



THE WOMEN'S FOUNDATION OF GENESEE VALLEY

Improving Economic Self-Sufficiency for Women and Girls: 2014 Update

On behalf of the Board of Directors I am pleased to present this comprehensive report, *Improving Economic Self-Sufficiency for Women and Girls: Update 2014*.

When the Women's Foundation of Genesee Valley was created in 1994 the mission was to fund and advocate for programs that encourage economic growth and promote women's economic self-sufficiency. At the Women's Foundation we know that **women work** both in the home and out of the home. We also know that **women are an economic asset**. In 2003 we decided we needed data to support this notion. The goal of the original project was to determine the obstacles that keep women from becoming assets to the community. In 2012, we decided we needed to update the data we reported in 2004.

We encourage everyone to take the time to read this report.

On behalf of the Board of Directors I want to first thank Dr. Jessie Drew-Cates who got this entire project off the ground with her preliminary work in 2001. For their work on the current research update, the Board recognizes Kathleen B. King and Celeste Amaral for compiling the data and writing the report, and to Jessie Drew-Cates for help in editing.

The Women's Foundation offers this updated report as a point for continuing discussion, ideas, and long-term solutions for women and girls in our community. We invite you to join us in our work to *Improve Lives by Funding Change*.

Susan Latoski
Executive Director

Improving Economic Self-Sufficiency for Women and Girls:

2014 Update

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Chapter 1 Overview

Introduction

This report represents an update to the research on the economic status of women originally published by the Women’s Foundation of Genesee Valley in 2004. The purpose of the original report was to help the Women’s Foundation of Genesee Valley develop goals and intervention strategies that support women’s progress toward economic self-sufficiency (ESS). Results of the study also were used to strengthen the grant-making focus on programs and initiatives that have the highest likelihood of positively impacting the economic status of women. The purpose of this update remains the same, i.e. to support women’s progress toward ESS and inform grant-making.

As in the original study, this update focuses on the seven counties served by the Women’s Foundation of Genesee Valley. These counties are part of what is defined as “Upstate New York” and include Genesee, Livingston, Monroe, Ontario, Orleans, Wayne, and Yates counties. The framework of the current report is to update the quantitative data regarding the economic status of women and girls in the seven counties served.

The U.S. Census 2010, the U.S. American Community Survey, the New York State Department of Health Vital Statistics and the New York State Office of Temporary and Disability Assistance were the source of most of the data in this report. This information provides an overview of women in terms of age, race and ethnicity, family composition, economic status, income, educational attainment, pregnancy, and residency.

In addition, the Self-Sufficiency Standard (SSS) was used as an indicator of economic self-sufficiency for women and girls in the seven counties. The SSS, developed by Dr. Diana Pierce¹ is one means of estimating *income adequacy*. The SSS is based on the proportion of income spent in seven categories of needs: housing, childcare, food, health care, transportation, taxes, and miscellaneous expenses. This standard is unique in that it takes into account geographical differences in cost of living, as well as differences among families of varying composition.

Executive Summary

According to the U. S. Census 2010, there are 585,297 females in the seven counties, representing 51.6% of all residents. There are 453,799 households in this region, of which 131,045, or 30.5%, are headed by women. Of all households, 58,963 (13%) are headed by women in families, and 73,893 (16.3%) are headed by women not in families. The majority of women who are heads of households in families have children under the age of 18 (35,481 or 60.2%).

Across the seven counties, 13.8% of individuals are living at or below the Federal Poverty threshold, with 14.8% of females living at or below the poverty threshold, compared to 12.7% of males. While 11.4% of all households are living at or below the poverty threshold, 28.9% of households headed by females in families, and 19.8% of households headed by females not in families are living at or below the poverty threshold. Among female head of households (FHH) in families living in poverty, 88.1% have children under the age of 18.

¹ *Center for Women’s Welfare* (<http://www.selfsufficiencystandard.org/standard.html>)

A total of 13.8% of children are living in poverty, ranging from 11.8% in Genesee County to 22.2% in Monroe County. In the City of Rochester, 50.4% of children are living in poverty.

The percentage of FHH living in poverty is disparate by race and ethnicity among women. Our data are limited in this regard, as income levels by race and ethnicity are available only for Monroe County. The highest percentages of poverty are found among Hispanic women, with 42.3% of Hispanic women in the City of Rochester living in poverty. The lowest percentages of poverty are found in white women in Monroe County excluding Rochester, 7.6%.

These percentages are consistent with income data. The median annual income for FHH in families ranged from \$26,701 in Yates County to \$36,974 in Ontario County. The median annual income for FHH not in families ranged from \$19,049 in Yates County to \$30,575 in Ontario County. Among FHH not in families who are 65 years of age and older, the median annual incomes range from \$17,417 in Orleans County to \$30,757 in Ontario County. Median incomes of women living in the City of Rochester are lowest for FHH in families (\$19,149) and for FHH not in families 65 years of age and older (\$16,442).

While 13.8% of individuals were living at or below the poverty threshold in 2010, only 3.1% were receiving public Temporary Assistance in cash and 12.4% were receiving food stamps.

A total of 41,852 women (11%) have less than a high school education. Ontario County has the lowest (6%), and Orleans County has the highest (13%), percentage of women without a high school diploma. A total of 112,128 women (28%) earned a high school diploma or General Education Degree (GED).

Examining ESS in terms of federally defined poverty thresholds takes into account only one level of economic insufficiency. The Federal Poverty threshold's main purpose is to establish eligibility for public (and often private) assistance. By definition, income at these levels is not enough to adequately meet basic needs. To fully understand ESS, women's economic status must be examined relative to a level of income necessary for a given family to meet their basic needs, that is, independent of Temporary Assistance and/or other public or private subsidies.

Data for estimating the percent of families living below the SSS but above the poverty threshold only are available for Genesee, Monroe, Ontario, and Wayne counties. The estimated percentage of all FHH living below the SSS ranges from 38.1% in Ontario County to 67.2% in the City of Rochester. These estimates are higher for FHH with children younger than 18, where those living below the SSS ranges from 50.7% in Ontario County to 77.6% in the City of Rochester.

Poverty and income inadequacy (i.e., living below the SSS) disproportionately effects women in the seven counties included in this report. This is especially true for female head of households that includes children under the age of 18.

Chapter 2 Methods

Chapter 2 presents the sources of data and definition of terms used in the report. It ends with a presentation of income needed to meet basic needs and economic benchmarks in Monroe County.

Research Design

Data primarily were obtained from the U.S. Census 2010 and the American Community Survey to describe the demographic characteristics of women including age, race, place of residence, education level, family composition, poverty levels and economic status.

Up until the 2000 U.S. Census questions were divided into a “short” and a “long” form. Only a subset of the population was required to answer the long-form questions. After the 2000 Census, the long form became the American Community Survey (ACS). The ACS is structured to collect long-form-type information each year from a sub-set of the population nationwide. The ACS includes the basic short-form questions, along with detailed questions about population and housing characteristics. This continuous survey is designed to provide communities with reliable and timely demographic, housing, social, and economic data every year.

The U.S. Census is conducted every ten years and provides complete data from all those surveyed. The ACS is a random sample in which approximately 1 in 38 households are invited to participate each year. The sampling is designed to ensure good geographic coverage across the U.S. and within each geographic area. This representative sample of the population focusing on quality geographic coverage enables the ACS to produce good statistical estimates for communities within the U.S.

ACS data are available as individual year data, as 3-year estimates, and as 5-year estimates. The 3-year and 5-year estimates average data over these time periods and are considered to be more stable statistical estimates. For this report, The US Census 2010 was used when data were available for the variables of interest. For data not available in the US Census 2010, the 2009-2011 ACS 3-year estimates were used in order to encompass 2010.

Because ACS surveys contained “differences in the universe, question wording, residence rules, reference periods, and the way in which the data are tabulated” compared to the US Census 2000, the US Census Bureau recommends that comparison between data collected in the US Census 2000 and ACS 3-year estimate data be compared with caution (<http://www.census.gov>). In addition, they recommend that economic data not be compared between these two sources, due to inflation. Therefore, no comparisons are made in this report to data presented in our 2004 report that was based on the US Census 2000.

Definition of Terms

Poverty has been the object of extensive research and study, thus there are multiple viewpoints on how to measure it and what a person needs in order to escape it. For this study, poverty levels primarily were examined using data from the U.S. Census Bureau.

Historically, poverty has been measured in two key ways. First, *poverty thresholds* are used by the U.S. Census Bureau. Second, *poverty guidelines* were designed for administrative use and are a simplification of the poverty

threshold calculations. Poverty guidelines are used by the Department of Health and Human Services. The poverty thresholds are used for all official poverty population figures. They were originally derived in 1963 using the US Department of Agriculture food budgets designed for families under economic stress and data about what portion of family income is spent on food. Although the thresholds in some sense reflect families' needs, they are intended for use as a statistical yardstick, *not* as a complete description of what people and families need to live. The Federal Poverty Guidelines main purpose is to establish eligibility for public (and often private) assistance.

The federal poverty thresholds used in the U.S. Census are based on a formula defined in 1965 by Orshanski for the Social Security Administration. Orshanski's original study aimed at defining "income inadequacy." She used data from the Department of Agriculture's 1955 Economy Food Plan (Fisher 1997) and multiplied it by three to come up with the federal guidelines for measuring poverty. In the mid-1950s, about one third of income went towards food. No other categories of goods were utilized in establishing the original guidelines. However, changing lifestyles has lead to food accounting for one-sixth of a family's income today.

The federal poverty guidelines are still based on the original formula, although some modifications have occurred. Inflation is used as the major tool to determine guidelines on an annual basis. The 2010 Federal Poverty Thresholds for the contiguous United States were:

Size of Family Unit	Earned Income Yearly
1	\$11,139
2	\$14,218
3	\$17,374
4	\$22,314
5	\$26,439
6	\$29,897
7	\$34,009
8	\$37,934

Currently, the only adjustments in determining the thresholds are family size and ages of family members. The guideline is based on any income received from working or other forms of compensation such as Social Security, unemployment benefits, and cash public assistance of any type. Various federal and state programs use multiples of the guidelines to determine eligibility for their particular programs. For example, in New York State a family unit must have an income below approximately 134% of the federal poverty threshold to establish eligibility for food stamps.

In addition to income, poverty has other psychological, social, and cultural meanings. Shipler's (2004) text on the working poor also defines poverty as a feeling of hopelessness and helplessness. Although people can get jobs, measuring poverty only as annual income ignores the debts a family may incur from school loans, car loans, and credit card debt. Being poor also can mean not owning a home, having no money saved, and no health insurance for the individual or family.

The Personal Responsibility and Work Opportunity Reconciliation Act of 1996 was passed by Congress and the **Temporary Assistance** for Needy Families (TANF) was born.² This legislation took the place of two former bills, Aid to Families with Dependent Children (AFDC) and Job Opportunities and Basic Skills Training (JOBS) programs.

² US Department of Health and Human Services, 2010

In a simplified version, the general federal guidelines for TANF are:

- (a) Single parents with children under age six must be in a work activity 20 hours per week to qualify for benefits.
- (b) Unwed minors with children are now required to live in a home under the supervision of an adult to qualify for benefits.
- (c) Recipients other than single mothers must allot 30 hours per week in a work activity approved by the local DHHS qualify for benefits.
- (d) Any individual may qualify for TANF for a total of five years. Thereafter, it is solely up to individual states to determine eligibility for continued funding.
- (e) States who move welfare recipients into jobs get additional federal monies if the number of out-of-wedlock births and abortions is reduced.
- (f) States are penalized if they do not comply with the stated outcomes of the program.

In New York State the Family Assistance Program operates under the TANF guidelines. The NYS Safety Net Assistance Program is available to individuals or families who do not qualify for TANF or other assistance programs.³

Income adequacy is defined as the level of income necessary for a given family to adequately meet basic needs. An emerging benchmark for estimating *income adequacy*, rather than income inadequacy, is the Self-Sufficiency Standard (SSS). This standard was developed by Pearce for the Family Economic Self-Sufficiency Project of Wider Opportunities for Women.⁴ Assumptions made in constructing the SSS Guidelines are:

- a) The Self-Sufficiency Standard (SSS) assumes that all adults (whether married or single) work full-time and includes the costs associated with employment, specifically, transportation and taxes, and for families with young children, child care.
- b) The SSS takes into account that many costs differ not only by family size and composition, but also by the age of children. While food and health care costs are slightly lower for younger children, childcare costs are much higher, particularly for children not yet in school and are a substantial budget item not included in the official poverty measure.
- c) The SSS incorporates regional variations in cost.
- d) The SSS includes the net effects of taxes and tax credits.
- e) While the poverty standard is based on the cost of a single item, food, and assumes a fixed ratio between food and non-food, the SSS is based on the costs of each basic need, determined independently, which allows each cost to increase at its own rate. Thus, the SSS does not assume that food is always 33% of a family's budget, or constrain housing to 30%.

The SSS is calculated for 70 different family types in geographic regions across the United States, including each county in New York State.⁵ The SSS measures seven major components. First is *housing* and assumes that adults have their own bedroom and children share a bedroom between two siblings. Second is *childcare* and uses the current market rate for pre-school children. Currently, the SSS does not acknowledge the cost of childcare for working parents with school age children. Third is *food*, using the low cost food plan from the USDA. Fourth is *transportation*, assuming public transportation is available

³ New York State Office of Temporary and Disability Assistance, 2004 (<http://www.otda.ny.gov>)

⁴ Center for Women's Welfare. (<http://www.selfsufficiencystandard.org/standard.html>)

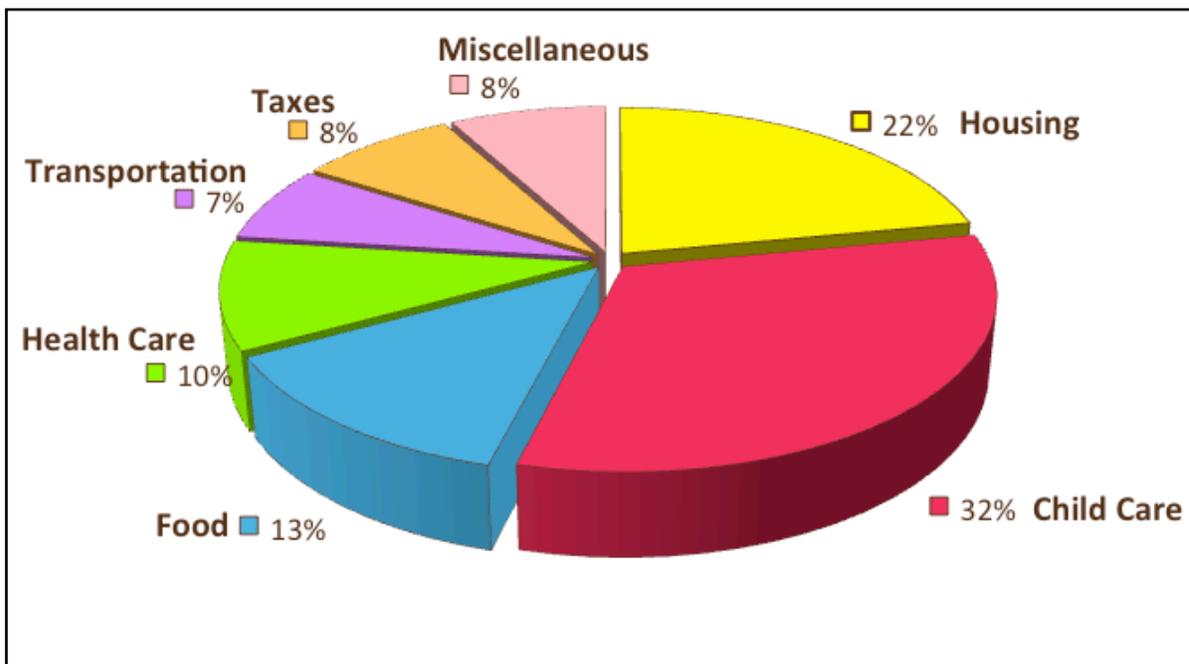
⁵ <http://www.selfsufficiencystandard.org/pubs.html>

and necessary for one adult to get to and from work on a regular basis, as well as two trips per week for groceries and other errands. Fifth is *health insurance* and assumes that the employer pays 24% of individual health care or 38% of a family’s health care. Sixth is *miscellaneous* and includes clothing, shoes, paper products, diapers, cleaning products, personal hygiene items, telephone, recreation, entertainment, and savings. Seventh is *taxes* and includes federal and state payroll taxes and sales taxes. It assumes the use of the Child Care Tax Credit, the Earned Income Tax Credit, and the Child Tax Credit.

Figure 2.1 illustrates the proportion of income spent on each basic need for a single parent family with one infant and one school-age child in Monroe County in 2010. Housing and childcare are the largest routine expenditures for working families with children. Single parent families with two children, one of whom is under school-age generally spend more than half their incomes on these two expenses alone.

The next largest expenses are food at 13% and health care at 10%. The health care calculation assumes that the employer has a health insurance plan and pays a portion of the premium.

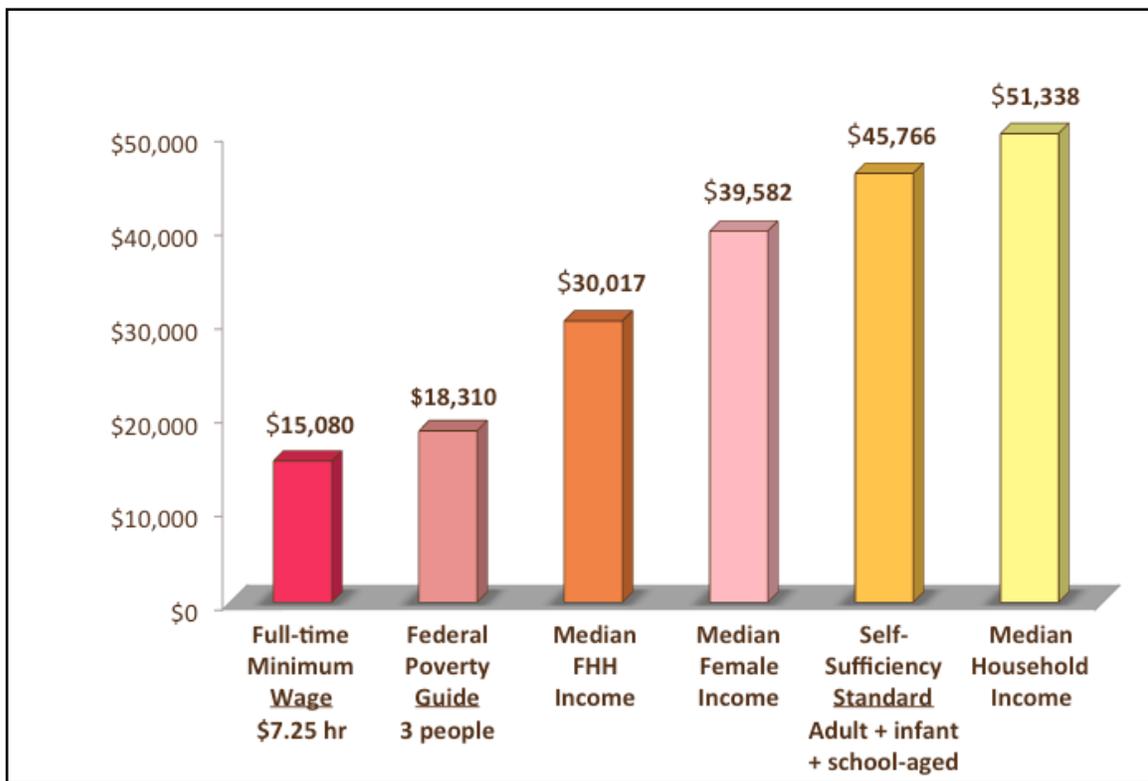
Figure 2.1 Percentage of income to meet basic needs for a family with one parent, one preschool-age child and one school-age child in Monroe County, NY



To place the SSS in context, it is useful to compare it to other commonly used measures of income adequacy. Figure 2.2 compares the annual SSS for one adult, one infant, and one school aged child to other economic benchmarks in Monroe County as of 2010. Minimum Wage is calculated at \$7.25/hour for full time work. The Median Household Income is the median income for all households, regardless of family size. The Median Female Income is the median income of all women working full-time, year-round. The Median FHH Income is the median income for Female Heads of Households in Families.⁶

⁶ The US Census 2010 definitions are used in this report. This is, Head of Household in Families is a householder (female [FHH] or male [MHH]) living with one or more individuals related to her or him by birth, marriage, or adoption. Head of Household Not in Families is a householder (female or male) living alone or with non-relatives only.

Figure 2.2 Comparison of Economic Benchmarks for Monroe County, NY as of 2010



The SSS is a groundbreaking alternative to the federal guidelines currently used to determine financial eligibility for public assistance as well as most other social programs. This standard is relevant to a range of issues and arenas providing crucial information about wage adequacy. The standard can assist the federal government, social programs, philanthropists, state and local agencies, and many others to understand crucial information about wage adequacy. Possessing this knowledge will result in being better equipped to design strategies for economic self-sufficiency as well as fund programs that have the highest likelihood of assisting women in achieving it.

The SSS can be used in a variety of settings, from the TANF client choosing the best means out of poverty for herself and her family to organizations weighing investment in various education and training initiatives to state-level policy makers facing critical policy choices on tax policy subsidies, welfare to work programs, economic development plans, education, and training. The standard also has implications for employers who are interested in providing living wages for workers in Upstate New York.

One caveat must be included. The use of income thresholds should not be interpreted to mean that a woman can achieve economic self-sufficiency only by being employed and bringing home a wage that covers her monthly expenses at one point in time. “True self-sufficiency involves not just a job with a certain wage and benefits, rather income security for a family over time. Thus, for many the Self-Sufficiency Wage represents a larger goal toward which they are striving and is a process that they are engaged in, not a one-time achievement” (Pearce & Brooks, 2000). Tables showing specific calculations of the SSS for each of the seven study counties included in the study can be found at <http://www.selfsufficiencystandard.org/standard.html>.

Chapter 3 RESULTS

This study focuses on seven counties in Upstate New York: Genesee, Livingston, Monroe, Ontario, Orleans, Wayne, and Yates Counties. The Women's Foundation of Genesee Valley accepts applications from these counties for its annual Grants Program to promote Economic Self-Sufficiency (ESS) for women and girls.

Chapter 3 describes the results of a secondary analysis of data obtained from the United States Census 2010, American Community Survey (ACS) 3-year estimates for 2009, 2010, and 2011, the New York State Office of Vital Statistics, the New York State Department of Transportation, the United States Department of Labor, the Center for Women's Welfare, and the New York State Office of Temporary and Disability Assistance. Pertinent demographic and economic information about females in the seven counties are examined. A description of key demographic characteristics and economic issues related to achieving and maintaining ESS among women living in the seven counties is the primary focus of this work.

The United States Census 2010 and the American Community Survey (ACS) 3-year estimates for 2009-2011 are the sources of a significant amount of the data in this report. Much of these data are available by *individual* and by *household*. US Census data by individual and by household differ and equivalent subdivisions of data for individuals and households are not always available. In addition, data by individual and by household in the ACS data set are not always available for all seven counties included in this report. Data by individual and household were used as appropriate to examine the variables of interest.

The data are organized in the following general categories: 1) demographic overview of women (gender distribution, age, race/ethnicity, households and families, educational attainment, and pregnancy); 2) demographics of economic status among women (distribution of income by households, distribution of earnings by gender, demographics of poverty by households); and 3) ESS.

DEMOGRAPHIC OVERVIEW

Gender Distribution

The seven counties included in this study are comprised of 1,139,750 people. Slightly over one-half, 585,297 (51.6%), are female.

Age

The median age of females in the seven counties are: Genesee, 43 years; Livingston, 41 years; Monroe, 40 years; Ontario, 43 years; Orleans, 42 years; Wayne, 42 years; and Yates, 41 years. This is slightly higher than the median age of females in New York State and the US, which is 39 years for each (US Census 2010, Summary File 1, QT-P1). Sixty-three percent of the women are between the ages of 18 and 64 years, 22% are under 18 years and 16% are 65 years of age or older. Monroe County is home to the largest number of females (385,236) and Yates the lowest (13,070).

The distribution of age is very similar to all of New York State. Table 3.1 and Figure 3.1 reflect the variations across the seven study counties. Monroe and Yates Counties have the highest percentage of

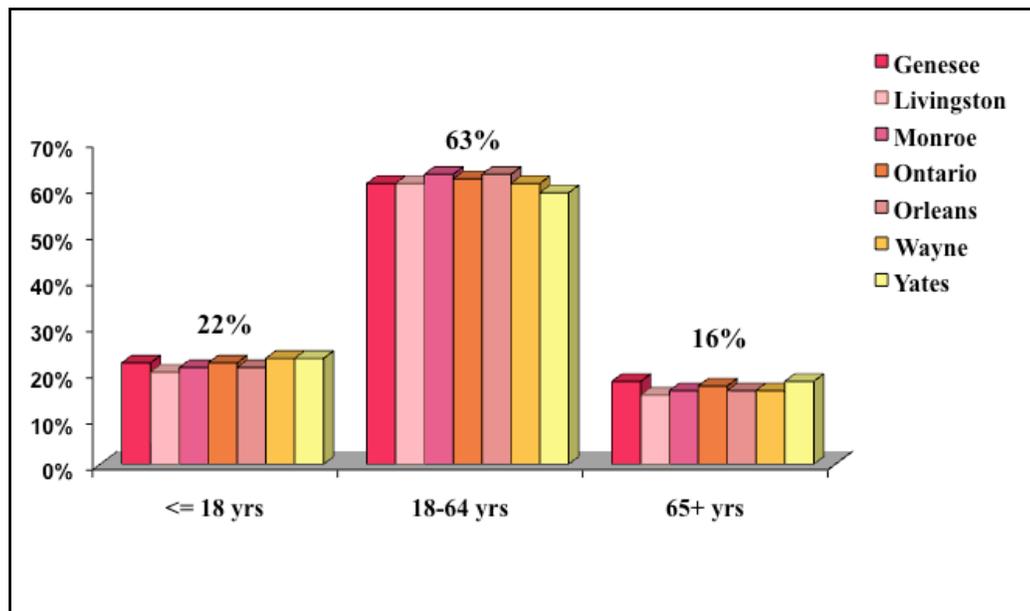
females, 52%, with all other counties at 50% or 51%. Wayne County has the highest percentage of female children and youth; Monroe County has the highest percentage of women 18-64 years of age. A higher proportion of senior women reside in Genesee and Yates Counties compared to the other individual study counties and to New York State. In addition, every county has a higher percentage of elder women compared to men. Averaged across the seven counties, women comprise 56.6% of individuals 65 years of age and older, and 68.2% of individuals 85 years of age and older.

Table 3.1 Numbers and Percentages of Females by Age

	Total female population	% females in total population	# females < 18	% of females < 18	# females 18-64	% of females 18-64	# females 65+	% of females 65+
Genesee	30,323	50.5%	6,557	21.6%	18,450	60.8%	5,316	17.5%
Livingston	32,577	49.8%	6,429	19.7%	21,127	60.8%	5,021	15.4%
Monroe	385,236	51.8%	82,630	21.4%	242,143	62.9%	60,463	15.7%
<i>MON-ROC</i>	<i>276,378</i>	<i>51.8%</i>	<i>56,904</i>	<i>20.6%</i>	<i>170,226</i>	<i>61.6%</i>	<i>49,248</i>	<i>17.8%</i>
<i>Rochester</i>	<i>108,858</i>	<i>51.7%</i>	<i>25,726</i>	<i>23.6%</i>	<i>71,917</i>	<i>66.1%</i>	<i>11,215</i>	<i>10.3%</i>
Ontario	55,189	51.1%	11,854	21.5%	33,969	61.6%	9,366	17.0%
Orleans	21,650	50.5%	4,637	21.4%	13,569	62.7%	3,444	15.9%
Wayne	47,252	50.4%	11,035	23.4%	28,858	61.1%	7,359	15.6%
Yates	13,070	51.6%	3,046	23.3%	7,716	59.0%	2,308	17.7%
7 counties	585,297	51.4%	126,188	21.6%	365,832	62.5%	93,277	15.9%
NYS	10,000,955	51.6%	2,113,648	21.1%	6,353,899	63.5%	1,533,408	15.3%
USA	156,964,212	50.8%	36,236,331	23.1%	97,822,857	62.3%	22,905,024	14.6%

Source: US Census 2010, Summary File (SF) 1, Table QT-P1

Figure 3.1 Percentages Female Population for Seven County Area



Population trends among females from 2000 to 2010 remained stable. Over all seven counties, there was a decline of 2% in the number of female children and youth as well as the number of women between 18 and 64. The number of women 65 and over increased by 1%.

Race/Ethnicity

As shown in Table 3.2, the racial and ethnic distribution of females differs among the counties. Genesee, Livingston, Ontario, Wayne, and Yates Counties are comprised of mostly white females, with fewer African American, Hispanic, Native American/Native Alaskan, and Asian females. Monroe and Orleans counties are more heterogeneous. However, the heterogeneity in Monroe County is primarily attributable to the City of Rochester. Rochester is comprised of 36% white, 37% African American, and 14% Hispanic females, whereas all other areas of Monroe County combined is comprised of 86% white, 5% African-American, 4% Hispanic and 3% Asian females. This distribution is very similar to data from the US Census 2000.

Table 3.2 Distribution of Women by Race/Ethnicity

	White	% White	Black	% Black	Hispanic	% Hispanic	Native American	% Native American	Asian	% Asian	Other	% Other
Genesee	28,404	91.7%	659	2.1%	667	2.2%	352	1.1%	193	0.6%	715	2.3%
Livingston	31,062	93.3%	354	1.1%	702	2.1%	80	0.2%	428	1.3%	653	2.0%
Monroe	291,631	70.6%	60,372	14.6%	27,856	6.7%	1,107	0.3%	12,332	3.0%	19,794	4.8%
<i>MON-ROC</i>	<i>245,752</i>	<i>85.8%</i>	<i>13,355</i>	<i>4.7%</i>	<i>9,947</i>	<i>3.5%</i>	<i>556</i>	<i>0.2%</i>	<i>9,076</i>	<i>3.2%</i>	<i>7,639</i>	<i>2.7%</i>
<i>Rochester</i>	<i>45,879</i>	<i>36.2%</i>	<i>47,017</i>	<i>37.1%</i>	<i>17,909</i>	<i>14.1%</i>	<i>551</i>	<i>0.4%</i>	<i>3,256</i>	<i>2.6%</i>	<i>12,155</i>	<i>9.6%</i>
Ontario	51,830	91.1%	1,101	1.9%	1,706	3.0%	149	0.3%	645	1.1%	1,464	2.6%
Orleans	19,630	87.3%	1,154	5.1%	826	3.7%	125	0.6%	101	0.4%	640	2.8%
Wayne	44,213	90.6%	1,214	2.5%	1,544	3.2%	120	0.2%	290	0.6%	1,415	2.9%
Yates	12,726	96.1%	90	0.7%	176	1.3%	22	0.2%	58	0.4%	174	1.3%
7 counties	479,496	77.5%	64,944	10.5%	33,477	5.4%	1,955	0.3%	14,047	2.3%	24,855	4.0%
NYS	6,527,945	55.6%	1,652,836	14.4%	1,732,734	14.8%	53,576	0.5%	737,535	6.3%	1,029,063	8.8%
USA	113,399,701	62.4%	20,365,349	11.2%	24,858,794	14.8%	1,468,909	0.8%	7,703,321	4.2%	14,026,932	7.7%

Source: US Census 2010, SF 1, Table P12

Households and Families

Households are divided into two major categories: families and non-families. Families include three subdivisions: 1) married couples, 2) female heads of households (FHH), and 3) male heads of households (MHH). FHH and MHH within families are further divided into those with and without children under the age of 18. Non-families are divided into FHH and MHH.⁷ Table 3.3 shows the distribution of households by family type. Among the 453,799 households in the seven counties, 13% are FHH in families and 16% are FHH in non-families. The highest percentage of FHH is in the City of Rochester.

Of FHH in families, 35,481 (60.2%) have children under the age of 18. FHH with children between the ages of 6 and 17 (20,551; 62.3%) is the largest subset of FHH in families. As shown in Table 3.4, the highest percentage of FHH with children under the age of 18 is found in the City of Rochester (65.8%) and the lowest percentage of FHH with children under the age of 18 is found in Monroe County excluding Rochester (55.6%). The highest percentage of FHH in families with young children (< 6 years of age) is found in the City of Rochester, followed closely by Genesee and Wayne Counties.

⁷ Head of household in families is a householder (female or male) living with one or more individuals related to her or him by birth, marriage, or adoption. Head of household not in families is a householder (female or male) living alone or with non-relatives only.

Table 3.3 Numbers and Percentages of Households by Family Type

	Total HHs	Families						Non-Families					
		Married Couple	% of all HH	FHH	% of all HH	MHH	% of all HH	Living with others	% of all HH	Females living alone	% of all HH	Males living alone	% of all HH
Genesee	23,728	11,947	50.3%	2,635	11.1%	1,209	5.1%	1,475	6.2%	3,511	14.8%	2,951	12.4%
Livingston	24,409	12,255	50.2%	2,531	10.4%	1,157	4.7%	2,057	8.4%	3,555	14.6%	2,854	11.7%
Monroe	300,422	129,638	43.2%	42,319	14.1%	12,296	4.1%	24,531	8.2%	51,939	17.3%	39,699	13.2%
<i>Mon-Roc</i>	<i>213,395</i>	<i>111,507</i>	<i>52.3%</i>	<i>21,312</i>	<i>10.0%</i>	<i>7,746</i>	<i>3.6%</i>	<i>14,704</i>	<i>6.9%</i>	<i>35,376</i>	<i>16.6%</i>	<i>22,750</i>	<i>10.7%</i>
<i>Rochester</i>	<i>87,027</i>	<i>18,131</i>	<i>20.8%</i>	<i>21,007</i>	<i>24.1%</i>	<i>4,550</i>	<i>5.2%</i>	<i>9,827</i>	<i>11.3%</i>	<i>16,563</i>	<i>19.0%</i>	<i>16,949</i>	<i>19.5%</i>
Ontario	43,019	22,009	51.2%	4,472	10.4%	1,898	4.4%	3,064	7.1%	6,519	15.2%	5,057	11.8%
Orleans	16,119	7,903	49.0%	2,005	12.4%	964	6.0%	1,027	6.4%	2,257	14.0%	1,963	12.2%
Wayne	36,585	19,384	53.0%	4,033	11.0%	1,887	5.2%	2,330	6.4%	4,709	12.9%	4,242	11.6%
Yates	9,517	5,008	52.6%	968	10.2%	428	4.5%	551	5.8%	1,403	14.7%	1,159	12.2%
7 counties	453,799	208,144	45.9%	58,963	13.0%	19,839	4.4%	35,035	7.7%	73,893	16.3%	57,925	12.8%
NYS	7,317,755	3,192,903	43.6%	1,089,940	14.9%	366,948	5.0%	537,294	7.3%	1,221,870	16.7%	908,800	12.4%
USA	116,716,292	56,510,377	48.4%	15,250,349	13.1%	5,777,570	5.0%	7,973,087	6.8%	17,298,615	14.8%	13,906,294	11.9%

Source: US Census 2010, SF 1, Table DP1

Table 3.4 Numbers and Percentages of Female Heads of Household in Families by Children's Age

	All FHH in families	FHH with children < 18	% of all FHH	FHH with own children < 18 years of age					
				FHH with children < 6 only	% of FHH with children < 6 only	FHH with children 0 to 17	% of FHH with children 0 to 17	FHH with children between 6 & 17 only	% of FHH with children between 6 & 17 only
Genesee	2,635	1,531	58.1%	353	23.1%	245	16.0%	933	60.9%
Livingston	2,531	1,470	58.1%	303	20.6%	220	15.0%	947	64.4%
Monroe	42,319	25,670	60.7%	5,369	20.9%	4,982	19.4%	15,319	59.7%
<i>MON-ROC</i>	<i>21,312</i>	<i>11,855</i>	<i>55.6%</i>	<i>1,833</i>	<i>15.5%</i>	<i>1,571</i>	<i>13.3%</i>	<i>8,351</i>	<i>70.4%</i>
<i>Rochester</i>	<i>21,007</i>	<i>13,815</i>	<i>65.8%</i>	<i>3,536</i>	<i>25.6%</i>	<i>3,411</i>	<i>24.7%</i>	<i>6,968</i>	<i>50.4%</i>
Ontario	4,472	2,647	59.2%	520	19.6%	418	15.8%	1,709	64.6%
Orleans	2,005	1,162	58.0%	244	21.0%	202	17.4%	716	61.6%
Wayne	4,033	2,432	60.3%	547	22.5%	365	15.0%	1,520	62.5%
Yates	968	569	58.8%	111	19.5%	82	14.4%	376	66.1%
7 counties	58,963	35,481	60.2%	7,447	21.0%	6,514	18.4%	21,520	60.7%

Source: US Census 2010, SF 2, Table PCT 32

Educational Attainment

Table 3.5 shows the distribution of educational attainment for women 25 years of age or older.⁸ There are 41,852 women who have not completed high school. This represents 11% of the total population of women for whom educational status is known (399,278 women). The City of Rochester has the highest percentage of women with less than a 12th grade education (21%). Ontario County has the lowest percentage of women without high school diplomas (6%).

⁸ Data also are available showing educational attainment for women 18 years of age and older. However, the 25 years of age and older data are used in this report to account for women who attained a General Education Degree (GED) or took more than 4 years to complete high school.

Table 3.5 Educational Attainment for Women 25 Years of Age and Older

	<9th Grade		9-12 grade, no diploma		High School diploma		Some college, no degree		Associates degree		Bachelors degree		Graduate or Professional degree	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Genesee	569	3%	951	4%	7,769	37%	4,263	20%	2,934	14%	2,749	13%	1,959	9%
Livingston	532	2%	1,505	7%	6,796	32%	3,927	18%	3,049	14%	3,009	14%	2,482	12%
Monroe	10,426	4%	18,794	7%	66,803	26%	44,459	17%	31,581	12%	48,865	19%	40,985	16%
<i>MON-ROC</i>	<i>5,401</i>	<i>3%</i>	<i>9,205</i>	<i>5%</i>	<i>49,094</i>	<i>25%</i>	<i>32,480</i>	<i>17%</i>	<i>24,388</i>	<i>13%</i>	<i>39,438</i>	<i>20%</i>	<i>33,713</i>	<i>17%</i>
<i>Rochester</i>	<i>5,025</i>	<i>7%</i>	<i>9,589</i>	<i>14%</i>	<i>17,709</i>	<i>26%</i>	<i>11,979</i>	<i>18%</i>	<i>7,193</i>	<i>11%</i>	<i>9,427</i>	<i>14%</i>	<i>7,272</i>	<i>11%</i>
Ontario	929	2%	1,720	4%	10,795	28%	7,318	19%	5,275	14%	7,108	18%	5,374	14%
Orleans	406	3%	1,485	10%	5,800	39%	3,005	20%	1,628	11%	1,630	11%	986	7%
Wayne	890	3%	2,668	8%	10,792	33%	6,413	20%	5,048	15%	3,917	12%	3,100	9%
Yates	458	5%	519	6%	3,373	39%	1,506	18%	841	10%	814	9%	1,073	13%
7 counties	14,210	4%	27,642	7%	112,128	28%	70,891	18%	50,356	13%	68,092	17%	55,959	14%

Columns 3, 5, 7, 9, 11, 13, & 15 are percentages of women within each educational level, out of the total number of women for whom educational level is known in the county.

Source: ACS 3-year estimates (2009-2011), Table B15002

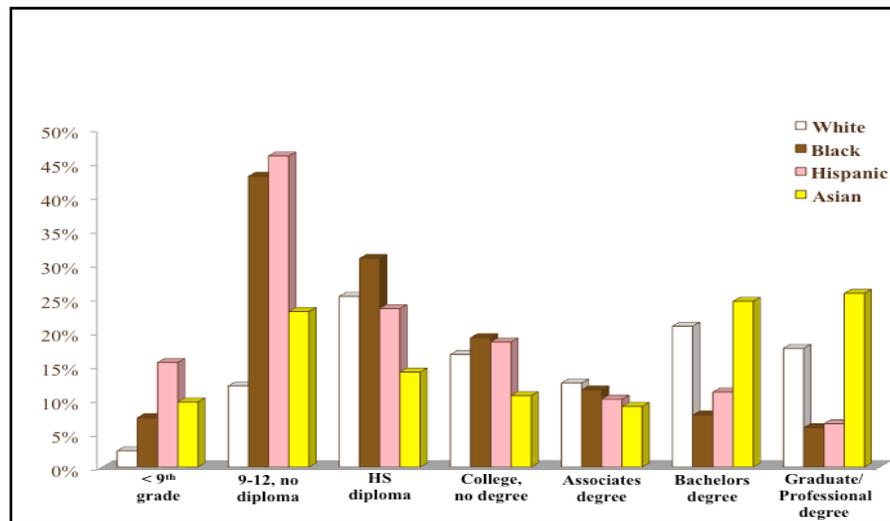
Variation exists in the distribution of educational attainment by race and ethnicity in Monroe County (Table 3.6 & Figure 3.2). There are insufficient race/ethnicity data for the other six counties. Hispanic women have the highest percentage of women with less than a high school diploma (30.5%). White women have the lowest percentage of women without a high school diploma (7.3%). A higher percentage of Asian women earned a Bachelors or Professional degree compared to all other groups (50.2%).

Table 3.6 Educational Attainment for Females 25 Years of Age and Older by Race/Ethnicity for Monroe County

	White	% White	Black	% Black	Hispanic	% Hispanic	Asian	% Asian
Less than 9th Grade	4,874	2.4%	2,546	7.3%	2,188	15.5%	763	9.6%
9th to 12th Grade, No Diploma	9,897	4.9%	6,178	17.7%	2,134	15.1%	522	6.6%
Less than High School	14,771	7.3%	8,724	25.0%	4,322	30.5%	1,285	16.2%
High School Graduate	51,199	25.2%	10,757	30.8%	3,319	23.4%	1,114	14.1%
Some College, No Degree	33,753	16.6%	6,672	19.1%	2,619	18.5%	838	10.6%
Associate Degree	25,206	12.4%	3,987	11.4%	1,421	10.0%	711	9.0%
Bachelor's Degree	42,274	20.8%	2,690	7.7%	1,570	11.1%	1,943	24.5%
Graduate or Professional	35,634	17.6%	2,039	5.8%	906	6.4%	2,037	25.7%
Bachelor's degree or higher	77,908	38.4%	4,729	13.5%	2,476	17.5%	3,980	50.2%

Source: ACS 3-year estimates (2009-2011), Tables B15002B, B15002H, & B15002I

Figure 3.2 Educational Attainment for Asian, Black, Hispanic and White Women in Monroe County



Pregnancy By Age And Marital Status

The ability to control ones fertility plays a significant role in a woman’s ability to achieve ESS. It is well known that women who give birth to a child at an early age and have rapid repeat pregnancies are more vulnerable to poverty. As shown in Table 3.7, the number of teenagers who gave birth has decreased from 2000 to 2011 in all seven counties. Livingston County experienced the most significant decrease (10.6% to 5.5%) and Orleans County experienced the smallest decrease (11.7% to 11.2%).

Table 3.7 Number and Percentages of Live Births to Teenagers from 2000 to 2011

	2000		2004		2008		2011	
	#	%	#	%	#	%	#	%
Genesee	61	8.9%	42	6.7%	52	8.3%	45	7.7%
Livingston	71	10.6%	38	6.0%	40	6.8%	32	5.5%
Monroe	947	10.0%	765	9.0%	893	10.3%	654	7.8%
Ontario	98	8.5%	68	6.3%	96	8.6%	58	5.7%
Orleans	62	11.7%	62	13.7%	43	10.3%	46	11.2%
Wayne	105	9.0%	116	10.4%	99	9.0%	83	8.0%
Yates	22	8.1%	20	8.4%	23	7.9%	18	6.0%

Source: New York State Department of Health, Vital Statistics

A large majority of teenagers who give birth are not married. Among girls 14 years of age and younger who gave birth in 2011, 99.4% were not married. Among girls 15 to 17, 97.1% were not married. Among girls 18 and 19 years of age, 89.0% were not married. Although, the percentage of single women giving birth decreases with age, 67.6% of women 20 to 24 years of age who gave birth in 2011 were not married. This percentage decreases thereafter, with 41.7% of women 25-29, 25.9% of women 30-34, 23.6% of women 35-39, and 27.6% of women 40-44 being single when they had a child. For women 45 years of age or older, 74% were married when they had a child in 2011 compared to 100% in 2000.

Place Of Residency (Urban Vs. Rural)

The 2010 Census delineates urban areas as densely developed territory that encompass residential, commercial, and other non-residential land uses. Two types of urban areas are identified: Urbanized Areas of 50,000 or more people and Urban Clusters of at least 2,500 and less than 50,000 people. Rural areas encompass all population, housing, and territory not included within an urban area.

Density of females living in rural versus urban settings is not disaggregated from the male population, so a precise statement about distribution of females in rural versus urban settings is not possible. However, as 51.6% of the total population are female, one can extrapolate from the aggregated data in order to identify residency, rural versus urban.

When considering the entire study population, there are significantly more urban residents (76% or 867,711 people) than rural residents (24% or 272,039). In Monroe County, 94% of the population resides in urban areas (696,334) and 6% live in rural areas (48,010). In Ontario County, 53% of residents live in urban areas and 47% live in rural areas (56,698 and 51,233 people respectively). In Wayne County, 61% of residents live in rural areas (56,917) and 39% live in urban areas (36,855). A higher population density in rural areas held true for the Counties of Livingston, Genesee, Orleans and Yates.

ECONOMIC STATUS OF WOMEN

Working Women

Approximately 56% of all women 16 years of age and older are employed. By comparison, approximately 62% of men are employed. The percentages of women 16 years of age and older who are working in Monroe County differs by race/ethnicity (Table 3.8). These data are not available for the other six counties.

Table 3.8 Percentage of Women Working by Race/Ethnicity for Monroe County

	NYS	Monroe	Rochester
White	55%	57%	58%
Black	53%	50%	49%
Hispanic	50%	49%	45%
Asian	52%	51%	na

Source: ACS 3-year estimates (2009-2011), Tables B23001, B23002B, B23002D, B23002H, & B23002I

The U.S. Census 2011 ACS 3-Year Estimates also reports the numbers of women “in the labor force” who are working. This includes only women working and looking for work. It does not include women who are not looking for work or have chosen not to work. The percentage of women in the labor force who are working across all counties is 69%. In Monroe County 68% of the women are “in the labor force” consisting of 60% white, 59% black, 56% Hispanic, and 56% Asian.

Distribution Of Income By Households

The median household incomes for the seven study counties, as well as the median income for New York State (NYS) and the United States (US), are shown in Table 3.9. The median household income for all counties is below the median income for NYS. Genesee, Monroe, Orleans, and Yates County’s median income also are below the median income for the US.

Table 3.9 Median Income by Selected Households

	FAMILIES					Non-FAMILIES		
	All Households	All Families	Married Couples	MHH	FHH	MHH	FHH	FHH 65+ yrs, Living Alone
Genesee	\$49,748	\$63,188	\$71,641	\$44,552	\$31,760	\$32,692	\$24,761	\$18,646
Livingston	\$51,979	\$63,364	\$74,400	\$31,400	\$28,279	\$36,643	\$23,918	\$19,708
Monroe	\$51,338	\$67,048	\$81,448	\$43,387	\$30,017	\$35,386	\$29,001	\$21,632
<i>MON-ROC</i>	<i>\$62,093</i>	<i>\$83,210</i>	<i>\$93,698</i>	<i>\$47,872</i>	<i>\$35,451</i>	<i>\$40,080</i>	<i>\$30,799</i>	<i>\$23,547</i>
<i>Rochester</i>	<i>\$29,829</i>	<i>\$34,724</i>	<i>\$56,948</i>	<i>\$34,417</i>	<i>\$19,149</i>	<i>\$25,998</i>	<i>\$25,406</i>	<i>\$17,803</i>
Ontario	\$54,351	\$68,591	\$78,595	\$38,145	\$36,974	\$36,552	\$30,575	\$20,377
Orleans	\$47,177	\$55,936	\$65,689	\$38,175	\$29,009	\$32,146	\$24,064	\$19,105
Wayne	\$52,943	\$61,459	\$71,890	\$39,369	\$26,701	\$36,250	\$26,167	\$19,805
Yates	\$50,825	\$61,027	\$66,710	\$37,000	\$30,077	\$33,542	\$19,049	\$17,368
NYS	\$55,972	\$68,161	\$84,575	\$48,597	\$35,000	\$41,567	\$30,083	\$19,124
USA	\$51,484	\$62,735	\$75,335	\$42,426	\$30,744	\$36,417	\$26,880	\$19,326

Source: ACS 3-year estimates (2009-2011), Tables S1903 & B19215

The median annual income for Ontario County is higher than all others. The median income for the City of Rochester is substantially lower than all others. Total family median income in Orleans County is significantly below NYS. Married couples median income is substantially below the NYS median in all counties with the exception of Monroe and Ontario counties.

Median income for FHH is the lowest of all households. Within families, FHH have the lowest median incomes across all counties. FHH not in families have lower median incomes than FHH in families, except in the City of Rochester. Those with the lowest annual income are FHH who are 65 years of age and older and living alone. In total, the distribution of income reveals a pattern of lowest median household income in the City of Rochester. Monroe County, excluding the City of Rochester, has the highest median household incomes.

Another way to examine income distribution is to compare how much salaries have increased over the past ten years since our original report was published. To do this, the median incomes from the 2000 Census were adjusted for inflation. Rates of inflation are calculated using the Consumer Price Index published monthly by the US Department of Labor, Bureau of Labor Statistics (BLS). Using the online BLS calculator http://www.bls.gov/data/inflation_calculator.htm, salaries for 2000 would be 26.6% higher in 2010. For example, an annual salary of \$20,000 in 2000 would be \$25,325 in 2010 adjusted for inflation.

Comparing the inflation adjusted median incomes from 2000 to the current median salaries (shown above in Table 3.9), annual median salaries for *households* in 2010 were lower than would be expected to keep up with inflation, except in Yates County (Table 3.10). For married couples, two of the seven counties had lower salaries than would be expected to keep up with inflation (Monroe and Wayne). For FHH in families (most of which include children) four of the seven counties had lower salaries than would be expected to keep up with inflation (Genesee, Livingston, Monroe, and Wayne).

Table 3.10 Percent of Annual Salary for 2010 Compared to Expected Salary Based on Inflation from 2000 to 2010 for Households

	All Households	Families			Non-Families	
		All Families	Married Couples	FHH	FHH	FHH 65+ yrs, Living Alone
Genesee	-3.1%	4.5%	7.2%	-0.5%	-2.1%	2.0%
Livingston	-2.4%	-0.9%	4.8%	-5.5%	-3.8%	-1.8%
Monroe	-9.7%	-5.3%	-3.1%	-6.2%	0.5%	5.2%
<i>Rochester</i>	<i>-13.1%</i>	<i>-12.2%</i>	<i>-7.1%</i>	<i>-15.7%</i>	<i>9.7%</i>	<i>7.5%</i>
Ontario	-3.7%	2.8%	5.9%	7.1%	13.0%	1.7%
Orleans	-1.9%	3.2%	5.9%	1.2%	2.4%	0.9%
Wayne	-5.3%	-5.7%	-0.8%	-17.1%	14.0%	21.9%
Yates	15.9%	18.5%	13.8%	18.7%	-9.8%	-1.9%
NYS	1.9%	4.2%	7.8%	5.7%	3.7%	4.9%
USA	-3.2%	-1.0%	3.8%	-4.6%	-1.7%	4.2%

Source: http://www.bls.gov/data/inflation_calculator.htm

Income is unevenly distributed by household type (Table 3.11). Approximately 20% of households in the seven study counties have an annual income of less than \$25,000. Approximately 6% have an annual income of \$150,000 and above. Disparities are dramatic comparing FHH in families to other family categories. Across the seven counties, approximately 40% of FHH have an annual income of \$25,000 or less. This is a substantially higher percentage than any other group. On the other hand, only about 0.5% of FHH have annual incomes of \$150,000 or more.

Table 3.11 Distribution of Annual Income by Household

	All Households	All Families	Married Couples	FHH in Families	MHH in families
Income \$24,999 or less					
Genesee	21.2%	12.8%	6.7%	38.7%	20.1%
Monroe	24.1%	15.8%	6.2%	43.8%	24.6%
<i>MON-ROC</i>	<i>16.3%</i>	<i>8.6%</i>	<i>4.4%</i>	<i>27.0%</i>	<i>19.7%</i>
<i>Rochester</i>	<i>43.0%</i>	<i>39.3%</i>	<i>16.8%</i>	<i>61.4%</i>	<i>33.8%</i>
Ontario	18.8%	9.9%	4.9%	28.7%	25.2%
Wayne	20.4%	14.1%	6.7%	44.6%	25.8%
Income \$150,000 or more					
Genesee	5.2%	6.9%	8.7%	0.5%	1.3%
Monroe	7.4%	10.4%	14.1%	0.8%	1.8%
<i>MON-ROC</i>	<i>9.3%</i>	<i>12.3%</i>	<i>15.0%</i>	<i>1.4%</i>	<i>2.1%</i>
<i>Rochester</i>	<i>2.8%</i>	<i>4.1%</i>	<i>8.8%</i>	<i>0.1%</i>	<i>1.1%</i>
Ontario	6.8%	9.4%	11.9%	0.4%	1.3%
Wayne	4.5%	6.0%	7.8%	0.1%	0.2%
*Data not available for this income category for all households and all families Data for Livingston, Ontario, Orleans & Yates Counties are not reported in the ACS Data from: ACS 3 yr Estimates, 2009-11, B1901 & B19131					

Distribution Of Earnings By Gender For Individuals

As shown in Table 3.12, women who work full-time, year-round⁹ earn approximately 77% of what men earn. The ratio of female to male earnings among those who work part-time is better. However, all of the median part-time incomes are low.

For those working full-time, Monroe and Ontario Counties have the highest median incomes for women and men. Yates County has the lowest median individual incomes. Yates County has the lowest median income for women, and the largest gap between women's and men's incomes.

Table 3.12 Median Earnings for Women and Men, 16 Years of Age and Older

	Genesee	Livingston	Monroe	MON- ROC	Rochester	Ontario	Orleans	Wayne	Yates	NYS	US
Worked Full-Time, Year-Round											
Total	\$40,976	\$40,877	\$45,280	\$50,628	\$34,584	\$43,022	\$36,809	\$40,385	\$35,521	\$46,702	\$42,110
Male	\$45,139	\$44,048	\$50,662	\$57,665	\$36,657	\$48,113	\$43,496	\$45,326	\$40,646	\$50,851	\$47,208
Female	\$34,203	\$35,932	\$39,582	\$43,401	\$31,944	\$39,121	\$31,058	\$35,770	\$28,375	\$42,087	\$37,199
% Female/Male Ratio	75.8%	81.6%	78.1%	75.3%	87.1%	81.3%	71.4%	78.9%	69.8%	82.8%	78.8%
Part-time and/or Not Working											
Total	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Male	\$11,519	\$7,977	\$9,462	\$9,685	\$9,016	\$11,196	\$13,271	\$11,908	\$10,294	\$11,879	\$11,327
Female	\$9,750	\$7,028	\$10,434	\$11,273	\$8,756	\$10,880	\$9,021	\$10,318	\$9,042	\$11,254	\$10,194
% Female/Male Ratio	84.6%	88.1%	110.3%	116.4%	97.1%	97.2%	68.0%	86.6%	87.8%	94.7%	90.0%
Full and Part-Time Combined											
Total	\$28,938	\$26,180	\$30,360	\$34,415	\$22,250	\$31,082	\$26,081	\$30,228	\$25,042	\$32,792	\$29,819
Male	\$35,554	\$32,442	\$35,839	\$41,616	\$24,286	\$37,016	\$31,743	\$36,577	\$31,389	\$37,916	\$34,866
Female	\$23,456	\$20,151	\$25,981	\$28,696	\$20,552	\$25,093	\$22,591	\$24,268	\$19,902	\$29,301	\$24,888
% Female/Male Ratio	66.0%	62.1%	72.5%	69.0%	84.6%	67.8%	71.2%	66.3%	63.4%	77.3%	71.4%
Source: ACS 3-year estimates (2009-2011), Tables B20002, B20017, C23022, & S2409											

Comparing the inflation adjusted median incomes from 2000 to 2010 salaries (shown above in Table 3.12), annual median salaries for *individuals* working full-time in 2010 were mostly higher than would be expected to keep up with inflation (Table 3.13). For part-time workers, income was lower than would be expected to keep up with inflation in almost every county. In general, women who worked full-time kept up with inflation.

⁹ Full-time, year round earnings are the standard used by the Institute for Women's Policy Research for reporting comparisons between earnings for women and men.

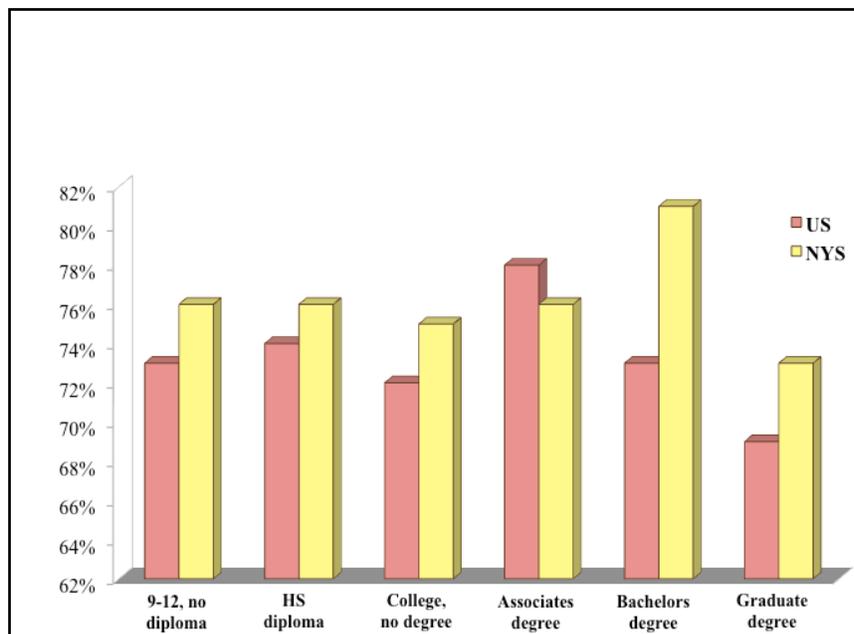
Table 3.13 Percentage of Annual Salary in 2010 Compared to Expected Salary Based on Inflation from 2000 to 2010 for Individuals

	Genesee	Livingston	Monroe	Ontario	Orleans	Wayne	Yates	NYS	US
Worked full-time, year-round									
Male	3.6%	-4.9%	-3.1%	3.5%	5.9%	-2.8%	8.2%	-0.2%	0.6%
Female	13.6%	12.5%	5.8%	18.2%	8.5%	6.7%	3.9%	6.9%	8.0%
Part-time and/or not year round									
Male	-15.2%	-9.7%	-23.4%	-10.0%	3.9%	-7.7%	-4.8%	-20.0%	-26.9%
Female	-8.8%	-13.1%	-14.1%	2.8%	-3.5%	-7.0%	11.0%	-5.9%	-23.3%
Full and Part time (combined)									
Male	-0.9%	3.3%	-11.6%	-2.7%	-6.6%	-5.7%	10.1%	-3.7%	-6.5%
Female	17.4%	16.2%	0.1%	8.9%	18.7%	1.4%	20.8%	6.8%	3.7%

Source: http://www.bls.gov/data/inflation_calculator.htm

Level of education does not equalize the earnings gap between women and men. New York State and national data show that, at all levels of educational preparation, men earn more than women (Figure 3.3).

Figure 3.3 Percent Earnings of Women Compared to Men by Education



Source: Institute for Women's Policy Research, 2005

The Department of Labor provides a detailed list of jobs and normative salaries for entry level, median, and experienced workers. Tables 3.14, 3.15 and 3.16 reflect jobs traditionally held by women as well as less traditional markets that women are currently entering.

Table 3.14 Traditional Female Employment - Annual Occupational Wages

Job Title	Entry*		Median		Experienced**	
	NY State	Finger Lakes	NY State	Finger Lakes	NY State	Finger Lakes
Education	\$27,160	\$24,880	\$54,280	\$47,130	\$79,590	\$69,240
Registered Nurse	\$54,700	\$48,590	\$74,130	\$58,870	\$85,320	\$65,440
Food Preparation and Serving Related Occupations	\$16,930	\$16,920	\$19,690	\$18,960	\$27,030	\$22,800
Hosts and Hostesses, Restaurant, Lounge, and Coffee Shop	\$16,890	\$16,860	\$21,080	\$18,300	\$26,530	\$19,310
Waiters and Waitresses	\$16,930	\$16,950	\$19,120	\$19,010	\$26,080	\$21,970
Hairdressers, Hairstylists, and Cosmetologists	\$17,060	\$16,880	\$22,790	\$19,440	\$33,370	\$28,040
Maids and Housekeeping Cleaners	\$18,010	\$16,960	\$29,920	\$19,440	\$38,000	\$23,000
Secretaries and Administrative Assistants (Except Legal, Medical, and Executive)	\$24,470	\$24,700	\$36,380	\$32,470	\$43,080	\$38,160
Childcare Workers	\$17,940	\$16,880	\$25,050	\$19,730	\$28,630	\$22,590
Personal Care Aides	\$19,110	\$17,490	\$22,520	\$23,020	\$26,150	\$30,200
* Entry wage: The mean (average) of the bottom third of wages in an occupation.						
**Experienced wage: The mean (average) of the top two-thirds of wages in an occupation.						
Source: US Department of Labor, Bureau of Labor Statistics, Occupational Employment Statistics, Occupational Employment and Wage Estimates, May 2012. The Finger Lakes Region includes Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Wayne, Wyoming, & Yates Counties.						

A comparison of the self-sufficiency standards, which are addressed later in this report, clearly indicate that, with the exception of teaching and professional nursing, traditional female employment (e.g., administrative assistants, housekeepers, restaurant waitresses) does *not* pay a wage that meets the self-sufficiency standard in *any* of the study counties.

Table 3.15 illustrates types of employment women hold that are both traditionally and not traditionally held by women. While percentages differ across the counties, a consistent theme is evident. Women are primarily in jobs defined as “traditional female employment” with very low numbers of women in more non-traditional roles such as architects, engineers, computer science, and construction workers.

Table 3.15 Numbers of Women in Selected Jobs

	Genesee	Livingston	Monroe	MON-ROC	ROC	Ontario	Orleans	Wayne	Yates	Total Region	% Held by Women
Traditional Female Positions											
Healthcare Support	281	395	5,040	2,238	2,802	689	283	648	194	8,767	86%
Personal Care & Service	214	458	4,288	2,572	1,716	484	206	542	174	8,705	73%
Healthcare Practitioner	832	986	12,361	9,817	2,544	2,365	430	1,266	362	25,400	73%
Education, Training & Library	835	775	8,765	6,850	1,915	1,308	366	928	223	20,242	65%
Sales & Office	2,612	2,501	30,647	23,723	6,924	4,869	2,215	4,244	1,027	81,577	59%
Business & Financial Operations	373	517	7,055	5,720	1,335	943	155	722	164	17,905	55%
Food Preparation and Serving	274	199	2,455	1,381	1,074	245	45	314	197	8,053	46%
Non-Traditional Female Positions											
Management	656	720	10,751	8,865	1,885	1,496	488	1,023	289	43,584	35%
Computer, Engineering & Science	140	154	2,061	1,791	269	135	21	290	11	12,495	23%
Production, Transportation & Material Moving	721	568	5,227	3,186	2,041	872	622	1,734	358	45,119	22%
Architecture & Engineering	56	37	979	814	165	91	6	49	6	11,505	11%
Construction & Extraction	28	25	222	185	37	77	29	26	26	15,341	3%

Source: ACS 3-year estimates (2009-2011), Table S2402

Table 3.16 Median Salaries of Women in Selected Jobs

	Genesee	Livingston	Monroe	Rochester	Ontario	Orleans	Wayne	Yates
Traditional Female Positions								
Healthcare Support	\$28,558	\$35,525	\$27,884	\$27,731	\$27,949	\$28,401	\$26,553	\$19,572
Personal Care & Service	\$15,455	\$21,900	\$21,400	\$21,032	\$24,767	\$21,250	\$20,919	\$17,321
Healthcare Practitioner	\$49,460	\$50,536	\$52,910	\$51,973	\$53,300	\$40,530	\$46,023	\$41,500
Education, Training & Library	\$44,812	\$47,150	\$48,177	\$40,924	\$47,238	\$28,750	\$40,128	\$43,984
Sales & Office	\$31,855	\$29,834	\$33,459	\$29,196	\$32,026	\$34,463	\$34,185	\$27,738
Business & Financial Operations	\$45,438	\$40,466	\$50,418	\$47,218	\$48,343	\$34,830	\$50,520	\$44,375
Food Preparation and Serving	\$15,608	\$18,355	\$23,403	\$24,375	\$17,258	\$15,938	\$18,627	\$18,633
Non-Traditional Female Positions								
Management	\$44,188	\$42,829	\$63,727	\$49,677	\$51,167	\$42,328	\$55,903	\$40,417
Computer, Engineering & Science	\$72,850	\$59,500	\$53,978	\$47,321	\$54,821	-	\$47,172	\$89,792
Production, Transportation & Material Moving	\$25,000	\$30,700	\$30,439	\$27,045	\$34,625	\$28,438	\$28,382	\$25,801
Architecture & Engineering	\$71,400	\$31,652	\$72,198	\$87,979	\$83,208	-	\$51,359	-
Construction & Extraction	\$25,536	\$40,855	\$40,227	-	-	-	-	-

Source: ACS 3-year estimates (2009-2011), Table S2402

Demographics Of Poverty

Individuals. Across the seven counties, 13.8% of *individuals* are living at or below the federally defined poverty threshold, with the percentages ranging from 9.0% in Ontario to 15.2% in Monroe. Within Monroe County, 33.0% of *individuals* in the City of Rochester are living at or below the poverty level, and 8.3% of *individuals* in the towns of Monroe County outside the City of Rochester are living at or below the poverty level. Averaging across the seven counties, the percentage of females in poverty, 14.8%, exceeds that of men, 12.7%.

The total number and percentage of individual women and girls living in poverty and the distribution of women and girls in poverty by age in the seven study counties is shown in Table 3.17. There are more females living in poverty than males in all seven counties (Table 3.17, column 3).

Out of all females in poverty, the highest percentages of girls (less than 18 years of age) in poverty are found in the City of Rochester. Livingston County has the lowest percentage of girls in poverty and the highest percentage of women aged 18-64 living in poverty. Monroe County, excluding Rochester, has the highest percentage of elder women, 65 years of age and older, living in poverty. This is the only indicator of poverty in which women in Monroe County excluding Rochester exceeds the percentages of all other counties and the City of Rochester.

Table 3.17 Females in Poverty by age (relative to all people in poverty)

	Total # females in poverty (children & adults)	% of those in poverty who are female (children & adults)	# of females in poverty < 18 yrs	% of females in poverty < 18 yrs	# of females in poverty 18-64 yrs	% of females in poverty 18-65 yrs	# of females in poverty 65+ yrs	% of females in poverty 65+ yrs
Genesee	3,986	56.0%	1,052	26.4%	2,439	60.9%	505	12.7%
Livingston	4,007	54.7%	841	21.0%	2,898	72.3%	268	6.7%
Monroe	60,684	55.6%	18,189	30.0%	37,273	61.4%	5,222	8.6%
<i>MON-ROC</i>	<i>23,421</i>	<i>54.9%</i>	<i>5,258</i>	<i>22.4%</i>	<i>14,917</i>	<i>63.7%</i>	<i>3,246</i>	<i>13.9%</i>
<i>Rochester</i>	<i>37,263</i>	<i>56.2%</i>	<i>12,931</i>	<i>34.7%</i>	<i>22,356</i>	<i>60.0%</i>	<i>1,976</i>	<i>5.3%</i>
Ontario	5,091	54.3%	1,577	31.0%	2,863	56.2%	651	12.8%
Orleans	2,803	56.7%	674	24.0%	1,887	67.0%	252	9.0%
Wayne	5,240	52.7%	1,530	29.2%	3,175	60.6%	535	10.2%
Yates	1,799	52.3%	524	29.1%	1,095	60.9%	180	10.0%

Column 3 is the percentage of females in poverty out of all persons (females and males) in poverty.
Columns 5, 7, & 9 are the percentages of females in poverty within that age group out of all females in poverty
Source: ACS 3 yr estimates (2009-2011), Table C17001

Of all adults (18 years of age and over) living in poverty, a higher percentage of adult females than adult males live in poverty (58.4% versus 41.6%). For children, the number and percentages of those in poverty is almost equally distributed between girls and boys. Of children living in poverty 49.1% are girls and 50.9% are boys. The numbers and percentages of all children living in poverty are shown in Table 3.18.

A total of 13.8% of children are living in poverty, ranging from 11.8% in Genesee County to 22.2% in Monroe County. In the City of Rochester, 50.4% of children are living in poverty.

Table 3.18 Numbers and Percentages of Children in Poverty by Age

	# of preschool children (5 yrs & <)	% of preschool children (5 yrs & <)	# of school-aged children (6-11 yrs)	% of school-aged children (6-11 yrs)	# of teenagers (12-17 yrs)	% of teenagers (12-17 yrs)	TOTAL # of children (0-17 yrs)	TOTAL % of children (0-17 yrs)
Genesee	993	23.9%	481	11.5%	625	13.3%	2,099	16.1%
Livingston	708	19.1%	628	14.3%	415	8.7%	1,751	13.6%
Monroe	12,773	24.9%	11,823	21.5%	12,202	20.6%	36,798	22.2%
<i>MON-ROC</i>	<i>3,044</i>	<i>9.1%</i>	<i>3,919</i>	<i>10.3%</i>	<i>4,330</i>	<i>10.1%</i>	<i>11,293</i>	<i>9.8%</i>
<i>Rochester</i>	<i>9,729</i>	<i>54.7%</i>	<i>7,904</i>	<i>47.4%</i>	<i>7,872</i>	<i>48.7%</i>	<i>25,505</i>	<i>50.4%</i>
Ontario	1,087	16.4%	963	11.2%	745	8.7%	2,795	11.8%
Orleans	551	19.2%	401	13.2%	520	15.4%	1,472	15.9%
Wayne	1,231	19.1%	1,122	15.4%	1,137	14.2%	3,490	16.0%
Yates	393	20.7%	413	19.9%	419	19.9%	1,225	20.1%

Source: ACS 3 yr Estimates (2009-11), B17001

Across the seven counties, 72.1% of those living in poverty are women and children. Percentages range from a low of 67.3% in Ontario County to a high of 74.9% in the City of Rochester. In ascending order, the percentages of women and children living in poverty in the other counties are: Monroe 69% (excluding Rochester); Livingston, 70.6%; Genesee, 70.7%; Wayne, 72.4%; Yates, 72.7%; and Orleans, 72.9%.

Poverty is not equally distributed by race/ethnicity for women in Monroe County, the only county for which these data are available (Table 3.19). The highest percentages of poverty are found in Hispanic women. The lowest percentages of poverty are found in white women in Monroe County excluding Rochester, 7.6%.

Table 3.19 Numbers and Percentages of Women (aged 18 and >) in Poverty by Race

	White	% White	Black	% Black	Hispanic	% Hispanic	Asian	% Asian	2 races	% 2 races
Genesee	2,582	11.8%								
Livingston	296	12.1%								
Monroe	21,189	9.6%	13,070	31.7%	5,981	34.0%	1,624	18.2%	1,245	34.4%
<i>MON-ROC</i>	<i>14,242</i>	<i>7.6%</i>	<i>1,458</i>	<i>15.5%</i>	<i>1,145</i>	<i>18.6%</i>	<i>1,045</i>	<i>15.9%</i>	<i>207</i>	<i>13.6%</i>
<i>Rochester</i>	<i>6,947</i>	<i>20.7%</i>	<i>11,612</i>	<i>36.6%</i>	<i>4,836</i>	<i>42.3%</i>	<i>579</i>	<i>24.4%</i>	<i>1,038</i>	<i>49.5%</i>
Ontario	2,915	7.4%								
Orleans	1,642	11.2%								
Wayne	3,238	9.7%								
Yates	1,263	13.8%								

Data for all races are only available for Monroe County
 Source: ACS 3 yr Estimates (2009-2011), B17001B, D, G, H, & I

Another way to illustrate the relationship between poverty and race/ethnicity is to compare the percentage of women living in poverty to the percentage of women in the population for each race/ethnicity (Table 3.20). These data are available only for Monroe County. Whereas white women comprise 75.6% of all women in Monroe County, they comprise only 49.2% of all women in poverty. In comparison, African American women comprise only 14.4% of all women, yet they account for 30.3% of women living in poverty. Only white women have a lower percentage of women in poverty relative to the percent of women in the population.

Table 3.20 Percentage of Women (aged 18 and >) in Population Compared to Women in Poverty by Race/Ethnicity in Monroe County

	All races /ethnicities	White	% White	Black	% Black	Hispanic	% Hispanic	Asian	% Asian	2 races	% 2 races
Women in population	292,489	221,170	75.6%	41,187	14.1%	17,586	6.0%	8,925	3.1%	3,621	1.2%
Women in Poverty	43,109	21,189	49.2%	13,070	30.3%	5,981	13.9%	1,624	3.8%	1,245	2.9%

* Data for all races are only available for Monroe County
 Source: ACS 3 yr Estimates (2009-11), B17001B, D, G, H, & I

Households. Approximately 11% of all *households* are living at or below the federally defined poverty threshold, ranging from 8.2% in Ontario to 14.1% in Monroe. Again, women disproportionately bear the burden of poverty. As shown in Table 3.21, the highest percent of households in poverty are found in FHH in families (28.9%), followed by FHH in non-families (19.8%), compared to 3.3% of married couples, 15.6% of MHH in families, and 14.3% of MHH not in families.

Table 3.21 Percentage of Households in Poverty

	% of All Households	Families		Non-families		
		% of Married Couples	% FHH	% MHH	% FHH	% MHH
Genesee	11.6%	3.9%	31.2%	10.1%	23.6%	10.9%
Livingston	11.8%	1.5%	31.3%	17.1%	22.0%	18.4%
Monroe	14.1%	3.4%	33.2%	14.6%	19.2%	19.7%
<i>MON-ROC</i>	<i>7.8%</i>	<i>2.2%</i>	<i>18.0%</i>	<i>10.4%</i>	<i>13.8%</i>	<i>12.5%</i>
<i>Rochester</i>	<i>29.4%</i>	<i>10.0%</i>	<i>49.2%</i>	<i>22.5%</i>	<i>30.1%</i>	<i>28.6%</i>
Ontario	8.2%	2.6%	17.7%	18.7%	13.3%	10.7%
Orleans	12.1%	3.2%	34.1%	10.6%	16.4%	17.3%
Wayne	9.6%	3.2%	28.0%	7.9%	16.9%	13.0%
Yates	12.5%	5.1%	27.0%	30.1%	27.0%	10.2%
7 counties	11.4%	3.3%	28.9%	15.6%	19.8%	14.3%

Source: ACS 3 yr Estimates (2009-11), C17017

Table 3.22 shows the numbers of all households and FHH living in poverty in each of the seven counties.

Table 3.22 Number of All Households and FHH in Poverty

	Total Households	FHH in Families	FHH not in families
Genesee	2,766	857	911
Livingston	2,875	841	961
Monroe	41,580	13,777	11,881
<i>MON-ROC</i>	<i>16,281</i>	<i>3,808</i>	<i>5,777</i>
<i>Rochester</i>	<i>25,299</i>	<i>9,969</i>	<i>6,104</i>
Ontario	3,621	744	1,167
Orleans	1,945	804	371
Wayne	3,527	1,145	895
Yates	1,184	259	410

Source: ACS 3 yr Estimates (2009-2011), C17017

The pattern of distribution of poverty within each *type of household* reflects median incomes. In every type of household, the highest percent of those living in poverty are in the City of Rochester, followed by the six other counties. Monroe County, excluding Rochester, has the lowest percent of all households living in poverty in every category.

Further subdivision of FHH in families demonstrates that FHH who only have children under the age of 5 have the highest percentage of those in poverty compared to any other family group, except for Yates County. Genesee County and Rochester have very high numbers of FHH with children under the age of 5 living in poverty, 76.5% and 67.1% respectively (Table 23).

Table 3.23 Percentage of Families with children < 18 who are in Poverty

	% of All Families	Married Couples			Female Heads of Household		
		% of All	% w children < 18	% w children < 5 only	% of All	% w children < 18	% w children < 5 only
Genesee	8.9%	3.9%	5.3%	3.3%	31.2%	49.8%	76.3%
Livingston	7.6%	1.5%	2.8%	6.5%	31.3%	38.9%	59.3%
Monroe	10.8%	3.4%	4.8%	4.2%	33.2%	43.3%	54.1%
<i>MON-ROC</i>	<i>5.0%</i>	<i>2.2%</i>	<i>2.7%</i>	<i>1.9%</i>	<i>18.0%</i>	<i>25.4%</i>	<i>32.5%</i>
<i>Rochester</i>	<i>29.5%</i>	<i>10.0%</i>	<i>16.7%</i>	<i>15.9%</i>	<i>49.2%</i>	<i>58.4%</i>	<i>67.1%</i>
Ontario	6.0%	2.6%	4.4%	4.8%	17.7%	25.4%	18.2%
Orleans	10.1%	3.2%	3.5%	0.0%	34.1%	38.2%	41.7%
Wayne	7.5%	3.2%	4.4%	8.2%	28.0%	38.8%	44.1%
Yates	9.6%	5.1%	9.7%	11.3%	27.0%	26.6%	4.8%

Source: ACS 3 yr Estimates (2009-2011), B17010

By examining only *families in poverty that include women* (married couples and FHH) one can further elucidate those women at greatest risk. Among FHH in families who are living at or below the poverty threshold, 88.1% have children under the age of 18. The distribution across the seven counties is shown in Table 3.24. In comparison, among married couples in poverty, 60.3% have children under the age of 18.

Table 3.24 Percentage of Families who are in Poverty with children < 18

	Married Couples	FHH
Genesee	53.7%	95.7%
Livingston	72.6%	90.0%
Monroe	59.3%	92.5%
<i>MON-ROC</i>	<i>50.5%</i>	<i>89.7%</i>
<i>Rochester</i>	<i>70.8%</i>	<i>93.6%</i>
Ontario	66.3%	90.3%
Orleans	40.1%	90.8%
Wayne	54.4%	92.4%
Yates	75.5%	65.3%

Source: ACS 3 yr Estimates (2009-2011), B17010

Temporary Assistance. Other indicators of the struggle toward Economic Self-Sufficiency are how much *individuals* rely on Temporary Assistance (TA) and the Supplemental Food Assistance Program (SNAP).

The total number of people receiving TA from 2000 through 2011 is shown in Table 3.25. The total number of people receiving SNAP from 2000 through 2011 is shown in Table 3.26. In every county, the number of people receiving supplemental food assistance has doubled in the last 11 years.

Table 3.25 Number of Recipients* of Temporary Assistance

	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Genesee	607	590	552	616	673	667	694	611	582	576	549	598
Livingston	980	1,038	1,107	1,157	1,174	1,048	920	615	690	912	1,019	1,148
Monroe	37,313	31,984	30,264	30,593	33,009	31,738	30,277	29,470	29,040	29,310	30,194	32,396
Ontario	1,019	1,075	1,186	1,280	1,380	1,362	1,354	1,262	1,149	941	1,079	1,466
Orleans	1,069	1,054	994	877	919	861	902	905	861	941	1,079	1,164
Wayne	1,074	844	957	1,068	1,038	1,100	1,028	919	890	932	1,019	1,068
Yates	187	147	183	197	276	271	235	183	173	176	151	147
7 Counties	42,249	36,732	35,243	35,788	38,469	37,047	35,410	33,965	33,385	33,788	35,090	37,987

*Data regarding TA are not provided by gender. Therefore, all data represent all recipients, female and male.

Source: New York State Office of Temporary and Disability Assistance, Statistics.

Table 3.26 Number of Recipients* of Supplemental Food Assistance

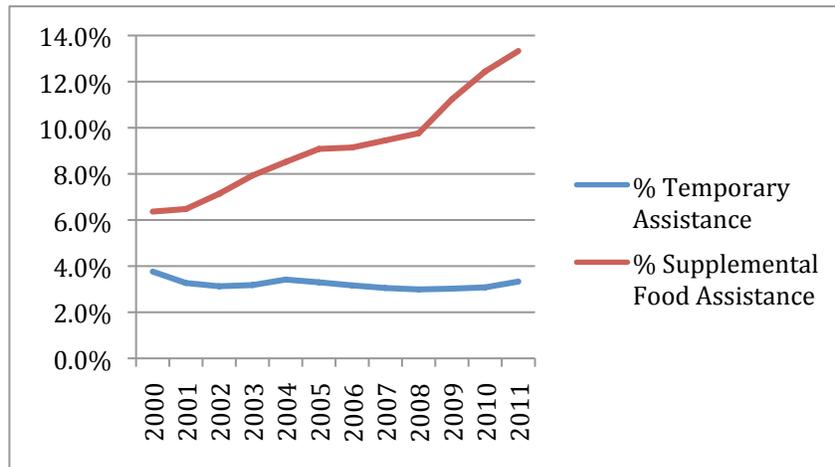
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Genesee	2,256	2,308	2,735	3,098	3,465	3,959	4,133	4,126	4,241	4,740	5,171	5,731
Livingston	2,776	2,935	3,271	3,615	3,912	4,104	4,202	4,147	4,620	5,797	6,388	6,726
Monroe	55,463	55,975	60,807	67,255	72,110	76,031	75,808	76,565	80,704	91,434	103,322	111,015
Ontario	3,452	3,834	4,463	4,964	5,292	5,858	5,958	6,043	6,446	7,844	9,193	9,927
Orleans	2,491	2,706	3,026	3,210	3,560	3,733	3,880	6,043	4,183	5,054	5,639	5,866
Wayne	3,718	3,782	4,708	5,401	5,635	6,103	6,171	6,229	6,755	8,067	9,219	9,883
Yates	1,298	1,259	1,443	1,724	1,913	2,200	2,163	2,060	2,046	2,650	2,867	2,912
Total	71,454	72,799	80,453	89,267	95,887	101,988	102,315	105,213	108,995	125,586	141,799	152,060

*Data regarding SNAP are not provided by gender. Therefore, all data represent all recipients, female and male.

Data from: New York State Office of Temporary and Disability Assistance, Statistics.

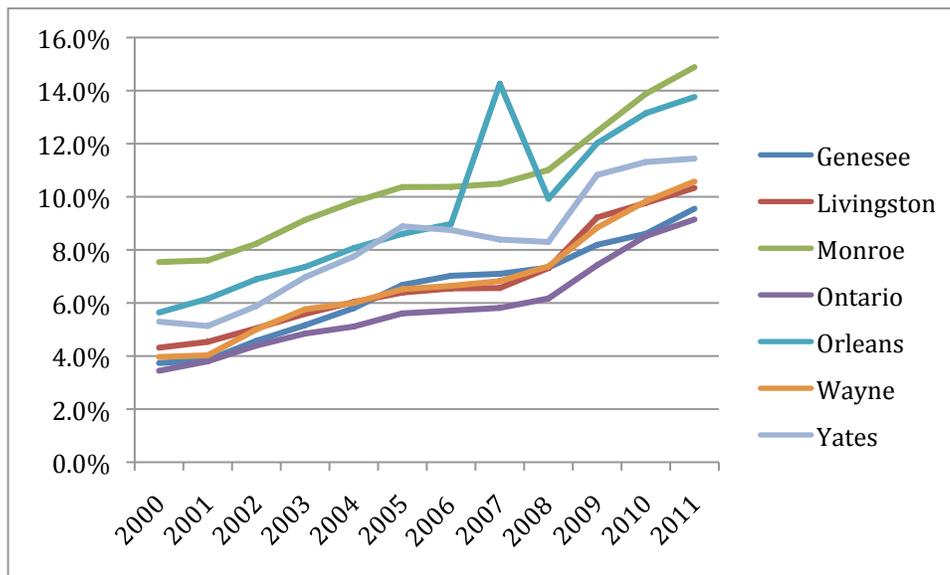
Figure 3.4 shows the percent of population who received TA and SNAP in the seven counties for 2000 to 2011. Temporary Assistance includes Family Assistance and Safety Net Assistance. While the percent of recipients for TA remained stable, ranging from 3.0% to 3.8% over time, the percent of the population who received SNAP increased from 6.4% to 13.3% from 2000 to 2011 averaged across the seven counties. In 2011, 3.1% of people received TA and 12.4% received SNAP.

Figure 3.4 Trend in Percent of Recipients of Temporary Assistance and Supplemental Food Assistance from 2000 to 2011



The percent of recipients of SNAP varied by county as shown in Figure 3.5. However, all counties increased in the number and percent of people receiving SNAP over time.

Figure 3.5 Trend in Percent of Receipts of SNAP from 2000 to 2011 by county



It should be noted that averaged over the seven counties, 13.8% of individuals were living at or below the federal poverty threshold. Yet, only 3.1% of individuals were receiving TA in 2010. Over the same period of time, 2000-2011, the percentages of individuals receiving SNAP increased in every county. By 2010, 9.1% of the population in Ontario County and 14.9% of the population in Monroe County was receiving SNAP. These figures

demonstrate that a significant proportion of persons living at or below the poverty threshold do not receive TA, while most people living at or below the poverty threshold probably do receive SNAP.

Beyond Poverty To Economic Self-Sufficiency

Examining poverty in terms of federally defined thresholds takes into account only one level of economic sufficiency. The Federal Poverty Guideline’s main purpose is to establish eligibility for public (and often private) assistance. By definition, income at these levels is not enough to adequately meet basic needs. To fully understand ESS it is essential to go beyond federal thresholds and evaluate economic status relative to a level of income necessary for a given family to meet their basic needs; that is, independent of TA and/or other public or private subsidies.

The Self-Sufficiency Standard (SSS), was developed by Dr. Diana Pearce¹⁰ as a means of estimating *income adequacy* as described in Chapter 2. Table 3.27 presents examples of SSS calculations for the most expensive (Monroe) and least expensive (Orleans) counties in the study area. Three Family Types or household compositions were chosen for illustration. One adult with two children, one of whom is an infant, was chosen to highlight the cost of child-care. One adult with two children between the ages of 6 and 17 was chosen because this grouping comprises the largest percent of FHH in families with children in all seven counties (refer to Table 3.4). One adult living alone was chosen to represent the majority of elder women. The Federal Poverty Guideline for 2010 was used to correspond with the 2010 SSS data. As can be seen, the federally defined poverty thresholds are significantly less than the income indicated by the SSS as necessary income to cover basic needs.

Table 3.27 Examples of Self-Sufficiency Standard (SSS) for Monroe and Orleans Counties compared to Federal Poverty Thresholds

	Housing	Child Care	Food	Transportation	Health care	Misc.	Taxes	Tax Credits*	Hourly Wage	Monthly Income	Annual Income
SSS Monthly Expenses for 1 adult, 1 infant, & 1 school-aged child											
Monroe	\$822	\$1,232	\$482	\$268	\$378	\$318	\$614	\$(300)	\$21.67	\$3,814	\$45,766
Orleans	\$698	\$1,069	\$482	\$266	\$373	\$289	\$456	\$(324)	\$18.80	\$3,308	\$39,699
Federal Poverty Threshold for 3 persons									\$9.16	\$1,526	\$18,310
SSS Monthly Expenses for 1 adult, 1 school-aged child & 1 teenager											
Monroe	\$822	\$495	\$568	\$268	\$411	\$256	\$261	\$(471)	\$14.82	\$2,608	\$31,299
Orleans	\$698	\$452	\$568	\$266	\$405	\$239	\$150	\$(577)	\$12.50	\$2,200	\$26,406
Federal Poverty Threshold for 3 persons									\$9.16	\$1,526	\$18,310
SSS Monthly Expenses for 1 adult											
Monroe	\$672		\$215	\$261	\$147	\$130	\$278	\$(33)	\$9.46	\$1,670	\$20,042
Orleans	\$571		\$215	\$260	\$146	\$119	\$233	\$(33)	\$8.58	\$1,510	\$18,118
Federal Poverty Threshold for 1 person									\$5.42	\$903	\$10,830
* Includes: Earned Income Credit, Child Care Tax Credit, Child Tax Credit, & Making Work Pay Tax Credit											
Source: SSS for NY State 2010 (http://www.selfsufficiencystandard.org/docs/New%20York%20State%202010.pdf)											
Federal Poverty Levels 2010 (http://aspe.hhs.gov/poverty/10poverty.shtml)											

Table 3.28 gives examples of the annual income deemed adequate by the NYS Self-Sufficiency Standard for five Family Types in each of the seven study counties for 2010. The Self-Sufficiency Standard for 70 Family Types for all NYS Counties are available at <http://www.selfsufficiencystandard.org/pubs.html>.

¹⁰ Center for Women’s Welfare (<http://www.selfsufficiencystandard.org>)

Table 3.28 Examples of the Self-Sufficiency Standard for Annual Income in all Counties

	Adult	Adult + Infant	Adult + infant + preschooler	Adult + infant + school-age	Adult + preschooler + school-age	Adult + school-age + teenager
Genesee	\$20,592	35,171	\$46,574	\$43,443	\$44,432	\$31,465
Livingston	\$18,628	31,555	\$44,016	\$40,473	\$41,605	\$27,341
Monroe	\$20,042	37,151	\$51,218	\$45,766	\$47,391	\$31,299
Ontario	\$18,939	35,556	\$49,577	\$44,241	\$45,866	\$29,108
Orleans	\$18,118	30,576	\$43,453	\$39,699	\$41,049	\$26,406
Wayne	\$18,424	31,396	\$43,906	\$40,362	\$41,493	\$27,053
Yates	\$19,445	32,610	\$44,926	\$41,636	\$42,614	\$29,070
Source: http://www.selfsufficiencystandard.org						

Table 3.29 illustrates the estimated percentage of FHH in families compared with married couples living between the federal poverty threshold¹¹ and the Self-Sufficiency Standard¹² for a FHH with two children between the ages of 6 and 17. The data are presented for all FHH in families and married couples, and for FHH in families and married couples with children under the age of 18.

The City of Rochester has the highest estimated percentage of all FHH in families living at or below the SSS (67.2%), while the townships that comprise Monroe County excluding Rochester have the lowest percentage (33.6%). Rochester also has the highest percentage of FHH in families with children under to age of 18 living at or below the SSS (77.6%), while Monroe County excluding Rochester has the lowest percentage (44.8%). Given that approximately 90% of FHH in families have children, it is likely that these estimates closely reflect the economic living conditions of that group.

Although much attention is focused on those living at or below the federal poverty threshold, it is noteworthy that approximately 25% of FHH with two children aged 6 to 17 are living above the poverty threshold but below the SSS. Women living between the federally defined poverty threshold and the SSS are not eligible for most social service assistance and must struggle to make ends meet.

Data are not available to examine the percentages of women not in families who are living between the poverty threshold and the SSS. However, median income is available to examine ESS in FHH not in families with a focus on elder women. The data in Table 3.30 show that the median income for FHH 65 years of age or older and living alone is close to the SSS. Thus, approximately 50% of these women are living at or below the SSS.

¹¹ The actual poverty threshold for a family of 2 is \$14,570. A bottom end cut-off of \$15,000 was used in this illustration as the data in the ACS are available only in \$5,000 increments.

¹² The actual Self-Sufficiency Standard for this family composition varies by county. A top end cut-off of \$30,000 was used in this illustration as the SSS for six of the seven counties is between \$30,000 and \$35,000.

Table 3.29 Estimates of Percentages of Female Heads of Households Living at or below the Self-Sufficiency Standard

	All FHH in Families			All Married couples		
	% living at or below ~ poverty threshold (< \$15,000)	% living BETWEEN ~ poverty threshold (< \$15,000/yr) & SSS (\$30,000/yr*)	TOTAL % living at or < Self-Sufficiency Standard	% living at or below ~ poverty threshold (< \$15,000)	% living BETWEEN ~ poverty threshold (< \$15,000/yr) & SSS (\$30,000/yr*)	TOTAL % living at or < Self-Sufficiency Standard
Genesee	24.0%	21.0%	45.0%	2.4%	9.2%	11.6%
Monroe	27.0%	23.0%	50.0%	2.2%	5.9%	8.2%
<i>MON-ROC</i>	14.7%	18.8%	33.6%	1.5%	4.7%	6.3%
<i>Rochester</i>	39.8%	27.4%	67.2%	6.6%	12.9%	19.5%
Ontario	12.6%	25.5%	38.1%	1.3%	5.2%	6.5%
Wayne	24.1%	30.9%	55.0%	1.9%	6.8%	8.8%

	FHH in Families with children < 18 yrs of age			Married couples with children < 18 yrs of age		
	% living at or below ~ poverty threshold (< \$15,000)	% living BETWEEN ~ poverty threshold (< \$15,000/yr) & SSS (\$30,000/yr)	TOTAL % living at or < Self-Sufficiency Standard	% living at or below ~ poverty threshold (< \$15,000)	% living BETWEEN ~ poverty threshold (< \$15,000/yr) & SSS (\$30,000/yr)	TOTAL % living at or < Self-Sufficiency Standard
Genesee	39.5%	20.8%	60.3%	0.9%	9.4%	10.4%
Monroe	36.3%	25.9%	62.1%	2.0%	4.6%	6.6%
<i>MON-ROC</i>	21.6%	22.8%	44.8%	0.9%	3.1%	3.9%
<i>Rochester</i>	49.1%	28.5%	77.6%	8.9%	13.5%	22.5%
Ontario	18.8%	31.9%	50.7%	0.7%	7.2%	7.9%
Wayne	35.7%	35.8%	71.5%	1.7%	6.9%	8.7%

* \$30,000/ yr is based on one adult and one child in the family

Data for Livingston, Ontario, Orleans & Yates Counties are not reported in the ACS

Categories were estimated from the ACS 3 yr Estimates (2009-11) Table B19131

Table 3.30 Median Household income for FHH not in families

	All FHH in non-families	FHH 65+ yrs living alone	FHH 65+ yrs living with another
Genesee	\$24,761	\$18,646	\$31,875
Livingston	\$23,918	\$19,708	\$35,060
Monroe	\$29,001	\$21,362	\$48,478
<i>Rochester</i>	\$24,557	\$17,803	\$34,591
Ontario	\$30,575	\$20,377	\$33,611
Orleans	\$24,064	\$19,105	\$45,938
Wayne	\$26,167	\$19,805	\$64,833
Yates	\$19,049	\$17,368	-

Source: ACS 3 yr Estimates (2009-11), Table B19215

Taken as a whole, the analyses reveal that ESS is a significant challenge for women who are heads of households, especially if they are living with children under the age of 18, or elder women living alone.

SUMMARY

The seven county area remains predominately white with Rochester showing the most heterogeneity. Married couples compromise 46% of the households overall. Female heads of household account for 13% of households, with the largest percentage in the City of Rochester. Sixty percent of the FHH have children 18 years of age or younger. Overall, 11% of females lack a H.S. diploma and the City of Rochester has the highest rate at 21%. By ethnicity, 30% of Hispanic women lack a H.S. diploma.

FHH have the lowest income across all counties. Overall, income has not kept up with inflation for all groups. Income in FHH is substantially lower than other types of households. Level of education does not equalize the gender earning gaps. More women of color live in poverty than white women. Eleven percent of all households in the region live in poverty with a disproportionate number being FHH. For those living in poverty, most households have children younger than 18 years of age. Although Temporary Assistance to individuals has remained relatively stable, recipients of Supplemental Food Assistance has more than doubled since 2000.

While it is important to understand the extent of poverty in the community, an emerging benchmark is to estimate income adequacy. Income adequacy is defined as the level of income necessary for a given family to adequately meet basic needs. One such tool is the Self-Sufficiency Standard (SSS). The estimated percentage of all FHHs living below the SSS ranges from 38.1% in Ontario County to 67.2% in the City of Rochester. These estimates are higher for FHHs with children younger than 18, where those living below the SSS ranges from 50.7% in Ontario County to 77.6% in the City of Rochester.

Poverty and income inadequacy (i.e., living below the SSS) disproportionately effects women in the seven counties included in this report. This is especially true for women heads of household that includes children under the age of 18.

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