growing

The road to economic security is different depending on where you start. Achieving economic security is quantifiably more difficult when the first step is the very basic one of having enough resources to have a roof over your head, feed, clothe and educate your children. The federal government defines people in poverty as those who live below the poverty line or specific threshold

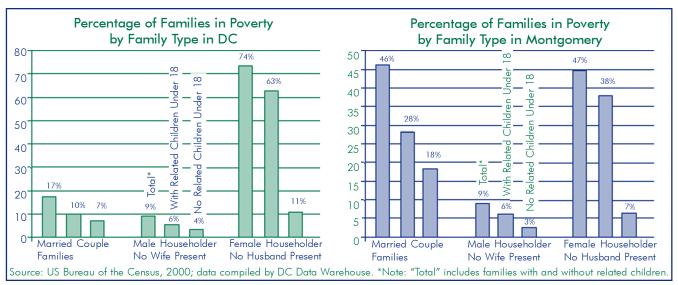
	DC	Montgomery	Prince George's	Arlington	Fairfax	Alexandria
White: Poverty Rate (%)	8.7	3.5	5.7	4	2.3	4.3
Child (%)	4.1	2.7	3.3		2.3	3.5
Adult (%)	9.5	3.3	6.2		2.2	4.5
Elderly (%)	7	5.3	6.2		2.9	4.1
Af-Am: Poverty Rate (%)	26.3	9.8	8.3	13.4	8.7	15.9
Child (%)	37.3	11.8	10.8		10.7	23.2
Adult (%)	23.5	8.8	7.2		7.6	13.4
Elderly (%)	21.3	12.3	9.6	17.8	13	20.1
Hisp: Poverty Rate (%)	23.2	12.2	15.1	14.5	11.4	16.1
Child (%)	25.5	11.9	13.6		11.2	18.7
Adult (%)	21.7	12.1	16.1		11.5	15
Elderly (%)	31.5	14.8	9	16.6	11.9	17.5
Asian: Poverty Rate (%)	22.8	6.5	9.8	15.7	7.7	13.9
Child (%)	22.3	5.6	8		8.7	9.9
Adult (%)	22.7	6	9.9		6.9	11.3
Elderly (%)	24.5	13.9	13		14.7	42.1

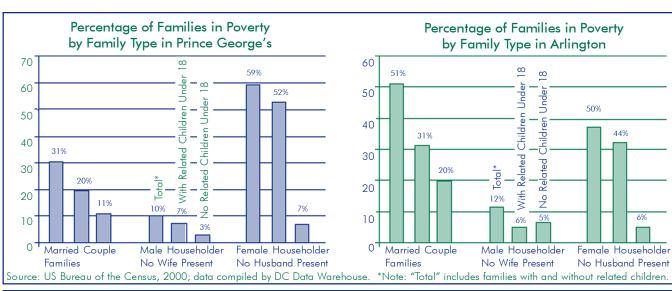
Over the last several decades, the poverty rates among older Americans nationally have declined, but many older women remain poor. In 2001, 12 % of women ages 65 and older were in poverty, compared to 7% of men in this age group. For single African-American and Hispanic women over the age of 65, the poverty rates were 42% and 49%, respectively, twice that of white women. <sup>24</sup>

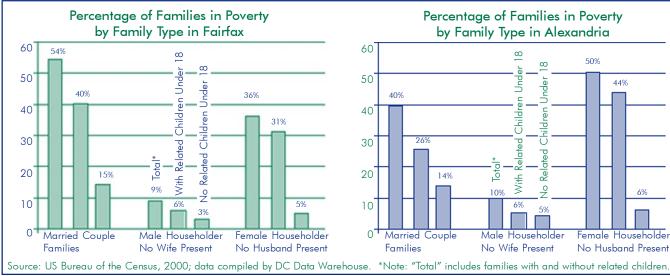
of income. The poverty line for the year 2000 for a family with two parents and two children was \$16,895. For a family with one parent and one child it was \$11,483.25 But the poverty line, which is based on family earnings, fails to capture the pressures that single mothers face since it does not factor in the cost of living in this region and real expenses such as childcare. If it did, the number of women living in poverty would no doubt be much higher.

The reality of living in poverty is a growing phenomenon here, particularly in the District of Columbia, where there has been a 14% increase in the number of people in poverty over the last decade. This occurred despite a relatively strong economy.<sup>26</sup> The Washington region has experienced a 32% increase in poverty between 1990 and 2000.<sup>27</sup>

In 2000, more than half of all poor persons in the region (159,000) were women and girls. The highest percentage of women's poverty in our region is in the District of Columbia, where 21% of women are poor and one out of every three children lives in poverty. Rates for adult and elderly women in the District of Columbia are also disheartening, at 19% and 18% respectively – the







highest for these groups in the region. Alexandria has the second-highest poverty rate for girls in the region at 14%. Poverty in our region also differs substantially by race. White women fare best, with an overall poverty rate of 3.8%. Asian women have the next highest poverty rate at 9%, while African-American and Hispanic women fare the worst with poverty rates of 14% for each group.<sup>28</sup>

The poverty rate for specific family types reveals a stark picture, particularly for women-headed families. The poverty rate for women-headed households in the region is 16%, and although it is lower than the national average of 27%, it

In 2000, more than 30% of the District of Columbia's children lived in poverty, an increase of 24% since 1990. In the District. about 82% of children in poverty live in a womanheaded household with no father present. For every 10 families with children in poverty, seven are women-headed households, no husband present.29

is much higher than for any other family type. The highest female-headed family poverty rate is in the District, where 30% of women-headed households live in poverty. Alexandria has the next highest number of women-headed households in poverty at 18%. Fairfax County has the lowest female poverty rate at 9%.<sup>30</sup>

Women-headed families with related children under 18 have considerably higher poverty rates than all female-headed families overall, both regionally and nationally. The District of Columbia has the highest women-headed family with children under 18 poverty rate in the region at 37%. More than half of these women have children under 5 years old. Alexandria follows with next highest rate at 24%. Across the region, the majority of poor women-headed households with children have children under the age of five. <sup>31</sup>

While the Temporary Assistance to Needy Families program (TANF) reduced welfare caseloads over the last few years, it has not reduced poverty. Although the number of women-headed families with children in the District that had incomes below the poverty line rose during the past decade, from 10,495 in 1990 to 12,184 in 2000, the number of such families receiving cash welfare assistance actually dropped by almost 10%. This is consistent with national declines in welfare caseloads and suggests that members of these types of households have a greater difficulty finding work than those families who are above the poverty line. TANF has not enabled women to get the jobs they need to support themselves and their families. These figures, which focus on income, do not even begin to address other factors that affect self sufficiency, such as housing and childcare. This indicates that the pressures on women are even more substantial than the picture indicated by the numbers.

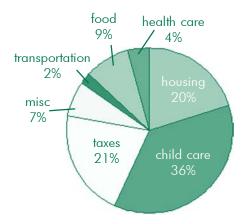
### Making Ends Meet: Self-Sufficiency for Women and Their Families

Traditional economic analysis has focused on the poverty line and getting people above it. However, that approach does not take into account what it really costs for people to be self-sufficient.

Strategies to build meaningful economic independence and strengthen family economic security need to start by establishing a realistic understanding of what it actually takes for families to thrive. The self-sufficiency standard, designed by Wider Opportunities for Women (WOW), defines the amount of income required to adequately meet all basic needs, including paying taxes, without public or private assistance for a family of a given composition in a given place. It assumes the head of the household is working full-time and

#### Percentage of Income Needed to Meet Basic Needs

(based on self-sufficiency standard for family with 1 parent, 1 preschool-age and 1 school-age child in the District of Columbia)



NOTE: Percentages include the net effect of taxes and tax credits. Thus, the percentage of income needed for taxes is actually 26%, but with tax credits, the amount owed in taxes is reduced to 21%. Totals do not exactally add to 100% due to rounding.

Source: Wider Opportunities for Women

1998 Self-Sufficiency Standard for the Washington DC Metro Area, p. 14.

"I want to work and prepare myself to give the best for my children without abandoning them, but I don't want to go to work full-time. Even though it would give me economic stability, it would not give me the strong family base that is very important to succeed." (Participant, En Familia)

takes into account how old the children are, as well as costs, like transportation and childcare, which are associated with work.<sup>33</sup>

WOW did an analysis of self sufficiency for the Washington region in 1998. They determined that a single parent with one infant and one toddler earning the District of Columbia's minimum wage of \$15,448 per year (or \$6.15/ hour) is unable to meet the actual living expenses she faces, which WOW calculates at \$47,916 per year. For women around the region, these issues of self sufficiency are very real ones.<sup>34</sup>

Individual factors, such as a woman's level of education, financial management abilities, skills and experience, have an impact on her level of economic security as well. Community supports, like child-support enforcement, childcare, health care coverage and public subsidies, like Section 8, public housing and vouchers for childcare and transportation, can all help close the gap between earnings and family needs. Removing the barriers that exist is necessary to end poverty and enhance economic security and independence, particularly for women-headed households.

"The bottom line is that it's not really a choice [not to work]. I mean, in Montgomery County, you just can't survive. I mean, if there are two of you, for example, it's very difficult for just one person to work. And if it's just one of you, then it's impossible...the fact that the economic situation, the cost of housing, the cost of just living is so outrageous. There's no choice. you've got to figure it out." (Participant, Grantee Forum)

Essential
Ingredients
for Self
Sufficiency of
Families:
Housing and
Childcare

Housing
Owning a home
is a big step
towards
accumulating
assets and a
financial base for
a family. It is a
major part of

Monthly/Hourly Income Needed to Meet Basic Needs (1998) (based on self-sufficiency standard for a family with 1 parent, 1 preschool-age and 1 school-age child)

	Monthly	Hourly**
DC	\$3,993	\$22.69
Montgomery	\$3,713	\$21.10
Prince George's	\$3,017	\$17.14
Alexandria	\$3,601	\$20.46
Arlington	\$4,023	\$22.68
Fairfax	\$3,759	\$21.36

\*Note: The standard is calculated by adding expenses & taxes & subtracting tax credits.

\*\*The hourly wage is calculated by dividing the montly wage by 176 hours (8 hours per day times 22 days per month).

Source: Wider Opportunities for Women, The 1998 Self-Sufficiency Standard for the Washington DC Metro Area, p. 14.

long-term economic security and is often the first capital asset beyond the purchase of a car; it brings collateral and a credit status that are the key to many other economic decisions and the accumulation of wealth. However, in this expensive corner of the country, owning a home is out of reach for far too many families. In 2001, the median home values in the District of Columbia and in Prince George's County, were \$250,000<sup>35</sup> and \$165,000,<sup>36</sup> respectively. Home prices in Alexandria are at the top of the list, with a median price of \$365,000.<sup>37</sup>

Finding decent housing in decent neighborhoods is a major goal for the women who spoke out in the community forums. Data from the 2000 U.S. Census shows that the percentage of homes and rental apartments were affordable at the median income level for different types of families in each of the region's jurisdictions. Women-headed households, especially in the District of Columbia have the hardest time. In the District of Columbia, women-headed households at the median income (\$26,500) can only afford to buy 8% of homes in the city. Women-headed households at the median income (\$41,000) in Arlington County can only afford to purchase 14% of the homes in that county; while in Montgomery County women-headed households at the median income level (\$43,000) can only afford 15% of the homes in that county. Prince George's County offers more options: women-headed families at the median income level (\$39,000) can afford 31% of homes in this county.

The rental market provides more opportunities for affordable housing. About 56% of the rental housing in the District of Columbia is affordable for womenheaded households that make the median-level income. If you consider apartments as well, women have more options. Women-headed families who earn the median income can afford 85% of all rental homes or apartments in the District of Columbia, 88% in Arlington County and 98% of the rental units in Prince George's County. <sup>39</sup>

#### Childcare

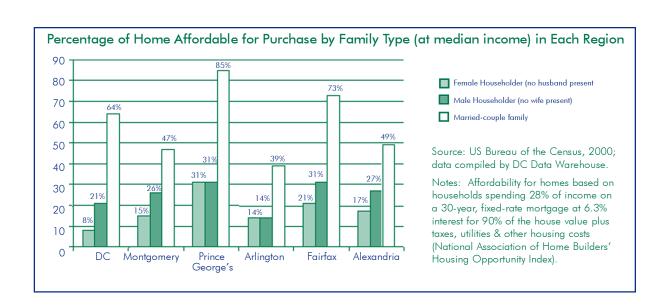
Housing is not the only factor beyond earnings that affect a family's survival. Taking care of children or elderly parents is a reality for women regardless of age, economic status or race. A critical aspect of working life for all mothers is finding quality, affordable childcare that meets their children's needs for learning, socialization and safety. Many mothers and fathers consider themselves lucky to find any decent childcare that is within their price range. As many as 52 million Americans, or 31% of the adult population, care for children, the elderly and others without being paid. Nearly three-fourths of these caregivers are women and most work full-time in addition to providing care. 40

For an unacceptably large number of women, affordable childcare makes the difference in whether they can keep their jobs or not. Research has shown that lack of access to affordable quality childcare has a negative impact on employment. For those working non-traditional hours, in the evenings or on the weekends, childcare becomes even scarcer. In fact, the MWCOG estimated a 62% shortfall in the supply of regulated childcare to meet the potential demand in the District of Columbia.<sup>41</sup> That is a daunting statistic for families and a special burden for women-headed families.

A forthcoming study of TANF recipients in the District of Columbia by the Institute for Women's Policy Research found that low-income women relied heavily on free after-school programs for childcare and were satisfied with them. However, they were less satisfied with the availability and affordability of options for children under the age of five. For many, insufficient childcare made these single mothers unable to pursue an education or training.<sup>42</sup>

According to the 2002 market rates for childcare, a family in the District of Columbia with an infant and a preschooler would pay \$22,900 annually for full-time childcare.<sup>43</sup> For married couples earning a median income of \$77,000 in the District of Columbia, this would represent one-third of their salaries.

"My major worry right now is the fact that four days before I was laid off, I went to settle on my first condo. So I am making the mortgage barely every month and you know, there's condo fees, and I'm just barely scraping by. I refuse to give up on this because it's my first major purchase." (Participant, Women's Center)



According to the Metropolitan Council of Governments (COG), those who keep our communities safe and together, like elementary school teachers, fire fighters, law enforcement officers and childcare workers, cannot afford the average regional monthly rent of \$907.44

In the District of Columbia, 65% of the families raising children under the age of six are single-parent families. Of those who are single mothers, 73% are employed full-time. However, for women-headed families in the District of Columbia making a median income of \$26,000, childcare would consume an unaffordable 70% of their household income. Montgomery and Prince George's Counties have the highest estimated childcare costs of all counties in Maryland, at \$15,329 and \$11,495, respectively, for families with both an infant and a preschooler. 46

Recent budget shortfalls in the District of Columbia and other areas threaten to dismantle many of the critical safety-net services available to women and their families. As a result of restricted funds, the District of Columbia instituted a freeze on all new applications for subsidized childcare from low-income families in June 2002 because of an extensive waiting list of approximately 900 interested parties.<sup>47</sup> An estimated 23,000 children were receiving care prior to June 2002. As of March 2003, 16,000 children were receiving subsidized care, leaving many families in a precarious situation. Recent estimates show that more than 1,000 children are on a waiting list for childcare in the District of Columbia.<sup>48</sup>

Quality childcare services begin with quality childcare staff. In the District of Columbia, childcare center employees receive relatively low wages. According to the Office of Early Childhood Development in the District, the average annual salary for a childcare teacher is \$25,589 (or \$13.51 per hour), an assistant teacher makes \$15,345 (8.34 per hour), and a classroom aide makes only \$15,714 (\$7.83 per hour). Those salaries hardly cover the cost of living in the District; hence finding and retaining good staff is an ongoing challenge. The median years of service for childcare professionals is only three to five years. However, in 2002, 72% of the District of Columbia childcare center employees were offered health insurance, a marked increase from 1998 when only 28% of such employees were offered such. Most recent figures indicate that 47% of District of Columbia childcare center employees received no offer of retirement benefits.<sup>49</sup>

#### where is the potential?

#### Strategies to Strengthen our Communities

1. Identify areas of growth in the regional economy, such as health care or technology, and prepare women to play a strong role in those sectors.

It is important to use economic indicators to identify which fields are likely to grow in the region, based on factors such as demographics, national or international economic trends, or a regional competitive advantage. It is also to train the current and future workforce, especially women and girls and minorities, to meet future needs and ensure continued economic growth and family economic security.

Developing career ladders is a promising model for increasing opportunities for low-income women. Partnerships between workforce development and training programs, and local businesses, can result in training existing employees to move from low-wage jobs into better paying, career-track jobs with benefits. Retention of good employees is not only good business for the employer but also an advancement opportunity for the employee.

2. Prepare girls and women for financial independence throughout their lives.

Training in how to manage their finances is an essential part of preparing young women to be self-sufficient over the course of their lives, and could be incorporated into school curricula or after-school training programs. Adult women should have the opportunity to participate in financial literacy sessions too, at times that are convenient for working mothers. Women of all backgrounds suffer from an incomplete working knowledge of their own assets as well as the tools and services available to them.

In the District of Columbia, women-headed households at the median income level can only afford to buy 8% of the homes there.

"You don't want to live on Section 8 all your life. You want to be able to say, well I lived on Section 8, but look what I have accomplished now." (Participant, Strategic Community Services)

Since a woman's long-term economic security is usually a direct result of her ability to earn, save and manage enough money for her lifetime, lower wages and time taken out to care for a family can make women's retirement earnings significantly less than that of a man. Women workers who retired in 2000, at age 62, have on average 32 years of service credit towards their social security benefits, while men retiring at the same age have a credit of 44 years.50 According to the Women's Institute for a Secure Retirement (WISER), women on average have only 58% of the retirement income that men do. For women of color, that number is less than half that of men. And for Hispanic women over the age of 65, the median income is below the poverty line for one-person households, at \$8,494.51

3. Expand income and earnings for low-wage workers, so they meet the standard for self-sufficiency for our region.

One proven way to expand income for low-wage workers is to increase the number of them who can utilize the Earned Income Tax Credit program (EITC). The EITC is a federal income tax credit for low-income working individuals and families who are eligible for and claim the credit. Congress originally approved the tax credit legislation in 1975, in part to offset the burden of social security taxes and to provide an incentive for individuals to work. The credit reduces the amount of taxes owed and usually results in a tax refund to those who claim and qualify for the credit. Similar state programs in Maryland and the District of Columbia, but not Virginia, match the federal EITC. One of the major problems is that the workers who would qualify do not always know about the program, or they believe it is too complicated for them to participate in unless they pay for expensive tax advice. Major employers, trade associations and professional groups of accountants and lawyers can join together to make sure that EITC is widely used.

4. Tackle the need for affordable housing.

Owning a home is an asset, an important component of wealth creation. There is need for an adequate supply of affordable housing and attention to improving the route to homeownership for low- and middle-income families, especially for women-headed households and communities of color. Economic development in targeted neighborhoods and programs targeted to women-headed households that include home buying education, financial literacy and other strategies to encourage

ownership are worth increased investment.

5. Support caregiving as essential for the community, increase workplace flexibility and find creative solutions to expand affordable, high-quality childcare, especially for low-income working mothers.

Under the current pay and benefits scale in the region, attracting and retaining qualified childcare personnel is almost impossible, despite the high demand

for their services. Resources are needed to improve benefits, salaries and educational opportunities for those who care for our children, elderly and others. Improving care often takes the price beyond the reach of lower income families. That would be an unfortunate and shortsighted trade-off. Finding ways to make high-quality care available and more affordable for working families at all income levels should be a community priority. We need to encourage businesses to adopt flexible working hours for both hourly wage jobs and professional ones.

#### community innovations

#### Silver Spring Interfaith Housing Coalition

This collaborative program of 24, faith-based congregations runs a housing program for low-income families; the majority of which are headed by single women. It also administers Individual Development Accounts, a savings matching program that helps participants save towards post-secondary education, buying their first home or starting a business.

Website: www.charitablechoices.org/ssinterhouse

#### The Women's Center

The Women's Center is dedicated to providing immediate and affordable counseling and education to women, men, families and children. Their financial education programs offer a comprehensive financial literacy curriculum targeting low to moderate income and recently immigrated women and their families. Women who access the Center's services as a result of personal or professional crises benefit from consumer counseling services to safeguard their financial stability during difficult times. The five-workshop program addresses budget basics, credit and debt management, consumer protection and interest, and investment and retirement information. Website: www.thewomenscenter.org

#### Women's Business Center

The Women's Business Center is dedicated to offering women business owners high-quality, low-cost business training and support to help them grow their businesses. It makes special outreach and programs available to help women who are socially or economically disadvantaged start their own business. Website: www.womensbusinesscenter.org

#### Wider Opportunities for Women Self-Sufficiency Standard

Wider Opportunities for Women works nationally and locally to help women learn to earn, with programs emphasizing literacy, technical and nontraditional The Washington
Area Women's
Foundation has
invested in
improving
economic
security for women
and girls in the
region by
supporting the
following
organizations:

Boat People SOS

Capital Commitment

Casa of Maryland – Women's Program

Centro Familia (Institute for Family Development)

Chinatown Service Center

Community Ministry of Montgomery County (Friends in Action)

Crossway Community

D.C. Employment Justice Center









organizations continued

Centro Familia

Friends of Guest
House

Generations Closet

Homestretch, Inc.

Jobs for Homeless People

Jubilee Jobs

Laurel Advocacy and Referral Services

Lydia's House

Our Place, D.C.

Silver Spring Interfaith Housing Coalition

STRIVE, D.C.

Wider Opportunities for Women

skills, welfare-to-work transition, and career development. Their research on self sufficiency and the standard they have developed to study what it *really* takes to support a family in each part of the country is a groundbreaking development tool that has redefined economic security for families. Websites: www.wowonline.org and www.sixstrategies.org

#### Corporate Voices for Working Families

Corporate Voices for Working Families is a national non-profit working group with 37 corporations as partners and headquartered in Bethesda. Corporate Voices brings the private sector voice and experience into the public dialogue on issues affecting working families, including early learning and after school programs, ways to work, elder care and strategies to assist low-wage working families.

Website: www.cvworkingfamilies.org

#### The District of Columbia EITC Campaign

This coalition of non-profit, business, labor, immigrant, and religious organizations is dedicated to making sure that workers in the District of Columbia know about and claim the substantial federal and District of Columbia tax credits they have earned.

Website: www.dcfpi.org/eic2003

#### The McAuley Institute

The McAuley Institute has launched a comprehensive effort in the Washington area to help more low-income women build assets through home ownership. As part of this, they have trained over 500 women in asset development and wealth accumulation through a series of wealth-building symposia held in collaboration with Fannie Mae's District of Columbia Partnership Office and Howard University.

Website: www.mcauley.org



## education

#### key facts about women and girls in the region

#### **Regional Strengths:**

Women in the region have some of the highest educational levels in the nation. Almost half (46%) have a college degree, compared to the national average of 27%. Arlington women lead the region in the percentage of women with advanced degrees (25%) compared with the national statistic of 7%.

#### Regional Weaknesses:

Low literacy is a barrier to economic self sufficiency in an information age. Thirty-seven percent (37%) of all adults in the District of Columbia read at the lowest levels, compared to 22% nationally, which means they are unable to locate an intersection on a street map or fill out an application for a social security card.

#### Some Facts to Remember:

- ❖ As levels of education increase, so do earnings. This is true across all races and for both men and women. In 1999, the median yearly earnings for women with less than a high school diploma working full-time was \$16,469, less than half the amount earned by women with bachelor's degree (\$37,993).
- ❖ Differences in educational attainment among women of different races are stark. While 62% of white women and 56% of Asian women in the region have a college degree, only 26% of Hispanic women and 30% of African American women do. Latinas in the region are most at risk for not earning their high school diploma.
- ❖ Trends indicate that girls' pathways to economic security are compromised because they are ill-prepared to compete in the future for some of the most lucrative jobs, such as in information technology. A recent study by the Fairfax County Commission on Women found that boys outnumber girls at least three to one in almost all high school computer science electives offered.

"I think education is
the key. If you
educate women,
they will be making
it – not on a level
playing field, but
they will be able to
play in the game...or
at least [get on] the
field." (Participant,
D.C. Employment
Center)

According to a recent IWPR study, women in the District of Columbia are more highly educated than those in other states in the nation; yet regionally the District of Columbia has the lowest educational attainment for women when compared to its neighbors.52

#### education: a portrait of women and girls

#### **Educational Attainment**

Across the country, women make up the majority of college and graduate school students, and the Washington metropolitan area is home to the most highly educated women in the country. Nearly 46% of all women in the region hold a college degree, compared to 27% of all women nationally. The region also has a high number of women holding advanced degrees (masters/professional degree or higher). Seventeen percent (17%) of women in our region hold advanced degrees compared to 7% of women nationally. Arlington women lead the region in the percentage of women who hold advanced degrees (25%). Montgomery is a close second at 22%.<sup>53</sup>

While women of all races and ethnicities here have higher levels of education than their counterparts nationally, the gap between white women and Asian women and women of other races is large. While 62% of white women and 56% of Asian women in the region have college degrees, only 26% of Hispanic women and 30% of African American women do.<sup>54</sup>

High school graduation or a GED is a minimum requirement to get a good job that provides a living wage or to enter post-secondary education. Yet in parts of our region, a disproportionate number of Hispanic and African American women lack a high school diploma. The percentage of African American women without a 12<sup>th</sup> grade education in the District of Columbia is slightly higher than the national average; for Hispanic women, the picture is particularly grim.<sup>55</sup>

Fifty percent (50%) of Hispanic women in the District of Columbia and 48% in Prince George's County lack a high school diploma; compared to 45% nationally.<sup>56</sup> In fact, Hispanic women lag markedly behind other women as the only group that nationally averages less than a high school education at only 10.9 years.<sup>57</sup> In comparison, 27% of African-American women, 22% of Asian women, and 15% of white women lack a high school education nationally.<sup>58</sup>

Locally, young Latinas have the lowest graduation rates of all girls in nearly all of our school systems. This puts them at a critical disadvantage in the labor market. In Prince George's and Montgomery Counties in 2001, for example, the percentage of Hispanic women graduating from high school was 84% and 90% respectively, the lowest compared to white, African-American and Asian girls.<sup>59</sup>

	DC	Montgomery	Prince George's	Arlington	Fairfax	Alexandria
Number of Women	246,409	347,992	314,300	79,087	369,871	55,639
% Associate Degree	2.6%	5.2%	5.6%	3.7%	5.9%	
% Bachelor's Degree % Masters or	18%	27%	16%	16%	30%	30%
Professional Degree	16%	21%	8.4%	8.4%	17%	20%

Women's Educational Attainment (18 & older) by Race/Ethnicity in Each Part of the Region						
	DC	Montgomery	Prince George'	Arlington	Fairfax	Alexandria
White Women	58,394	199,103	71,873	45,467	226,375	30,133
% Less than 9th Grade	1.3	1.4	3	1.3	1.2	1.5
% 9-11 Yrs, No Diploma	1.6	3.2	8.3	2.1	2.7	2.9
% High School Grad.	6.6	15	31	11	15	9.6
African-Amer. Women	126,448	47,201	172,021	6,464	26,842	10,450
% Less than 9th Grade	7.2	3.4	2.5	8.2	4	7
% 9-11 Yrs, No Diploma	22	8.1	9.8	11	8.3	14
% High School Grad.	30	20	27	25	20	24
Hispanic Women	12,699	29,973	13,768	9,901	30,104	5,139
% Less than 9th Grade	35	22	29	27	21	31
% 9-11 Yrs, No Diploma	15	14	19	16	14	12
% High School Grad.	14	20	20	20	20	16
Asian Women % Less than 9th Grade % 9-11 Yrs, No Diploma % High School Grad. Source: US Bureau of the Cens	5,808	35,803	10,643	6,029	43,600	2,718
	11	8.2	9	11	8.9	8.4
	6.2	7.1	9.8	9.3	9	8.9
	14	14	17	12	18	14

There are many factors that go into a girl's decision to stay in school or not. These may be structural, in terms of the learning environment, or cultural, in terms of positive and negative reinforcements for achievement.<sup>60</sup>

#### Literacy: Basic Skills for Self-Sufficiency

The most basic level of educational attainment necessary for economic self sufficiency is literacy. It is defined in the Workforce Investment Act as "an individual's ability to read, write and speak in English; compute and solve

"In two weeks we will have an 18year-old who is almost ready to go to college. So the new thrust in our life is, where will the \$45,000 come from for the college education?"
(Participant, Professional Woman of Color Forum)

problems at necessary levels of proficiency to function on the job, in the family of the individual, and in society."<sup>61</sup>

Low literacy skills are inextricably connected to living in poverty. Nationally, 43% of all adults with the lowest level of literacy live in poverty. To underscore the link between literacy and maintaining a job with a livable wage is the fact that 76% of Temporary Assistance to Needy Families (TANF) recipients in the country are at the lowest levels of literacy. The same straight and the lowest levels of literacy.

Because of their low literacy, many Washington metropolitan area residents are out of the running for decent jobs and excluded from training programs. In January 2003, the District of Columbia Workforce Investment Council's Report concluded that jobs in our area paying self-sustaining wages require workers to have substantial basic skills. The report cited a "huge disconnect between the abundant low skill, low paying jobs that are open to those with limited basic skills and the good paying jobs in the area that can support a family and provide a decent standard of living."

Nationally, approximately 22 % of Americans are at the lowest levels of literacy. This means they are unable to locate an intersection on a street map or fill out an application for a social security card. In the District of Columbia, 37% of adults and 85% of welfare recipients fall into the lowest level of literacy. In Prince George's County, 26% of residents read at the lowest literacy level. 65

#### Latinas and Education

According to the American Association of University Women Educational Foundation's report, Si Se Puede!, Yes, We Can!, Latinas (on a national level) are lagging behind other racial and ethnic groups of girls in several key measures of educational achievement and have not benefited from gender equity to the extent that other groups of girls have. Analyzing the difference in educational achievement between Latinas and other groups of girls, the report finds that:

- The high-school graduation rate for Latinas is lower than for girls in any other racial or ethnic group.
- Latinas are less likely to take the SAT exam than their white or Asian counterparts, and those who do, score lower.
- Compared with their female peers, Latinas are underenrolled in Gifted and Talented Education (GATE) courses and underrepresented in AP courses.
- Latinas are the least likely of any group of women to complete a bachelor's degree.66

### Preparing Girls for 21st Century Jobs

Participating in science, math and technology classes can prepare young women and girls for fields that are both high-paying and likely to grow over the next ten years, and this has important economic consequences for the region. According to the 2000 Current Population Survey, women who have completed college and/or have a graduate degree compete equally with men or do better as far as wages are concerned.<sup>68</sup>

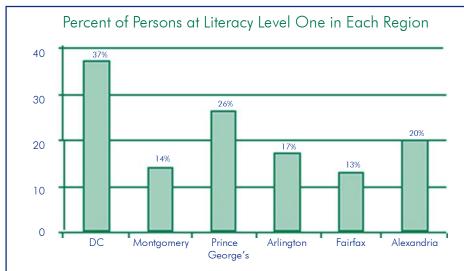
Nationally, girls' enrollment and achievement trends signal that the gap will continue between women and men in science, math and technology, which are some of the very fields that provide opportunity for careers in high-paying jobs and underpin the regional economy. In the fourth grade, the number of girls and boys who like math and science is about equal, but by the eighth grade, girls are less likely than boys nationally to think they are good in those areas.<sup>69</sup> In computer science, the percentages of

bachelor's degrees awarded to women nationally have decreased. In the U.S. in 1984, women earned 37% of the bachelor's degrees in computer science. That percentage had dropped to 28 % by 1996.70

Now, with technology and computers becoming more integrated into all areas of work, we face the new challenge of ensuring that girls and women are prepared in those areas so that they may succeed in a technology savvy workforce. This is particularly important for this region where

"I wish for my two [daughters] that they educate their minds, both galactically and spiritually, go to college and do better than what I have done and be able to take care of themselves when I am gone." (Participant, DC Employment Justice Center)

Nineteen percent of today's information technology workforce is comprised of women.<sup>67</sup>



While this data is based on 1990 Census data and needs to be updated, it does illustrate a continuing and concerning reality in our region. Updated statistics would enhance significantly our ability to understand and address the situation.

Source: Reder, S. (1994) Synthetic Estimates of NALS literacy proficiencies from 1990 Census microdata. Portland, OR: Northwest Regional Educational Laboratory: http://www.nifl.gov/reders/lintro.htm.

Note: Synthetic estimates combine 1992 National Adult Literacy Survey data & 1990 Census data.

# Harassment and the Learning Environment

According to the American Association of University Women's (AAUW) Hostile Hallways report, 83% of girls and 79% of boys across the country report having experienced harassment, both physical (58%) and nonphysical (76%). Although large groups of boys and girls report experiencing harassment, girls are more likely to report being negatively affected by it.<sup>71</sup>

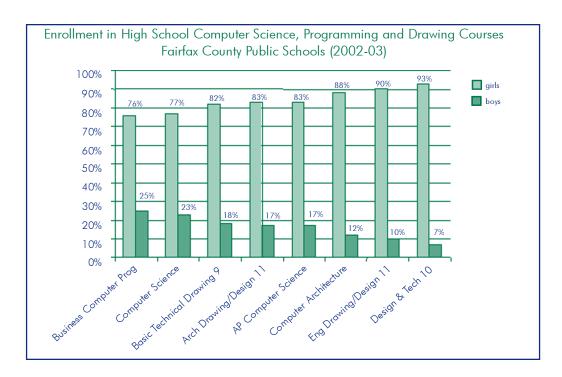
- Girls are more likely than boys to change behaviors in school and at home because of the experience, including not talking as much in class (30% to 18%) and avoiding the person who harassed them (56% to 24%).
- Girls are far more likely than boys to feel the following because of an incident of harassment:
  - "self-conscious" (44% to 19%)
  - "embarrassed" (53% to 32%)
    - "less confident" (32% to 16%).

Regional statistics reinforce the national AAUW survey. The Young Women's Project found that 85% of the District of Columbia students responding to their study of students had experienced sexual harassment from another student in the school. Fifty-five percent (55%) of the respondents, most of whom were girls, reported having to go out of their way to avoid their harassers. Schools need to be harassment-free to assure that effective learning can take place.<sup>72</sup> Although large groups of both boys and girls report experiencing harassment, girls are more likely to report being negatively affected by it.

occupations in science and technology are on the rise. The learning environment can undermine girls and boys ability to learn, achieve, and thrive. Harassment of all types has been cited as a factor that can make the learning environment a hostile place for girls in particular.

In our region, Fairfax County, the 12<sup>th</sup> largest school system in the nation, provides a snapshot of how school districts can prepare their students to compete in a high tech job market. All classrooms are wired for the Internet, and they offer a series of computer-related courses.

But in recent years, when the Fairfax County Commission on Women took a closer look at who was taking advantage of these courses and equipment, they found a digital divide between boys and girls. During the 2001 to 2003 school years, boys outnumbered girls at least three to one in almost all high school computer science and technology classes. Boys make up 76% to 93% of the students in network administration, design and technology, electronics, engineering and computer science courses. Girls constituted more than 90% of the students in fashion design, fashion marketing, early childcare, practical nursing and cosmetology.<sup>73</sup> Boys



currently outnumber girls nearly five to one in Advanced Placement (AP) computer science classes. Recent studies of middle school technology courses also show that girls' enrollment in technology courses begin to fall between 6th and 8th grade – from 37% enrollment in 6th grade down to 23% in 8th grade. These startling statistics show that there is much work to be done if girls are going to be adequately prepared for the generally better paying technology careers of the 21st century.

# where is the potential?

# Strategies to Strengthen our Communities

1. Expand literacy and English as a Second Language (ESL) programs. This will assist women, particularly African-American, Hispanic and immigrant women to compete for jobs with sustainable wages and thereby lessen poverty and increase regional productivity.

Low literacy keeps many women in our area from competing for decent paying jobs. Since illiteracy and poverty go hand in hand, investing in those who need to build their skills to become self-sufficient is a proven way to lower poverty, build family financial and independence rates, and increase the productivity of our communities.

The Washington
Area Women's
Foundation has
invested in
improving
economic
security for
women and girls
in the region by
supporting the
following
organizations:

Alexandria Community Network Preschool

Community Bridges

End Time Harvest Ministries, Inc.

From Streets to Skills, Social Services

Life Skills Workshop

Morning Star Program (Hispanics Against Child Abuse and Neglect)

Training Futures

English proficiency is also correlated with literacy and self-sufficiency. With large numbers of recent immigrants moving to this area, ESL programs are an important component of preparing the population, particularly young adults, for better jobs.

2. Close the gender gap in computer science, technology and engineering to open opportunities to girls as well as boys for the high-skill, high-pay jobs of the future.

The highest median starting salaries for college graduates are in computer science and engineering; however, they have the lowest percentage of women graduates. Focused attention is necessary to identify and correct factors that hinder girls from utilizing computer and information technology and make technological resources available to all students in our schools to prepare them for these better paying jobs.

We need to encourage higher expectations for girls in the technology field to close the gender gap in middle and high schools, universities and training programs and to counteract some of the loss of interest from girls that research shows happens over time.

3. Promote programs to increase education and achievement among women and girls from under-represented communities, particularly in the Hispanic, African American, and recent immigrant communities.

Overall, women of some minority groups are not getting the education, training or support they need to be self-sufficient and economically secure. Hispanic girls and women are particularly vulnerable, and African-American women are a close second. In this region, increasing levels of education will continue to be necessary to compete successfully in the workforce. Guidance counselors and others who may be in a position to act as advisors should encourage Hispanic and others who are underrepresented to consider college or some other form of further education and training.

There is an advantage to investing in the regional workforce instead of relying on outsiders to supply our workforce needs; newcomers contribute to urban sprawl and strain community services. There are a large number of women and girls, particularly in the African-American, Hispanic and immigrant communities, with enormous potential to increase their skills and succeed in better paying fields that demand higher levels of education. When they succeed, their families succeed as well.

4. Invest in ongoing education and career training programs for women in low-wage jobs to increase their potential for a livable wage and family economic security.

According to the research, single working mothers are often at a significant disadvantage in the regional economy – some because they do not have the skills and training they need; others because they are trying to juggle family and work to find the time to pursue their educations; and many because they do not have the resources for tuition, books or transportation. Often, single working mothers face all of these constraints as they try to advance. We will have to redesign or expand education and/or training programs with support systems to provide a real opportunity for these women and their children to be self-sufficient in the future.

5. Invest in programs that make tutoring and mentoring available to all girls.

Girls and young women need role models and supporters to encourage them to continue their education and explore nontraditional education and careers. After-school programs that excite girls and prepare them for a future in growth industries could be an important investment in the regional workforce.

community innovations

# **Digital Sisters**

Digital Sisters offers programs that promote and provide technology education and enrichment for young girls and women of color. Digital Sisters is committed to increasing the impact of women of color in technology by leveraging resources, expanding opportunities and promoting positive social change through research, education and training.

Website: www.digital-sistas.org

# **Empower Girls**

The mission of Empower Girls is to provide technology enrichment for girls, ages 8 to 16, that sparks a genuine interest in technology, develops superior computer skills, and dramatically increases the number of girls enrolled in technology related classes and courses of study.

Website: www.empowergirls.org

### In2Books

This comprehensive literacy program provides elementary students with reading, thinking and writing opportunities, such as adult pen pals, that connect them with the world outside their classrooms.

Website: www.in2books.com

In 1999, the median yearly earnings for women with less than a high school diploma working full-time was \$16,469, less than half the amount earned by women with a bachelor's degree (\$37,993).75







### **SisterMentors**

SisterMentors is a program of EduSeed whose mission is to promote education, particularly among historically disadvantaged and underserved communities; including women and people of color. EduSeed furthers the pursuit of higher education and life-long learning by using models of peer mentorship and self-empowerment. EduSeed believes that real social change and economic advancement begins with promoting the value of education in disadvantaged communities.

Website: www.sistermentors.org

# Trinity College for Continuing Education

Believing in the need to continue a focus on making higher education accessible to all women, especially women of color and those from low-income backgrounds in the city, Trinity College created a fully coeducational School of Professional Studies to deliver new workforce education.

Website: www.trinitydc.edu



# health & well-being

# key facts about women and girls in the region

### **Regional Strengths:**

Teen pregnancies in our region have been declining, mirroring a national trend. In the District of Columbia, the teen-pregnancy rate declined from a 1993 high of 238.7 per 1,000 girls ages 15-19, to a low of 81.4 in 2000. Similar declines can be seen in teen-birth rates throughout our region.

### Regional Weaknesses:

There is a vast disparity in women's health status in the metropolitan area. Women of color and their children fare worse than their counterparts in the region in a number of key health indicators, including heart disease, obesity and diabetes. African-American women in all jurisdictions in the region have much higher rates of death from heart disease than all other women of other racial or ethnic backgrounds. They fared particularly poorly in the District of Columbia with a mortality rate of 517 per 100,000, compared to rates of 471-478 in neighboring counties.

### Some Facts to Remember:

- ❖ The District of Columbia has the highest incidence (new cases) of AIDS among women than any other state in the nation. The national rate of incidence for women is 9 per 100,000 people. The District of Columbia's rate of new AIDS cases among women is 92 per 100,000, more than ten times the national rate.
- Low income, minority, and working family populations are most likely to be uninsured. According to a recent needs assessment of Latino health in Montgomery County, major barriers affecting the health of Latinos, especially those who are low income, include a lack of health insurance. Uninsured rates for Latinos in the county range from 40% to 80%. Latino residents have a higher percentage of self-pay hospital admissions than any other racial/ethnic group in the county.

Health is an important indicator of a woman's quality of life and has a profound impact on the well-being of her entire family. Women's health, in particular, is also an important indicator of the ability of a community's ability to improve health outcomes and increase regional vitality. Access to adequate health insurance coverage, preventative care, and treatment of chronic conditions and diseases provides an important lens for capturing the health status of women and girls in our communities and assessing the extent to which their needs are being met.

The majority of uninsured women work. Six in 10 uninsured women work either fulltime or part-time, yet the jobs they hold either did not offer insurance as a benefit or the costs for employee health plans were prohibitive. In our region recent studies in Fairfax and Montgomery County indicate that the majority of uninsured are working families.76

# health & well-being: a portrait of women and girls

During the past decade, this country has placed a priority on improving women's health, and important breakthroughs have been made to increase the longevity and quality of women's lives. Nationally, infant mortality rates and teen pregnancies are down, as are death rates for coronary heart disease and stroke. There have also been significant advances in the early detection and treatment of cancer.

But there is still a long way to go. Chronic conditions, such as diabetes and heart disease, are on the rise with major costs to families and the health care system. Mental disorders, from which women tend to suffer more than men, often go undiagnosed and untreated. HIV/AIDS is an increasing threat for women and communities of color. And obesity, recognized as contributing to poor health in many ways, has increased to epidemic proportions. In 1997, 19.4% of adults were obese, but by 2000, 22% were, an increase of 12%. Likewise, more than one in seven children were overweight in the U.S. in 1999-2000, triple the rate of the 1960s.<sup>77</sup>

Like women around the nation, women of color and low-income women in our region are the most vulnerable to serious diseases that affect the length and quality of their lives. This is in part due to the fact that they are less likely to have access to quality, affordable health care over the span of their lives. This in turn affects their families, work and financial well-being. Due to the high cost of care, many who do not have health insurance or good coverage have to make unacceptable choices between health care and paying their rent or feeding their families. These trade-offs come at high cost.

# Access to Appropriate Care and Treatment

For those without adequate health insurance coverage, access to treatment when it is needed and primary and preventive care to avoid illness and improve health is often severely restricted.

County level data on the uninsured broken down by race and gender is difficult to access, inconsistent across the region, or unavailable beyond estimated figures for specific groups. However, estimates and related studies of areas of our region, along with national and state level data, provide an initial snapshot of and some insight into uninsured women and families in our community. Recent studies show that the number of uninsured is growing across the country and the face of the uninsured is increasingly low income, people of color, working families, recent immigrants and young people in their late teens and twenties. Between 2000 and 2001 the number of uninsured increased by

1.4 million and now affects 16% of non-elderly Americans. Low-income Americans (those who earn less than 200% of the federal poverty level or \$28,256 for a family of three in 2001) run the highest risk of being uninsured.<sup>78</sup> For women within these demographics the rates of those without insurance are similar.

A 2001 Kaiser Family Foundation Women's Health survey found that one in five women ages 18 to 64 was uninsured, with the risk falling disproportionately on women with limited incomes. Uninsured women were five times more likely to be poor than privately insured women with either employment based or individually purchased coverage. One-third of low income women lacked coverage. The majority of uninsured women work.<sup>79</sup>

The survey also found that women of color, especially Latinas, were at very high risk of being uninsured. Thirty-seven percent (37%) or nearly four in 10 uninsured women were Latinas were without coverage. This corresponds to other national studies citing Latinas as the most likely group to be uninsured among all women, followed by African American women. Nationally, one quarter of black and Asian/Pacific Islander women are uninsured. These trends can also be seen on the local level throughout the region.

State estimates show that 12% of adult women (ages 18-64) in the District of Columbia and in Maryland are uninsured and 14% of women in Virginia lack insurance. These figures are all below the national average of 17%. However some women in our region – especially low income and minority – are even more likely to be uninsured.<sup>82</sup>

A recent health assessment for Latinos in Montgomery County showed that lack of health insurance is a major factor affecting the health of Latinos, especially low income individuals, who have estimated uninsured rates ranging from 40-80%. Latino residents in Montgomery County have the highest percentage of self-pay hospital admissions of any racial/ethnic group in that county. Estimates from the Council of Latino Agencies' 1998 survey of adult Latinos in the District found an uninsured rate of 47% for Latinos above 18 years of age. Among Latinas, 54% had health coverage (compared to 52% of Latinos). In addition, a 1999 survey by the Alexandria United Way found that 50% of Latino families citywide had no form of health insurance.

The majority of women who are not elderly (and covered by Medicare) have job-based health coverage through their own employment or that of a spouse. However, nationally only 33% of women have coverage through their own job, compared to 53% of men. 86 In fact, according to a Fairfax County Community

State estimates show that 12% of adult women (ages 19-64) in the District and in Maryland are uninsured and 14% of women in Virginia lack insurance. These figures are all below the national average of 17%. However some women in our region especially low income and minority - are more likely to be uninsured.

Nearly 20% of women in the District of Columbia were uninsured at some point in 2000.

More than 103,600 people in the District of Columbia depend on Medicaid.85

Assessment on Health Insurance in the county, 80% of the uninsured in that community were in the labor force and 47% percent worked full-time.<sup>87</sup> The majority of women without coverage are working. For those women who do have insurance, they are more likely to be covered through family coverage (27% of women, compared to 13% of men), leaving them vulnerable to losing insurance or having gaps in coverage if they become widowed or divorced.<sup>88</sup> Hispanics and African Americans are more likely than whites to be in jobs where employers do not provide coverage.<sup>89</sup>

Lack of insurance often means postponing preventative or necessary treatment until the problem gets too bad to ignore. Twenty-four percent (24%) of non-elderly women delayed or went without medical care in 2001 because they could not afford it, compared with 16% of men. Low income women were two times more likely to delay or forgo care due to cost than other women. The impact of such delay can have far reaching costs. A recent Maryland study found that uninsured women were twice as likely not to have received a Pap smear or a physical breast exam, both important diagnostic tools for women's health, in the past two years. Uninsured women are more likely to receive late stage diagnosis of certain cancers.

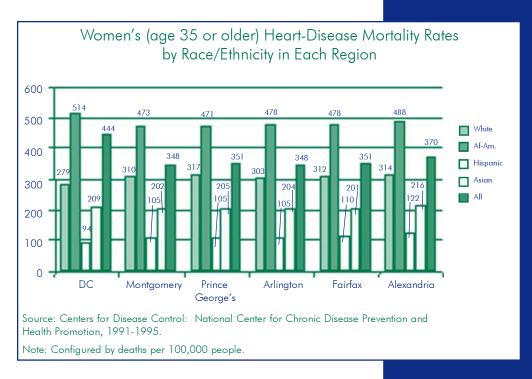
Another barrier for some women is the lack of culturally appropriate care. Studies assessing the health needs of Latinos in Montgomery County and the District of Columbia found that a shortage of culturally and linguistically competent health professionals and outreach efforts was a major barrier to care. Geographic access was also a problem for low-income women and families who depend on public transportation and often spend long hours on several buses to get to and from service providers.<sup>93</sup>

Research studies have often noted health disparities for different races and ethnicities. Lack of health insurance, gaps in insurance coverage, or health care costs may all factor into women delaying care or not getting the care they need. These outcomes can have a major impact on their health because chronic health conditions may remain undetected or untreated.

### Chronic Diseases

More than 90 million Americans live with chronic illnesses, many that are rarely cured completely and account for 70% of all deaths in the United States. In the Washington metropolitan area, chronic conditions, in particular heart disease, cancer and diabetes, are especially prevalent among minority women. The number of cases of women contracting HIV/AIDS is increasing at alarming rates nationally and regionally.

Heart Disease Heart disease is the leading cause of death and disability among women nationally.94 High blood pressure, obesity and smoking can all contribute to its severity. In this region, women in the District have the highest rate of mortality for heart disease, at 444 deaths per 100,000. Arlington and **Montgomery Counties** have the lowest rates, at 348.95



African-American women are especially

vulnerable to heart disease, due to high risk factors such as obesity and hypertension, and they are similarly more likely to die from the disease than other women. <sup>96</sup> In fact, in all local jurisdictions, black women had a higher risk of death from the disease than other races and ethnicities. They fared worst in the District of Columbia, where they have a mortality rate of 517 per 100,000. White women had the second highest mortality rate from heart disease in all jurisdictions; Hispanic women had the lowest heart-disease mortality rates of nearly all women in the region, ranging from 94-122.<sup>97</sup>

### Diabetes

Diabetes is a chronic disease that strikes women of color particularly hard and has increased as obesity rates have increased. In 1996, the rate of diabetes among African-American women was almost double that for white women and 1.5 times the national average for all women.<sup>98</sup> Diabetes remains the third leading cause of mortality for Latinas and the fifth leading cause among Latino men.<sup>99</sup>

Nationally, the number of deaths from diabetes has increased. In Virginia, between 1990 and 1995, deaths due to diabetes increased by 75% among white women and men and 84% among African Americans. Nationally, the mortality rate for diabetes is slightly higher among men than women. Yet in

The death rate for diabetes for women in the District of Columbia is significantly higher 41%) than the rate for women nationally (23%).

the District of Columbia, this trend is reversed. Mortality rates for diabetes are higher for women (41%) than for men (35%) and exceed the national average for women at 23%. Women in the District of Columbia also have a slightly higher rate of obesity than the national average for women (49%) compared to 46%. African-American women in the region, have the highest level of obesity among all women in the area.<sup>101</sup>

### Cancer

Cancer continues to be the second leading cause of death for women in our country. In 2001, approximately 267,300 women died of cancer in the U.S. <sup>102</sup> Lung cancer was the leading cause of cancer mortality, representing a quarter of all female cancer deaths nationally, followed by breast cancer (15%) and cancer of the colon and rectum (11%). And from 1992 to 1996, the incidence rate of breast cancer increased by over 6%. The incidence rates are highest among white women, followed by African American women. <sup>103</sup> This region exceeds the national average of female cancer deaths of 170 female cancer deaths per 100,000. The District of Columbia has a female cancer death rate of 198 deaths; Virginia and Maryland have rates of 176 deaths and 177 deaths respectively. The District of Columbia also has the highest breast cancer death rate in the country. <sup>104</sup>

### HIV/AIDS

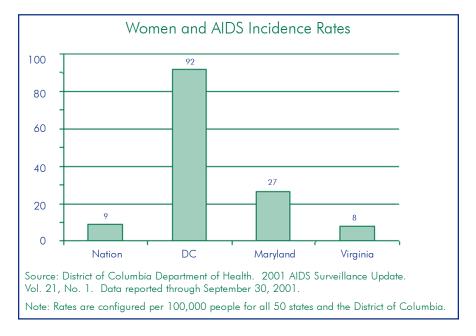
The incidence of HIV and AIDS in women is one of the fastest growing threats to their health, especially among younger women. While HIV and AIDS prevalence is higher among men than women, between 1985 and 1999, the proportion of AIDS-related illnesses among men decreased from being 13 times greater than that for women to less than four times greater than that for women. Of the proportion of AIDS-related illnesses among men decreased from being 13 times greater than that for women.

AIDS and HIV are increasing among women throughout the Washington region at frightening rates. The increase is particularly rapid in the District of Columbia, where the incidence rates of AIDS (new cases) among women is also the highest in the U.S.<sup>107</sup> While the national incidence rate of AIDS among women in 2001 was 9.1 per 100,000 cases, the District of Columbia's incidence rate among women was 92 per 100,000, more than 10 times the national figure. The incidence of AIDS cases among women in Maryland was substantially lower at 26.5. Virginia had the lowest incidence of cases among women at 7.9 per 100,000.<sup>108</sup>

While the incidence of AIDS among men in the District is falling, new cases of AIDS tripled among women between 1985 and 1999, from 23% to 79%.

Women in Wards 7 and 8 in the District of Columbia are most at risk; in these wards nearly one-half of new cases are among women, compared to one quarter of new cases throughout the District of Columbia.<sup>109</sup>

For women of color, HIV and AIDS represent an even bigger threat. The incidence among women of color is higher than their actual representation in the population nationally and regionally. While African Americans are only 38% of the suburban Washington



population, they accounted for 73% of its new HIV cases in 2000. Whites, on the other hand, make up 42% of that population but account for only 10% of new infections.  $^{110}$ 

### Mental Health and Substance Abuse

Good mental health is more than the absence of mental illness; and it is indispensable for all of us for personal well-being, successful family and interpersonal relationships, and effective functioning in society. One's gender is the biggest determinant of risk for different types of mental illness. Depressive disorders and most anxiety disorders are, on average, two to three times more common in females than males.<sup>111</sup>

Much of the data on mental health relies on self reporting, and thus can be subjective. In a 1998 study, 12% of women in the U.S. reported having between three and seven poor mental health days, compared to 9% of men; and 5% of women reported being in poor mental health for the entire month. 112

However, among women, there are differences as well. For example, the depression rate among African-American women nationally is estimated to be almost 50% higher than that of white women. Women in the District of Columbia and Virginia were more likely to report more poor mental health days than men in those states. In the District of Columbia, 43% of women

The District of Columbia is lowest ranked overall for women's health and well-being according to IWPR's Health and Well-Being Composite Index. It has the worst incidence rate of diabetes and mortality rate from breast cancer. It also has the worst proportions of AIDS and Chlamydia cases among women.114

reported poor mental health days during the past thirty days compared to 30% of men, and in Virginia, 42% of women reported poor mental health days compared to 28% of men. Maryland women reported the same number of poor mental health days as the national average.<sup>115</sup>

Women are not the only ones affected by mental illness; young people suffer as well. Over one quarter of all students in grades 9 through 12 reported feeling sad or hopeless almost every day for an extended period last year. However, one-third of young women report feeling sad or hopeless, compared to only one-fifth of young men. Rates are highest among Hispanic-women students, at 42%.<sup>116</sup>

### Reproductive Health Care Over the Course of a Woman's Life

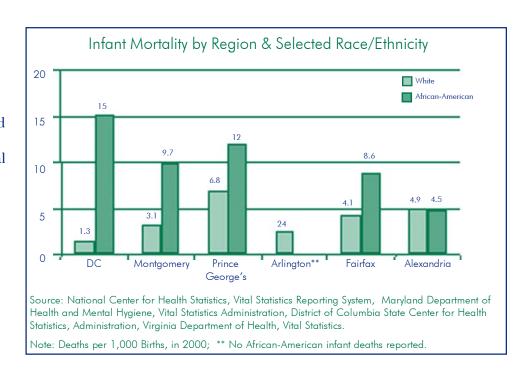
Throughout their lives, women need access to the full range of health services; including reproductive services. Access to prenatal care, healthy pregnancies, and a reduction in unplanned pregnancies are all indicators of women's current health status. A healthy pregnancy has profound effects on the health of a woman and her child, and is a good indicator of the overall quality of health for a community.

Women who are pregnant need prenatal care for themselves and for their babies to ensure they remain in good health and have the best possible conditions for a healthy baby. A woman with no prenatal care is three times more likely to have a low birth weight infant.<sup>117</sup> This is particularly important for women with increased risk of poor birth outcomes. In this region, 46% of women in the District of Columbia did not receive prenatal care in the first trimester, a higher average than that of women in the neighboring jurisdictions. This average is also more than triple the national average of 17%.<sup>118</sup>

The racial disparity in the region on healthy pregnancy issues is large. African-American women and Latinas, especially those in the District of Columbia, are far-less likely to receive prenatal care in the first trimester. This can have ramifications throughout their pregnancies and for their own health. Nationally, African-American women are four times more likely to die as a result of pregnancy complications. The District of Columbia has the third-highest rates of African-American maternal deaths, 25.7 deaths per 100,000 live births. Maryland's rate of African-American maternal deaths is 15.9, and Virginia's rate is 12.120

Nationally, African-American infants have the highest infant-mortality rates, but the good news is that those rates have fallen at twice the rate as white

infant mortality rates. In the Washington metropolitan region, the infant-mortality rate, while dramatically improved in the last decade, is still above the national rate of 6.9 per 100,000. African-American infant mortality remains higher than the national average of 13.5 in parts of our region, such as the District of Columbia (15.1), Montgomery (9.7) and Prince George's Counties (11.8).121

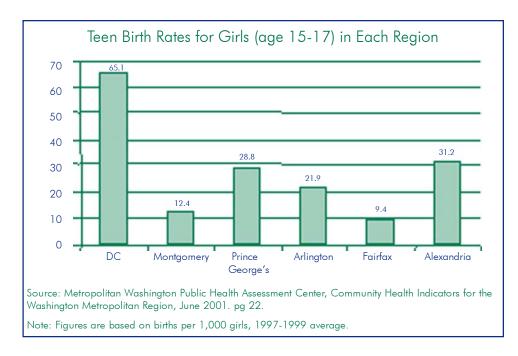


# **Unintended Pregnancies**

Becoming pregnant as a teenager has serious consequences on a woman's economic future and education as well as those of her child. Teen pregnancies are declining nationally in all racial and ethnic groups. This is generally good news, especially because there is a high correlation between teen pregnancy and poverty, failure to finish high school and single parenthood. In the District of Columbia, for instance, the teen-pregnancy rate declined from a 1999 high of 238.7 per 1,000 girls ages 15-19 to 81.4 in 2000. Hirroring the national trend, the teen birth rates in our region are also declining. Between 1995 and 1997, teen births in the District of Columbia declined 23% and, in Maryland and Virginia, they declined by 20% and 8% respectively. Still, the District of Columbia has the highest teen birth rate in the region (65.1 per 1,000 girls ages 15-17) followed by Alexandria (31.2%). Fairfax has the lowest rate in the region (9.4%). 124

Women in the
District are almost
three times less
likely to have
prenatal care than
women nationally
(46% compared
to 17%).

Hispanic teens have the highest rates of teen births. Teen birth rates have fallen for all racial and ethnic groups, and are at a record low of 45.3 in 2001. However Hispanic teens currently have the highest teen birth rates compared to other groups. Rates per 1,000 ages 15-19 among Latinas were 86.4 compared to black teens (71.8) American Indian teens (56.3), white teens (30.3) and Asian teens (19.8). 123



# where is the potential?

# Strategies to Strengthen our Communities

1. Ensure that everyone, regardless of income, has adequate health insurance and access to health services to enable them to lead healthy and productive lives.

Lack of heath insurance is a major barrier to getting the preventative care a woman needs to avoid becoming ill as well as to getting the screening services and early treatment necessary to address serious diseases in a timely fashion. In our region, minority recent immigrant, and low-income women and their families, are most likely to lack health insurance or have lapses in their coverage. This puts their health and well-being at serious risk.

2. Invest in outreach and health education to improve utilization of preventative care services and screenings, especially for women of color.

Investing in programs that offer preventative services, outreach and health education can ensure that women and girls can access the services they need to identify, prevent and treat illness early. Outreach initiatives must take cultural differences into account to ensure that women of all backgrounds understand and can take advantage of services to improve and lengthen their lives and those of their families. Breast and cervical cancers can be detected in their

early stages through regular breast exams and Pap smears, but women must be aware of and have access to these screening services. Health education is also crucial to changing behaviors that could lead to increased risk for chronic diseases, such as HIV/AIDS, heart disease and obesity.

3. Conduct more outreach to maintain gains in prenatal care among women of color and increase health education, especially on issues around sexual and reproductive health, among teens.

Prenatal care beginning in the first trimester and continuing throughout pregnancy is a major factor in having a healthy pregnancy and a healthy baby. The decline in infant mortality rates among African-American women shows that they are receiving more prenatal care, but gaps remain between their access and that of white women. It is important to continue to not only reach out to women, especially women of color, about the importance of prenatal care, but to also find ways to make those services more affordable for women without health insurance.

Teens need health education and other support to prevent teen pregnancy as well as infectious diseases such as HIV/AIDS. Teen mothers also need to be made aware of the importance of prenatal care for their own health as well as that of their babies. While the teen pregnancy rate has been declining in this region as well as nationally, the percentage of teens having babies is still high, making prenatal care for teens a critical issue for the health of our communities.

4. Improve the collection and use of local, standardized data, broken down by race, gender and age.

Reliable and consistent data at the local and regional level by gender, race and ethnicity is essential to improving the health status of women in our region. We need to identify the disparities and emerging issues, so we can work with the government, health care providers, community leaders and policy experts to address them before they overwhelm us. Gaps in data make key health problems affecting women in the region invisible, and this impacts on personal, family and economic costs in the long term.

# community innovations

# D.C. Campaign to Prevent Teen Pregnancy

This private, non-profit organization has a mission to reduce the teen pregnancy rate in the District of Columbia by 50% by 2005. Their strategy is comprehensive – mobilizing teens, drawing attention to teen pregnancy

The Washington Area Women's Foundation has invested in improving economic security for women and girls in the region by supporting the following organizations:

African American Women's Resource Center

Alexandria Community Network Preschool

Alternative House – Girl Power Program

Avery House

Crossing the River

Crossway
Communities

Metropolitan Washington Airports Interfaith Chapel

Teen Rights of Passage — Strategic Community Services

The Women's Center









prevention, engaging neighborhoods, supporting local programs and keeping track of the facts and trends.

Website: www.teenpregnancydc.org

# Mary's Center for Maternal and Child Care

Founded in 1988 with joint funding from the District Mayor's Office on Latino Affairs and the DC Commission of Public Health, it addresses the demand for Spanish-speaking maternal and pediatric services in the predominantly Hispanic areas of Ward One. It focuses on families who work in jobs without health insurance.

Website: www.maryscenter.org

### The Women's Collective

This private, non-profit community organization was created by women with HIV to support other women and serve as an advocate for women living with HIV in this region. They provide case management services, support groups and advocacy training to bring the voices of women living with HIV to the city's policymaking tables.

Website: www.womenscollective.org

# Latin American Youth Center Programs for Teen Moms

The LAYC provides many types of programming for teen mothers with their Host Homes and The Next Step/El Proximo Paso Charter School. One of their new projects is an emergency and transitional housing for homeless girls and teen mothers and their children. The house will be staffed 24 hours a day and residents will be engaged in comprehensive bilingual educational, counseling, employment, youth and early childhood development programs. Construction will begin January 1, 2003, and is scheduled to be completed by September, 2003.

Website: www.layc-dc.org/renovate/default.html

### Kaiser Permanente

Kaiser Permanente is a leader in innovative programming for education for HIV/AIDS. They have produced four educational theater programs, including one called "Secrets", an HIV/AIDS awareness play for middle-school, junior-high school, high school and college students. All of its programs are presented free as a community service to schools and community organizations in the Washington-Baltimore metropolitan area.

Website: www.kp.org/locations/midatlantic/about/EDTheatre/edtheatre.html



# violence & safety

# key facts about women and girls in the region

### Regional Strengths:

Violence has declined overall, both nationally and regionally. From 1997-2000, the violent crime rate (per 100,000 people) dropped in the District of Columbia from 2,024.2 to 1,507.9, in Maryland from 847 to 787, and in Virginia from 345 to 282.

### Regional Weaknesses:

For violence in particular, there is a dearth of accurate, consistent data that is reliable and broken down by sex, race and ethnicity. Accurate and consistent data, especially for intimate-partner violence, is hard to come by locally. This makes it hard to understand the full scope of the problem and develop effective solutions.

### Some Facts to Remember:

- ❖ Violence is not limited to adult women. In fact, nationally, girls ages 16 to 19 (54 per 100,000) are most likely to be victims of violence, followed by girls ages 12 to 15 (46 per 100,000).
- ❖ The economic impact of domestic violence can be overwhelming: women lose their jobs and housing and are forced to seek public assistance. Nationally, 96% of battered women report they have experienced problems at work due to domestic violence, with 50% having lost at least three days of work a month as a result of abuse.
- ❖ Despite the overall decline in violence, local women and girls expressed an alarming sense of personal insecurity in the community forums.
- ❖ A recent review by the District of Columbia Superior Court Domestic Violence Unit found that more than 60% of civil-protection orders filed in the District of Columbia were made by women in Wards 7 and 8.

No issue strikes closer to the soul of a city than safety. The lack of safety, whether in the neighborhood, school, workplace or home, goes to the heart of a woman's ability to freely participate in the economic and civic life of her community. In our community forums, vulnerability to violence and lack of personal safety were two of the strongest themes that emerged when women were asked about the issues that affect their lives. The lack of safe spaces was a powerful concern, one that crossed age, race and geographical boundaries.

"I have a 10-yearold daughter, and I
won't let her play
in the front yard by
herself. She's in
the back, and I
feel okay about
that. But I don't
want her alone in
front unless there
are other
children."
(Participant,
Women's Center)

### violence & safety: a portrait of women and girls

Despite common perceptions, violent crime has decreased for both women and men. From 1993 to 2001, the national violent crime rate dropped by about 50%.<sup>127</sup> From 1997 to 2000, the violent crime rate dropped in the District of Columbia from 2,024.2 to 1,507.9,<sup>128</sup> in Maryland from 847 to 787,<sup>129</sup> and in Virginia from 345 to 282.<sup>130</sup> It is unclear how recent economic development will impact crime in the region.

Violence remains a very real fact of life for many in our community. Both women and men experience violence in their lives, but they experience it differently. While men are statistically more likely to be victims of violence, certain types of violence, like intimate partner violence, rape and sexual assault, affect women disproportionately. However, as crime rates drop overall, the rates of male and female victimization are narrowing. In 2001, for the first year since 1992, men and women were victims of simple assault at similar rates nationally.<sup>131</sup>

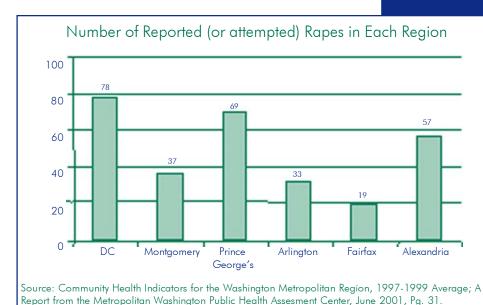
Violence against women is a complicated issue with public health, criminal justice and economic consequences. Violence against women and girls is more prevalent than most of us would like to think, especially when emotional and psychological abuse is included. It is a challenge for communities to address. Instituting systems for tracking information and training individuals to respond to it effectively is essential but can be a lengthy and difficult process.

# **Violent Crime and Rape**

In our community forums, many women and girls stated that spaces safe from violence and harassment are hard to find – at home, work or school, particularly for those from low-income neighborhoods. While violence is declining overall, it still has a serious impact on women and girls in our region. In the District of Columbia, according to police records, more than 22,500 reports of violence against women were made in 2000 alone. And women made up 50% of all reported, violent crime victims in the District of Columbia that year.<sup>132</sup>

Rape, a form of violence that particularly affects women, comprised 6.3% of violent crimes across the country in 2000, down 1.6% from 1999 and down 11% from 1996. Sometimes the perpetrators are strangers, but often they are a spouse, boyfriend, neighbor or colleague. Rape is widely regarded as an underreported crime, so national and regional statistics do not reflect the extent of the problem nor how much it varies from jurisdiction to jurisdiction.

In 1998, there were 67 reports to police of rape or attempted rape per 100,000 people in the nation. In our region, the average rate for the period of 1997-1999 was 45 reported per 100,000. However, the District of Columbia, had a rate of 78 per 100,000; markedly higher than other jurisdictions and exceeding the national figure. At the opposite end of the spectrum,



Fairfax County has a rate of 19 per 100,000.134

### **Intimate Partner Violence**

Statistics, both national and local, demonstrate the prevalence of intimate-partner violence – acts perpetrated by husbands, partners, boyfriends, and family members. In 2000, 17% of rape or sexual assaults were perpetrated by an intimate partner. Intimate-partner violence can be lethal, and all too often, it is. The Bureau of Justice Statistics reports that women aged 35 to 49 were most vulnerable to being murdered by their intimate partners. 136

Violence by same-sex intimate partners also must be identified and addressed. In this country, women living with women intimate partners are significantly less likely to experience intimate-partner violence than men living with men – just over 11% compared to 30%. A recent study found that same-sex battering is a significant issue, often mirroring heterosexual violence in type and prevalence, yet its victims receive fewer protections. 138

The number of acts of violence far exceeds the number of victims, and victims of domestic violence are often repeatedly abused. Nationally, women separated from their husbands were three times more likely to be victimized by their spouses than divorced women and 25 times more likely to be victimized by their spouses than married women.

"I think everybody lives in a real bad neighborhood know how to run, hide and duck.
Because I know I do. I know how to hide and run and go under the bushes when I need to."
(Participant, Ophelia's House)

In 2002 alone, over 3,900 new civil-protection orders were filed in the District's **Superior Court** Domestic Violence Unit, and women filed approximately 85% of them. This is the highest number of protection orders filed in a year since the Court began tracking the data.

In this region, there is no coordinated data-collection strategy, so tracking and comparing information on victims of intimate-partner violence is difficult. However, there are a number of indicators that show domestic violence is a real problem for women and girls in our region. In 2001, the District had a record number of domestic-violence cases at more 3,738. In 2002 alone, over 3,900 new civil-protection orders were filed in the District's Superior Court Domestic Violence Unit, and women filed approximately 85% of them. This is the highest number of protection orders filed in a year since the Court began tracking the data. <sup>141</sup>

In Maryland in 2000, there were more than 20,000 incidences of intimate-partner violence tracked by the state through police reports, and in 75% of the cases, the victims were women. According to the Maryland Uniform Crime Report, there were 2,220 incidents that occurred in Montgomery County, which was down from 3,728 in 1996; and 3,330 that occurred in Prince George's County, down from 4,990 in 1996. Assault was by far the most-common form of crime.

Tracking information accurately about intimate partner violence in the region is critical to providing help where it is most needed. A review of civil protection orders filed in the District over the last five years indicated that 64% of filings came from women in Wards 7 and 8. 144 In response to this need, a new Domestic Violence Intake Center satellite office opened at Greater Southeast Hospital in the fall of 2002. Individuals can go there for counseling, for help with filing protection orders and for legal aid. The Center also provides financial support for emergency housing, relocation and medical assistance. Within two months of the Center's opening, it was handling a minimum of 100 people a month, the majority of whom were women. 145 Despite these statistics, we know that many incidences go unreported. More centers like that at Greater Southeast Hospital are needed to give women in our region safe spaces and access to the services they need to protect themselves and their children from domestic violence.

Immigrant women may face additional barriers to seeking help leaving violent situations. These include both language and cultural barriers that make it difficult for them to seek help. A lack of culturally appropriate services, belief that the U.S. legal protections do not apply to them, fear of deportation, and fear of jeopardizing their immigration status are just a few of those barriers. 146

# Young Women are Most at Risk

While young people ages 12 to 24 are more likely to be the victims of violence, assault is the most common crime experienced by women of all ages in this

country.<sup>147</sup> This is especially true for young women. Among women in the U.S., young girls ages 16 to 19 are the most likely to be victims of violence (54 per 100,000), followed by girls ages 12 to 15 (46 per 100,000).<sup>148</sup> Many of the girls in our community forums had personally experienced violence. They had little faith that the police or other institutions of authority could alter the situation.

### Consistent, Reliable Local Data is Difficult to Access

Many women and girls are reluctant to report violence because of fear of the perpetrator, concern about a stigma being attached to them for reporting, and consequent worry that they will not get the results they seek and will make themselves even more vulnerable to being attacked in the future. As several studies and professionals in the field have noted, the number of sexual assaults and rapes reported are significantly less than the reality. Research by the *Washington Post* found that, in 2000, the District had to visit 800 addresses six times or more to respond to calls about violence against women. Few of these visits were written up, making it difficult for convictions. To

In addition, the current systems for tracking violence against women are at risk of breaking down, according to local criminal-justice employees, domestic-violence advocates and public health workers in our region. New policies in 2000 required District of Columbia police officers to report sexual assaults. However, according to the Washington Post and an internal Metropolitan Police report, the police did not write up 51% of calls that year.<sup>151</sup> Because violence is a criminal-justice and a public health issue, both systems need to be involved in identifying and tracking cases and responding appropriately. Hospitals need consistent methods of tracking data, especially with emergency-room patients.

# Violence: The Long-Term Personal and Economic Costs

Violence has a serious, long-term impact on women and girls whether they have witnessed violence in their homes or experienced it first-hand according to several national studies. For example, nationally, adolescent girls who experience sexual dating violence often exhibit problems with substance abuse, such as heavy smoking, heavy drinking, driving after drinking and cocaine use. <sup>152</sup> Of the women aged 18-22, who were victims of violence while in college, 38% had been victims prior to college. This makes past victimization the best indicator of future victimization and may point to focusing more resources on rapes committed against minors and their long-term effects. <sup>153</sup>

Intimate partner violence threatens both economic and physical security for women; many abusers actively hinder women from working by making work-related threats, stalking them at work. Nationally, 96% of battered women

"Like I was with my cousin, he was actually in a gang, and they were after him and they got me. They crashed on both sides, and they crash me and I was in the hospital for two weeks." (Response to above) "There's nothing to be done. You can't do nothing. Everybody tries to do everything, but nothing can be done. Every time that people try to do something, sometimes it gets worse." (Participant, Ophelia's House)

### tracking what matters

Providence Hospital is a model for effectively tracking and using data on domestic violence emergency patients. The hospital has a comprehensive electronic medical record system. According to Dr. Kim Bullock, Vice Chair Emergency Medical Services, Department of Providence Hospital, this enables the organization to tailor its triage questions for emergency patients. "Over the last two years we have been able to query every patient who presents for care about domestic violence. This system allows us to develop data re: prevalence and incidence." With the closure of D.C. General Hospital, Providence and other local hospitals report seeing a significantly increased volume of domestic violence victims, many with complicated medical and social needs. Source:http://

report they have experienced problems at work due to domestic violence, with 50% having lost at least three days of work a month as a result of the abuse.<sup>154</sup> When women are unable to perform in their jobs or lead productive lives there are tremendous ramifications beyond, and in addition to, the women themselves and their children. Domestic violence is estimated to cost U.S. employers \$3 to \$5 billion a year in lost work and productivity.<sup>155</sup>

Violence not only threatens the health, economic and emotional well-being of women and their families, but it can lead directly to poverty and homelessness within our community. In a study of current and former welfare recipients across the country who had experienced domestic violence, 30% had lost a job because

of violence, and 58% were afraid to go to school or work because of threats. <sup>156</sup> Nationally, domestic violence is a primary cause of homelessness among women. <sup>157</sup>

In the District, however, there are only two confidential shelters for women fleeing violence, with approximately 50 beds total, and both have a waiting list. Throughout the Washington region, however, the number of confidential shelters is limited given the need. For instance, Prince George's County has one confidential shelter with 25 beds, and Alexandria has 14 such beds. For women with children, safe spaces can be even more difficult to find, since some centers may not take children or may have rules about male children.

# where is the potential?

# Strategies to Strengthen our Communities

1. Develop comprehensive services for victims of domestic violence and increase public awareness of services available.

Women need safe, supportive spaces and services that are easy to access; where

they can call a 24-hour hotline, get a bed, meet with a counselor, see an attorney, visit a nurse and get help for their children. For many women experiencing violence, particularly domestic violence, fighting through the emotional trauma and fear to get help is a big step to take. Getting that help needs to be as easy as possible so that they know that they will be safe and their children will be safe as well.

In addition, women and girls suffering from violence in the Washington metropolitan region need to know what services are available to help them. This is especially important for immigrant women who may have more difficulty accessing services for cultural or language reasons. A survey of Asian women in the District found that over half of respondents either did not know of any services for abused Asian women (40%) or thought there were none (12%).<sup>159</sup>

2. Make after-school programs and care for children during other out-of-school time more accessible for all young people; especially those in unsafe neighborhoods.

For many of our young people, especially girls, the neighborhoods of our communities are not safe places. After-school and summer programs that give our children a safe place to go is critical, particularly for single parent households or households where both parents work. The need is greatest in lower income communities, where resources limit the options available to most parents. According to extensive research by *Fight Crime*, *Invest in Kids*, police chiefs have identified after-school care as an effective anticrime tool because when kids have a place to go they are less likely to be involved in crime. <sup>160</sup>

3. Ensure that services are culturally appropriate for women and girls of all backgrounds.

Although this is particularly important for immigrant women, culturally appropriate services are necessary for all women in our community. Addressing cultural needs can range from having translators available and stocking appropriate dietary staples and utensils, to educating the public to change community attitudes and addressing immigration concerns like fear of deportation. Understanding cultural traditions is an essential step to making services relevant and responsive to all women.

4. Make accurate, timely and comparable data on violent crime available to the community on a consistent basis.

The lack of consistent and reliable data for this region is one of the biggest barriers to providing services that address the issues of violence and safety.

Domestic violence is estimated to cost employers in the U.S. \$3 to \$5 billion a year in lost work and productivity.







Not only is coordinating and integrating the tracking systems central; but it is also important to make what data there is more easily accessible to those agencies and individuals who would benefit from it. There needs to be a push to encourage those that are collecting the data to break it down by race, ethnicity, gender and region. Also important is that studies be conducted that focus on the incidence of the behavior, not just on the crimes.

5. Partner with and train criminal justice and medical personnel to raise their awareness and understanding of violence issues for women and girls.

Part of the problem in tracking data and designing effective and appropriate services lies in the fact that those on the front lines, such as our medical personnel, police officers and other members of the criminal justice and health systems, have not always been trained to identify the signs of violence against women and girls nor to make appropriate responses. Responding effectively includes not only treatment and coordination with the necessary service providers but also noting and tracking the incidence of violence.

# community innovations

### **Domestic Violence**

# WEAVE (Women Empowered Against Domestic Violence)

WEAVE provides survivors of domestic violence with comprehensive legal services, case management and counseling to help them break the cycle of violence and dependency.

Website: www.weaveincorp.org

# Ayuda, Inc.

Ayuda, "help" in Spanish, is a nonprofit, community-based legal and social service agency serving the low-income Latino and foreign-born community in the Washington metropolitan area. Since its incorporation in 1973, it has become the District of Columbia's leading source of bilingual legal assistance for this population in the areas of immigration, domestic violence and relations.

Website: www.ayudainc.org

# My Sister's Place (MSP)

My Sister's Place is a shelter for battered women and their children. Our mission is as follows: MSP is an interactive community committed to eradicating domestic violence. We provide safe, confidential shelter; programs;











education; and advocacy for battered women and their children. Our goal is to empower women to take control of their own lives.

Website: www.mysistersplacedc.org

# DC Rape Crisis Center

The DC Rape Crisis Center (DCRCC) was legally incorporated in 1972 as one of the first rape crisis centers in the nation. Since then, the DCRCC has grown, but the organization has maintained a deep commitment to the empowerment of women and recognition of the connections between various forms of oppression. The Center's services include: a 24-hour hotline; group and individual counseling services for rape and incest survivors and their families and friends; a companion program to accompany survivors to hospitals, courts and police proceedings; low-cost self-defense classes; a growing library; training for professionals working with survivors; and a wide array of community education programs including "Staying Safe" classes for children of all ages within the District of Columbia's Public School system.

Website: www.dcrcc.org

# **Community Violence**

# Empower

Empower helps youth in the District of Columbia end the culture of violence by providing awareness and training programs in school and through peer-to-peer programs. Its curriculum addresses the spectrum of violence, from bullying and gossiping to sexual harassment, dating violence and sexual assault. Empower's programs reach over 4,000 youth annually through schools, hospitals, boys' and girls' clubs, gay-straight alliances and after-school clubs.

Website: www.empowered.org

# Young Women's Project

This program supports teenage women, so they can improve their lives and transform their communities through projects that impact teen women on personal and institutional levels. Its programs support more than 400 teenage young women each year.

Website: www.youngwomensproject.org

The Washington
Area Women's
Foundation has
invested in
improving
economic
security for
women and girls
in the region by
supporting the
following
organizations:

Asian Women's Self Help Association (ASHA, Inc.)

Ayuda

D.C. Rape Crisis Center

Foundation for Appropriate and Immediate Temporary Help (FAITH)

House of Ruth

My Sister's Place

Tahirih Justice Center

The Empower Program

Women Empowered Against Violence (WEAVE)



# leadership & aivina back

### key facts about women and girls in the region

### **Regional Strengths:**

Our nation's capital area is a region rich in women's capital in business, philanthropy and government, and women are playing a leadership role in our community. Women lead 34 of the top 100 foundations (by assets) and 28% of the largest new foundations. Foundations with women executives distributed more than \$141.2 million in giving in 2001. Sixty percent (60%) of Fairfax's local government is made up of women, followed by Alexandria (43%) and the District of Columbia (38%).

# Regional Weaknesses:

We lack a strategic, community agenda that invests in women and girls in this region; one that can effectively link women with racial, ethnic and economic diversity. Recent data revealed that new foundations in this region gave out more than \$68.8 million, yet only \$1.97 million of that went to women's and girls' programs or activities. More than 40% of those donations went to organizations not located in the District of Columbia, Maryland or Virginia.

### Some Facts to Remember:

- Women are well-represented in local governments in our area. Maryland is in the top ten of states in the country for the proportion of women in elected office. Both Maryland and Virginia are among the few states that have both a commission for women and a formal women's caucus in each house of the state legislature.
- ♦ Businesswomen here possess the economic capital to spur action on and investment in strategies that benefit women and their families. The District of Columbia is home to the highest number of womenowned businesses in the country. The twenty-five largest women-owned businesses in the Washington metropolitan area have annual revenues ranging from \$7.6 to \$177 million.
- ♦ Women control an increasing amount of wealth and resources and occupy leadership positions that make them well-placed to change the future of philanthropy in the region. Of the largest corporate philanthropists in area, 50% have a woman executive in charge of giving.

### leadership & giving: a portrait of women and girls

Tapping the strengths of women to address the role of women and pervasive disparities of the region requires looking at all sources of leadership. In this region, we have leaders with expertise, position and influence in all sectors: entrepreneurs, politicians and community activists; members of the faith-based community to non-profit leaders from the grassroots to the universities, corporate leaders, volunteers, philanthropists and policy makers. Leveraging the collective power of women in the region requires linking and motivating these leaders to give back to this community in whatever way they are able and working together whenever possible.

This spirit can reinvigorate a sense of community. Women leaders have the critical mass – whether it is yet visible or not – to make a real difference, to see that this is a better place to live and that the lives of women, girls, families and communities improve through increased opportunities and by meeting problems head-on. That potential is identified in this report through the threads of women's economic leadership, growing philanthropic influence and their political participation.

# Women Giving Back to the Community

These are tough economic times. With the current economic downturn, many local non-profits are stretched to provide services for an ever-increasing number of those who need help, with ever-decreasing resources from private donations or government programs. Women and their children, as the figures on poverty clearly show, are the most at risk. Within the community of women, single mothers of all groups (African-American, Latina and immigrant women) are most in need of tools and resources to enable them to be economically secure.

Women have a long proud legacy in volunteerism. Women in our community forums acknowledged the importance of all forms of giving back, from mentoring and charity drives to donations of funds and supplies. They also see the need to reach out to younger women to help them recognize their own value, build their skills and self-esteem, and believe in their own ability to succeed in a variety of fields. Behind women's real-life experiences is national data that shows that 62% of women, compared to 49% of men, volunteer their time to help others.<sup>161</sup>

While women see the very-real need to help young women cultivate selfesteem, sound decision-making tools and leadership skills, there is a gap between their intention and the young women who do not know where to look

"You know, she never had a day to herself. On Sunday, supposedly that's her only day off, but she's still in church helping doing dinners, helping out people that she sees need help [speaking about her mother]." (Participant, Ophelia's House)

"Teach them more about leadership like they do with men, because you know it's just a certain way that they expect the girls to be all girls...Well the boys are taught from a small age to be leaders and to get out there and be up front and dominant and open. So I figure, teach [girls] more about leadership, and they would be more effective." (Participant, DC **Employment Justice** Center)

for role models. Some of the girls we heard from were hard-pressed to identify leaders they could look up to or answer the question, "Who would you turn to for help?" This underscores both the potential and the need for connecting women who want to give back with the young women in the community who want and need to see and interact with diverse women leaders.

### Women's Growing Economic Potential

Women in this area have the economic clout to channel the flow of philanthropic dollars and investments in the community through their positions of leadership and personal assets, which continue to rise. The District of Columbia is home to the highest number of women-owned businesses in the country. The 25 largest, women-owned businesses in the Washington metropolitan area have annual revenues ranging from \$7.6 to \$177 million. 162

Nationally, women hold 32% of professional and managerial jobs. The rate in the District of Columbia is much higher, at 48%, with Maryland running a close regional second, at 41%. Today, women control more wealth, whether individual, family, shared or inherited, than ever before. According to the Internal Revenue Service, women make up 1.6 million of the top wealth holders in the U.S. with a combined net worth of \$2.2 trillion. 164

According to the Center for Women's Business Research, over half of the high-net-worth, women business owners and executives, those who have assets over \$500,000, contribute in excess of \$25,000 per year to charity and 19% contribute more than \$100,000. 165 This national trend has powerful implications as women entrepreneurs are a growing segment of the regional economy. Experienced and entrepreneurial women executives know how to invest their resources wisely to make their businesses thrive. Tapping their leadership, skills, experience, and intellectual and financial capital to develop solutions could only serve our community well.

National research shows that women business owners are more likely than their male counterparts to participate in volunteer activities and encourage their employees to volunteer. The Washington Business Journal's Book of Lists annually ranks companies that provide substantial financial contributions, inkind giving and volunteer hours to local nonprofits. In its 2003 List of Community Investors, women led half of the 22 companies in 2002, a somewhat surprising result since women-led companies are still far from the norm. The surprising result since women-led companies are still far from the norm.

Women's leadership, by example, is what we need to leverage all of our human and financial resources. The challenge is to unite the creative energy at the neighborhood level with the power and capital resources of the many women in our community who have prospered and want to give back to the community.

### Women's Growing Philanthropic Influence

The Washington region is home to approximately 1,200 private grantmaking foundations with total assets of \$7.5 billion and giving of \$565 million in 2001. According to research done by Jankowski Associates and commissioned by Women & Philanthropy, more than 500 foundations have been created since 1996, which exceeds the national growth rate. In the Washington region, new foundations have assets of \$1.1 billion and comprise 15% of charitable contributions from foundations. Women lead 28% of the largest foundations created since 1996. 168

### Top 100 Foundations

In 2001, the top 100 private, non-operating foundations by assets in the Washington region held 71% of assets and distributed 75% of foundation grants; totaling more than \$431 million. Women play a significant role in the management of the top 100 foundations. Eighty-five percent (85%) of the top 100 foundations have women board members. Thirty-four of these foundations are woman-led, with a female executive carrying the title of chairman, president, CEO or executive director. Analysis of 12,000 grants made by the top 100 foundations (by assets) revealed that of the \$441 million in grants paid, \$30.7 million went to women's and girls' programs or activities,

# untapped potential of new foundations for the washington metropolitan area

One of the more exciting trends in the region is the establishment of new foundations. Since 1996, 138 new foundations have been created in the Washington region currently with assets of at least \$1 million. These leading new foundations are mostly family foundations. Of these 138 foundations, 86% have women board members and 28% have a woman executive who carries the highest title. However, the data also revealed a sobering fact: only \$1.97 million of the \$68.8 million in grants made by these foundations went to women's and girls' programs or activities.<sup>170</sup>

"Right now, [we] have the [ability] to help many girls in the community. If we can speak on self esteem, we should do it. We can show them how...we were raised, how we are using life and then give it back. To me, success is being happy and bringing someone else along with me." (Participant, **Professional** Woman of Color Forum)

"The majority of affluent working women are still on the sidelines in the world of big-time philanthropy, say researchers and philanthropic organizations. The situation is especially pronounced in a place such as the Washington area, which has a large and growing population of women with highpaying jobs or other sources of substantial income." Jaqueline L. Salmon. "Women Begin to Share Wealth" in The Washington Post, March 7, 2002

just 7% of contributions. Additionally, only about half of these grants went to organizations in the District of Columbia, Maryland or Virginia. 169

## Corporate Philanthropy

Of the largest corporate foundations in the Washington metropolitan area, women head 50%, and the top ones in terms total corporate and foundation giving in the metropolitan area have a woman CEO or executive in charge of giving. Examples include Fannie Mae, Freddie Mac, AT&T, and Verizon.<sup>171</sup> These women and others leading our community already are significantly influenced philanthropy.

### Women's Foundations

Over the last thirty years, more than 150 women's foundations have been created. These foundations are established as community-based, public foundations and are a reflection of women's growing economic progress and innovation. The Washington Area Women's Foundation was founded in 1997 and has pioneered new, effective models of community grantmaking, donor engagement and giving circles.

# Taking the Lead: Women Are Changing Politics

Women are actively voting, running for office and creatively using their individual and collective power to bring about social and community change. In this country, women are the majority of voters and both register and vote at a slightly higher number and proportion than men.<sup>172</sup>

Leading research by the Center for American Women in Politics at Rutgers University in 2003 revealed that, when women enter public office, they bring different priorities and perspectives to government, changing both the public policy agenda and the way government works. Overwhelmingly, both women and men legislators agree that the women's increased presence has made a difference in the extent to which legislators consider the impact of legislation on women as a group (81% of women legislators and 78% of men legislators agreed). Further, regardless of party affiliation, a large majority of women and men legislators also agree that the increase of women in the legislature has made a difference in the extent to which the economically disadvantaged have access to legislatures.<sup>173</sup>

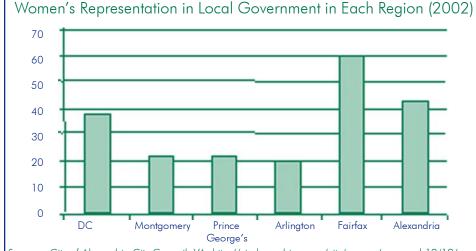
Women's caucuses in the legislature and local-governmental commissions on the status of women provide another channel for women to bring issues to the table that have a strong impact on families and communities, issues that have been traditionally marginalized. Our region is in a strong position in terms of women's political leadership at the local level. Maryland is among the top 10 states in the country for the proportion of women in elected office. Both Maryland and Virginia are among the few that have both a state-level commission for women and a formal women's caucus in each house of the state legislature. <sup>175</sup>

Within local governments in the Washington metropolitan area, women are well represented. In Fairfax County, 60% of the Board of Supervisors are women, and the City Councils of Alexandria and the District of Columbia are comprised of 43% and 38% women respectively. On the other end of the spectrum, Prince George's and Montgomery Counties have a low percentage of women serving on their respective County Boards (22% each), followed by Arlington (20%).<sup>176</sup>

To maximize the effective leadership of women in all corners of our region, new structures, campaigns and investment are needed to match the needs with resources and to match women of will with women and men of wealth and resources. All of us, regardless of race or ethnicity, age or income, have the potential to give time, talent or money to help others. But the way must be clear.

Nationally, 54% of foundation CEOs are women, and 34% of foundation board members are women.<sup>174</sup>

"Politics will not change the nature of women, women will change the nature of politics." Bella Abzug



Sources: City of Alexandria City Council, VA; http://ci.alexandria.va.us/city/amacc (accessed 12/12/2002); Arlington County Board, Arlington County, VA; http://www.co.arlington.va.us/cbo/index.htm (accessed 12/12/2002); DC City Council, Washington, DC; http://www.dccouncil.washington.dc.us/members/html (accessed 12/12/2002); Fairfax County Board of Supervisors, Fairfax, VA; http://www.co.fairfax.co.us/government/board/default.htm (accessed 12/12/2002); Montgomery County Council, Montgomery County, MD; http://www.montgomerycountymd.gov/mc/council/councilm.html accessed on 12/12/2002; Prince George's County Council, Prince George's County, MD; http://www.goprincegeorgescounty.com/government/legislativebranch/council (accessed 12/12/2002).









At the national level, Eleanor Holmes Norton. the District of Columbia's Congressional Representative has a powerful voice on District issues but is seriously handicapped by having no vote in Congress. There is no representation at all in the Senate. This blocks all District of Columbia residents from exercising their political rights and power and decreases the potential of significant regional solutions in partnership with the District of Columbia's largest employer and land-owner, the federal government.

# where is the potential?

# Strategies to Strengthen our Communities

1. Build a coordinated, community agenda that invests in women and girls.

Working together, women can leverage their investments and intellect to build a strategic agenda that addresses the most critical issues facing women and their families. Solutions to many of our problems in this region are in our own backyard. It is important to ensure that the power of the community's assets are invested in ways that build a stronger future; investing in the untapped potential of half our population can pay big dividends. However, the investment strategies must be based on accurate information, disaggregated by gender and race, on how and where those resources are being used and the impact of the investments.

2. Promote and support women's and girls' strategic leadership networks to empower them to leverage their resources.

We must bring together women of various sectors and community leaders in order that the breakthrough practices and successful programs in one jurisdiction can be shared with the others. The local women's commissions and state women's commissions already bring experience, connections to political and community leaders and successful practices to the table. Corporate women and women business owners could be connected to increase the resources for a clear agenda.

3. Cultivate the ability of girls and young women to lead through mentoring and other programs to bring about and sustain positive change.

Safe spaces are needed, especially for girls and young women, to leave behind insecurity and build self-esteem and financial management and leadership skills. Role models from all sectors, races and ethnicities are abundant in this region. Providing mentoring programs and other services that highlight the leadership of regional women is one step towards encouraging girls to take active leadership roles in their communities, now and in the future.

4. Track the level of philanthropic investment by women and in women and girls in the region, and encourage all providers of public and private resources – such as local foundations, governmental agencies and financial institutions – to create investment strategies for women and girls, and track the impact of those strategies on an ongoing basis.









There is an old saying, "We value what we measure, and we measure what we value." Right now much of the data is sporadic, making it more difficult to track trends in a consistent manner or to be strategic about improving the situation for women and girls in our community. To track trends and to be strategic requires understanding of what resources are available and how they were already being invested or not invested. For example, tax data on individual giving patterns by gender would be helpful.

# community innovations

### The Young Women's Project

This District of Columbia group supports teenage women in order to improve their lives and transform their communities through projects that impact teen women on personal and institutional levels. It works with more than teen-aged young women each year. One of their most innovative recent projects was to research and develop a sexual harassment policy for the District of Columbia public schools that has been adopted and is now being implemented. Website: http://www.youngwomensproject.org/

# Community Bridges: Jump Start Girls! Adelante Ninas!

Community Bridges empowers girls and low-income families in Maryland through after-school programs and workshops. The program fosters strong relations among girls, their peers and female educators and mentors. Monthly mother-daughter workshops help girls and their mothers navigate the crucial transition from childhood to adolescence.

Website: N/A

# The Girl Scout Council of the Nation's Capital

Girl Scouts provides young women the opportunity to learn the skills necessary to become future leaders. The qualities girls develop in Girl Scouting – leadership, values, social conscience, and conviction about their own self-worth – serve them all their lives.

Website: http://www.gscnc.org/ and www.girlscouts.org

# Washington Area Women's Foundation's Leadership Retreat

The Women's Foundation convenes all of its present and past grantees for a retreat to share learning, to network, and to provide inspiration and opportunities for skill building. This peer-to-peer, annual meeting fosters shared learning and partnerships among grantees, community leaders and experts; who provide inspiration and resources they can apply to their day-to-day work.

Website: www.wawf.org

The Washington
Area Women's
Foundation has
invested in
improving
economic
security for
women and girls
in the region by
supporting the
following
organizations:

Community Bridges Jump Start Girls!/Adelante Niñas!

D.C. Employment Justice Center

Sister to Sister/ Hermana a Hermana

Tahirih Justice Center

The Young Women's Project



# an agenda for the future

This report has investigated five important areas that reflect the priorities and potential of the region: economic security, education, health and well-being, violence and safety, and leadership. Within these areas, key issues and indicators have been identified to enable policymakers, business leaders, and advocates to assess how women and girls fare in the Washington metropolitan area. All of the issues are intertwined; long-term progress will only occur if there is improvement across the broad spectrum. Unless women and girls gain in economic security, education, health, safety and leadership, the promise of the community's shared future will remain unfulfilled.

As the research indicates, women in this region are not immune from national demographic and policy trends affecting women and girls. In some ways, the region is succeeding in meeting the needs of women and girls and running ahead of the nation as a whole. In other areas, however, this community lags behind. The Washington metropolitan area represents an hourglass – with abundant successes and tremendous challenges that have still to be met.

Within the Washington metropolitan area, neighborhoods have common concerns as well as nuanced differences, whether it is the preponderance of women and children living in poverty in Fairfax County or conflicting high wage and high unemployment rates for women in the District of Columbia. The statistics and voices highlighted throughout the Portrait Project offer hope, spark alarm and, most importantly, underscore the need for urgent attention.

# An Agenda for the Future: Investing in Women and Girls

Building on the intensive research, collective expertise of our Advisory Committee and powerful voices of the women and girls in the Community Forums, the Washington Area Women's Foundation offers a preliminary agenda to begin a more strategic and collective investment in the lives of women and girls and in our shared future.

- Focus resources and public support on the families who are raising our next generation of children while struggling to overcome poverty. Strategies and targeted resources that provide support to single mothers and their children is a powerful but often overlooked approach to building long-term family security. Special attention should concentrate on key areas, such as home-ownership, affordable, quality childcare and education and job training.
- 2. Improve the health and safety of women and girls throughout their lives. Invest in programs that increase access to life-saving screening

and preventative care, critical tools for ensuring women stay healthy and get the medical assistance they need before it is too late. For women and their children fleeing intimate-partner violence, comprehensive approaches help women and girls receive the services they critically need.

- 3. Prepare adolescent girls for their futures through mentoring and leadership opportunities. Education and skills training in areas like technology can ensure that they will be ready for tomorrow's job market.
- 4. Make financial literacy a baseline skill for all women and girls. From childhood through adulthood to retirement, women need skills and confidence to establish and maintain economic security throughout their lives.
- 5. Invest in women's and girls' leadership for a stronger regional future. Women are highly effective, yet significantly under-recognized as community builders and advocates. They are a powerful and untapped resource. Amplifying the voices and building constituencies will yield new results for the critical issues that affect local families and communities.
- 6. Improve regional data collection on women and girls of all races and ethnicities to better understand their varied needs and to more fully tap their potential to create a thriving community.
- 7. Develop new models of documentation that focus on the results of investing in women and girls and capture the social and economic return on this investment.

# **Principles for Action**

These concrete steps are important, but achieving them will only be possible if there are strong guiding principles to make sure actions are in accord with community values. We will:

- ❖ Ask, listen and then act. The best ideas for action will come from the people closest to the problems we seek to alleviate;
- ❖ Foster new and emerging leadership at all levels. All women have untapped leadership potential to help build a stronger community;

- Build strategic partnerships for long-term impact. The region is strengthened if we leverage resources across the community and create a base of support for seeking long-term, systemic solutions;
- ❖ Invest our resources where the gaps between needs and solutions are greatest and where there are opportunities to make a real difference. Women and girls across the economic spectrum face difficult challenges. In many cases, the issues are the same, but women differ in the resources they can bring to bear to address and deal with their problems.

New answers, new energy and new leaders are needed to remove those barriers that stand in the way of the full participation of women and girls in the civic, cultural and economic life of this community. With an effective agenda and investment strategy, their leadership can be targeted to implement innovative programs that will improve the status of women and their families in our community. Then, and only then, will we advance together as a strong community.

# endnotes

#### Introduction

U.S. Bureau of the Census, 2000; Data compiled by the DC Data Warehouse; Total number of women in our region is 1,827, 415. The total population for the region is 3,543,400. Total labor force participation in our region is 1,926,000, and women participants in the labor force total 946,190.

#### Overview

<sup>2</sup> U.S. Bureau of the Census, 2000; data compiled by DC Data Warehouse. Please Note: Hispanic/Latino persons can be of any race. African American and Asian persons in these tabulations include those of Hispanic/Latino ethnicity, while Non-Hispanic White persons exclude those identifying themselves as Hispanic/Latino. In this report when we use the word "white" it is as a proxy for the designation of "Non-Hispanic, white."

Definition of Race/ethnicity: The race and Hispanic/Latino status of individuals in the Census is self-reported by the respondent. For Census 2000, respondents could pick one or more of the following six racial groups: White, Black, African American, American Indian, Alaska Native, Asian, Native Hawaiian or Other Pacific Islander, and Some other race. A separate question on ethnicity was used to determine whether someone was Hispanic or Latino. Therefore, persons of Hispanic/Latino origin may be of any race. The Census provides limited tabulations of population and housing characteristics by race. For this report, we report racial data only for persons selecting a single racial group. These groups are: Non-Hispanic Whites (i.e., persons who selected White only and did not select Hispanic/Latino), African Americans and Asians. The latter two may include persons of Hispanic/Latino origin. Certain tabulations are also provided for persons who indicated they were Hispanic/Latino, who may be of any race or races. In this report, when we use the word "Hispanic," it is meant to include Latinos and Latinas.

- <sup>3</sup> Ibid.
- <sup>4</sup> Ibid.
- <sup>5</sup> Ibid.
- <sup>6</sup> U.S. Immigration and Naturalization Service. *Annual Report: Legal Immigration; Fiscal Year 1998*, Washington, D.C. (1999).
- <sup>7</sup> Definition of Family: A family includes a householder and one or more other people living in the same household who are related to the householder by birth, marriage or adoption. Families may or may not include children. A married-couple family includes a family in which the householder and his or her spouse are enumerated as members of the same household. Other types of families include: "Male householder, no wife present" (this category includes a family with a male maintaining a household with no wife of the householder present). "Female householder, no husband present" (this category includes a family with a female maintaining a household with no husband of the householder present). In this report, the term "women-headed households" is a proxy for "female householder" or "female-headed household."

# **Economic Security**

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- <sup>24</sup> Data on change in income of women headed households and welfare caseloads provided by Ed Lazere, D.C. Fiscal Policy Institute (March 2003).
- <sup>25</sup> *Ibid*.
  - Note: The official poverty definition counts income before taxes and does not include capital gains and non-cash benefits (such as public housing, Medicaid and food stamps). Poverty is not defined for people in military barracks, institutional group quarters, or for unrelated individuals under age 15 (such as foster children). See: Dalaker, Joseph and Proctor, Bernadette D., United States Census Bureau. Current Population Reports, Series P60-210: Poverty in the United States 1999. Washington, DC: U.S. Government Printing Office. (2000).
- <sup>26</sup> United States Census Bureau, 2000. Data compiled by the D.C. Agenda Neighborhood Information Service.
- <sup>27</sup> United States Census Bureau, 2000. Data compiled by the DC Data Warehouse.
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- <sup>29</sup> United States Census Bureau. Current Population Reports, Series P60-210: Poverty in the United States 2001. Washington, D.C.: U.S. Government Printing Office. (September 2003).
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- <sup>31</sup> *Ibid*.
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- <sup>40</sup> Older Women's League (OWL). Faces of Caregiving. (2001), p. 2.
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- <sup>42</sup> Institute for Women's Policy Research. New Welfare Proposals Would Require Mothers Receiving Assistance to Work More than the Average American Mom: Child Care Inadequate. Washington, D.C.: IWPR. (2002), p. 2.
- <sup>43</sup> Based on the daily rate for an infant and preschooler (\$50.02 and \$38.06 respectively) multiplied by 260 days, which is the average number of days for full-time care per year.
- <sup>44</sup> Metropolitan Washington Council of Governments & Washington Area Housing Partnership. Metropolitan Washington Regional Housing Report. Washington, D.C.: COG. (March 2002), p. 1. Data compiled by Council of Governments, Freddie Mac, Housing and Urban Development & MRIS.
- <sup>45</sup> Council of Latino Agencies Network. Plight of Single Mothers in D.C. (March 2002), Vol. 7, Issue 3.
- <sup>46</sup> Maryland Committee of Children, Maryland Child Care Resource Network. Child Care Demographics 2002 Maryland Report. Baltimore, Maryland: MCC. (2002), p. 1.
- <sup>47</sup> Data figures provided by Bebe Otero, Calvary Bilingual Multicultural Learning Center. (March 2003).
- <sup>48</sup> Office of Early Childhood Development, District of Columbia, Department of Human Services. *Child Care Profiles*. (November 2002).
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- <sup>50</sup> Social Security Administration. Fact Sheets: Women and Social Security, Social Security is Important to African Americans, Hispanics, Asian Americans, American Indians. Washington, D.C. (June 2001).
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# methodology

This research effort is based on an analysis of quantitative and qualitative data collected over 18 months. To inform the quantitative data-collection process, the Foundation conducted fourteen community forums throughout the region, eleven with women and girls and three with community leaders. The purpose of these forums was to explore the daily lives, issues, and concerns of women and girls in the region and amplify voices rarely heard. Areas of inquiry included economic security, the workplace, violence and safety, education, health and well-being, and hopes and dreams.

Eleven forums were organized and hosted by the Washington Area Women's Foundation grantees or Advisory Committee members and included the women and girls their programs serve. Participants were geographically diverse and represented a variety of racial, ethnic and socioeconomic backgrounds and educational attainment levels. Organizations hosting community forums included the following:

- 1) Centro Familia (Latina women)
- 2) Community Bridges (low and middle income girls of color)
- 3) D.C. Chamber of Commerce (racially diverse women business owners in the region)
- 4) D.C. Employment Justice Center (low and middle income African American women)
- 5) The Empower Program (racially diverse teen girls from throughout the region)
- 6) Girl Power Program Alternative House (low and middle income immigrant girls and girls of color)
- 7) Ophelia's House (Latina teens)
- 8) Our Place, DC (low and middle income women)
- 9) The Women's Center (middle income white women)
- 10) The Women of Life Pieces to Masterpieces (low income, African American single mothers)
- 11) Teen Rites of Passage/Strategic Community Services (teen moms in Prince George's County)

The three forums with community leaders explored the needs facing women and girls in the region. Participants included women and girls' service providers in the area (including Foundation grantees) and community leaders/advocates working in Wards 6, 7, and 8 in the District of Columbia. All forums included anywhere from 8 to 14 participants.

Forums were facilitated by trained moderators, recorded, and transcribed. Anna Greenberg, from Greenberg Quinlan Rosner Research, analyzed the transcripts for overarching themes. The findings were used to inform the quantitative research. Representative quotes illustrating themes are included in this report to give meaning and texture to the other data presented. The source of each quote is noted throughout the report.

Quantitative data for this report comes from a variety of sources. The majority of the data in the *economic security* and *education* chapters is primary data from Census 2000, compiled and analyzed

for this report by The Urban Institute's D.C. Data Warehouse. Additional data comes from secondary sources noted throughout the document.

#### Statement of Limitations

The community forums were designed to develop insight and direction from particular groups of women in the region, rather than quantitatively precise data or absolute measures of all women. Information from the forums should be interpreted in the context of the limited number of respondents and the restrictions on recruiting participants.

Current, and consistent, quantitative data on key indicators about local women and girls, broken out by race and ethnicity, is lacking in our region. Gaps in the data presented are due to a variety of factors: data is currently not collected, is collected using different measures across jurisdictions, is difficult to access, or is outdated. Our experience collecting data for this report informs the recommendation for improved data collection and analysis on women and girls' lives in our region.

Note: The views and opinions expressed in this report do not necessarily reflect the official positions of the partner agencies, their boards, or their funders.