**Economic Conditions of Female Heads of Household**

**In Ontario and Yates Counties**

Since ONYA’s mission is to inspire and advance philanthropy that funds nonprofit programs to foster personal and economic growth among women and girls in Ontario and Yates Counties, it is important to understand where these women stand economically and what obstacles they must overcome. In 2003 the Women’s Foundation of the Genesee Valley, which serves seven counties - Genesee, Livingston, Monroe, Ontario, Orleans, Wayne, and Yates, decided to collect data to determine the obstacles that keep women from becoming assets to the community. They presented a report in 2004 and have now updated the information for 2014. Since ONYA deals with Ontario and Yates counties we have just taken some of the Ontario and Yates County information from “Improving Economic Self-Sufficiency for Women and Girls: 2014 Update” to present here. To read the entire report go to <http://www.womensfoundation.org/research>.

The report found that the median annual income for female heads of household in families ranged from $26,701 in Yates County to $36,974 in Ontario County. The median annual income of female heads of household not in families ranged from $19,049 in Yates County to $30,575 in Ontario County. It also found that 6% of women in Ontario County do not have a high school diploma.

In looking at economic self-sufficiency, it was found that examining economic self-sufficiency in terms of federally defined poverty thresholds only take into account one level of economic insufficiency. The Federal Poverty threshold income is not enough to adequately meet basic needs. To fully understand economic self-sufficiency, a women’s economic status must be examined relative to a level of income necessary for a family to meet their basic needs. The Self Sufficiency Standard was developed to estimate income adequacy and takes into account geographic differences in cost of living as well as differences among families of varying composition. The Self Sufficiency Standard is based on the proportion of income spent in seven categories of needs: housing, childcare, food, health care, transportation, taxes and miscellaneous expenses. The estimated percentage of female heads of household living below the self-sufficiency standard in Ontario County is 38.1%. The estimate is 50.7% for female heads of household with children younger than 18.

There are 5,091 females (children and adults) living in poverty in Ontario County and 1,799 females (children and adults) living in poverty in Yates County. These women represent 54.3% of all persons living in poverty (male and female) in Ontario County and 52.3% of those in Yates County. 2,795 children in Ontario County and 1,225 children in Yates County live in poverty. In Ontario County 8.2% of all households are living at or below the federally defined poverty threshold with women disproportionately bearing the burden of poverty. The same is true in Yates County.

Two items that are indicators of the struggle toward economic self-sufficiency are how much individuals rely on Temporary Assistance and Supplemental Food Assistance (SNAP). The number of recipients (male and female) receiving Temporary Assistance in Ontario County went from 1,019 individuals in 2000 to 1,466 in 2011 (the last time the data was available). The number of recipients in Yates County went from 187 to 147 in the same time period. The total number of recipients receiving Supplemental Food Assistance in Ontario County went from 3,452 individuals in 2000 to 9,927 individuals in 2011. During the same period the number of Yates County recipients went from 1,298 individuals to 2,912 individuals. These figures seem to indicate that a significant portion of persons living at or below the poverty threshold do not receive Temporary Assistance while most people living at or below the poverty threshold probably receive Supplemental Food Assistance.

In Ontario County it is estimated that 12.6% of all female heads of household are living at or below the poverty threshold. 25.5% of these women are living between the poverty threshold ($15,000) and the self-sufficiency standard of $30,000 per year based on one adult and one child in the family. This compares to 1.3% of married couples living at or below the poverty threshold and 5.2% living between the poverty threshold and the self-sufficiency standard. Data for Yates County was not available.

As one can clearly see, there is a great need to assist in helping these women achieve economic self sufficiency and ONYA hopes to help by providing grants to worthy programs.