# Through a Gender Lens: the Economic Security of Women and Girls in Forsyth County in 2020

It has been 10 years since The Women's Fund published its first Through a Gender Lens report.

After seeing the importance of highlighting data that focused on the economic security of women and girls in Forsyth County, the Fund committed to producing a report of its nature every five years. While we chose a print format for our two previous reports, we decided to take a different approach with our third Through a Gender Lens report by presenting it as an interactive microsite with the goal to make the information more accessible and engaging.

Never could we have imagined when we produced our first report what challenges the year 2020 would bring, especially for women and girls. We know from preliminary national research that women and girls across the country are being negatively impacted by the COVID-19 pandemic. In addition to fear of exposure and the loneliness of social isolation, some women have had to juggle being caregivers and even part-time teachers to little ones while working from home, as others have had to figure out how to make ends meet after losing their jobs. Although it is too early to provide data that specifically speaks to the impact COVID-19 has had on women and girls in Forsyth County in this report, we know that the pandemic has only enhanced the gender and racial inequities you will see throughout the data on this site.

In recent years, The Women's Fund Board has engaged in conversations about the intersection of gender and race, recognizing that the experiences of women of color are different from their White counterparts. The repeated racial injustices we have seen in this year alone has only made it more critical for The Women's Fund to analyze the role systemic racism has played in the lives of women and girls. Throughout the report, we have provided historical and social context to provide examples of systemic factors that have influenced the data in the report, knowing that there are historic and current policies and practices that have intentionally and unintentionally harmed people of color and women throughout our country's history. Examples of these policies include the National Recovery Act of 1932 that forbade more than one family member to have a government job, resulting in many women losing their jobs, and the government-backed redlining in the 1930s that prevented people of color from purchasing homes in certain neighborhoods. These policies and practices, along with countless others, have prevented women from having access to the same economic opportunities as men and presented impenetrable barriers for people of color to be able to build wealth at the same rate as their White counterparts.

Acknowledging that our country's policies and practices have negatively impacted women and people of color adds a fundamental element to the story told by the data in this report. These outcomes are not

due to the fault of an individual woman, nor did they happen by chance. Providing this context increases awareness and understanding as to why women overall have consistently higher rates of poverty than men and why Black and Brown women in our community are experiencing higher rates of poverty and income insufficiency compared to White women.

As a Women's Fund, we have focused our grantmaking on programs that provide tools and resources for women and girls in our community to become financially secure, remove barriers to opportunities often taken advantage of by boys and men, and create social change around the issues affecting women and girls. We continue to believe that collectively investing in women and girls in this way is critical to ensuring all women and girls in our community thrive. We also continue to recognize that advocating for policies and practices that intentionally benefit women, especially women of color who are faced with both gender and race inequities, is key to fulfilling our mission to build economic security for women and girls in Forsyth County.

People ultimately create policies and practices. This means we all have the power to influence the creation of policies and practices that positively impact women, as well as the power to challenge those that do not. This report was designed to provide the data our community needs to encourage difficult yet necessary conversations about gender and race equity and to motivate readers to advocate for policies that will address many of the issues which are negatively affecting women and girls in our community. We hope you will share this microsite with your friends, family, and coworkers and engage in conversations around what you have learned and the actions you plan to take as a result. We as a Fund are committed to doing the same and will be hosting several virtual dialogues about the report throughout 2021. We look forward to engaging with you and invite you to join our efforts as a Fund to positively impact the lives of the women and girls in our community.

# Gender Lens 2020 Research Topics

This microsite presents a broad range of community data and contextual information through the lens of the economic security of women and girls in Forsyth County. The purpose of this microsite is to inform community stakeholders at all levels about the conditions experienced by women and girls in Forsyth County and to equip these stakeholders with the information needed to inform, take action, and advocate in order to change these conditions for the better. Research topics include:

- Business and Employment
- Demographics
- Economic Self Sufficiency
- Education
- Housing and Homelessness

# Key Findings

- **Adult females have consistently higher rates of poverty than adult males.** On average from 2014-2018, an estimated 16% of adult females experienced poverty compared to approximately 13% of adult males. During that same time period, about 29% of female children and 26% of male children experienced poverty, but this difference is within the margin of error for these estimates.
- **Regardless of sex, Black and Latinx residents have higher rates of poverty than White residents.**
- **From 2014 to 2018, the median income for adult females working full time was 89% of that of adult males.** The median income for White females working full time was 82% of the median income for White males, but the median income of Black and Latina females working full time was 60% and 44% of the median income of White males, respectively.
- **As education level increases, the disparity between male and female median incomes generally increases as well.** The median income for males with more than a bachelor's degree being almost twice that of females with the same level of education.
- **Placing one child in an average-cost child care facility would require roughly 25%-30% of the median household income for female-headed households.** Equivalent childcare would require roughly 10%-12% of the median household income for married couple households; this expense could pose a significant cost burden or barrier to employment for some families.
- **Females have significantly higher high school graduation rates than males and also generally have higher levels of education.** Despite this, males are more likely to earn bachelor's degrees than females in several fields associated with high-earning occupational categories like architecture and engineering.

# Connect to Action

The Gender Lens 2020 Report Microsite has been designed to serve as a tool for action and advocacy in Forsyth County to build economic security for local women and girls. Over the following year, The Women's Fund will be sharing the report broadly and listening for how we can work together to make a difference. To connect to action, share your ideas, and ensure you stay in the loop, take a moment to complete our Connection to Action questionnaire today." View the action form.

# Methodology and Data Notes

## Why Providing Historical and Structural Context is Important

This report reflects the economic progress made and that is still needed for women and girls in Forsyth County. Across the range of indicators presented in this report, we find that females face significant economic and social challenges in achieving parity with their male counterparts, with few exceptions. These challenges are even greater for women of color.

This report contextualizes some of these challenges by exploring historical perspectives and identifying structural factors that contribute to economic disparities by race and ethnicity. The Women's Fund believes this context is critical, acknowledging that an individual's life is affected by the social context in which they exist, and by the policies, practices, and other factors that are beyond their control. It is critical to build a stronger understanding of the disparities faced by women and their causes in order to move towards a society that is more equitable among all women and men.

# General Methodology

The Research, Education, and Advocacy committee of The Women's Fund identified a set of local indicators of the economic security of women and girls in Forsyth County. Forsyth Futures' analysts studied existing datasets to better understand the status of the economic security of women and girls in Forsyth County over time and across demographic groups. In most cases, analysts ran statistical tests to ensure that observed differences between groups or over time were not due to margins of error for the data and not likely the result of random chance. See data notes on individual measures for more information on this issue.

All margins of error presented represent the range that analysts are 95% sure that the true numbers for the population fall within and analysts are at least 95% confident that noted differences are large enough to not be a result of random chance.

If you have questions about the measures or methodology used in this report, please contact info@forsythfutures.org.

# COVID-19 Post Note

Most data used in this report was gathered before the COVID-19 pandemic in the United States. The impact of COVID-19 on local economic conditions means that some of the specific measures in this report have changed since the beginning of the pandemic. Analysts have noted measures that are particularly susceptible to the impacts of the pandemic. It is important to note that many experts anticipate that the pandemic will have disproportionate economic impacts on women [1][2] and Black and Brown residents [1][3][4]. It may take some time before local data sources are updated to reflect current conditions. In the meantime, the following resources can help provide alternative estimates and analysis of how economic conditions are changing (listed in alphabetical order):

- Coronavirus Disease (COVID-19) by the Pew Research Center

- COVID-19 Research and Data by the Urban Institute
- COVID-19 Resources by the Federal Reserve Bank of Richmond
- The Local Impact of COVID-19 by Forsyth Futures
- Measuring Household Experiences During the Coronavirus Pandemic by the United States Census Bureau

## Sex and Gender Note

The term “sex” is generally used to describe a person’s sex assigned at birth, and the term “gender” is typically used to describe a person’s identity [5][6]. A person’s sex and gender identity are not always the same [6]. To communicate as accurately as possible about the data analyzed and avoid making assumptions that residents’ sex and gender identities always correspond, this report uses whichever terms the original data source used, using “male” and “female” to describe sex and “women,” “men,” or “transgender” to describe gender. Most notably, the American Community Survey, which provided the majority of the data used in this report, specifically asks respondents about their biological sex, not their gender [6].

## Race and Ethnicity Note

Whenever possible, this report includes indicators disaggregated by race and ethnicity. Most of the data in the report comes from the American Community Survey and data collected on race and ethnicity are based on self-identification [7]. This reflects a social definition of race. Due to the racial and ethnic composition of Forsyth County and the sample sizes needed for reliable data analysis, our racial/ethnic breakdowns of the data are for White, Black, and Latinx residents. Latinx is an ethnic category and represents respondents that identify as being of Hispanic, Latino, or Spanish origin. Latinx respondents can either identify as White, Black, or as other racial categories including more than one race category. Except for the data reported for residents experiencing homelessness in the community, findings discussed for White and Black respondents represent non-Latinx respondents. We use the term Latinx as a gender-neutral term when discussing both females and males. We also use Latino when explicitly discussing findings for males or men and Latina when referring to females or women.

# References


1. Forsyth Futures. (2020) Community Briefing: The Local Impact of COVID-19. https://www.forsythfutures.org/covid-19/
2. Simon, M. (2020, March 19). Women and the hidden burden of the coronavirus. The Hill. https://thehill.com/changing-america/respect/equality/488509-the-hidden-burden-of-the-coronavirus-on-women

3. Gould, E. & Wilson, V. (2020, June 1). Black workers face two of the most lethal preexisting conditions for coronavirus- racism and economic inequality. The Economic Policy Institute. epi.org/publication/black-workers-covid/
4. Artiga, S., Garfield, R. & Orgera, K. (7, April 2020). Communities of color at higher risk of health and economic challenges due to COVID-19. Kaiser Family Foundation. https://www.kff.org/disparities-policy/issue-brief/communities-of-color-at-higher-risk-for-health-and-economic-challenges-due-to-covid-19/?utm_campaign=KFF-2020-Uninsured&utm_source=hs_email&utm_medium=email&utm_content=2&_hsenc=p2ANqtz-_UqLloowVMibewUsBF8kGfwkh4ndUc-Ng7RZ8if---KZNFdsVsWt8UG2un7FH2DxliVe3nEefuXSQR1155GRclUWd7mg&_hsmi
5. Planned Parenthood (n.d.). Sex and Gender Identity. https://www.plannedparenthood.org/learn/gender-identity/sex-gender-identity
6. United States Census Bureau. (n.d.) Glossary: Gender. https://www.census.gov/glossary/#term_Gender
7. United States Census Bureau. (21, April 2020). About. https://www.census.gov/topics/population/race/about.html

RESEARCH TOPIC

# Business & Employment

Business and Employment opportunities are important factors in residents' financial security. This section looks at residents' employment status, occupational field, and female-owned businesses in Forsyth County.

Glossary terms used in this section: Disparity, Full-Time Work, Median, and Labor Force

## Key Findings

- **Unemployment rates for adult males and females were generally similar, but there were significant racial disparities in unemployment.** From 2014-2018, the unemployment rate of Black and Latina females was more than twice that of White females.
- **Among working adults, males were consistently more likely to work at least 30 hours per week than females.**
- **Placing one child in an average-cost childcare facility would require roughly 10-12% of the median household income for married couple households and 25-30% of the median household income for female-headed households, which may provide a significant cost burden or barrier to employment for some families.**
- **Females were less likely to be employed than males in three of the six occupational categories with the highest median incomes from 2014-2018: architecture and engineering, computer and mathematical, and management.** Females working in two of the six categories, management and healthcare practitioners and technical, have lower median incomes than males working in those same occupational fields.
- **Underrepresentation in high-paying occupational fields and lower-paying jobs within those fields may contribute to females having lower median incomes than men.**
- **In 2017, males owned the majority (67%) of businesses in Forsyth County.** Females owned 21% of businesses and 13% of businesses were owned jointly by males and females.

BUSINESS & EMPLOYMENT

# Employment and Underemployment

Employment is critical to earning the income that supports individuals and families. This section looks at the percentage of working-age residents who are participating in the labor force, residents who are employed full time, and residents who are unemployed.

Glossary terms used in this section: Labor Force

## Key Points

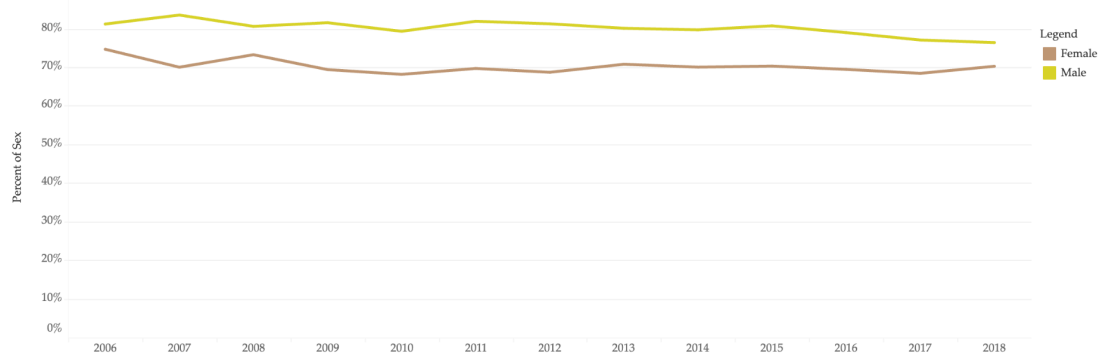
- **In Forsyth County, a higher percentage of males between the ages of 18 and 65 participated in the labor force than women.** Latino males had the highest rates of labor force participation, followed by White males. Latina females have the lowest rates of labor force participation.
- **Unemployment rates for adult males and females are generally similar, but there are significant racial disparities in unemployment.** From 2014-2018, the unemployment rate of Black and Latina females was more than twice that of White females.
- **Among working adults, males are consistently more likely to work at least 30 hours per week than females.**

## Data Dashboards

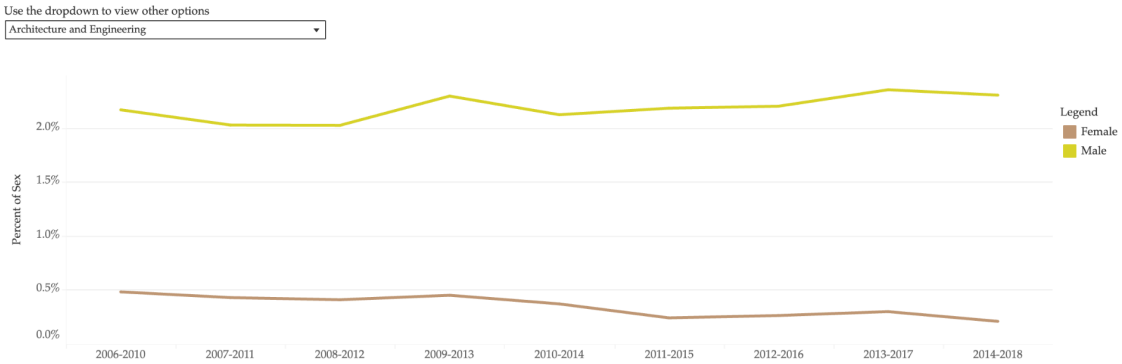
*Production Note: All data dashboards are included in this document as static images. Each dashboard will include a hyperlink to an interactive version of the dashboard on the web. For clarity, a page break has been inserted before each data dashboard.*

## Labor Force Participation

1-year Estimates — View the interactive data dashboard




5-year Estimates — View the interactive data dashboard




Key Points

- Overall, males in Forsyth County have had higher labor force participation rates from 2006-2018. In 2018, about 76% of males aged 18-65 participated in the labor force compared to about 70% of females.
- When looking at racial and ethnic differences in labor force participation rates among females, there is not much variation in the 2018 1-year estimates (between 1-3%). Since the 5-year samples are the averages across each year included, there are significant differences among females from 2014-2018. About 63% of Latina females participated in the labor force during that time period compared to 72% of Black females and 71% of White females.
- Latino males have the highest rates of labor force participation, followed by White males; Latina females have the lowest rates of labor force participation. Between 2014-2018, an estimated 86% of Latino males participated in the labor force, compared to 80% of White males, and 63% of Latina females. During that time period, Black females, Black males, and White females had similar rates of labor force participation (between 71% and 72%).

Data Notes

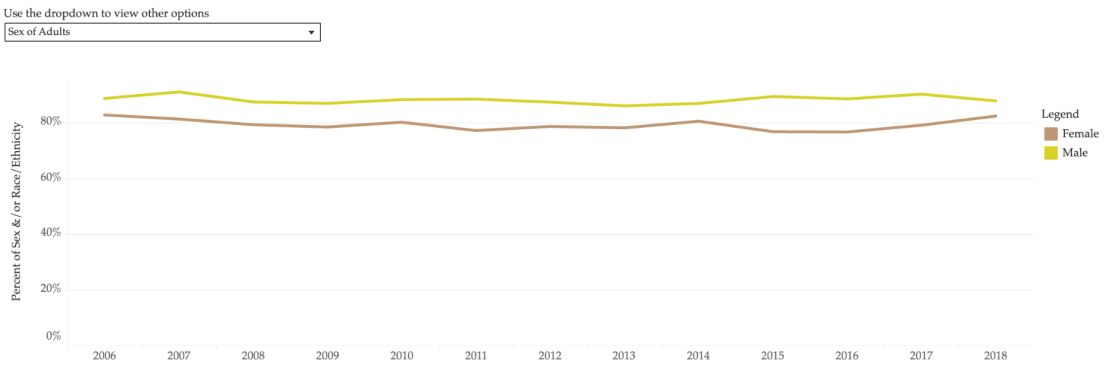
- The labor force participation rate measures the percentage of Forsyth County residents between the ages of 18 and 65 who are employed or unemployed and actively looking for

work. Residents who are not working because they are students, staying home with children, disabled, or retired are not classified as being in the labor force.

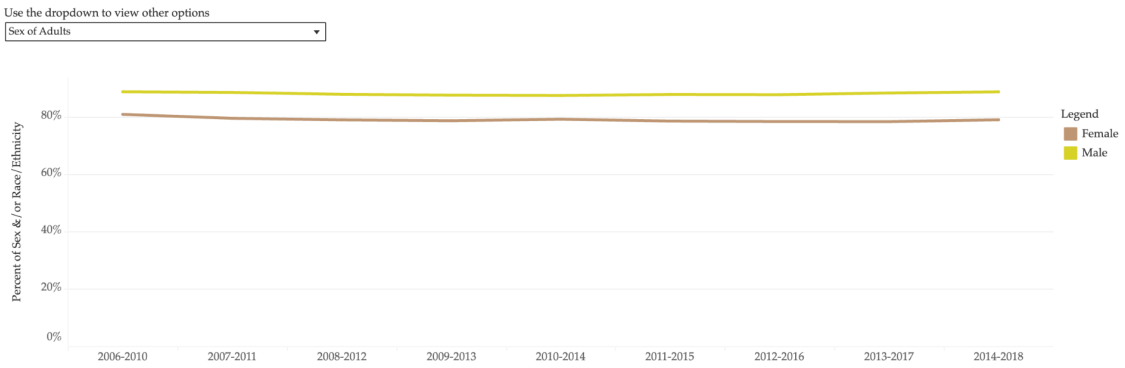
- The most recent poverty data available is from 2018. Current poverty rates are likely to be higher as a result of COVID-19.
- Source: U.S. Census Bureau American Community Survey (ACS) 1- and 5-year Public Use Microdata Samples

## Individuals in Workforce Full Time

1-year Estimates — View the interactive data dashboard




5-year Estimates — View the interactive data dashboard




Key Points

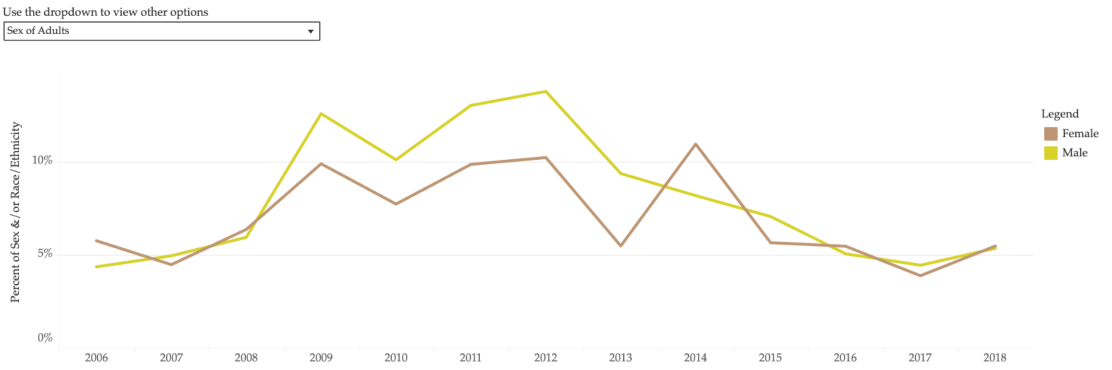
- A higher percentage of working males in Forsyth County consistently had full-time work than females.
- The rate of females working full-time was the lowest at 77%, in 2011, 2015, and 2016, and increased to 82% in 2018.
- For the 2006-2010 and 2010-2014 periods, working Black females had higher rates of working full time compared to White females; however, for the most recent 5-year period (2014-2018) Black and White females did not have significant differences in working full time. Latina females have had the highest variability in working full-time.

Data Notes

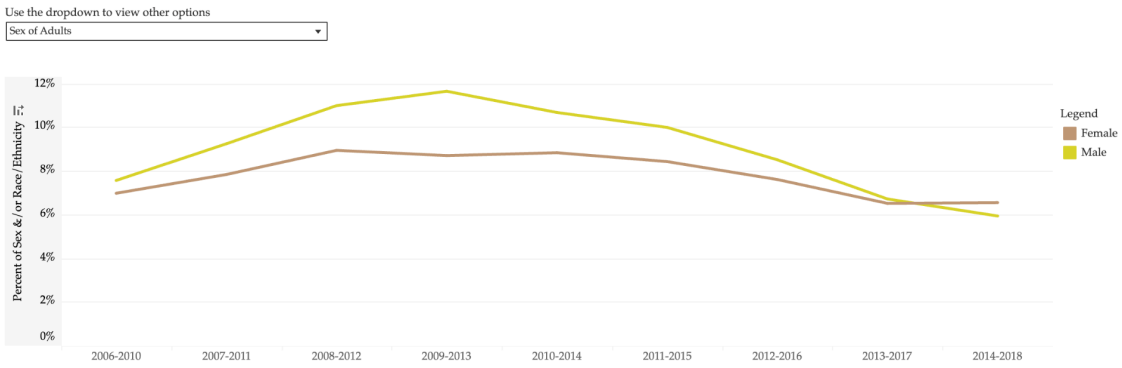
- In this analysis, working full time is defined as working for 30 or more hours a week.
- The most recent poverty data available is from 2018. Current poverty rates are likely to be higher as a result of COVID-19.
- Source: U.S. Census Bureau American Community Survey (ACS) 1- and 5-year Public Use Microdata Samples

## Unemployment Rate for Individuals

1-year Estimates — View the interactive data dashboard




5-year Estimates — View the interactive data dashboard




Key Points

- Unemployment rates were not significantly different between females and males except from 2012-2013, when unemployment was higher for males.
- The unemployment rate for females peaked at about 11% in 2014. That unemployment rate for females was significantly different from the unemployment rate from 2015-2018 when it began to decrease. In 2018, about 5% of adult females were unemployed.
- Racial disparities in unemployment were significant in Forsyth County. From 2006-2010, the percentage of Black unemployed females was twice as high as the percentage of White unemployed females. That disparity persisted, with 11% of Black females unemployed from 2014-2018 compared to 4% of White females during the same time.
- Additionally, in the most recent 5-year period (2014-2018) Latina females experienced a significantly higher unemployment rate compared to White females (9% compared to 4%, respectively). Latino males experienced unemployment rates similar to those of White males and females.

Data Notes

- The unemployment rate is calculated as the percentage of adult civilian residents who are unemployed and actively seeking a job. Residents who are retired, disabled, students, in the military, or not working in order to care for other family members are not included in this estimate.

- 1-year estimates vary in margin of error; using the 5-year data for estimates of unemployment by race/ethnicity and sex is recommended.
- The most recent local data available that is broken down by race/ethnicity and sex is from 2018. Current unemployment rates are likely higher as a result of COVID-19.
- Source: U.S. Census Bureau American Community Survey (ACS) 1- and 5-year Public Use Microdata Samples

BUSINESS & EMPLOYMENT

# Sex-segregated Occupational Groups

Some fields of employment have higher median incomes than others. Gender-based disparities in representation in these fields may impact women's income and economic security. This analysis looks at the median incomes of Forsyth County residents working in different occupational fields, as well as the percentage of residents working in each field by sex, to identify which fields and occupations in Forsyth County have the highest median incomes, how likely males and females are to be employed in those fields, and what the median incomes of males and females working in those fields are locally. All of the fields and occupational groups in this analysis are defined based on the highest-level categories of the Standard Occupational Classification (SOC) system from the US Bureau of Labor Statistics. Examples of specific occupations falling in each category can be found in the 2018 SOC structure document provided by the U.S. Bureau of Labor Statistics.

Glossary terms used in this section: Median

## Key Points

- **Females were less likely to be employed than males in three of the six occupational categories that had the highest median incomes from 2014-2018: architecture and engineering, computer and mathematical, and management.**
- **In two of the six occupational categories with the highest median incomes from 2014-2018, management and healthcare practitioners and technical, females had significantly lower median incomes than males.** These occupational categories are broad and contain specific occupations with varying salaries; for example, healthcare practitioners and technical includes both nurses and surgeons. As a result, some of the difference in median income could be caused by females being more likely to have lower-paying jobs within that category.
- **Females were less likely to be employed in high-earning fields and women working full time in high-earning fields earned less.** While this could be due to over-representation in lower-paying jobs within those fields, or other differences in pay, this cause was not analyzed. This could also contribute to females and female-headed households having lower rates of economic security compared to other household compositions.

## Data Dashboards

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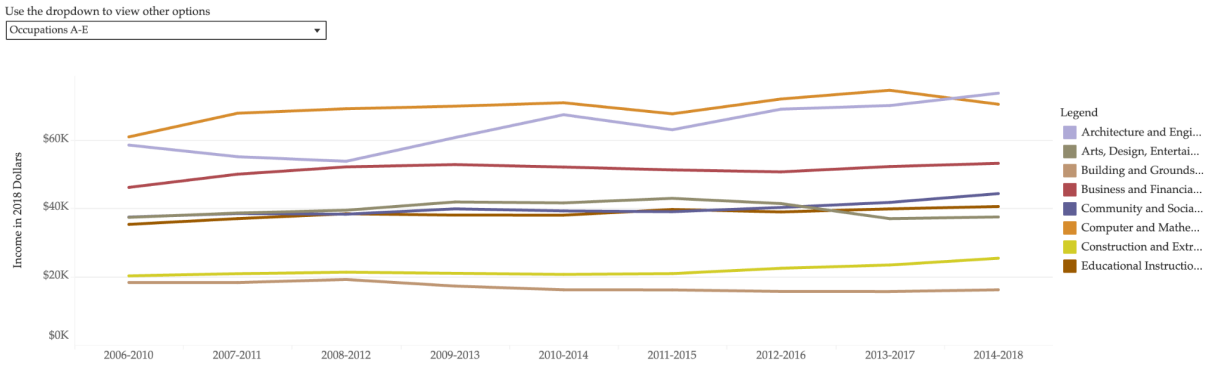
## Median Income by Field

5-year Estimates — [View the interactive data dashboard]




Key Points

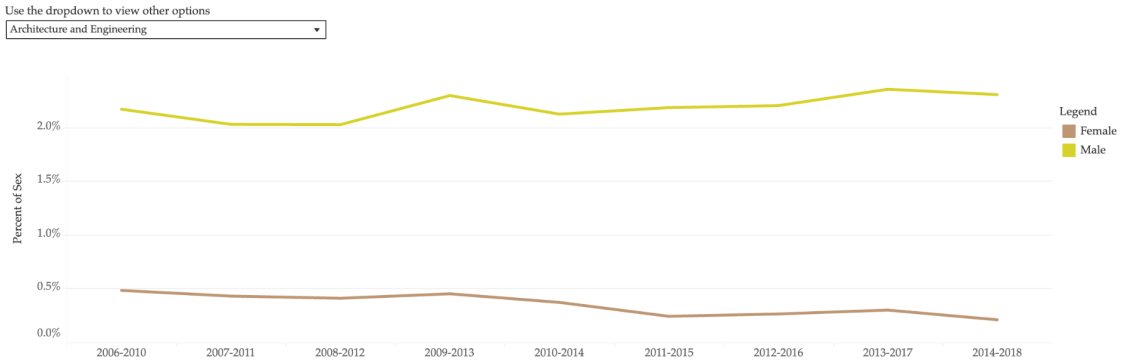
- This data is here to provide context for the other analyses. It does not have its own key points.

Data Notes

- Some data may be missing from these graphs.
- Broad field categories are based on the Standard Occupation Classification codes from the US Bureau of Labor Statistics.
- All dollar amounts are expressed in 2018 dollars to control for inflation.
- The most recent income data available is from 2018. Current income data may change as a result of COVID-19.
- Source: U.S. Census Bureau American Community Survey (ACS) 1- and 5-year Public Use Microdata Samples
- Margins of error for some estimates are high; the 5-year estimates are generally more reliable than the 1-year estimates.

## Individuals Working in Different Fields

5-year Estimates — [View the interactive data dashboard]




Key Points

- From 2014-2018, the following occupational categories had the largest differences between rates of female participation and male participation:
    - Females were more likely than males to be employed in the following fields:
        - educational instruction and library: females (10%), males (3%)
        - healthcare practitioners and technical: females (11%), males (4%)
        - office and administrative support: females (18%), males (6%)
    - Males were more likely than females to be employed in the following fields:
        - construction and extraction: females (0%), males (9%)
        - installation and maintenance/repair: females (0%), males (5%)
        - production: females (4%), males (9%)
        - transportation and material moving: females (3%), males (11%)
- Of the 6 (out of 23) broad occupational categories with the highest median incomes in Forsyth County from 2014-2018, females were less likely than males to be employed in 3 of the 6: architecture and engineering, computer and mathematical, and management. Females were more likely than males to be employed in only one of these categories: healthcare practitioners and technical.
- Of the 6 (out of 23) broad occupational categories with the lowest median incomes in Forsyth County from 2014-2018, females were more likely than males to work in 2 of the 6: healthcare support and personal care and services. Females were less likely than males to be employed in only one of these categories: construction and extraction.

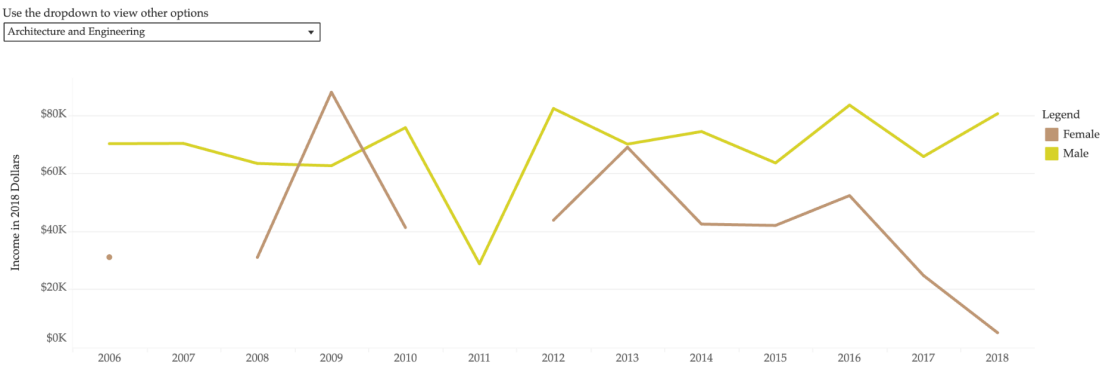
Data Notes

- Residents under the age of 18 and residents who have not worked in the past five years were excluded from this analysis.
- Both 1-year and 5-year data samples were too small to calculate occupation by race/ethnicity.
- Broad field categories are based on the Standard Occupation Classification codes from the US Bureau of Labor Statistics. Examples of specific occupations falling in each category can be found in the 2018 SOC structure document provided by the U.S. Bureau of Labor Statistics.
- The most recent employment data available is from 2018. Current employment data may change as a result of COVID-19.

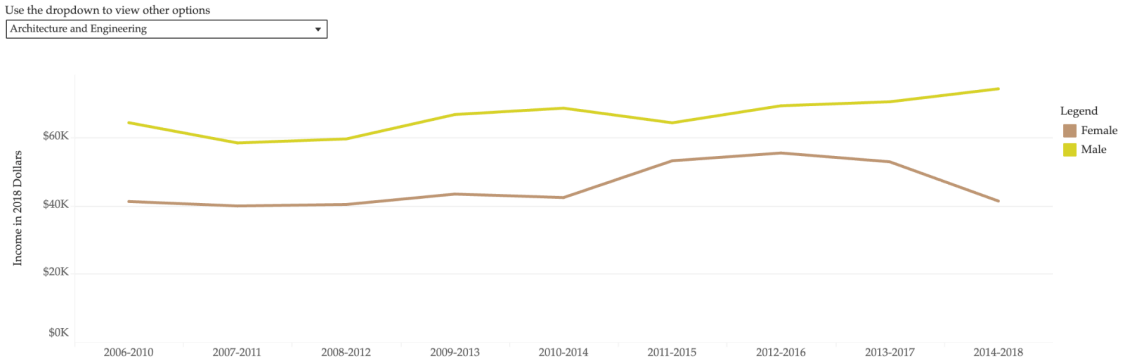
- Source: U.S. Census Bureau American Community Survey (ACS) 1- and 5-year Public Use Microdata Samples

## Median Income of Different Fields

1-year Estimates — View the interactive data dashboard




5-year Estimates — View the interactive data dashboard




Key Points

- Males generally have higher median incomes across most occupational categories in the 5-year data (compared to females in the same occupation); however, some of these differences are within the margin of error.
- From 2014-2018, males had significantly higher incomes in the following occupational categories:
    - business and financial operations: females (~$47,000), males (~$70,000)
    - healthcare practitioners and technical: females (~$51,000), males (~$69,000)
    - legal: females (~$41,000), males (~$93,000)
    - management: females (~$54,000), males (~$70,000)
    - office and administrative support: females (~$32,000), males (~$37,000)
    - production: females (~$24,000), males (~$33,000)
    - sales and related: females (~$26,000), males (~$41,000)
    - Transportation and material moving: females (~$21,000), males (~$27,000)
- There were no occupational categories in which females earned significantly more than males.
- Of the 6 (out of 23) broad occupational categories with the highest median incomes in Forsyth County from 2014-2018, females working in 2 of the 6 occupational categories (healthcare

practitioners and technical and management) had significantly lower median incomes than males, despite working in an occupational category that is typically higher earning.
- Of the 6 (out of 23) broad occupational categories with the lowest median incomes in Forsyth County from 2014-2018, females were more likely than males to work in 2 of the 6: healthcare support and personal care and services. Females were less likely than males to be employed in only one of these categories: construction and extraction.

Data Notes

- Residents under the age of 18, residents who have not worked in the past five years, and residents working fewer than 30 hours per week were excluded from this analysis.
- All dollar amounts are expressed in 2018 dollars to control for inflation.
- Broad field categories are based on the Standard Occupation Classification codes from the US Bureau of Labor Statistics.
- 1-year and 5-year data samples were both too small to calculate occupation by race/ethnicity.
- Analysts caution against interpreting the income gap between males and females in these occupational categories given the broad nature of the categories (e.g. residents in the legal occupation category include those with jobs that range from paralegals and legal assistants to lawyers and judges).
- All dollars are expressed in 2018 dollars to control for inflation.
- The most recent income data available is from 2018. Current income data may change as a result of COVID-19.
- Source: U.S. Census Bureau American Community Survey (ACS) 1- and 5-year Public Use Microdata Samples

BUSINESS & EMPLOYMENT

# Female-owned Businesses

The numbers of female-owned businesses can help us understand the leadership roles held by women in the local economy. This indicator measures the percentage of businesses that are owned by males, by females, or by both males and females.

Glossary terms used in this section: NA

## Key Points

- **In 2017, males owned the majority (67%) of businesses in Forsyth County, while females owned 21% of businesses, and 13% of businesses were shared by males and females.**

## Data Dashboards

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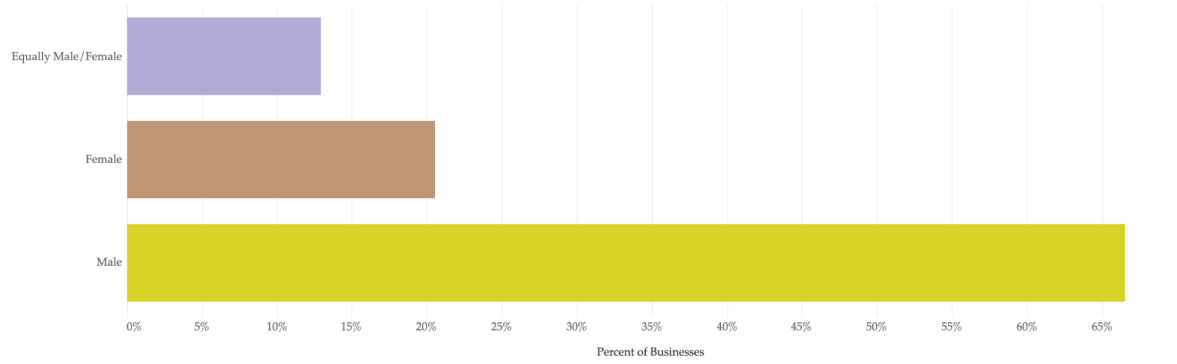
## Business Ownership, 2017

1-year Estimates — View the interactive data dashboard




Key Points

- In 2017, males represented the majority of business owners at 67%, while females owned 21% of businesses and 13% of businesses were shared by males and females.

Data Notes

- This data comes from a new Census Bureau survey, and only 2017 data is currently available. However, the Census Bureau intends to update this data annually.
- Current business ownership data may change as a result of COVID-19.

BUSINESS & EMPLOYMENT

# Childcare Rates

Childcare can be a major expense for households, especially households with multiple children. For families without alternative childcare options (such as grandparents), childcare is required to participate in the labor force, especially if both parents (or an only parent) needs to work to meet their family's financial needs.

Glossary terms used in this section: Median

## Key Points

- **Placing one child in an average-cost childcare facility would require roughly 10%-12% of the median household income for married couple households and 25%-30% of the median household income for female-headed households, which could pose a significant cost burden or barrier to employment for some families.**

## Data Dashboards

*Production Note: All data dashboards are included in this document as static images. Each dashboard will include a hyperlink to an interactive version of the dashboard on the web. For clarity, a page break has been inserted before each data dashboard.*

## Average Childcare Costs, 2020

Tabular Data

| Licensed Childcare Centers | Weekly | Monthly |
|---|---|---|
| Birth-12 Months | $194.59 | $842.59 |
| 1 Year Old | $190.51 | $823.65 |
| 2 Years Old | $175.89 | $761.16 |
| 3 Years Old | $162.68 | $701.97 |
| 4 or 5 Years Old | $160.40 | $695.08 |
| School Age | $137.41 | $594.07 |

| Licensed Family Childcare Homes | Weekly | Monthly |
|---|---|---|
| Birth-12 Months | $172.08 | $745.12 |
| 1 Year Old | $169.26 | $732.89 |
| 2 Years Old | $166.83 | $721.65 |
| 3 Years Old | $161.13 | $697.68 |
| 4 or 5 Years Old | $159.02 | $688.59 |
| School Age | $136.76 | $591.02 |

Key Points

- The cost of childcare locally and across the country places a significant financial burden on families, especially those with limited resources. The table shows the weekly and monthly average childcare costs in both licensed childcare centers and family childcare homes. The Division of Child Development and Early Education of the North Carolina Department of Health and Human Services (DHHS) sets the regulations for childcare providers (Source: https://ncchildcare.ncdhhs.gov/Services/Licensing/Child-Care-License-Overview).
- Comparing these average 2020 childcare rates to the most recent household income data (2018), placing one child in an average-cost childcare facility would require roughly 10%-12% of the median household income for married couples and 25%-30% of the median household income for female-headed households without a spouse present, which may pose a significant cost burden for families.

Data Notes

- Source: Personal correspondence. Katura W. Jackson (Work Family Resource Center), June 2020.

# References - Business & Employment

No additional references for Business & Employment content.

RESEARCH TOPIC

# Demographics

This section of the report provides basic information on the population of Forsyth County by looking at sex, race, age, household type, and marital status. This section provides information about the make-up of Forsyth County and how it is changing over time, which is an important context for understanding the other measures in this report.

Glossary terms used in this section: Household, Household Type, Marriage

## Key Findings

- **The number of Forsyth County residents increased from around 344,330 in 2008 to about 379,000 in 2018.**
- **There were more females than males in Forsyth County from 2008-2018.**
- **In 2018, White females represented about 57% of the female population, while Black and Latina females represented 28% and 12% of the county's female population, respectively.**
- **In 2018, households headed by married couples were the most common type of household with about 55% of residents reporting living in married-couple households.**
- **Compared to Latinx and White residents, a lower proportion of Black residents lived in married-couple households, and a higher percentage of Black residents lived in households headed by unmarried females.**
- **Among all females, there was a slight decrease in marriage rates and a slight increase in females having never been married from 2006-2018.**

# Demographics

This section measures changes in the Forsyth County population by looking at the number of Forsyth County residents and their distribution by age, sex, and race/ethnicity. This data helps provide context and scope for some of the other measures described in this report.

Glossary terms used in this section: NA

## Key Points

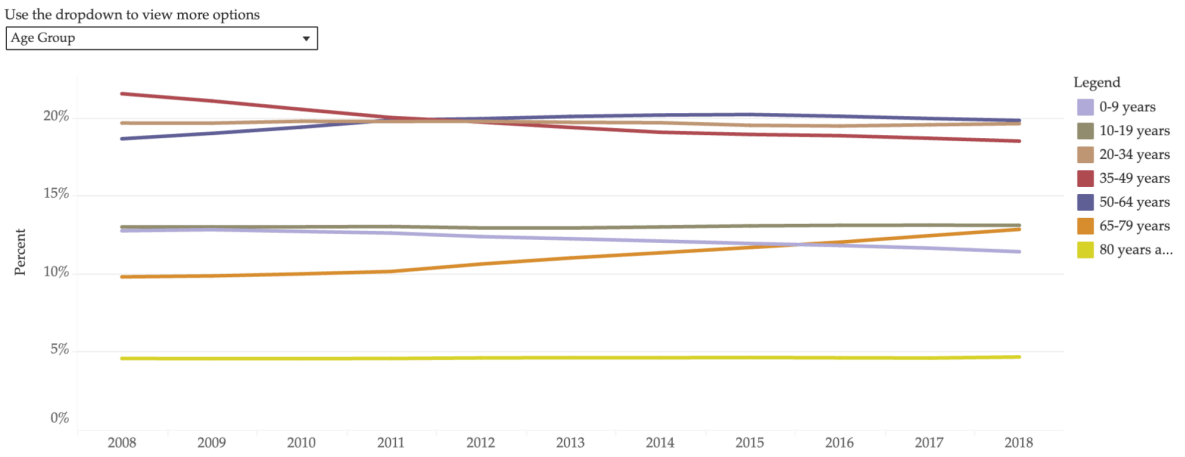
- **The number of Forsyth County residents increased since 2008, but the age distribution has remained stable.**
- **There were more females than males in Forsyth County from 2008-2018. In 2018, there are about 20,000 more females than males.**
- **In 2018, White females represented about 57% of the female population, while Black and Latina females represented 28% and 12% of the county's female population, respectively.**

## Data Dashboards

*Production Note: All data dashboards are included in this document as static images. Each dashboard will include a hyperlink to an interactive version of the dashboard on the web. For clarity, a page break has been inserted before each data dashboard.*

## General Demographics

1-year Estimates — [View the interactive data dashboard]




Key Points

- The number of females outnumbered the number of males in Forsyth County from 2008-2018. There were about 20,000 more females than males in 2018 (5-6% higher).
- The number of women and girls in Forsyth County has increased since 2008.
- The age distribution of women and girls has remained stable since 2008. The population did not get older or younger from 2008-2018.
- The racial composition of females in Forsyth County still leans heavily White although there was a slight fluctuation across time. In 2018, White females represented about 57% of the population, while Black and Latina females represented 28% and 12% of females in the county, respectively. Less than 3% of the female population is represented by Asian or Pacific Islander females and American Indian or Alaska Native females.

Data Notes

- Source: [Bridged-Race Population Estimates]

DEMOGRAPHICS

# Marital Status and Household Type

Viewing marriage through an economic lens, marital status is an important tool for economic well-being since it allows individuals to combine their financial resources as well as receive certain tax benefits. Also, women who marry and stay married accumulate more wealth (everything you own subtracted from everything you owe) compared to women that do not marry or experience marital instability [1].

Glossary terms used in this section: Marriage, Household, Household Type

## Key Points

- **On average, from 2014-2018, Black females had a significantly lower marriage rate than White females and Latina females.** Black and Latina females had higher rates of never marrying than White females, and Latina females have the lowest rate of being divorced, separated, or widowed.
- **Among all females, there was a slight decrease in marriage rates and a slight increase in females having never been married from 2006-2018.**
- **Compared to Latinx and White residents, a lower proportion of Black residents lived in married-couple households, and a higher percentage of Black residents lived in households headed by unmarried females.**
- **In 2018, households headed by married couples were the most common type of household with about 55% of residents reporting living in married-couple households.** This is followed by households headed by unmarried females, with about 21% of residents reporting living in these households.

## Historical Context

Marriage has undergone a great transformation in America since the mid-1900s when marriage rates were at their highest [2]. The age at which people are first-married (i.e., their first marriage) has gotten older, especially for women. Further, the alternatives to marriage such as cohabitation, having children outside of marriage, and living apart from an intimate partner have become more socially acceptable and feasible than at any other point in history [3].

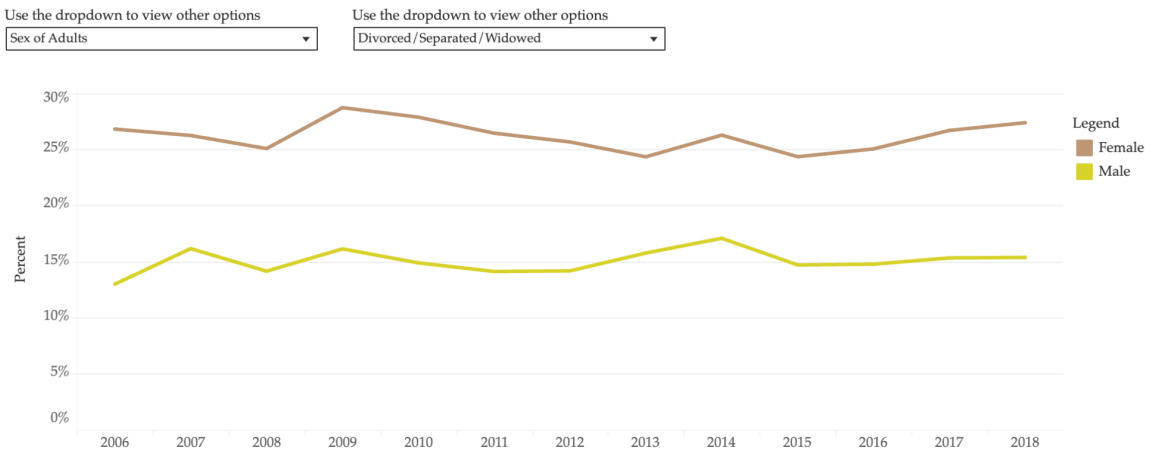
Despite these changes, marriage remains highly desirable for most Americans although differences in who gets married have emerged over time [3][4]. The racial gap in marriage, which is the most pronounced for Black Americans compared to White Americans, began in the mid-1960s and the gap is at its widest today [4]. There are several contributing factors to this gap and many are rooted in systems of inequality [5]. Higher incarceration and mortality rates in conjunction with the economic disadvantages Black Americans face in this country have eroded marriage opportunities for many over time. Education attainment is also linked to marriage with the least educated Americans having the lowest marital rates, but the racial inequalities persist within education groups.

# Data Dashboards

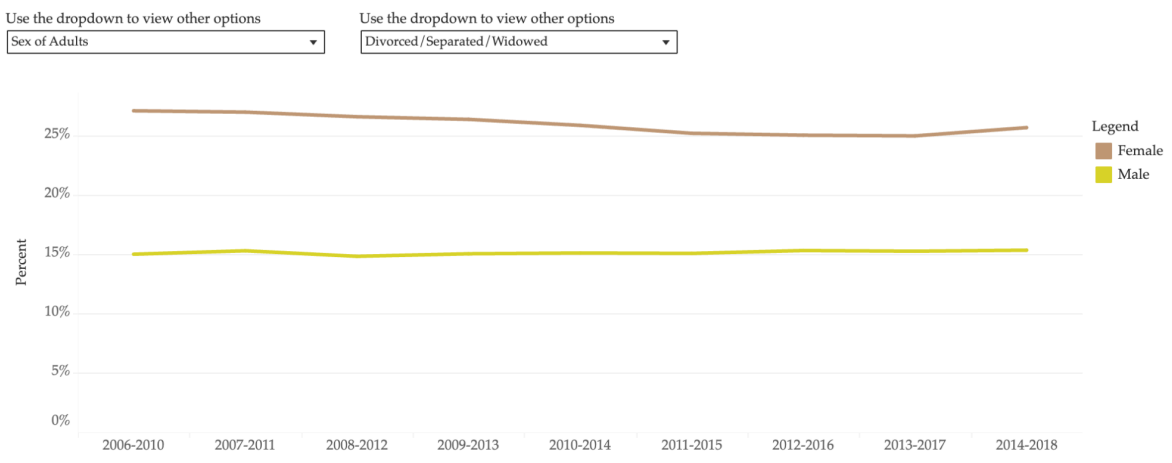
*Production Note: All data dashboards are included in this document as static images. Each dashboard will include a hyperlink to an interactive version of the dashboard on the web. For clarity, a page break has been inserted before each data dashboard.*

## Marital Status

1-year Estimates — View the interactive data dashboard




5-year Estimates — View the interactive data dashboard




Key Points

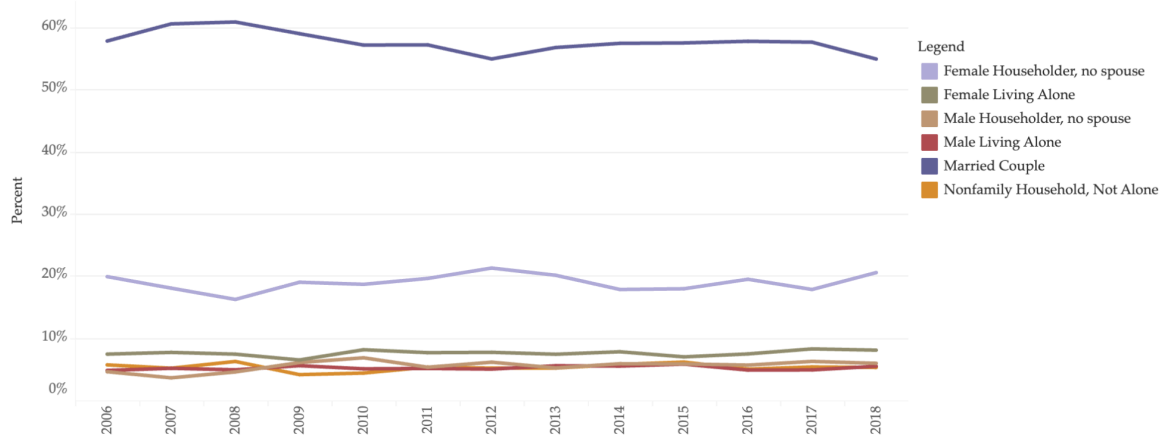
- Compared to males, females have higher rates of being divorced, separated, or widowed (27% of females in 2018) and lower rates of being either married or never married, at 42% and 30%, respectively.
- On average, from 2014-2018, Black females have a significantly lower rate of being married (25%) compared to White females (53%) and Latina females (51%). Black and Latina females have higher rates of never marrying (Black and Latina at 47% and 33%, respectively) compared to White females (20%).
- Latina females have the lowest rate of being divorced, separated, or widowed at 16% compared to 27% for White and 28% for Black females.
- Among all females, there was a slight decrease in marriage rates and a slight increase in females having never married from 2006-2018; the rate of all females being divorced, separated, or widowed did not change significantly over that time.

Data Notes

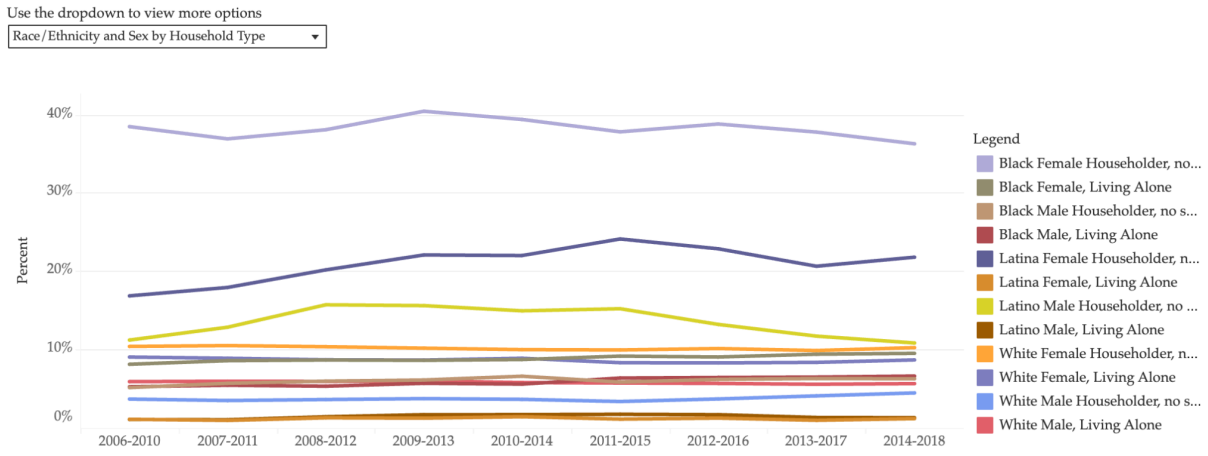
- Margins of error for Latinx residents in the 1-year sample were too large to use. This data is omitted from the visualization.
- Margins of error for Black males who are divorced, separated, or widowed in the 1-year sample are sometimes high. Analysts recommend using the 5-year sample for this data.
- Source: U.S. Census Bureau American Community Survey (ACS) 1- and 5-year Public Use Microdata Samples

## Household Types

1-year Estimates — View the interactive data dashboard




5-year Estimates — View the interactive data dashboard




Key Points

- In 2018, married households are the most common type of household with about 55% of residents reporting living in married-couple households. This is followed by female householders with “no spouse present” at 21%. All other household types were below 10%.
- Compared to Latinx and White residents, a lower proportion of Black residents lived in married-couple households from 2006-2018. From 2014-2018, an estimated 37% of Black residents lived in married-couple households compared to 64% of White residents, and 63% of Latinx residents.
- Additionally, from 2014-2018 a higher percentage of Black residents lived in female-headed households with no spouse present (36%) compared to White and Latinx residents (10% and 22% respectively).

Data Notes

- The 1-year data samples were too small to calculate household type by race/ethnicity.
- Source: U.S. Census Bureau American Community Survey (ACS) 1- and 5-year Public Use Microdata Samples

# References — Demographics


1. Addo, F. R., & Lichter, D. T. (2013). Marriage, marital history, and black–white wealth differentials among older women. Journal of Marriage and Family, 75(2), 342-362.
2. Goldstein, J. R., & Kenney, C. T. (2001). Marriage delayed or marriage forgone? New cohort forecasts of first marriage for US women. American Sociological Review, 66(4), 506-519.
3. Cherlin, A. J. (2005). American marriage in the early twenty-first century. The Future of Children, 15(2), 33-55.
4. Raley, R. K., Sweeney, M. M., & Wondra, D. (2015). The growing racial and ethnic divide in U.S. marriage patterns. The Future of Children, 25(2), 89.
5. Wilson, W. J. (2012). The Truly Disadvantaged: The Inner City, The Underclass, and Public Policy. University of Chicago Press.

RESEARCH TOPIC

# Economic Self Sufficiency

Economic self-sufficiency focuses on whether or not residents are earning enough income to be able to afford their basic needs, as well as other factors that influence residents' ability to afford their basic needs.

## Key Findings

- **Adult females had consistently higher rates of poverty than adult males.** On average, from 2014-2018, an estimated 16% of adult females experienced poverty compared to about 13% of adult males. During the same time period, about 29% of female children and 26% of male children experienced poverty (these estimates for child poverty are within the margin of error).
- **Regardless of sex, Black and Latinx residents had higher rates of poverty than White residents.**
- **Black and Latinx adults and children had higher rates of income insufficiency than White adults and children.** The income insufficiency rates of Black and Latinx adults and children were generally at least twice those of White adults and children.
- **Children had higher income insufficiency rates than adults.** About 50% of female children lived in households with insufficient incomes, compared to about 33% percent of adult females.
- **From 2014-2018, the median income for adult females working full time was 89% of that of adult males, with females earning a median of about $34,148 dollars and males earning a median of $38,342.**
- **The median income for White females from 2014-2018 was 82% of the median income for White males, but the median income of Black and Latina females was 60% and 44% of the median income for White males, respectively.**
- **As the level of education increased, the disparity between male and female median incomes generally increased as well.** For example, males with a high school diploma or GED as their highest level of education had a median income $10,000 more than that of females with the same level of education (~$35k vs ~$25k, respectively), but males with more than a bachelor's degree as their highest level of education had a median income that is almost twice that of females with the same level of education (~$100k vs ~55k, respectively).
- **From 2014-2018, married-couple households had about twice the median income of households with male or female householders living alone or without spouses.** According to the census classification of household types, households with unmarried householders include multiple residents (e.g. children) and householders living alone do not; having a lower

median income could make it particularly difficult for these households to maintain financial stability.

# Poverty and Concentrated Poverty

Poverty and concentrated poverty are important economic indicators for any community. The U.S. Census Bureau sets the thresholds for who is considered to be experiencing poverty; these thresholds are based on income prior to taxes or tax credits [1]. Poverty thresholds vary by family size and by ages of family members; thresholds are adjusted annually to reflect changes in the consumer price index. For example, a family of four with two children under the age of 18 has a poverty threshold of $25,465. If the total household income was $25,500, then that family would not be considered to be experiencing poverty.

Those experiencing poverty tend to be clustered in groups instead of distributed evenly across a given geographic area. Concentrated poverty captures these clusters at a neighborhood level [2]. The following analyses define concentrated poverty as a neighborhood in which 40% or more of residents experience poverty. Residents living in areas of concentrated poverty may or may not be experiencing poverty themselves; regardless, they are relatively more likely to experience poverty in the future [3][4][5][6]. This effect is particularly pronounced for children; one study found that children were 50% more likely to have significantly less income than their parents when growing up in neighborhoods with high poverty rates [6].

Glossary terms used in this section: Margin of Error, Household, and Householder

## Key Points

- **Adult females had consistently higher rates of poverty than adult males.** On average, from 2014-2018, an estimated 16% of adult females experienced poverty compared to about 13% of adult males. During the same time period, about 29% of female children and 26% of male children experienced poverty (these estimates for child poverty are within the margin of error).
- **From 2014-2018, adult Latina females were more than four times as likely as adult White males and more than three times as likely as adult White females to have experienced poverty.**
- **More Black and Latina females consistently lived in areas of concentrated poverty compared to their White peers.**
- **Regardless of sex, Black and Latinx residents had higher rates of poverty than White residents.**
- **Residents in married households generally had the lowest poverty rates compared to residents in every other type of household composition.**
- **From 2014-2018, about 18% of Black female adults lived in areas of concentrated poverty compared to 11% of Latina female adults and only 2% of White female adults.** While Latina and Black female children had similar rates of living in concentrated poverty areas (16% and 15%, respectively), these rates were much higher than those of White female children (1%).

- **Latina females consistently had the highest rates of adult poverty, followed by Latino males, Black females, and Black males.** White adult males and females consistently had the lowest rates of poverty.
- **Across most of the 5-year samples, residents living in households with male householders without a spouse had lower poverty rates than residents living in households with female householders without a spouse.**
- **When comparing the poverty rates of residents living in households headed by married couples, female householders without a spouse, and females living alone, White residents had lower poverty rates than Black and Latinx residents in the same household type.**

# Historical Context

The national poverty rate for the United States was 12.4% in 1969 and 11.8% in 2018 [1][7]. While living conditions have improved over time, poverty rates have remained stable. Additionally, racial and ethnic differences in poverty (those living below the federal poverty threshold) and in concentrated poverty (neighborhoods with higher levels of poverty) have persisted [2]. These differences are rooted in various historical policies from Jim Crow segregation to the practice of redlining in which red lines were drawn primarily around non-White neighborhoods to show that the areas were high-risk for mortgage lenders and financial investment [8]. Even the physical construction of U.S. 52 that cuts through East Winston-Salem disproportionately uprooted Black residents, businesses, and therefore, employment opportunities [9]. Today, residents who live in areas of concentrated poverty are economically and racially segregated, and have less access to sufficiently-funded public education and other community resources such as family planning clinics and public libraries [10][11].

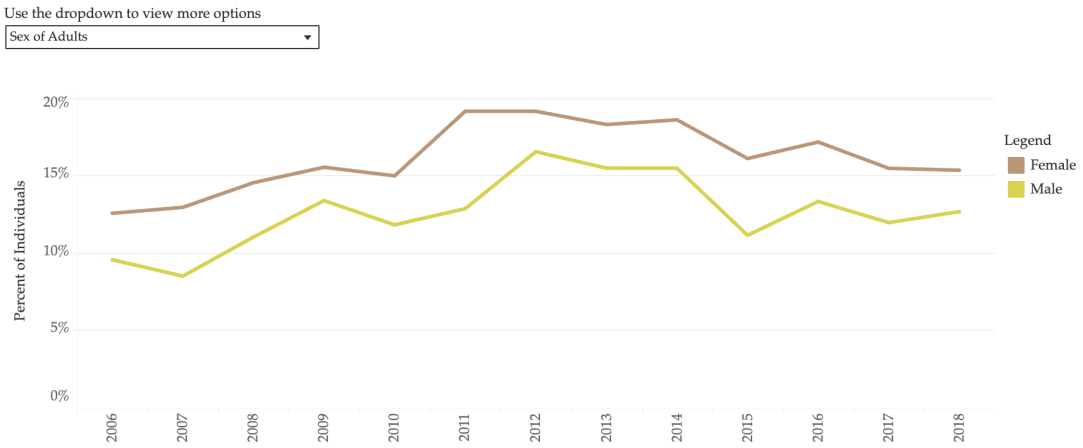
On an individual level, poverty results in disadvantages that are far reaching. This is especially true for children who experience poverty early in life since they are also likely to experience adverse outcomes in adulthood, making social and economic mobility difficult [6][12][13]. Further, systemic racism affects social and economic mobility for Black and Latnix Americans even more as educational and employment opportunities, including racial biases in hiring practices, are limited [14][15][16].

# Data Dashboards

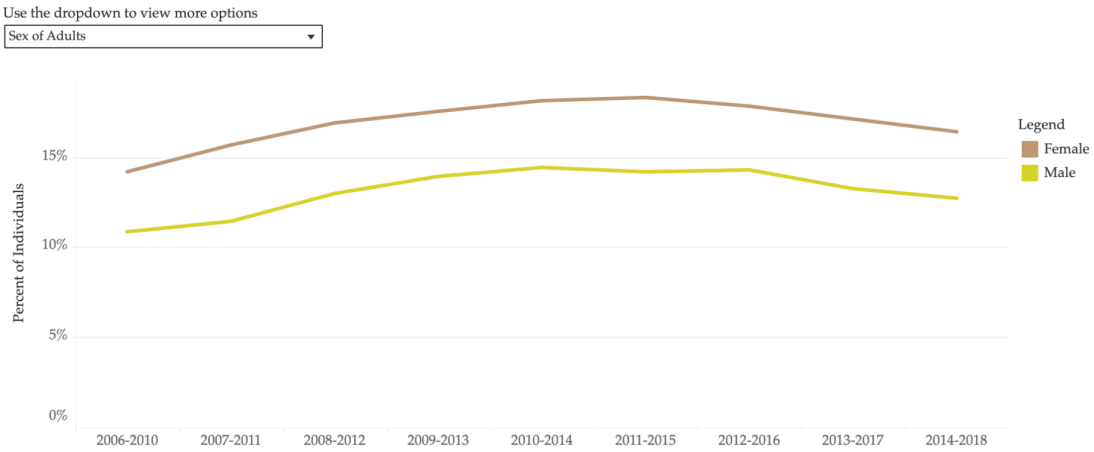
*Production Note: All data dashboards are included in this document as static images. Each dashboard will include a hyperlink to an interactive version of the dashboard on the web. For clarity, a page break has been inserted before each data dashboard.*

## Poverty Rates for Individuals

1-year Estimates — View the interactive data dashboard




5-year Estimates — View the interactive data dashboard




Key Points

- Adult females, compared to adult males, have consistently had higher rates of poverty; however, female and male children have been about the same. From 2014-2018, 16% of adult females were living in poverty compared to 13% of adult males.
- Regardless of sex, Black and Latinx adults have higher rates of poverty than White adults in the 5-year data. Latina females consistently had the highest rates of adult poverty, followed by Latino males, Black females, and Black males. White adult males and females consistently had the lowest rates of poverty.
- There were also significant differences in the poverty rates of Black and Latinx children and White children, but differences between the poverty rates of children by sex are generally within the margin of error.
- From 2014-2018, adult Latina females were more than four times as likely as adult White males and more than three times as likely as adult White females to experience poverty.

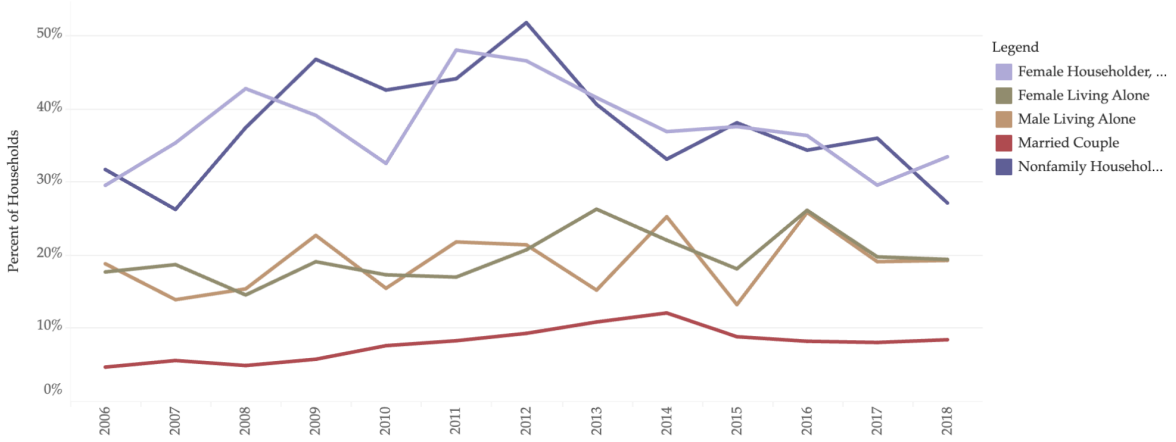
- Poverty rates were generally highest in 2012, and have decreased since then.

Data Notes

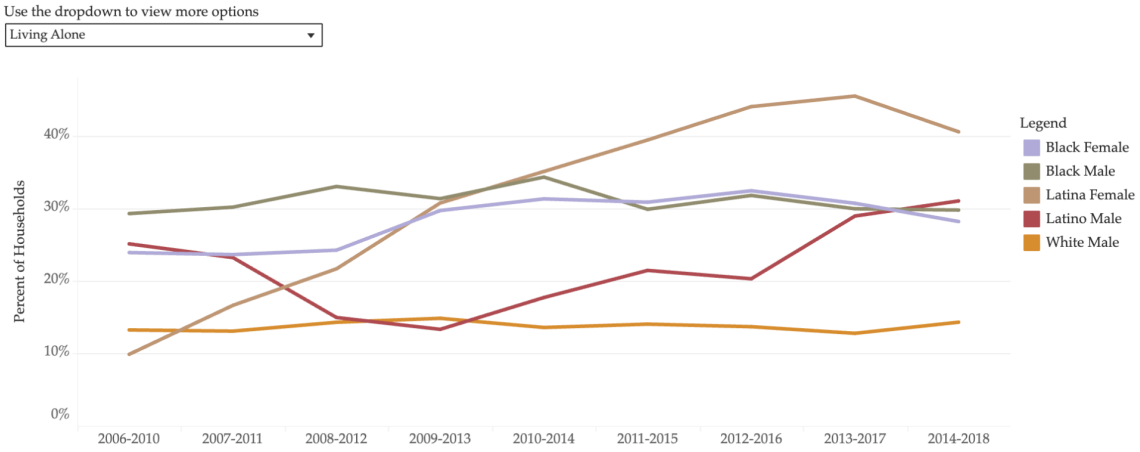
- The margins of error for Latinx adults and children by race/ethnicity in the 1-year sample were too high to use and were excluded from the visualization.
- Some margins of error for Black adults in the 1-year sample are high. Analysts recommend using the 5-year sample for estimates about these residents.
- In the 5-year sample, it appears that there are differences between the poverty rates of adult Black males and females after the 2010-2014 sample, however in the 2012-2016, 2013-2017, and 2014-2018 samples this difference is within the margin of error.
- The most recent poverty data available is from 2018. Current poverty rates are likely to be higher as a result of COVID-19.
- Source: U.S. Census Bureau American Community Survey (ACS) 1- and 5-year Public Use Microdata Samples

## Poverty Rates by Household Type

1-year Estimates — View the interactive data dashboard




5-year Estimates — View the interactive data dashboard




Key Points

- Residents in married households in Forsyth County generally have the lowest poverty rates compared to residents in every other household composition. On average from 2014-2018, about 9% of residents in married households experienced poverty compared to 20-21% of residents living alone, 29-35% of residents in households headed by non-married householders, and 34% of non-family (e.g. roommate/non-relative) households.
- Across most of the 5-year samples, residents living in households with male householders without a spouse had lower poverty rates than residents living in households with female householders without a spouse, though from 2014-2018 this difference was within the margin of error.
- When comparing the poverty rates of residents living in households headed by married couples, female householders without a spouse, and females living alone, White residents have lower poverty rates than Black and Latinx residents in the same household type.

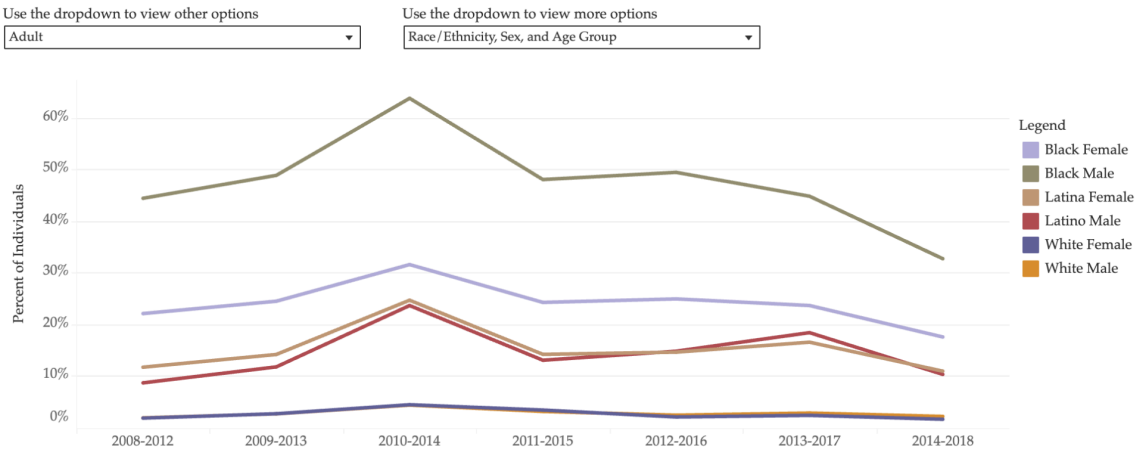
- Notably, from 2014-2018, an estimated 32% Latinx residents living in households headed by a married couple experienced poverty compared to 9% of Black residents and 4% of White residents living in households headed by married couples.

Data Notes

- The 1-year data samples were too small to calculate household type by race/ethnicity.
- In the 1-year data, the margins of error for male householders with no spouse present were too high to use, so that data was excluded.
- In some 1-year samples, the following household types had high margins of error (analysts recommend using the 5-year sample as poverty rate estimates for these households):
    - males living alone,
    - non-family households that were not living alone,
    - and some female householders without spouses.
- The estimates by race/ethnicity, especially for non-married households, should be interpreted with caution given the high margins of error for some of the estimates; however, analysts are confident the disparities mentioned are outside of the margin of error.
- The most recent poverty data available is from 2018. Current poverty rates are likely to be higher as a result of COVID-19.
- Source: U.S. Census Bureau American Community Survey (ACS) 1- and 5-year Public Use Microdata Samples

## Individuals Living in Areas of Concentrated Poverty

5-year Estimates — [View the interactive data dashboard]




Key Points

- From 2014-2018, the concentrated poverty rate for children was 9% compared to 7% for adults. This represents a decrease from 2008-2012 when the concentrated poverty rate for female children was 11% and 10% for male children. There were no changes for adult males during the same time, but the rate did decrease slightly for adult females from 8% to 7%.
- Black and Latina females consistently have much higher rates of concentrated poverty than their White peers. From 2014-2018, about 18% of Black female adults lived in concentrated poverty areas compared to 11% of Latina female adults and only 2% of White female adults. While Latina and Black female children had similar rates of living in areas of concentrated poverty (16% and 15%, respectively), these rates were much higher than those of White female children (1%).

Data Notes

- Data was only available for 5-year samples.
- The concentrated poverty rate peaked from 2010-2014 for both adults and children; however, comparisons cannot be made to other sample years since the estimates overlap with one another.
- The most recent poverty data available is from 2018. Current poverty rates are likely to be higher as a result of COVID-19, which could impact concentrated poverty rates.
- Source: U.S. Census Bureau American Community Survey (ACS). 5-year sample. Tables B01001, B01001B, B01001H, B01001I, and S1701.

ECONOMIC SELF SUFFICIENCY

# Median Income

Access to financial resources is critical to financial security. A group's median income can indicate how that group's income has changed over time and how it compares to other groups. Median income describes the level of income that half a group is above and the other half is below. For example, from 2014-2018, the median income for adult females working full time was $34,148. This means that half of adult females in Forsyth County earned less than $34,148 and half earned more.

Glossary terms used in this section: Median, Full-Time Work, Disparity, Household, Household Type, Householder

## Key Points

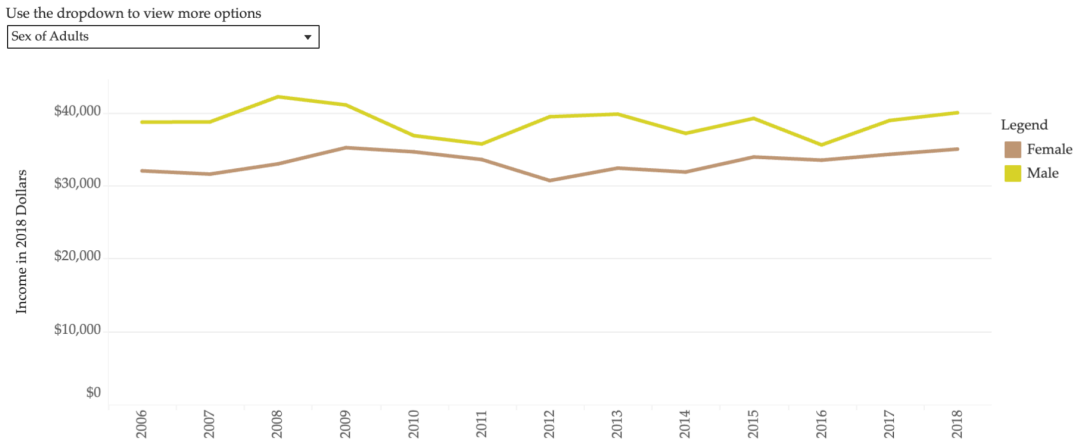
- **From 2014-2018, the median income for adult females working full time was 89% of that of adult males, with females earning a median of about $34,148 dollars and males earning a median of $38,342.**
- **Married-couple households generally have the highest median income of any household type, followed by non-family households (residents who share a home with people they are not related to, e.g. roommates).**
- **The median income for White females from 2014-2018 was 82% of the median income for White males, but the median income of Black and Latina females was 60% and 44% of the median income for White males, respectively.**
- **From 2014-2018, married-couple households had about twice the median income of households with male or female householders living alone or without spouses.** According to the Census classification of household types, households with unmarried householders include multiple residents (e.g. children) and householders living alone do not; having a lower median income could make it particularly difficult for these households to be economically secure.
- **As the level of education increases, the disparity between male and female median incomes generally increase as well.** For example, males with a high school diploma or GED as their highest level of education have a median income $10,000 more than that of females with the same level of education (~$35k vs ~$25k, respectively), but males with more than a bachelor's degree as their highest level of education have a median income that is almost twice that of females with the same level of education (~$100k vs ~55k, respectively).

## Data Dashboards

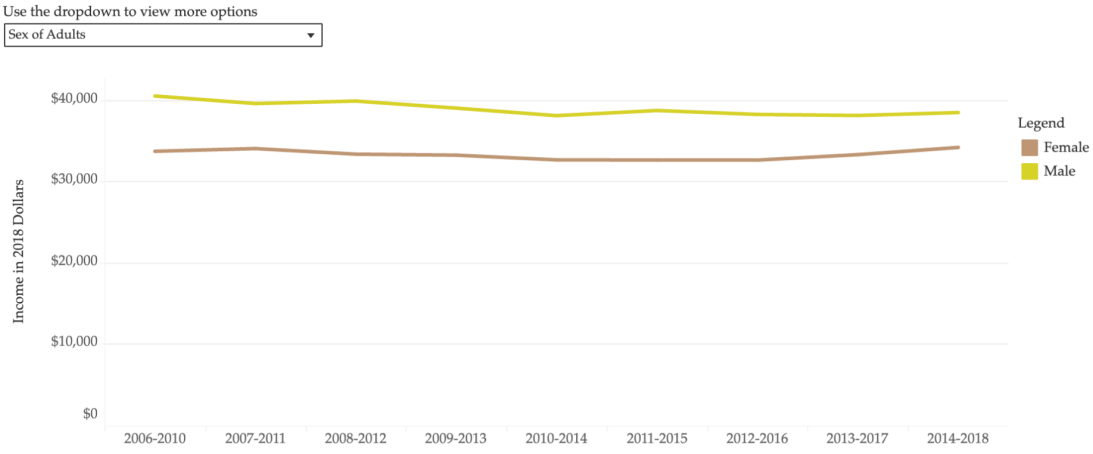
*Production Note: All data dashboards are included in this document as static images. Each dashboard will include a hyperlink to an interactive version of the dashboard on the web. For clarity, a page break has been inserted before each data dashboard.*

## Median Income of Full-time Workers

1-year Estimates — View the interactive data dashboard




5-year Estimates — View the interactive data dashboard



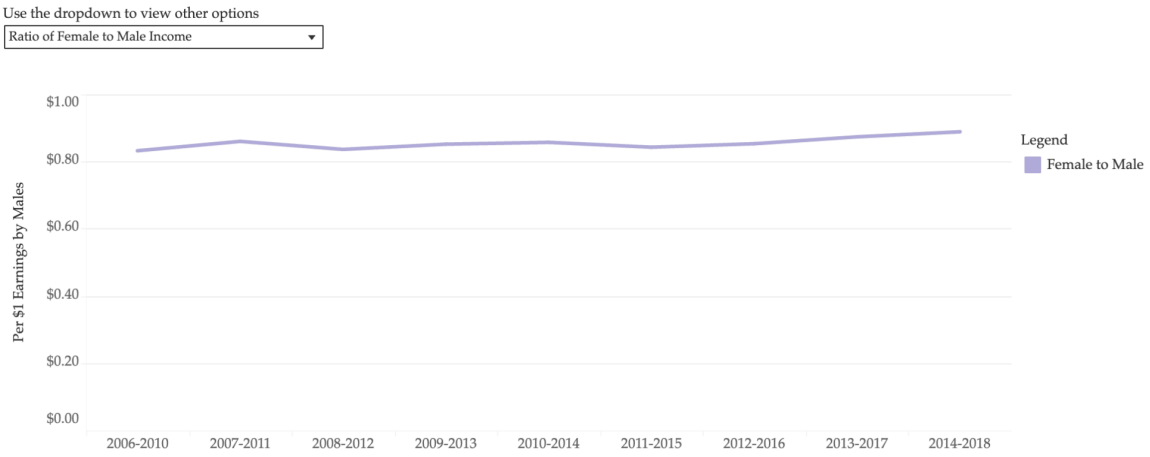

Key Points

- The median income for full-time workers has been consistently higher for males compared to females in the 5-year estimates. For example, from 2014-2018, males' average median income was $38,342 compared to about $34,148 for females. In the 1-year estimates we see that males had a median income of $40,000 in 2018 compared to $35,000 for females.
- There are significant racial disparities in median income. In the 5-year estimates, White males have disproportionately higher median incomes compared to other racial/ethnic and gender groups. For example, from 2014-2018, the average median income for White males was about $48,180; this was about $8,818 more than White females, $18,465 more than Black females, $19,247 more than Black males, $24,356 more than Hispanic/Latino males and about $27,098 more than Hispanic/Latina females, over the same period. Additionally, while income levels for White females are lower than those for White males, they have significantly higher median

| |
|---|
| incomes compared to both Black males and females and Latinx males and females across the 5-year estimates. |
| Data Notes<br>● Residents under the age of 18 and residents working fewer than 30 hours per week have been excluded from this analysis.<br>● All dollar amounts are expressed in 2018 dollars to control for inflation.<br>● Margins of error for Latinx adults in the 1-year data were too high to use and were excluded. Some remaining margins of error for sex and race/ethnicity together in the 1-year data have high margins of error and should be interpreted with caution.<br>● The most recent income data available is from 2018. Current income data may change as a result of COVID-19.<br>● Source: U.S. Census Bureau American Community Survey (ACS) 1- and 5-year Public Use Microdata Samples |

## Wage Gap Ratios

5-year Estimates — View the interactive data dashboard




Key Points

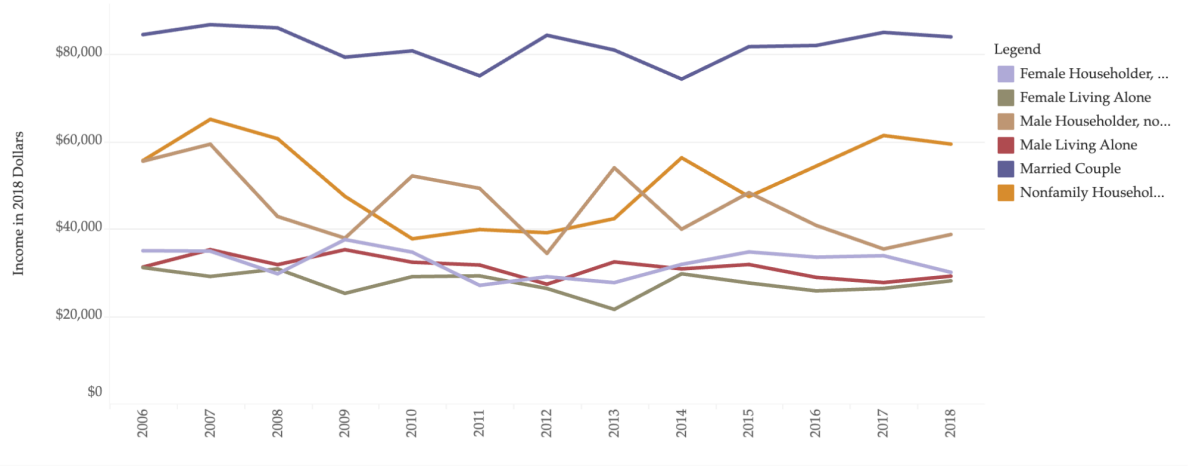
- The median income of women from 2014-2018 was 89% of that of men.
- There are racial and ethnic disparities in average wages in both 5-year and 1-year data, using White males as the reference group because they have the highest median income. Among all racial/ethnic and gender groups, White females were the closest in the wage gap to their male counterparts at 82% from 2014-2018. Black males and females earned approximately 62% and 60%, respectively, of the median income of White males, while Latinx males and females earned approximately 49% and 44%, respectively, of the median income of White males in the same period.
    - The wage gap reduced the most for Latina females (from 37% to 44%) from 2006-2010 to 2014-2018. While some progress has been made toward pay equality with White males, the wage gap remains stark for Black and Latinx males and females.

Data Notes

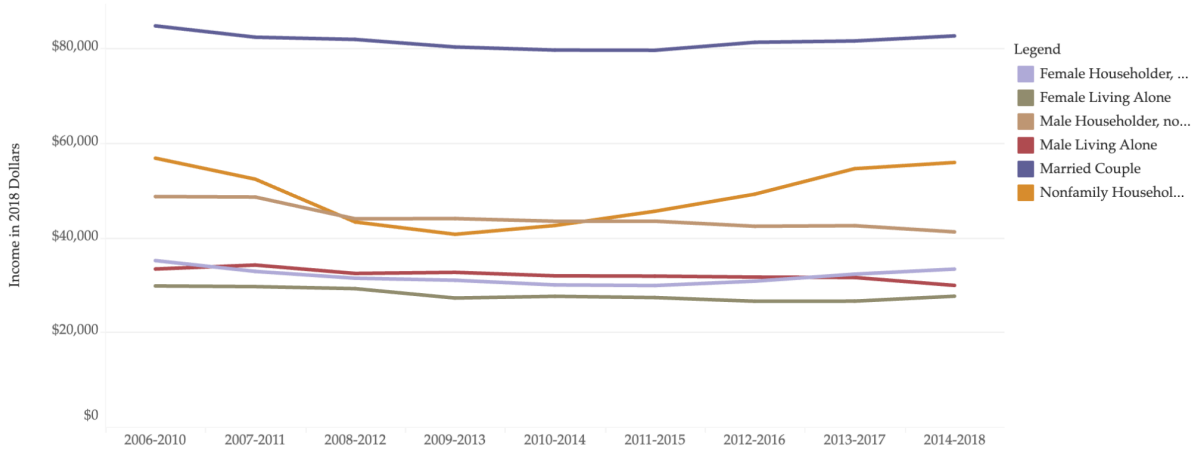
- This analysis excludes residents working fewer than 30 hours per week and those who are younger than 18 years old.
- Margins of error for Latina females in the 1-year sample were too high; this data was excluded. Data by race/ethnicity and sex in the 1-year sample sometimes had high margins of error and should be interpreted with caution.
- While it appears the earnings of females relative to male earnings increased over time, the female-to-male ratio was not statistically significant across the sample years in the 5-year data trends.
- The most recent poverty data available is from 2018. Current poverty rates are likely to be higher as a result of COVID-19.
- Source: U.S. Census Bureau American Community Survey (ACS) 1- and 5-year Public Use Microdata Samples

## Median Income by Household Type

1-year Estimates — View the interactive data dashboard




5-year Estimates — View the interactive data dashboard




Key Points

- In the 5-year data, married couples in Forsyth County had higher median household incomes than any other type of household. Non-family households who share their home with people to whom they are not related (e.g., roommates) had the second-highest household incomes among all other household types.
- From 2014-2018, married couple households had about twice the income of households with male or female householders living alone or without spouses.
- From 2009-2013, non-family households had an average household income of about $40,686 which significantly increased to about $55,880 from 2014-2018.
- The 1-year estimates of median household income by household type fluctuate over time. For example, non-family households reported their lowest median income in 2010 at about $37,690, which then increased to $59,409 in 2018. In the 5-year data, married couples

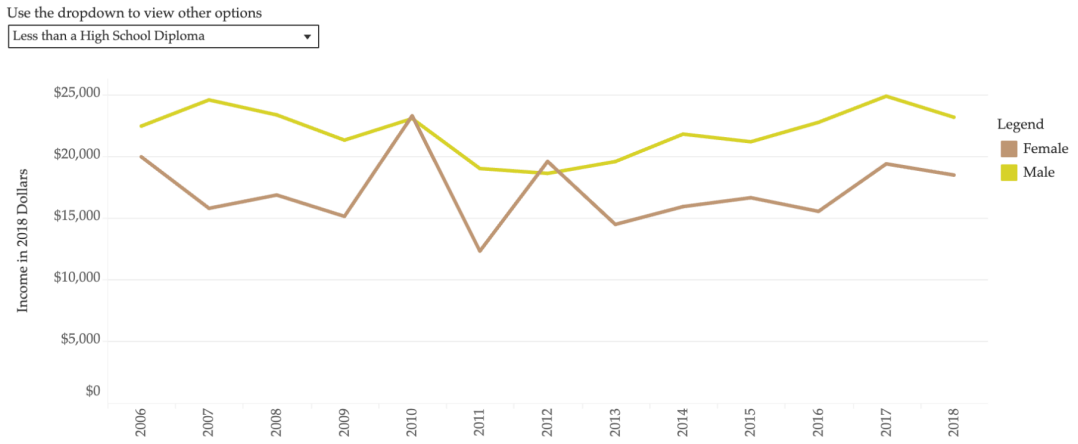
consistently reported higher incomes each year since 2006 than any other household composition.

Data Notes

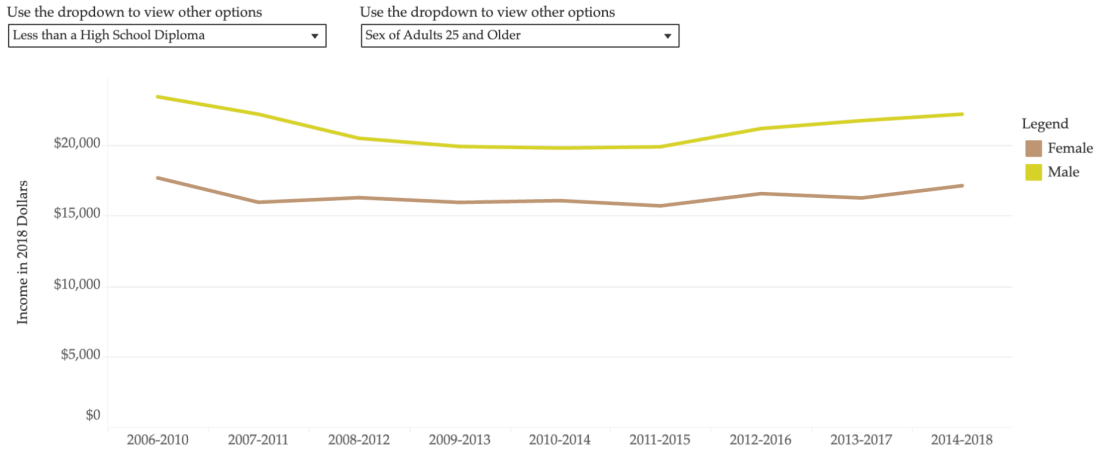
- All dollar amounts are expressed in 2018 dollars to control for inflation.
- The most recent income data available is from 2018. Current income data may change as a result of COVID-19.
- Source: U.S. Census Bureau American Community Survey (ACS) 1- and 5-year Public Use Microdata Samples

## Median Income of Individuals by Education Attainment

1-year Estimates — View the interactive data dashboard




5-year Estimates — View the interactive data dashboard




Key Points

- At all education levels higher than less than a high school diploma, females had a lower median income than males in 2018. The disparity between females and males was highest for those who had more than a bachelor's degree. Below are the median incomes for males and females in 2018 by education level:
    - High School Diploma or GED: females ($25k), males ($35k)
    - Some College or Associate's: females ($33k), males ($41k)
    - Bachelor's Degree: females ($45k), males ($60k)
    - More than a Bachelor's: females ($55k), males ($100k)
- Median incomes by education for females have stayed stable since 2006.
- When looking at the median incomes of females by level of education and race/ethnicity:

- White females with bachelor's degrees and some college as their highest level of education consistently have higher median incomes than Black females with the same level of education.
- White females with high school diplomas have higher median incomes than both Black and Latina females with the same level of education.
- There are not consistent, significant differences in median income among females by race/ethnicity for females with less than a high school diploma or more than a bachelor's degree.

Data Notes

- Margins of error for analyses by race/ethnicity in the 1-year sample were too large to use. This data has been omitted.
- Margins of error for median incomes by sex, race/ethnicity, and education level together tend to be very high and should be interpreted with caution.
- Data for residents under the age of 25 is excluded from this analysis.
- All dollar amounts are expressed in 2018 dollars to control for inflation.
- The most recent income data available is from 2018. Current income data may change as a result of COVID-19.
- Source: U.S. Census Bureau American Community Survey (ACS) 1- and 5-year Public Use Microdata Samples

ECONOMIC SELF SUFFICIENCY

# Income Insufficiency

While poverty is an important economic indicator for a community, there is some evidence that poverty rates rely on outdated assumptions and do not take into account household expenses such as health or childcare costs [17]. Alternatively, the concept of income insufficiency describes those who earn less than their estimated essential expenses, including childcare, food, housing, transportation, healthcare, health insurance, other expenses (such as clothing, household cleaning products, and taxes, etc.).

Forsyth Futures developed a local income insufficiency calculation to address shortcomings associated with poverty measures. This calculation represents a more detailed consideration of family expenses and circumstances. This measure was informed by similar analyses in the Self-Sufficiency Standard created by the Center for Women's Welfare at the University of Washington for the United Way and the Living Wage Calculator developed by Dr. Amy Glasmeier at the Massachusetts Institute of Technology (MIT). In Forsyth Futures' income insufficiency analyses, each household is broken down into economic units. The primary economic unit represents a reference person and all people related to them, their spouse or partner, and any non-related children. Households that are composed of unrelated individuals such as roommates are assigned to their own individual economic units. Expenses are then calculated at either at an individual level and summarized at the economic unit or they are calculated by the size of economic units. Tax groups are identified and broken down into one or more tax groups depending on the composition of the economic unit where taxes on income are calculated. Then all expenses are summarized for all economic units and compared their income to determine income insufficiency. Thus, income insufficiency estimates are based on average expenses across all households and do not account for actual annual required estimates. It is possible that expenses estimated are greater for some families and less for others. For example, healthcare expenses can vary drastically for a family that needs specialized and consistent medical care versus a family that sparingly accesses the healthcare system. For more information or any questions on the methodology of income insufficiency please email info@forsythfutures.org.

| Glossary terms used in this section: Income Insufficiency |
|---|

## Key Points

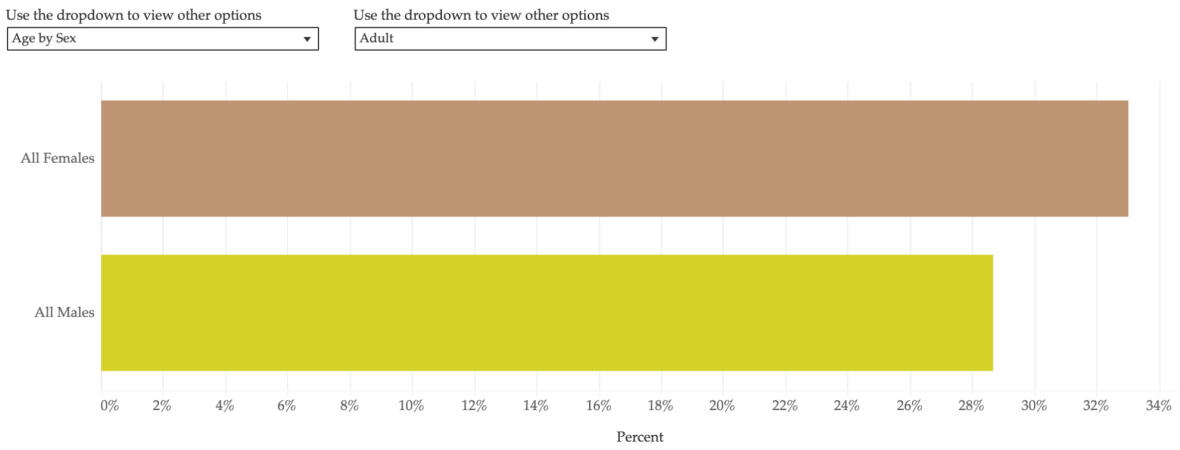
- **Children have higher income insufficiency rates than adults. About 50% of female children live in households with insufficient incomes, compared to about 33% percent of adult females.**
- **Black and Latinx adults and children have higher rates of income insufficiency than White adults and children. The income insufficiency rates of Black and Latinx adults and children are generally at least twice those of White adults and children.**

# Data Dashboards

*Production Note: All data dashboards are included in this document as static images. Each dashboard will include a hyperlink to an interactive version of the dashboard on the web. For clarity, a page break has been inserted before each data dashboard.*

## Income Insufficiency Rates of Individuals

1-year Estimates — [View the interactive data dashboard]




Key Points

- In 2018, 34% of residents in Forsyth County were income insufficient.
- Children have higher income insufficiency rates than adults. About 50% of female children lived in households with insufficient incomes, compared to about 33% percent of adult females.
- Black and Latinx adults and children had higher rates of income insufficiency than White adults and children. The income insufficiency rates of Black and Latinx adults and children were generally at least twice those of White adults and children.

Data Notes

- Income insufficiency represents those who earn less than their estimated expenses. Estimates are based on average expenses across all individuals' households and therefore, do not account for their actual required estimates.
- Differences in the income insufficiency rates of males and females within the same age group are within the margin of error.
- Income insufficiency rates by race/ethnicity, sex, and age group have high margins of error. Specific estimates should be used with caution, and some apparent differences between groups are within the margin of error. The difference between White children and adults and their Black and Latinx counterparts is outside of the margin of error.
- The most recent income data available is from 2018. Current income data may change as a result of COVID-19.
- Income Data Source:U.S. Census Bureau American Community Survey (ACS) 1- and 5-year Public Use Microdata Samples
- Expense Data Sources are Listed on the Forsyth Futures [Income Insufficiency Page]

# Supports for Low-Income Families

Several federal and state programs exist to help fill the gaps between low-income households' cost of living and income. However, many residents who need such support may not meet the income or other requirements for these programs. Additionally, as residents increase their income, they may abruptly lose access to these supports once they no longer meet the income qualifications. If residents lose more supports than they gained in income, this increase in income could end up being financially detrimental, in a phenomenon known as the benefits cliff [18]. The table below lists some of the federal and state programs available and the income requirements for participation.

## Data Dashboards

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## Supports for Low-Income Families

Tabular Data

Average Federal Income Tax Credit for a Forsyth County Tax Filer: $2,510.00 (2014)

**Thresholds for Work Supports for a Three-Person Family in Forsyth County**
Based on the 2019 federal poverty level annual income of $21,330 for a three-person family wiht one child.

| Work Support | Income Threshold | % of Poverty |
|---|---|---|
| Federal Earned Income Tax Credit | — | — |
| Single, Head of Household, or Widowed | $41,094 | 193% |
| Married Filing Jointly | $46,884 | 220% |
| Child Care Subsidy | $40,176 | 188% |
| NC Health Choice (SCHIP-Children's Health Insurance) | $36,384 | 171% |
| Section 8 Housing | $27,900 | 131% |
| Supplemental Nutrition Assistance Program | $27,732-$42,672 | 130-200% |
| Work First (Temporary Aid for Needy Families) | $6,528 | 31% |
| Forsyth County Housing & Community Development Home Ownership Program | $44,550 | 209% |

Data Notes

**Average Federal Income Tax Credit for a Forsyth County Tax Filer**
Brookings Institution. (2016, December 21). Earned Income Tax Credit (EITC) interactive and resources. Retrieved from https://www.brookings.edu/interactives/earned-income-tax-credit-eitc-interactive-and-resources/

**2019 Federal Poverty Annual Income for Three-Person Family**
U.S. Department of Health and Human Services. (n.d.). 2019 Poverty Guidelines. Retrieved from https://aspe.hhs.gov/2019-poverty-guidelines

**Federal Earned Income Tax Credit**
Internal Revenue Service. (2020, August 27). Earned Income Tax Credit Income Limits and Maximum Credit Amounts. Retrieved from https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/earned-income-tax-credit-income-limits-and-maximum-credit-amounts

**Childcare Subsidy**
Forsyth County Government Center. (n.d.). Child Day Care. Retrieved September 13, 2020, from https://www.forsyth.cc/DSS/TEAM_daycare.aspx.

**NC Health Choice (SCHIP-Children's Health Insurance)**
NC Medicaid Division of Health Benefits. (n.d.). Health Choice Income and Resources Requirements. Retrieved September 13, 2020, from https://medicaid.ncdhhs.gov/beneficiaries/get-started/eligibility-medicaid-or-health-choice/health-choice-income-and-resources

**Section 8 Housing and Development Home Ownership Program**
HUD's Office of Policy Development and Research. (n.d.). Income Limits. Retrieved from https://www.huduser.gov/portal/datasets/il.html#2019

**Supplemental Nutrition Assistance Program**
NC Department of Health and Human Services. (n.d.). Food and Nutrition Services (Food Stamps). Retrieved September 13, 2020, from https://www.ncdhhs.gov/assistance/low-income-services/food-nutrition-services-food-stamps

**Work First (Temporary Aid for Needy Families)**
NC Department of Health and Human Services. (n.d.). Work First Eligibility and Income Requirements. Retrieved September 13, 2020, from https://www.ncdhhs.gov/divisions/social-services/work-first-family-assistance/work-first-eligibility-and-income

# Healthcare Coverage

Health insurance is crucial to economic stability. Healthcare costs are high and the United States spends more on healthcare than any other high-income country [19]. In addition to the associated health benefits of having health insurance, coverage also helps reduce the financial strain on individuals, families, and communities [20]. People without health insurance face more out-of-pocket expenses if they do utilize the healthcare system and can have negative health outcomes if they do not access healthcare when they are sick, which then can affect their economic security (e.g., having to miss work). Lack of health insurance also affects the broader healthcare system as hospitals and other healthcare networks provide uncompensated labor to meet health needs which can affect their allocation of resources [20].

## Key Points

- **23% of adult females below the Federal Poverty Threshold do not have health insurance compared to about 6% of adult females above 200% of the Federal Poverty Threshold.**
- **Adult Latina females and females below the poverty thresholds had relatively high rates of not being insured.** In 2018, an estimated 43% of adult Latina females did not have health insurance, compared to 8% and 6% of Black and White adult females respectively.
- **Adult females were more likely to have healthcare coverage than adult men.**
- **Not having healthcare coverage could put residents at a higher risk of financial challenges if they experience unexpected healthcare costs.** Females who are already experiencing poverty or are at a greater risk of poverty are less likely than other females to have health insurance coverage.

## Historical Context

Nearly 18% of North Carolinians are covered by Medicaid [21]. The passing of The Affordable Care Act (ACA) and the subsequent Supreme Court ruling gave states the option to expand Medicaid eligibility requirements. Such expansion provides more coverage to low-income individuals without employer-based health insurance or affordable access. North Carolina is in the minority of states that has still not expanded their Medicaid eligibility requirements [21]. An estimated 194,000 uninsured adults below the federal poverty threshold would be eligible if Medicaid were expanded [22].

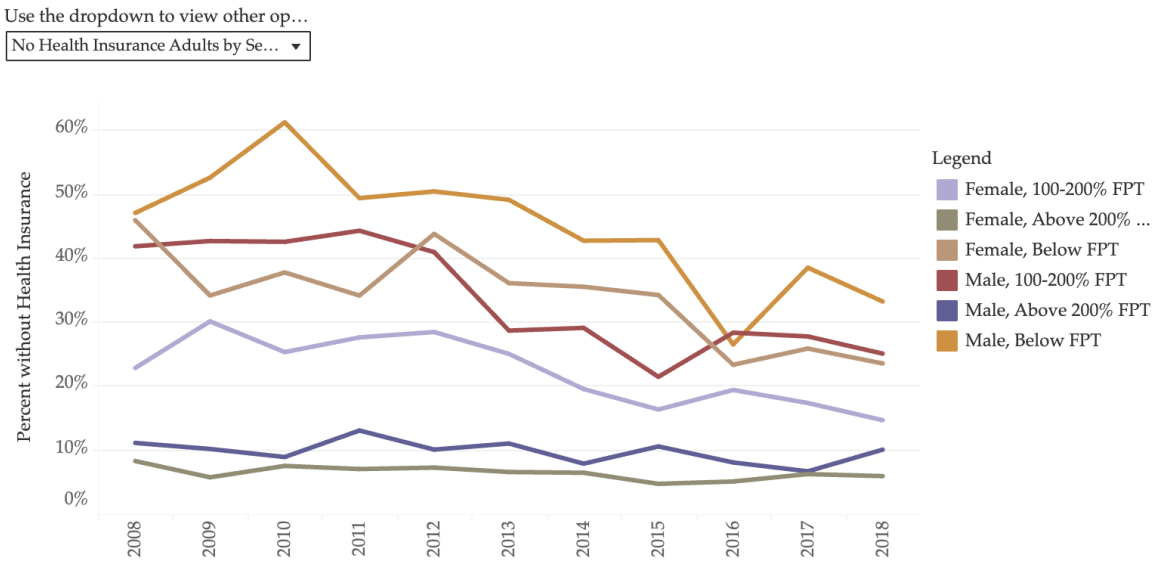
The disparities in healthcare coverage between Latinx populations and non-Latinx populations are due to a variety of both economic and non-economic factors. Employer-based health insurance is the most common form of health insurance for working-age adults and Latinx populations are less likely to receive that benefit from an employer compared to White populations [23]. Additionally, immigration status affects one's ability to qualify for Medicaid and North Carolina Health Choice (CHIP). Often immigrants that are 'lawfully present' must wait five years to become eligible for those programs. For example, Lawful Permanent Residents (LPR/Green Card Holders) must wait five years, although there are exceptions for "lawfully residing" children and/or pregnant women [24].

# Data Dashboards

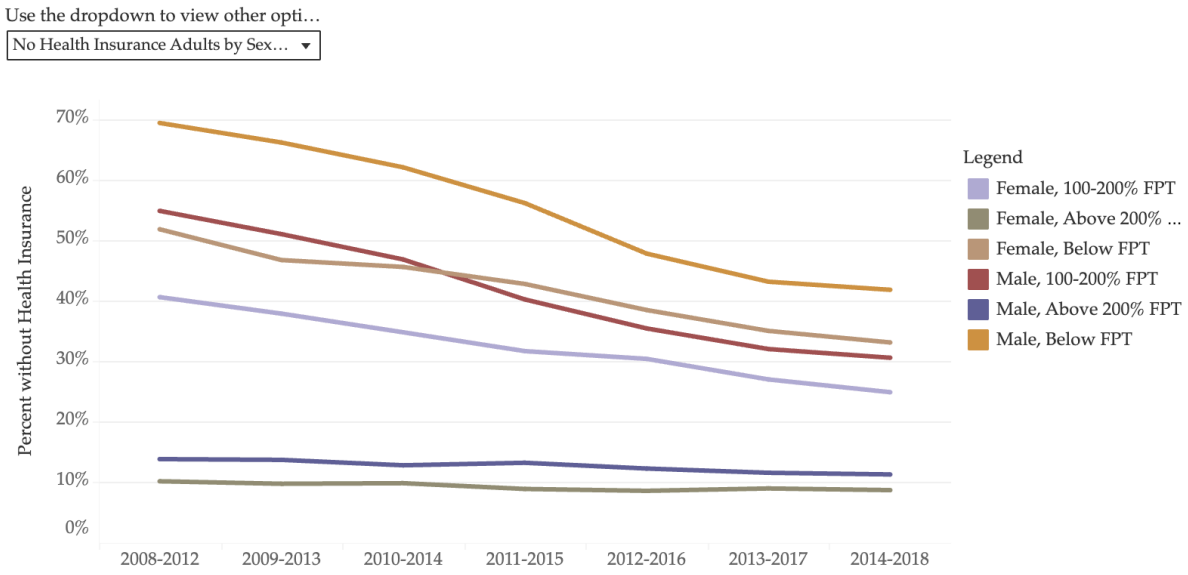
*Production Note: All data dashboards are included in this document as static images. Each dashboard will include a hyperlink to an interactive version of the dashboard on the web. For clarity, a page break has been inserted before each data dashboard.*

## Rates of Individuals without Health Insurance

1-year Estimates — View the interactive data dashboard




5-year Estimates — View the interactive data dashboard




Key Points

- Adult females had consistently lower rates of being uninsured than males, with 10% of females uninsured in 2018 compared to 15% of males.
- Adult Latinx females (at 43% in 2018) had a significantly higher rate of being uninsured compared to 8% of Black adult females and 6% of White adult females that same year.

- Adult females above 200% of the Federal Poverty Threshold were less likely to be uninsured than females below the threshold. In 2018, about 23% of adult females below this threshold were uninsured, compared to about 6% of adult females above 200% of the poverty threshold.
- Rates of being uninsured have dropped significantly for adult females from 16% in 2008 to 10% in 2018, as well as for female children from 9% in 2008 to 3% in 2018.

Data Notes

- There were too few children without health insurance in the 1-year samples to produce reliable estimates.
- The margins of error for the percentage of children without health insurance by sex and race/ethnicity were too high to use, and were omitted.
- The most recent income data available is from 2018. Current income data may change as a result of COVID-19.
- Source: U.S. Census Bureau American Community Survey (ACS) 1- and 5-year Public Use Microdata Samples

ECONOMIC SELF SUFFICIENCY

# Teen Pregnancy

Even compared to other single parents, having a first baby during one's teenage years puts young women at particular risk of negative economic outcomes [25]. Teenage mothers are less likely to complete high school in adolescence [25][26] and they have higher poverty rates in adulthood than women who delay having children [25]. This measure looks at the rate of pregnancies among Forsyth County girls ages 15-19. Teen pregnancy rates represent the rate of pregnancy for females between the ages of 15 and 19 for any identified racial and/or ethnic group per 1,000 of that same racial/ethnic group in a given year.

## Key Points

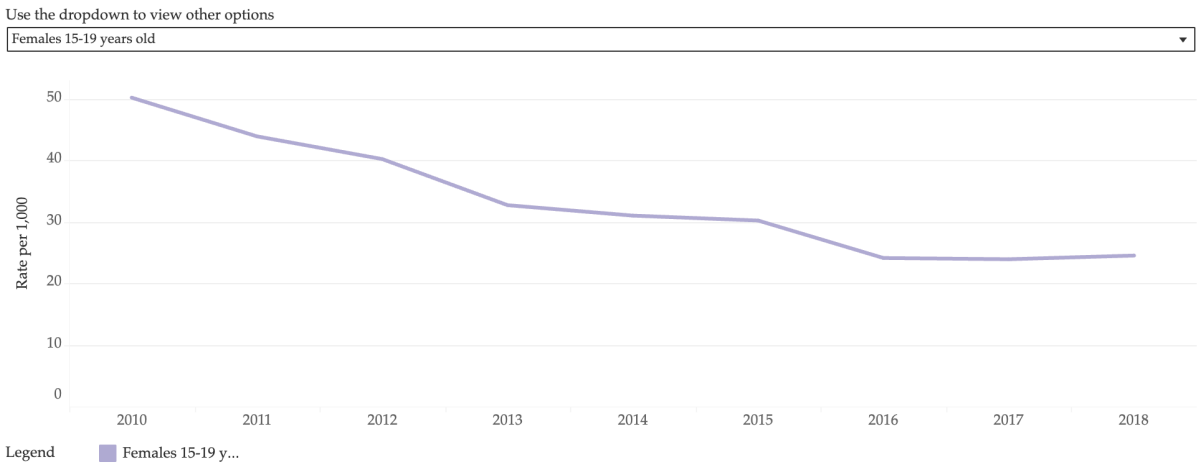
- **Teen pregnancy rates generally decreased since 2010, but Black and Latinx teens are still 3-4 times as likely as White teens to become pregnant.**
- **Experiencing teenage pregnancy can put girls at a higher risk of not finishing high school and experiencing poverty as an adult.**

## Data Dashboards

*Production Note: All data dashboards are included in this document as static images. Each dashboard will include a hyperlink to an interactive version of the dashboard on the web. For clarity, a page break has been inserted before each data dashboard.*

## Teen Pregnancy Rates

1-year Estimates — View the interactive data dashboard




Key Points

- Pregnancy rates for females between the ages of 15 and 19 significantly decreased from 2010-2018 for all racial and ethnic groups in Forsyth County.
- The teen pregnancy rate varies from one racial and/or ethnic group to another in each year analyzed. Latina females consistently have the highest rate (about 49 per 1,000 births in 2018), followed by Black females (about 31 per 1,000 births in 2018), and White females with the lowest rate (about 11 per 1,000 births in 2018).

Data Notes

- Teen pregnancy rates represent the rate of pregnancy for females between the ages of 15 and 19 for any identified racial and/or ethnic group per 1,000 of that same racial/ethnic group in a given year.
- Source: North Carolina Department of Health and Human Services, North Carolina Reported Pregnancies

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RESEARCH TOPIC

# Education

Education plays an important role in an individual's economic mobility and ability to increase their income [1][2]. Generally, residents with higher levels of education earn more income, and higher levels of education can increase the likelihood that children in low-income families will become higher-earning adults.

However, significant disparities exist in access to opportunities for education [2], particularly for Black and Latinx children [3]. The Forsyth Promise, a local education collaborative, recently released the 2019 Forsyth County Education Report, which provides more details on local education and educational disparities.

## Key Findings

- **From 2014-2018, Black and Latinx females generally had lower levels of educational attainment than their White counterparts. Most notably, 25% of White females had a bachelors' degree, compared to 18% and 10% of Black and Latina females, respectively.** Furthermore, an estimated 38% of Latina females had less than a high school diploma compared to 11% and 6% of Black and White females, respectively. Educational attainment is associated with a variety of quality-of-life outcomes, including wages and unemployment.
- **Females had significantly higher high school graduation rates than males, and females generally had higher levels of education than males; however, males are more likely to earn bachelor's degrees than females in several fields associated with high-earning occupational categories, such as architecture and engineering.**

EDUCATION

# High School Graduation Rates

The high school graduation rate represents the percentage of students who start high school in ninth grade and graduate four years later; this is considered on-time graduation.

## Key Points

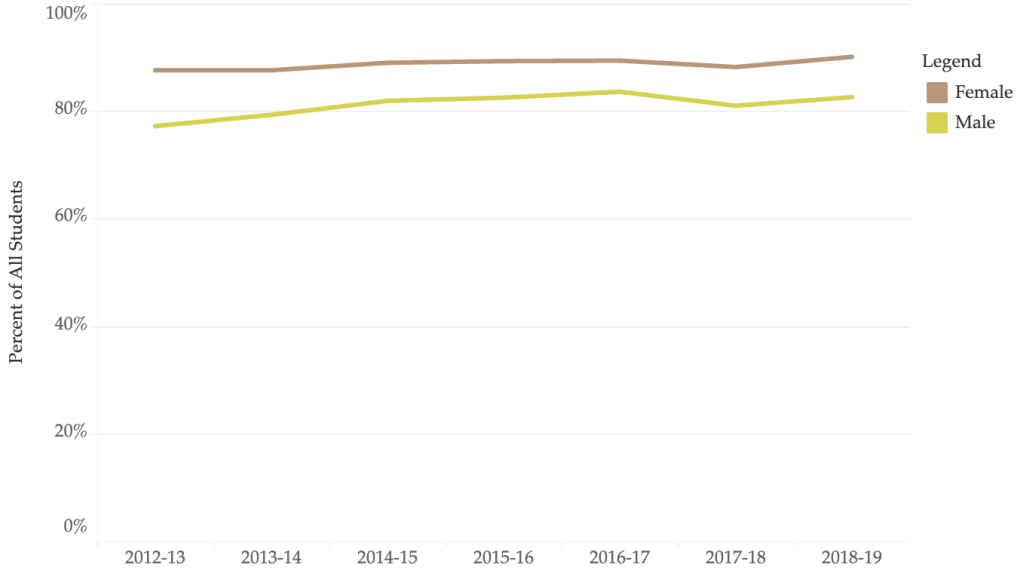
- **Graduation rates have increased over time for both males and females, but females graduate from high school at a higher rate than males.**

## Data Dashboards

*Production Note: All data dashboards are included in this document as static images. Each dashboard will include a hyperlink to an interactive version of the dashboard on the web. For clarity, a page break has been inserted before each data dashboard.*

## High School Graduation Rates

1-year Estimates — View the interactive data dashboard




Key Points

- Females have significantly higher high school graduation rates than their male peers. In the 2012-2013 academic year, 88% of females graduated from high school compared to 77% of males. In the 2018-2019 school year, 90% of females graduated from high school compared to 83% of males.
- When looking at racial and ethnic differences in labor force participation rates among females, there is not much variation in the 2018 1-year estimates (between 1-3%). Since the 5-year samples are the averages across each year included, there are significant differences among females from 2014-2018. About 63% of Latina females participated in the labor force during that time period compared to 72% of Black females and 71% of White females.

Data Notes

- Source: North Carolina Department of Public Instruction, Cohort Graduation Rates

EDUCATION

# Educational Attainment

Educational attainment refers to the highest level of education completed by someone who is at least 25 years old.

## Key Points

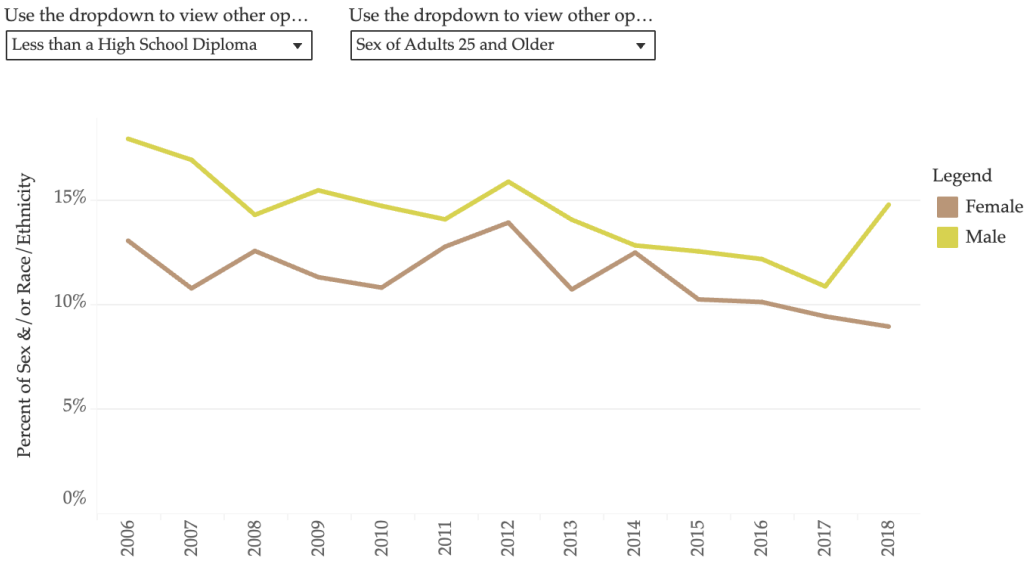
- **In general, females had higher levels of educational attainment compared to males from 2014-2018.**
- **There are racial disparities in educational attainment with more White females having higher educational attainment than Black and Latina females.**

## Data Dashboards

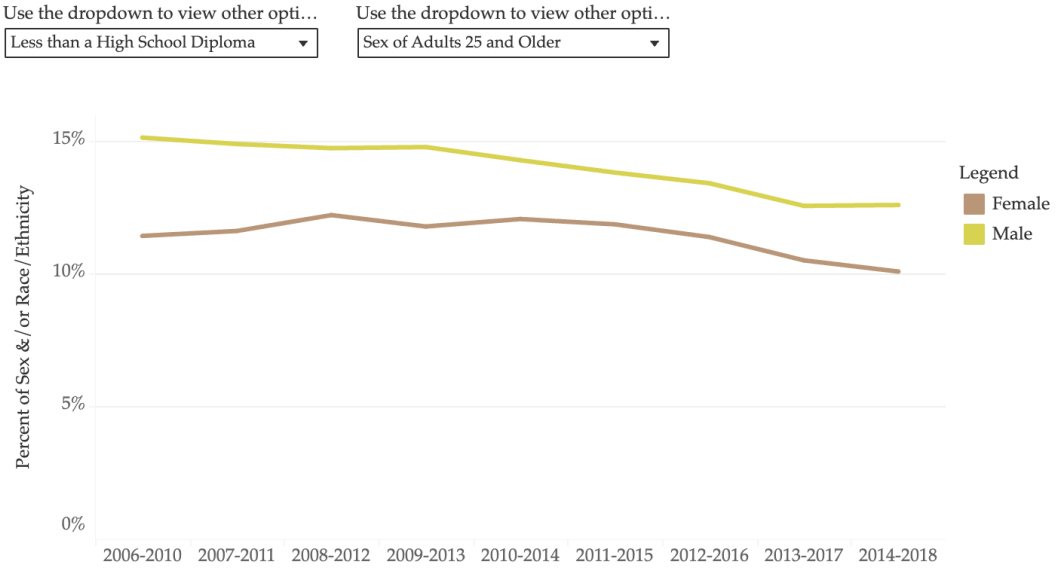
*Production Note: All data dashboards are included in this document as static images. Each dashboard will include a hyperlink to an interactive version of the dashboard on the web. For clarity, a page break has been inserted before each data dashboard.*

## Highest Level of Educational Attainment

1-year Estimates — View the interactive data dashboard




5-year Estimates — View the interactive data dashboard




Key Points

- In general, for the period from 2014-2018, females had higher levels of educational attainment than males. Females had higher rates of having both 1) some college or an associate's degree and 2) a bachelor's degree, whereas males had higher rates of having less than a high school diploma.

- Black and Latina females generally had lower levels of educational attainment from 2014-2018. Most notably, 25% of White females had a bachelors' degree compared to 18% and 10% of Black and Latina females, respectively. An estimated 38% of Latina females had less than a high school diploma compared to 11% and 6% of Black and White females, respectively.
- Notable changes from the 2006-2010 period to the 2014-2018 period include:
    - an increase in Black females who have some college or an associate's Degree (31%-35%, respectively), and
    - an increase in White females who have a bachelor's degree (23% to 25%) and more than a bachelors' degree (11%-14%).

Data Notes

- Residents under the age of 25 are excluded from these estimates.
- Source: U.S. Census Bureau American Community Survey (ACS) 1- and 5-year Public Use Microdata Samples

EDUCATION

# Bachelor's Degrees by Field of Study

The field of study (or major) that college students choose can significantly affect their post-college job opportunities and, therefore, the economic returns of a college degree. The information presented below reflects the most up-to-date bachelor's degrees conferred in the state of North Carolina that is publicly available.

## Key Points

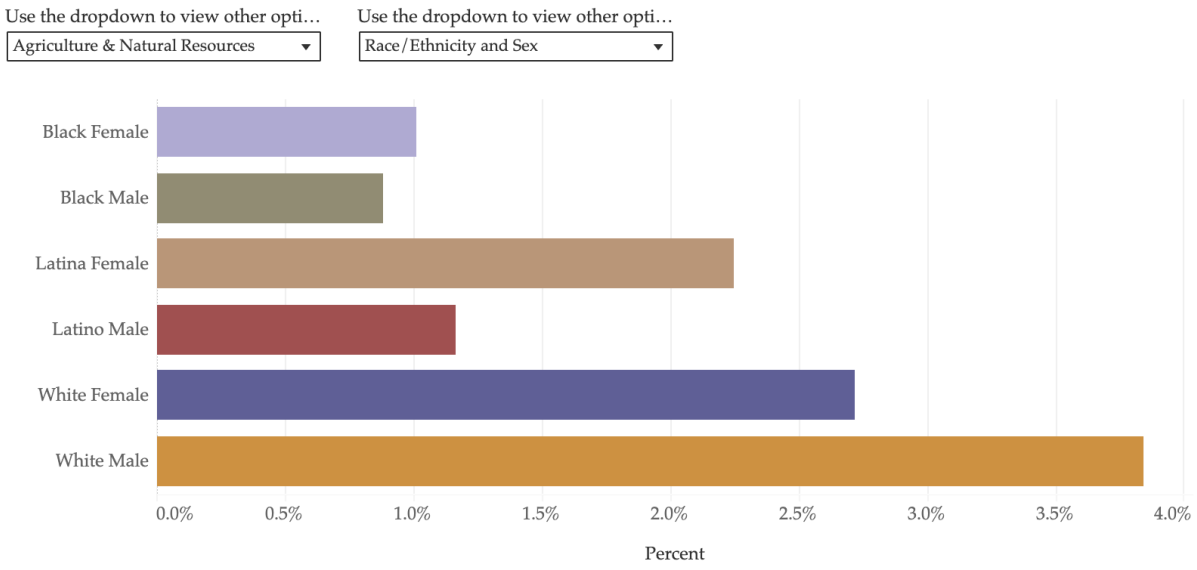
- **There was a sex gap in the type of bachelor's degrees that males and females recieved from 2013-2014. There were also differences by race/ethnicity and sex in the kind of degrees earned in that same time period.**
- **More males than females earned a bachelor's degree in fields that are associated with higher-earning occupational categories in Forsyth County.**

## Data Dashboards

*Production Note: All data dashboards are included in this document as static images. Each dashboard will include a hyperlink to an interactive version of the dashboard on the web. For clarity, a page break has been inserted before each data dashboard.*

## Degrees Received by Field of Study in North Carolina, 2013-2014

5-year Estimates — View the interactive data dashboard




Key Points

- The percentage of males receiving the following degrees is higher than the percentage of females earning the same degree:
  - agriculture and natural resources
  - architecture and environmental design
  - business and management
  - computer and information sciences
  - engineering
  - mathematics
  - physical sciences
  - public affairs
- The percentage of females receiving the following degrees is higher than the percentage of males earning the same degree:
  - area studies (interdisciplinary fields pertaining to geographic or cultural areas)
  - biological sciences
  - communications
  - education
  - health professions
  - home economics
  - psychology
- Among degrees associated with the six occupational fields with the highest median incomes in Forsyth County, a higher percentage of males earned degrees in these fields: architecture and environmental design, business management, computer and information sciences, engineering, mathematics, and physical sciences. A higher percentage of females earned degrees in biological sciences, health professions, and psychology.

- Among students earning those same degrees associated with higher-earning fields, a higher percentage of Black females earned business and management degrees than White females, and a higher percentage of Black and Latina females earned psychology degrees than White females. A higher percentage of white females earned degrees in health professions, and Black females were the least likely to earn a degree in physical sciences.
- Degrees in these areas that are received by more male graduates are also degrees in subjects that are associated with some of the occupational categories with the highest median incomes in Forsyth County.

Data Notes

- This data is about the State of North Carolina, not Forsyth County specifically.
- All of the differences noted in key findings are greater than could likely happen by random chance, but some of the differences displayed in the visualization could be due to random chance.
- Data in this section comes from the Statistical Abstract of Higher Education in North Carolina, 2014-2015. It is the most current publically-available report. Degrees conferred are from the academic year 2013-2014. The source PDF can be found here: https://files.eric.ed.gov/fulltext/ED586051.pdf

# References

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RESEARCH TOPIC

# Housing & Homelessness

Housing costs are a major expense for many families and impact the financial stability of households [1]; homeownership can be an important economic tool for families [2][3]; and some Forsyth County residents who have challenges maintaining stable housing may experience homelessness.

Data describing the number of individuals who are incarcerated within Forsyth County are included on this page as well because incarcerated people are residents of Forsyth County during the duration of their incarceration here and this data describes where these residents are currently living.

## Key Findings

- **Females are more likely to experience burdensome housing costs than males, and Black females have higher rates of housing cost-burden than White and Latina females.**
- **Homeownership rates are higher for residents in married-couple households and White residents than residents in other types of households and Black and Latinx residents.**
- **Black residents disproportionately experienced homelessness on a single night in January from 2018-2020.**
- **During 2016, a daily average of 76 females were incarcerated in Forsyth County jails, and 84 were incarcerated in Forsyth County prisons.**

HOUSING & HOMELESSNESS

# Housing and Homeownership

Housing costs can represent a major household expense. Households that spend more than 30% of their income on housing are often defined as being cost-burdened, and experiencing housing cost burden can negatively impact the financial stability of a household [1]. Homeownership is important to one's economic well-being because homeowners have the ability to tap into additional financial resources that come with having a home, such as a home equity or reverse mortgage. Additionally, owning a home is one way for families to accumulate wealth although there are significant differences in that accumulation especially by race and ethnicity [2][3]. Compared to White residents, Black and Latinx residents have lower rates of homeownership, are more likely to buy their first home at a later age, have less equity in their homes, and are less likely to own their home without any financing [4]. These disparities affect the economic returns for owning a home, including the ability to accumulate wealth. Thus, homeownership is an important contributor to the wealth inequality between White residents and Black and Latinx residents.

This section looks at Forsyth County's Fair Market Rent, a measure established by the U.S. Department of Housing and Urban Development, and the income that would be required to pay that rent without being housing-cost burdened. This section also provides the percentage of Forsyth County residents experiencing housing cost burden, the percentage of residents living in housing that their household owns, and the number of people incarcerated in Forsyth County.

| Glossary terms used in this section: Median, Cost-Burdened |
|---|

## Key Points

- **From 2014-2018, 46% of adult females lived in cost-burdened renting households compared to 37% of adult males.** Black adult females were significantly more likely to be living in renting households that were cost burdened than Latina and White adult females.
- **A higher percentage of residents living in married-couple households live in an owned home compared to any other household composition, but that has decreased over time.** The percentage of females living alone has also decreased over time.
- **The income needed for a 1-bedroom apartment in 2020 was higher than the most recent data on median incomes for full-time Latinx workers, and the income needed for a 2-bedroom apartment is higher than the median income for full-time Black workers.**
- **From 2014-2018, an estimated 86% of White residents living in married-couple households owned their homes, compared to 62% of Black residents and 54% of Latinx residents living in married-couple households.** Homeownership rates are also consistently higher for White females who live alone and residents in households with White female householders with no spouse present compared to their Black and Latina counterparts.

# Data Dashboards

*Production Note: All data dashboards are included in this document as static images. Each dashboard will include a hyperlink to an interactive version of the dashboard on the web. For clarity, a page break has been inserted before each data dashboard.*

## Annual Income Needed to Afford Fair Market Rent, 2020

Tabular Data

**Fair market rent (FMR) and annual income Needed to Afford FMR in Forsyth County*, 2020**

| | FMR, 2020 | Income Needed |
|---|---|---|
| **1 Bedroom** | $617 | $24,680 |
| **2 Bedroom** | $763 | $30,520 |
| **3 Bedroom** | $1,028 | $41,120 |
| **4 Bedroom** | $1,256 | $50,240 |

**Note: The Housing and Urban Development (HUD) Fair Market Rent data represents the Winston-Salem metro area which includes the following counties: Davie, Forsyth, Stoke, and Yadkin County*

Key Points

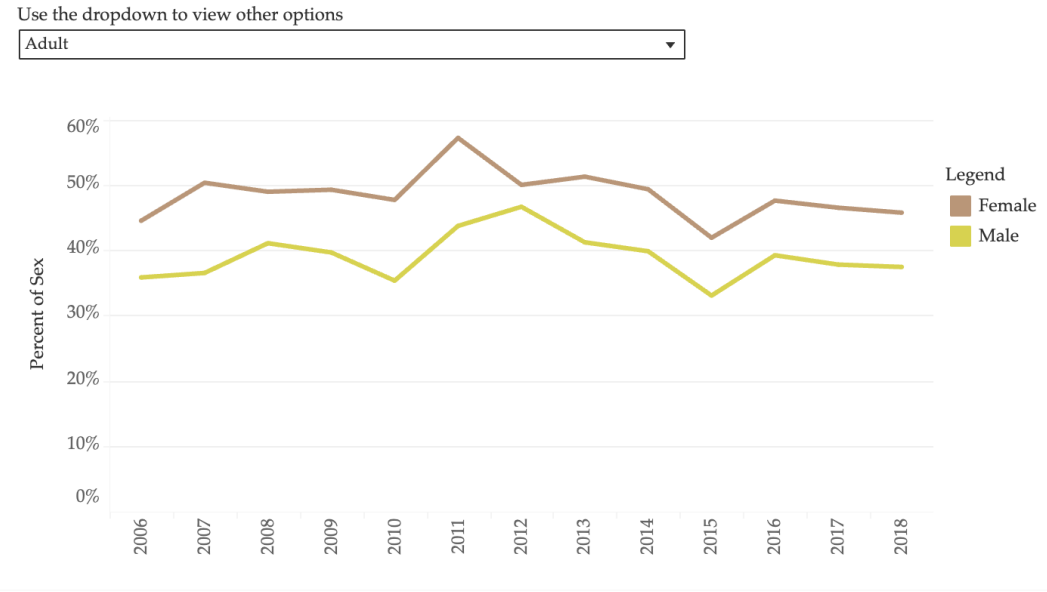
- Fair Market Rents (FMRs) are estimated by the U.S. Department of Housing and Urban Development (HUD) annually. FMRs are used in funding decisions about various federal housing programs that assist low-income families and households. FMRs are estimates of the gross rent, which includes the base rent and essential utilities, needed for the fiscal year. The annual income needed to afford FMR is published by the National Low-Income Housing Coalition. The chart above shows the FMR and income needed in Forsyth County for the 2020 fiscal year by various bedroom types.
- The income needed for a 1-bedroom apartment in 2020 is higher than the 2014-2018 median income of full-time Latinx workers, and the income needed for a 2-bedroom apartment is higher than the median income of full-time Black workers. Median incomes represent the level of income that half of a group is below and half of the group is above, which means that a significant number of Black and Latinx residents may struggle with housing affordability if they live alone or if they are the sole income earner in a household with dependents.

Data Notes

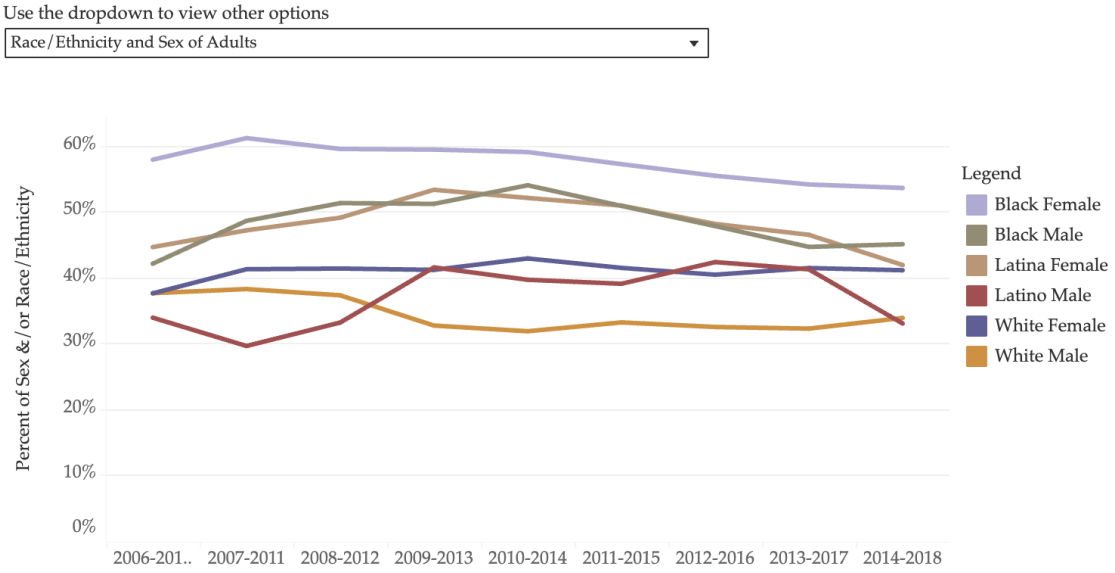
- Sources: HUD Office of Policy Development and Research; National Low-Income Housing Coalition

## Households spending More than 30% of Income on Rent

1-year Estimates — View the interactive data dashboard




5-year Estimates — View the interactive data dashboard




Key Points

- In the 5-year data, females (compared to males) consistently lived in households that paid more than 30% of their income on rent more often. From 2014-2018, 46% of adult females lived in cost-burdened renting households compared to 37% of adult males.

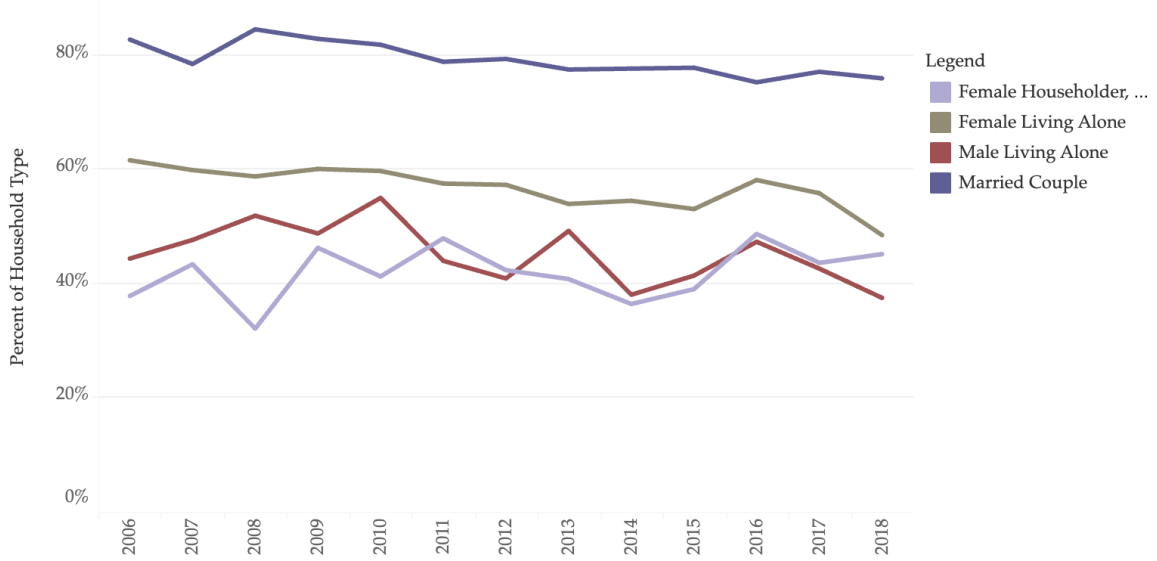
- The percentage of adult females who lived in households that were cost-burdened peaked in 2011 at 57% which was significantly higher than the percentage of females who lived in households that were cost-burdened in 2018 at 46%.
- Among females, Black adult females were significantly more likely to have lived in renting households that were cost-burned compared to Latina and Whilte adult females from 2014-2018.
- While it appears that more females under the age of 18 lived in cost-burdened renting households (across most 5-year periods) compared to males under the age of 18, estimates are not always significant; however, 63% of females under the age of 18 (on average) lived in households that were cost burdened from 2009-2013 which significantly decreased to an average of 55% of females from 2014-2018.
- Racial disparities are present in the percentage of children living in cost-burdened renting households. From 2014-2018, a higher percentage of Black female children lived in cost-burdened households compared to their White and Latinx counterparts.

Data Notes

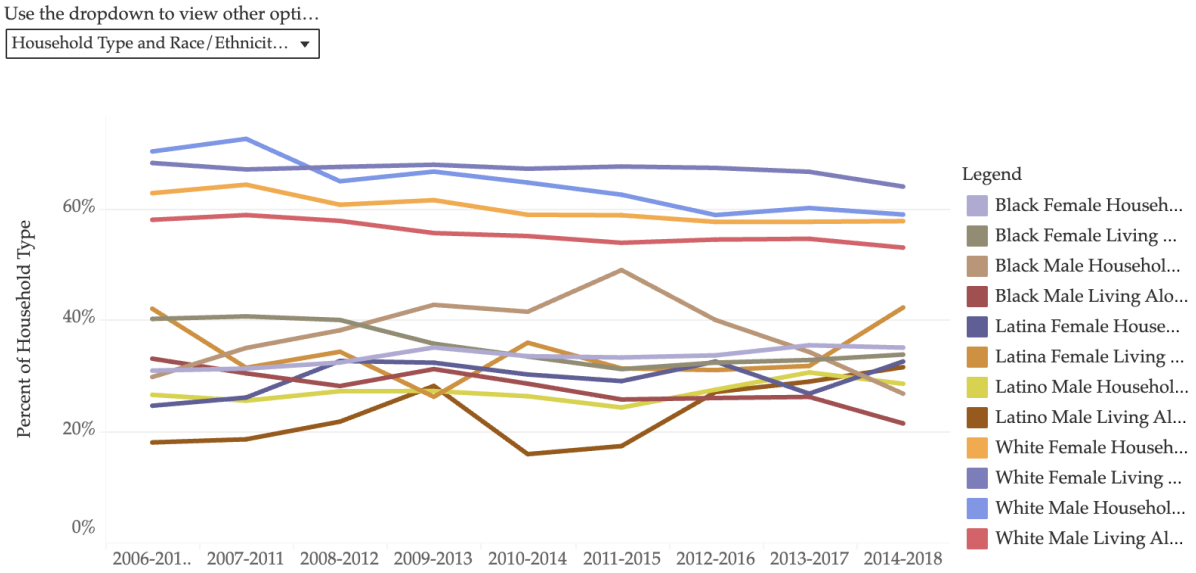
- Types of housing excluded from these analyses: group quarters; vacant, owned, or being bought; occupied without rent payment; no household income.
- The margin of error for the percentage of rent-burdened adults by sex and race/ethnicity and for rent-burdened children were too high to use, and this data was excluded.
- The margin of error for some 5-year data for children by sex and race/ethnicity is high. Analysts recommend checking the margin of error before using estimates.
- The most cost burden data available is from 2018. Current data may change as a result of COVID-19.
- Source: U.S. Census Bureau American Community Survey (ACS) 1- and 5-year Public Use Microdata Samples

## Homeownership Rates by Household Type

1-year Estimates — View the interactive data dashboard




5-year Estimates — View the interactive data dashboard




Key Points

- A higher percentage of residents living in married-couple households lived in an owned home compared to any other type of household composition in both the 1-year and 5-year data, but this has decreased over time. In 2006, 83% of married couples lived in an owned home compared to 76% of married couples in 2018.

- The rate of homeownership for females living alone decreased from 2017-2018 from 56%-48%.
- In the 5-year samples from 2014-2018, 86% of White residents who lived in married-couple homes owned their homes compared to 62% of Black residents and 54% of Latinx residents living in married-couple homes. The racial disparity in homeownership by household type is consistent across each 5-year data sample where married White residents have higher homeownership rates compared to their married Black and Latinx counterparts.
- Homeownership rates were consistently higher for White females who live alone and residents in households with White female householders with no spouse present compared to their Black and Latinx counterparts.

Data Notes

- Those who owned their home with a mortgage or loan (includes home equity loans) or owned free and clear were classified as owned. If they rent or occupy without payment of rent, then they were classified as not owned.
- The 1-year data samples were too small to calculate household type by race/ethnicity.
- The margins of error for male householders with no spouse present and non-family households were too high to use in the 1-year data.
- The margins of error for the 5-year data are particularly high for many Latinx household types and some Black household types; differences noted with other groups in the data notes are outside of the margin of error. Analysts recommend noting margins of error before using this data.
- Source: U.S. Census Bureau American Community Survey (ACS) 1- and 5-year Public Use Microdata Samples

# Homelessness

The pathways to experiencing homelessness vary but unstable living arrangements are central to the risk of becoming homeless [5]. Experiencing intimate personal violence and/or economic hardship coupled with the lack of affordable housing or rental assistance can increase the risk of experiencing homelessness. Even when the economy is stable, those who experience homelessness remain on the margins of the economy and millions of low-income households are at-risk of housing instability and a number of crises that can result in homelessness.

Annually, communities across the country conduct a Point-In-Time on a single night in January of people who experience homelessness in the community that is reported to the Department of Housing and Urban Development (HUD) [5]. The Point-In-Time count includes people who are unsheltered (which includes people who live on the streets, in cars, in abandoned buildings or who camp outdoors). It also includes people who are in emergency or transitional housing, but it does not include those who may be temporarily staying with family or friends. Although the Point-In-Time count is important to understand the prevalence of homelessness in the community, it does not capture the number of people that experience homelessness through a calendar year. The following section describes the number of people experiencing homelessness at the time the Point-In-Time was conducted annually in Forsyth County from 2018-2020.

## Key Points

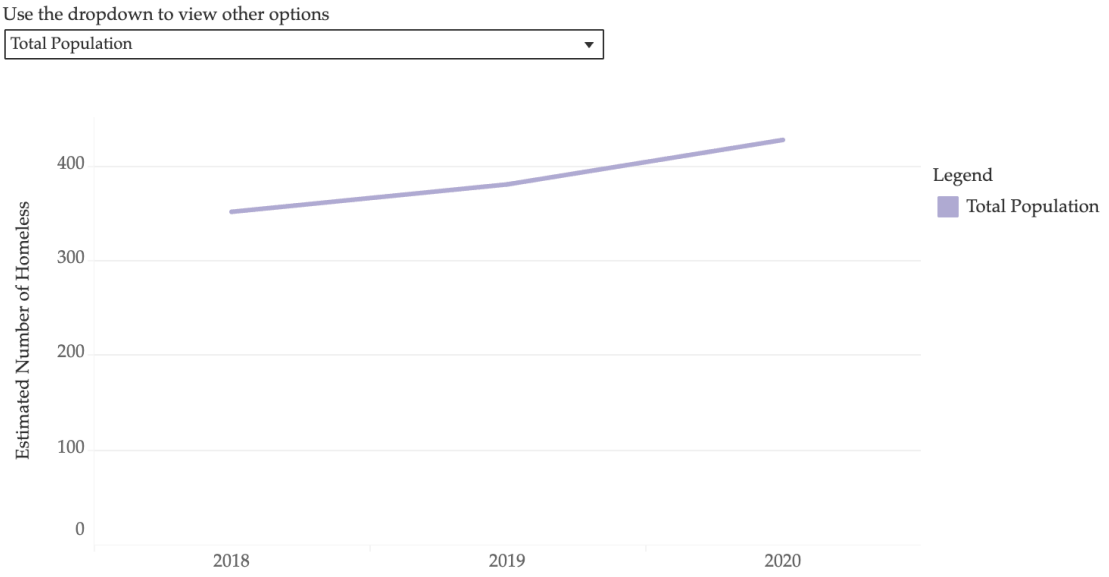
- **The total number of residents without children who experienced homelessness on a single night in January increased from 351 in 2018 to 427 in 2020.**
- **Black residents disproportionately experienced homelessness from 2018-2020 (across both measures).**
- **The total number of residents in households with at least one adult and one child present who experienced homelessness decreased from 89 in 2018 to 77 in 2020.**
- **Male residents without children disproportionately experienced more homelessness, while female residents in households with at least one adult and one child present disproportionately experienced more homelessness.**

## Data Dashboards

*Production Note: All data dashboards are included in this document as static images. Each dashboard will include a hyperlink to an interactive version of the dashboard on the web. For clarity, a page break has been inserted before each data dashboard.*

## Homeless Adults without Children

1-year Estimates — [View the interactive data dashboard]




Key Points

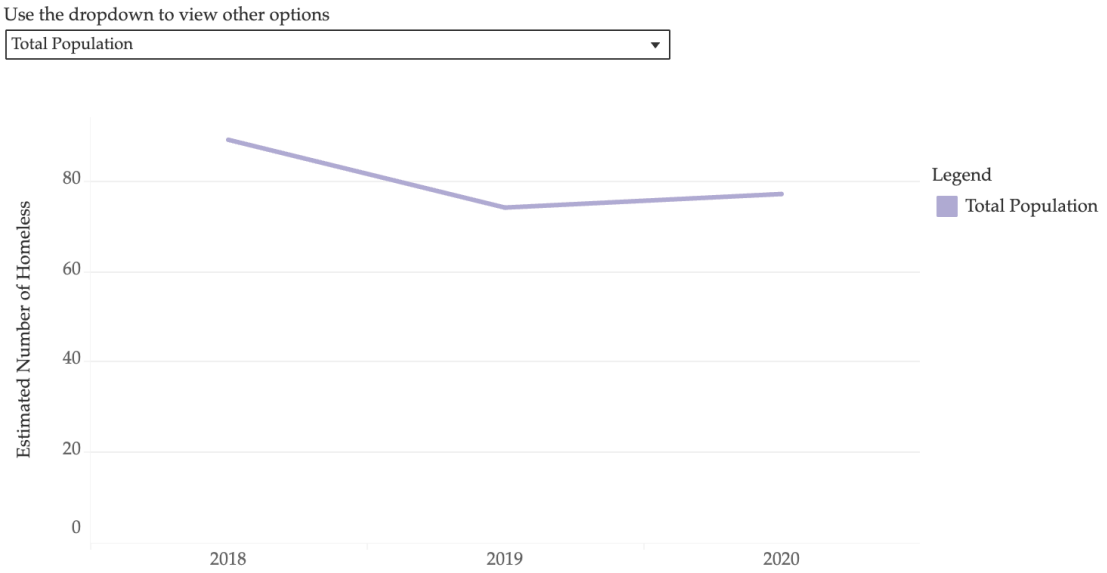
- The total number of residents without children who experienced homelessness on a single night in January increased from 351 in 2018 to 427 in 2020.
- 67 homeless females without children were identified in 2018 compared to 83 in 2020.
- Black residents without children disproportionately experienced homelessness from 2018-2020.
- More males than females without children experienced homelessness from 2018-2020.

Data Notes

- Homelessness data is from the Point-in-Time count data which is conducted annually on a single night in January and is reported to the U.S. Department of Housing and Urban Development. Estimates reflect a single point in time that data is collected and does not reflect the total number of people that may experience homelessness in a calendar year. Estimates prior to 2018 were not reported due to changing definitions in the Point-in-Time data collection.
- Homelessness data identifies if respondents are Latinx or not-Latinx. It does not ask about ethnicity in relation to a specific racial category. For example, those who selected White as their race could be Latinx White or non-Latinx White.
- Other racial groups include those who identify as:
    - Asian,
    - American Indian or Alaska Native,
    - Native Hawaiian or Other Pacific Islander, and
    - respondents who selected multiple racial categories.
- The most recent homelessness data available is from January 2020. Current homelessness numbers may change as a result of COVID-19.
- Source: Personal correspondence. Laura Lama (City of Winston-Salem), September 2020

## People in Homeless Families with Children

1-year Estimates — [View the interactive data dashboard]




Key Points

- There were 89 people in households with at least one adult and one child who experienced homelessness on a single night in January 2018 compared to 77 in January 2020.
- 56 females in households with at least one adult and one child experienced homelessness in 2018 compared to 54 in 2020.
- More female than male residents in households with at least one adult and one child present experienced homelessness from 2018-2020.
- Black residents in households with at least one adult and one child present disproportionately experienced homelessness from 2018-2020.

Data Notes

- Homelessness data is from the Point-in-Time count data which is conducted annually on a single night in January and is reported to the U.S. Department of Housing and Urban Development. Estimates reflect a single point in time that data is collected and does not reflect the total number of people that may experience homelessness in a calendar year. Estimates prior to 2018 were not reported due to changing definitions in the Point-in-Time data collection.
- Homelessness data identifies if respondents are Latinx or not-Latinx. It does not ask about ethnicity in relation to a specific racial category. For example, those who selected White as their race could be Latinx White or non-Latinx White.
- Other racial groups include those who identify as:
    - Asian,
    - American Indian or Alaska Native,
    - Native Hawaiian or Other Pacific Islander, and
    - respondents who selected multiple racial categories.

- The most recent homelessness data available is from January 2020. Current homelessness numbers may change as a result of COVID-19.
- Source: Personal correspondence. Laura Lama (City of Winston-Salem), September 2020

# Incarceration

Information on incarcerated people in Forsyth County is included in this report because incarcerated people are considered Forsyth County residents during their period of incarceration. People who are incarcerated in Forsyth County or admitted to prison from Forsyth County courts may or may not have been Forsyth County residents prior to their incarceration and may or may not stay in Forsyth County after their incarceration; due to this fact, it is difficult to make conclusions about how these incarceration rates impact the economic status of local residents.

## Key Points

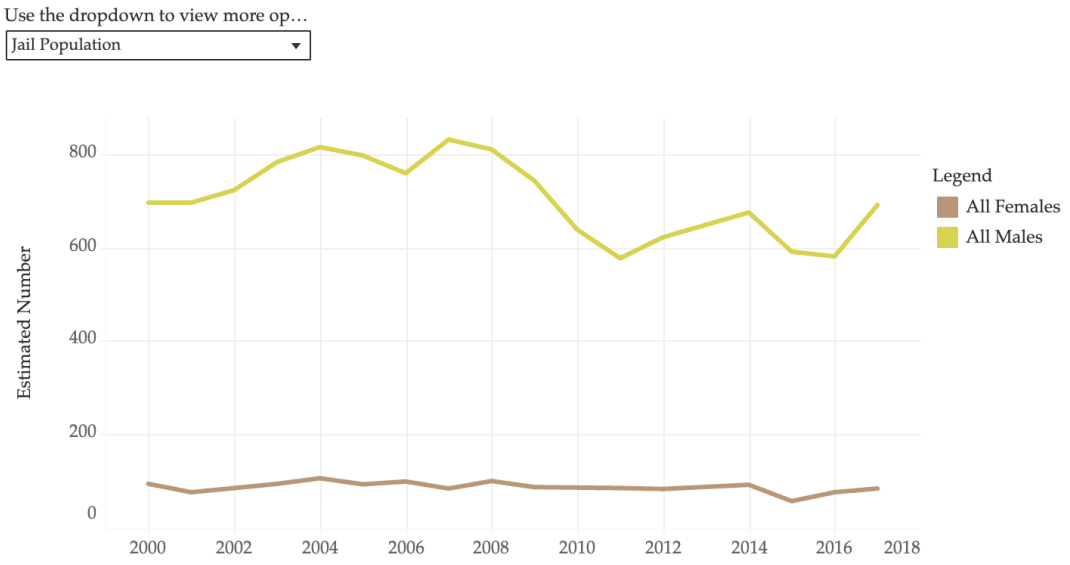
- **During 2016, a daily average of 76 females were incarcerated in Forsyth County jails, and 84 were incarcerated in Forsyth County prisons.**
- **Of the women incarcerated in prisons, 35 were White, 42 were Black, and 5 were Latina.**

## Data Dashboards

*Production Note: All data dashboards are included in this document as static images. Each dashboard will include a hyperlink to an interactive version of the dashboard on the web. For clarity, a page break has been inserted before each data dashboard.*

## Incarcerated Individuals

1-year Estimates — View the interactive data dashboard




Key Points

- People who are incarcerated in Forsyth County or admitted to prison from Forsyth County courts may or may not have been Forsyth County residents prior to their incarceration and may or may not stay in Forsyth County after their incarceration; due to this fact, it is difficult to make conclusions about how these incarceration rates impact the economic status of local residents.
- Incarceration data is included in this report to provide information on the number of incarcerated people in Forsyth County because incarcerated people are considered Forsyth County residents during their period of incarceration.

Data Notes

- Jail population data was not available by race/ethnicity and gender together.
- Jail population data represents the daily average number of incarcerated people over the course of the year and may use decimal points because it is an average.
- Jail population data was not available by race/ethnicity and gender together.
- Prison population data is based on the number of people held in prison on December 31 of that year.
- Prison admissions with a sentence of less than 12 months are excluded from this data.
- Residents incarcerated in jails and prisons or admitted to prison from the Forsyth County court system may or not be Forsyth County Residents.
- Source: Vera Institute of Justice Incarceration Trends Dataset

# References

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ADDITIONAL REPORT CONTENT

# American Community Survey Data: What's the Difference?

## What is the American Community Survey?

The American Community Survey (ACS) helps local officials, community leaders, and businesses understand the changes taking place in their communities. It is the premier source for detailed population and housing information about our nation.

The American Community Survey is a demographics survey program conducted by the U.S. Census Bureau.It regularly gathers information previously contained only in the long form of the decennial census, such as ancestry, citizenship, educational attainment, income, language proficiency, migration, disability, employment, and housing characteristics. These data are used by many public-sector, private-sector, and not-for-profit stakeholders to allocate funding, track shifting demographics, plan for emergencies, and learn about local communities. Sent to approximately 295,000 addresses monthly, it is the largest household survey that the Census Bureau administers. The American Community Survey gathers information annually in the 50U.S. states, the District of Columbia, and Puerto Rico — it does not gather information in four major U.S.territories.

Learn more at: https://www.census.gov/programs-surveys/acs/

## 1-year Data

1-year data reflects estimates for a given calendar year. For example, 2018 ACS estimates cover the period from January to December, 2018.The main advantages of 1-year ACS data estimates:

- They reflect the most current data available.

- They provide estimates for specific years, which is especially useful for any significant local or national changes that could affect those estimates (e.g., the Great Recession 2007-2009).

# 5-year Data

The 5-year data reflects estimates for a period of 5calendar years. For example, the 2014-2018 ACS estimates cover the period from January 2014 toDecember 2018.

The main advantage of using 5-year estimates is that the samples are larger; therefore, they increase the statistical reliability of the estimates produced, especially when looking at subgroups in the data.

# How Should I Interpret 5-year Data Estimates?

5-year estimates are calculations (more or less averages) that are designed to show cumulative (or overall) changes over a 5-year period. If the unemployment rate is 10% from 2007-2011, then that could result from:

- a constant percentage of 10% across those 5 years (i.e., 10% unemployment in 2007, 2008, 2009, 2010, and 2011);
- a steady increase from, say, 7% to 13% or a corresponding decrease; or
- any other increase and decrease across all the years.

Comparing 5-year estimates to 1-year estimates can help contextualize the patterns in the 5-year data to better understand if the estimate was relatively constant or if it fluctuated over time.

ADDITIONAL REPORT CONTENT

# Glossary of Terms

**American Community Survey** — The American Community Survey (ACS) is an annual survey administered by the U.S. Census Bureau that provides data on a variety of different demographic characteristics at the national and local level.

**Cost-burdened** — Households that spend more than 30% of their income on housing are often defined as being cost-burdened, and experiencing a 'housing cost burden' can negatively impact the financial stability of a household. *Source: The Pew Charitable Trusts. (2018, April 19). American families face a growing rent burden.* *https://www.pewtrusts.org/en/research-and-analysis/reports/2018/04/american-families-face-a-growing-rent-burden*

**Disparity** — The Cambridge Dictionary defines disparity as "a lack of equality or similarity, especially in a way that is not fair." *Source: Cambridge Dictionary. (2020). Disparity. In Cambridge Dictionary.* *https://dictionary.cambridge.org/us/dictionary/english/disparity*

**Full-time Work** — This report uses the Internal Revenue Service's definition of full-time employment for the Affordable Care Act, which is employees employed on average at least 30 hours per week. *Source: Internal Revenue Service. (2020, September 19). Identifying full-time employees.* *https://www.irs.gov/affordable-care-act/employers/identifying-full-time-employees*

**Householder** — In the American Community Survey, the U.S. Census Bureau provides the following definition for householder: "One person in each household is designated as the householder. In most cases, this is the person, or one of the people, in whose name the home is owned, being bought, or rented and who is listed on line one of the survey questionnaire. If there is no such person in the household, any adult household member 15 years old and over could be designated as the householder." *Source: U.S. Census Bureau. (n.d.) American Community Survey and Puerto Rico Community Survey: 2018 subject definitions.* *https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2018_ACSSubjectDefinitions.pdf*

**Household** — In the American Community Survey, the Census Bureau provides the following definition for household: "A household includes all the people who occupy a housing unit. (People not living in households are classified as living in group quarters.) A housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live separately from any other people in the building and which have direct access from the outside of the building or through a common hall. The occupants may be a single family, one person living alone, two or more families

living together, or any group of related or unrelated people who share living arrangements." *Source: U.S. Census Bureau. (n.d.) American Community Survey and Puerto Rico Community Survey: 2018 subject definitions.* *https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2018_ACSSubjectDefinitions.pdf*

**Household Types**

- **Family Household** — In the American Community Survey, the U.S. Census Bureau provides the following definition of family households: "A family consists of a householder and one or more other people living in the same household who are related to the householder by birth, marriage, or adoption… A family household may contain people not related to the householder." *Source: U.S. Census Bureau. (n.d.) American Community Survey and Puerto Rico Community Survey: 2018 subject definitions.* *https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2018_ACSSubjectDefinitions.pdf*

- **Non-family Household** (Residents Living Alone and Non-Family Household, Not Alone) — In the American Community Survey, households are identified by the "sex of the householder and the presence of relatives". The U.S. Census Bureau defines a non-family householder as, "a householder living alone or with non-relatives only." Relatives are defined as "individuals related to [the householder] by birth, marriage, or adoption" and can include roomers or boarders, housemates or roommates, unmarried partners, foster children, and other nonrelatives. *Source: U.S. Census Bureau. (n.d.) American Community Survey and Puerto Rico Community Survey: 2018 subject definitions.* *https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2018_ACSSubjectDefinitions.pdf*

- **Householder by Sex, No Spouse Present** — In the American Community Survey, the U.S. Census Bureau defines Male and Female householders with no spouse present as family households in which no spouses are present. Spouses include people in formal marriages and common-law marriages (and beginning in 2013 include same-sex married couples). Spouses are considered "present" if they are reported as members of the same household, even if they are temporarily separated. Married people with absent (i.e. not present) spouses are "married people whose wife or husband was not reported as a member of the same household or reported that they were married and living in a group quarters facility." This includes spouses who are separated but not yet legally divorced and spouses who are "employed and living away from home or in an institution or serving away from home in the Armed Forces." *Source: U.S. Census Bureau. (n.d.) American Community Survey and Puerto Rico Community Survey: 2018 subject definitions.* *https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2018_ACSSubjectDefinitions.pdf*

- **Married Couple Households** — In the American Community Survey, the U.S. Census Bureau classifies married-couple households as a type of family household in which the householder and his or her spouse are listed as members of the same household. Spouses include people in formal marriages and common-law marriages (and beginning in 2013 include same-sex married couples). *Source: U.S. Census Bureau. (n.d.) American Community Survey and Puerto Rico Community Survey: 2018 subject definitions.* *https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2018_ACSSubjectDefinitions.pdf*

**Income Insufficiency** — This report uses a measure of income insufficiency developed by Forsyth Futures defined as "a measure of financial hardship that compares family income to estimated family expenses." This measure was developed to supplement analysis of financial hardships based on poverty rates and accounts for factors not included in poverty rate calculations, such as childcare and healthcare expenses. Source: Forsyth Futures. (n.d.) Income insufficiency. https://www.forsythfutures.org/indicator_income-insufficiency/

**Labor Force** — In the American Community Survey, the U.S. Census Bureau defines residents participating in the labor force as residents, 16 years of age and older, who are employed or unemployed. To be considered unemployed residents must be actively looking for work and available to start a job during the four weeks before they completed the survey. Residents described as not being in the labor force are "all people 16 years of age and over who are not classified as members of the labor force. This category consists mainly of students, homemakers, retired workers, seasonal workers interviewed in an off season who were not looking for work, institutionalized people, and people doing only incidental unpaid family work (less than 15 hours during the reference week)." *Source: U.S. Census Bureau. (n.d.) American Community Survey and Puerto Rico Community Survey: 2018 subject definitions.* *https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2018_ACSSubjectDefinitions.pdf*

**Margin of Error** — The margin of error is the amount that the actual value may vary from the estimate. This report uses a 95% confidence interval, which means that researchers are 95% sure that the actual number described in the estimate is within the margin of error. Estimates with overlapping margins of error may not be statistically different in reality. *Source: U.S. Census Bureau. (2018, April). Using American Community Survey (ACS) estimates and margins of error. [PDF slides].* *https://www.census.gov/programs-surveys/acs/guidance/training-presentations/acs-moe.html*

**Marriage —** People described as married in this report are people who are described in the American Community Survey as "now married, except separated." The U.S. Census Bureau defines this as "includes people whose current marriage has not ended through widowhood or divorce (regardless of previous marital history), and who are not currently separated. The category may also include couples who live together or people in common-law marriages if they consider this category the most appropriate." Beginning in 2013, same-sex married couples were described as being married. *Source: U.S. Census Bureau. (n.d.) American Community Survey and Puerto Rico Community Survey: 2018 subject definitions.*

*https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2018_ACSSubjectDefinitions.pdf*

**Median Income** — The median value describes the level of income that half a group is above and the other half is below. For example, from 2019 to 2018, the median income for adult females working full time was $34,148. This means that half of adult females in Forsyth County earned less than $34,148 and half earned more. *Source: U.S. Census Bureau. (n.d.) American Community Survey and Puerto Rico Community Survey: 2018 subject definitions.* *https://www2.census.gov/programs-surveys/acs/tech_docs/subject_definitions/2018_ACSSubjectDefinitions.pdf*

**Statistically Different** — According to the Census Bureau, "to be 'statistically different', there must be statistical evidence that there is a difference between two estimates." This report discusses the results of tests for statistical difference in the "Data Notes" tabs of visualizations and notes when apparent differences are not statistically different or when margins of error overlap. *Source: U.S. Census Bureau. (2018, April). Using American Community Survey (ACS) estimates and margins of error. [PDF slides].* *https://www.census.gov/programs-surveys/acs/guidance/training-presentations/acs-moe.html*

ADDITIONAL REPORT CONTENT

# Acknowledgements

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This marks the first time The Women's Fund partnered with Forsyth Futures, and we are grateful for their work on this report. Forsyth Futures gathered the data, provided context for various datapoints, and created the entire microsite. We thank them for their incredible partnership on this project.

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## The Women's Fund's 2020 Research, Education and Advocacy Committee & Staff

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- Crystal Little, The Shalom Project/Flourish
- Joy Nelson Thomas, LEAD Girls of NC
- Odette Sanchez, Latino Community Services
- Kenya Thorton, Eliza's Helping Hands

# Stories of Impact

## LEAD Girls

In 2015, Joy walked away from a secure job to launch the nonprofit LEAD Girls of NC, a leadership workshop series that provides the tools and resources preteen girls need to become confident and active leaders in their communities. At the heart of the program: mentoring and peer support.

Read the Story

## Eliza's Helping Hands

Social worker Kenya Thornton devotes her life to supporting families touched by domestic violence and sexual assault. It's a stressful job that can take a toll. Fortunately for Kenya, she discovered the perfect place to go when she needs to decompress. A passionate equestrian, she heads to Cash Lovell Stables & Riding Academy for a dose of self-care.

Read the Story

## Delicious by Shereen

Word spread quickly around town in 2016 when Shereen Gomaa began offering up her freshly cooked Egyptian and Middle Eastern creations for catered family meals and small group meetings.