

Behind the Headline:

Trends and Implications for County Residents



Prepared by Fairfax County Department of Neighborhood & Community Services



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Behind the Headline

Trends and Implications for County Residents

General Trends

Suburbanization of Poverty

Economic Mobility

Housing

Health Care Coverage

Introduction:

The latest Census Bureau's American Community Survey ranked Fairfax County as one of the wealthiest counties in the nation. While Fairfax County does enjoy great relative prosperity, the headline obscures recent census and other data about the economic challenges faced by a growing number of county residents. Indeed, the number of county residents living in poverty is greater than the total population of three-fourths of Virginia's counties.

The story behind the headline looks first at general demographic trends in the county, then turns its focus to specific trend areas: the Suburbanization of Poverty, Economic Mobility, Housing, and Health Care Coverage. For each area, this document provides information and data about the trend and then looks ahead to the future implications of those trends for residents, communities, and service providers.

General Trends

Trends

Implications

Fairfax County's 2010 Census population of 1,081,726 persons exceeds that of eight states – Alaska, Delaware, Montana, North Dakota, Rhode Island, South Dakota, Vermont and Wyoming. During the past decade, Fairfax County added 112,000 residents. This growth was less than that experienced during the previous two decades. Fairfax County added over 221,000 residents during the 1980s and over 151,000 residents during the 1990s. With its current comprehensive plan, Fairfax County has the capacity to add more than 300,000 additional residents, and 63,000 of these additional persons are expected to be added to Fairfax County over the next ten years.

Along with Fairfax County's rapid urbanization, the county has experienced rapid cultural diversification. In 1970, less than 7% of the county's population were ethnic or racial minorities. Today, over 45% of the county's population are ethnic or racial minorities. This rapid diversification is not unique to Fairfax County but a nationwide trend. What is special about Fairfax County is that there is no predominate minority group but a highly diverse tapestry consisting of persons from virtually every nation in the world. Among residents who moved to Fairfax County during the past year, nearly 48% were ethnic or racial minorities and nearly a third were immigrants. In contrast, Arlington, Alexandria and Washington, DC have become less diverse over the past decade with a movement of non-Hispanic whites to the urban core.

The county is expected to have a rapidly increasing population of persons age 65 and older as the Baby Boom generation ages. As of 2011, the oldest boomers turn 65 but the greatest impacts will occur when the boomers reach age 80 beginning in 2026. Although children may decline slightly as a proportion of total population, children are not expected to decline in number but to grow at a rate that is slightly less than that of the total population. Beginning in 2010, the U.S. and Fairfax County will experience a decline in the number of working age persons (ages 20 to 64 years) per person of retirement age (age 65 years and older). In Fairfax County the worker/retiree ratio will decline from 6.7 workers/retiree to 4.8 workers/retiree in 2030.

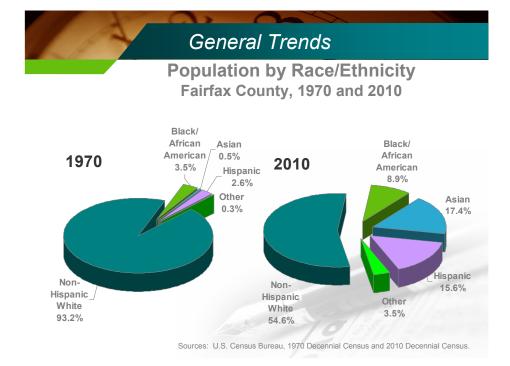
Rapid population growth often strains local government's ability to build infrastructure to meet demand. Residential growth creates some increase in tax revenue but a controversy exists over whether residential development generates enough revenues to pay for the additional costs of services. As vacant land becomes scarce, pressure to redevelop older, more moderate cost neighborhoods increases. This redevelopment, however, may create opportunities to provide more livable and better connected communities.

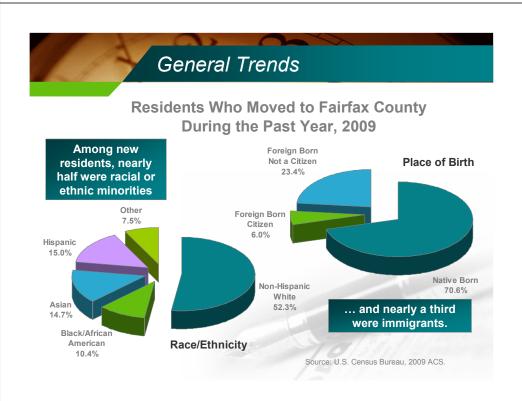
As the heterogeneity of the county's residents increases, Fairfax County is likely to see shifts in cultural norms. Outreach to the county's diverse groups is challenging, especially for those without identified leaders and those that are relatively small in number. Although immigrants bring assets such as a strong work ethic and a strong desire to better their lives, they also face challenges to achieving their economic goals. These assets and challenges vary by culture, economic status, educational attainment, written and spoken English proficiency, and immigration status.

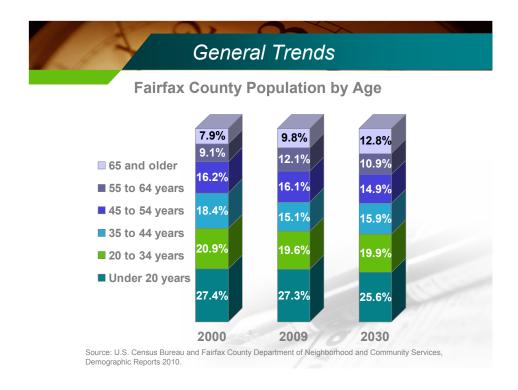
As the older population increases rapidly, funding tensions between youth and senior programs may occur. One outcome of this funding tension could be that the definition of "senior eligibility" may need to evolve based on need and the ability to maintain independence. The decline in working age persons per retiree will mean fewer caregivers for the Baby Boomers as they age. With more retirees dependent on assets in defined compensation plans (i.e. 401K plans), their retirement income and wealth are closely tied to fluctuations and risks in the financial markets.

- As of May 2009, 44% of all elementary school students in Fairfax County Public Schools spoke a language other than English at home, with more than 100 different languages represented (NCS, May 2009).
- During FY 2010, more than 63,693 households benefited from Consolidated Community Funding Pool Projects. The diversity of households served includes the following race/ethnic groups: 41% Hispanic; 20% Asian/Pacific Islander; 15% Black or African American; 13% White; 11% Other/Not Reported (DAHS, Dec 2010).
- The Department of Family Services provided subsidized child care to more than 7,500 children and school-age child care to approximately 13,000 children in FY 2010 (DMB, Feb 2011).
- The Fairfax Area Agency on Aging has been working with three "villages" in the county that are forming to provide volunteer support for neighborhood residents, including purchasing and sharing personal and home maintenance services essential for living safely in their homes (DMB, Feb 2011).

General Trends Population Estimates and Projections 1970 to 2040 (Thousands of Persons) 19818 19818 19818 Source: Fairfax County Department of Neighborhood and Community Services, Demographic Reports 2010 and U.S. Census Bureau, 1970, 1980, 1990, 2000 and 2010 Decennial Censuses.







Suburbanization of Poverty

Trends

Implications

Over the past decade many metropolitan areas have seen poverty grow faster in the suburbs than in central cities. The Washington Metro area has followed this trend. The number of persons below poverty in Washington, DC has not increased since 2000, while suburban poverty has increased rapidly in many suburban jurisdictions. Between 2000 and 2009, the number of persons below poverty in Fairfax County increased 33%. One factor driving this trend is the decentralization of jobs to the suburbs. In addition, poor Blacks are more likely to live in centralized downtown areas, while the poor of other racial/ethnic groups are not (Brookings, Feb 2008).

While overall poverty rates continue to be lower in the suburbs than in central cities, the suburban poor pose some unique service challenges. The suburban poor are much more geographically dispersed, which makes it more difficult to provide services efficiently. Because public transportation options in the suburbs tend to be less well developed, it also makes it more difficult for the poor to come to centralized locations to receive services.

However, there are indications that the poor who live in areas with lower concentrations of poverty do reap some benefits by living in these communities. These benefits include improved housing conditions, neighborhood conditions, safety, health and schools (HUD, Sept 2003).

The suburban poor in Fairfax County are a much more diverse population than the urban poor in Washington, DC. Persons below poverty in Fairfax County are more likely to be of races other than Black, to be Hispanic, to speak a language other than English at home, and to be foreign born. Among persons below poverty, 91% of those living in Washington, DC speak English at home but only 43% of those living in Fairfax County speak English at home. Among the Fairfax County poor, over 30% speak Spanish at home, 8% speak an Indo-European language, 11% speak an Asian language and 8% speak other languages. During the past decade most of the net growth in population that occurred in Fairfax County was growth in the number of Asians and Hispanics.

Providing culturally relevant programs for this highly diverse population can be challenging. Few suburban communities have adequate social services infrastructure for addressing the challenges associated with this geographically spread out, very diverse, and rapidly growing population of poor (Brookings, Feb 2008). Due to language and cultural differences, it often takes longer to serve a customer who is not fluent in English or is unaccustomed to the programs and processes followed.

Although the geographic pattern of where the poor live has been changing, private philanthropic giving continues primarily to target central city urban poverty. Fairfax County has fewer nonprofit social service organizations per poor person, and Fairfax County's nonprofit safety net revenues per person below poverty are a fraction of those available in the District of Columbia (Brookings, Feb 2008).

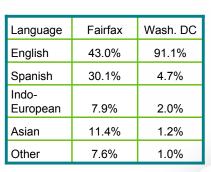
Fairfax County's nonprofit safety net organizations do not have the same levels of resources and revenues per person below poverty and, therefore, cannot provide the same levels of service as those in Washington, DC.

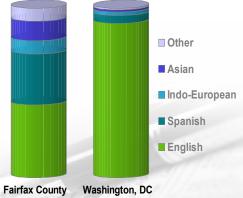
- In just 18 months, from July 1, 2009, to December 31, 2010, the number of households receiving public assistance through the county's Department of Family Services increased by 31 percent, from 58,561 to 76,906 households (DFS, Mar 2011).
- Fairfax County Coordinated Services Planning hotline requests for emergency food assistance have increased dramatically, with nearly 5,547 requests in FY 2010, compared with 2,883 requests in all of FY 2007. In January 2011 alone, 637 requests for emergency food were received -- the most ever received in one month (NCS, Apr 2011).
- In FY 2010, 17,739 Supplemental Nutrition Assistance Program (formerly known as Food Stamps) applications were received. In FY 2008, 11,057 applications were received (DMB, Feb 2011).
- During FY 2010, 2,690 non-English speakers improved basic English skills and 1,978 improved employment skills through assistance provided by organizations funded through the Consolidated Community Funding Pool (DAHS, Dec 2010).

Suburbanization of Poverty **Growth in Persons Below Poverty by** Jurisdiction 2000 to 2009 Loudoun 100% District 2000 2009 Pct. Jurisdiction Poor Poor Chg. Arlington Columbia Fairfax 4% / Prince George's Washington 109.500 104,901 -4.2% 47,024 65,286 38.89 Montgomery 61,019 1.4% Pr George's 60,196 Fairfax 43,396 57,890 33.4% Prince Willia Alexandria 11.279 14.789 31.1% Arlington 14,371 13,333 -7.2% Loudoun 4,637 9.281 100.2% Sources: U.S. Census Bureau, 2000 Decennial Census and 2009 Pr William 12,182 22,392 83.8% American Community Survey.

Suburbanization of Poverty

Persons Below Poverty Language Spoken at Home Fairfax County and Washington, DC, 2009





Source: U.S. Census Bureau, 2009 American Community Survey

Suburbanization of Poverty

Persons Below Poverty by Place of Birth Fairfax County and Washington, DC, 2009

■ Born in State of Residence

■ Citizen Born Outside State of Residence



Suburbanization of Poverty

Characteristics of Nonprofit Safety Net Organizations Washington, DC Metropolitan Area, 2007

Jurisdiction	Poor Persons per Social Service Nonprofit	Nonprofit Substance Abuse Revenues per Poor Person	Nonprofit Mental Health Revenues per Poor Person	Nonprofit Employment Services per Poor Person	Nonprofit Food Assistance Revenue per Poor Person	Nonprofit Human Service Revenue per Poor Person
Washington, DC	358	\$101	\$463	\$603	\$627	\$1,834
Montgomery	357	\$54	\$414	\$101	\$101	\$627
Prince George's	729	\$42	\$10	\$280	\$16	\$189
Fairfax County	498	\$49	\$2	\$293	\$8	\$652
Alexandria	303	\$680	\$912	\$232	\$363	\$299
Arlington	760	\$492		\$160	\$177	\$6
Loudoun	620		-	\$34	<u>-</u>	\$33
Prince William	1,159	-//2	\$5	701	\$6	\$580

Source: Scott W. Allard and Benjamin Roth, Strained Suburbs: The Social Service Challenges of Rising Suburban Poverty, p 29. Based on IRS data from the National Center for Charitable Statistics 2007 and 2006-2008 American Community Survey

Economic Mobility

Trends

Implications

Since the 1970s, income inequality or disparity in the United States between the wealthy and the poor has widened. IRS data show that real average household income grew 86.5% between 1979 and 2006 for the households in the highest income quintile (highest earning 20%). During the same time period, real average household income in the other four quintiles grew much more slowly – 10.7% in the lowest quintile, 17.6% in the second quintile, 21.4% in the middle quintile, and 31.6% in the fourth quintile (CBO, Apr 2009).

Income inequality is resulting in a concentration of wealth in the wealthiest households while other households find it harder to prosper. As this income gap increases, it becomes harder for lower income earners to move to higher income quintiles.

Economic mobility describes the ability of individuals to move up or down the economic ladder within a lifetime or from one generation to the next. The American Dream is based on the concept that with hard work anyone can become wealthy. Generally, Americans are not disturbed by income disparity in the U.S. because they believe that there is ample opportunity for individual economic mobility. Recent data, however, suggest that there is less mobility than previously believed. Data suggest that generational and lifetime income mobility is much less in the U.S. than in many other developed countries. Research also suggests that one's rank on the income ladder is highly influenced by parental income and the attainment of a college education (Economic Mobility Project, Fact Sheet).

Factors that influence economic mobility include family structure, parenting skills and education, community social networks, individual educational attainment, individual health/disability status, race, job stability, written and verbal fluency in English and the transfer of wealth between generations (Economic Mobility Project, Fact Sheet). The movement of women on the economic ladder is often tied to changes in marital status – marriage; divorce, separation and single parenthood; or the death of a spouse (Census, Mar 2011).

A U.S. Department of the Treasury study on the relative income mobility of individuals over a ten year period found that 55% of those individuals who started in the lowest income quintile remained in the lowest quintile and 61% of those in the highest quintile stayed in the highest quintile. While the majority of those individuals who are the least and the most wealthy remained in the same quintiles over a ten year period, individuals who were in the middle quintile were less likely to remain in the same quintile. The individuals in the middle quintile were as likely to see their incomes fall as to see them increase. A 2006 study conducted by the Center for American Progress suggests that the overall volatility of household income increased significantly between 1990-91 and 2003-04 and the middle class is experiencing more income insecurity while the top 10% is experiencing less.

A census study found that householders who had lower levels of education were more likely to remain in or move into lower quintiles compared to householders who had higher levels of education. Householders who were not married were more likely to remain in or move into a lower quintile. The youngest householders (age 15 to 24) were more likely than others to move down from the top and fourth quintiles, while older householders (age 65 and older) were most likely to remain in the bottom and the second quintiles. Householders age 25 to 54 were the least likely to experience downward movement.

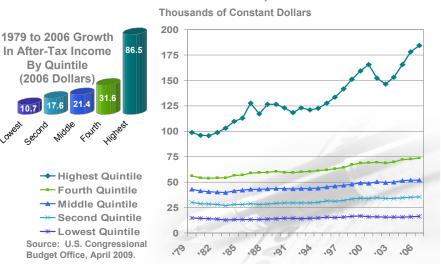
The Fairfax County income concentration index which measures income disparity in the county shows trends similar to those nationally. In 2009, Fairfax County adults with a four-year college degree had a median income more than twice that of a high school graduate; adults who had pursued education beyond a four-year college degree had median incomes that were three times that of a high school graduate.

In addition to lower income, unskilled workers are more likely to lack economic benefits such as health insurance. In Fairfax County, 36% of adults with less than a high school education lack health insurance compared to 4% of those with a four-year college degree or more education (2009 ACS).

- The county's employment centers had just over 61,000 visits in FY 2010 -- the highest level since this information has been tracked. Those with less experience and skills found themselves competing with an increased number of highly skilled job seekers for a smaller pool of available jobs. (DFS, Mar 2011).
- Calls to the domestic and sexual violence hotline operated by the Office for Women and Domestic and Sexual Violence Services increased 12% in FY 2010. Child Protective Services experienced a 17% increase in the numbers of family assessments and investigations (DMB, Feb 2011).
- In FY 2010, the county's Head Start Program which prepares children to succeed in school served a total of 1,111 children (DMB, Feb 2011).
- In Fairfax County, minority students are less likely to graduate from high school on time. The on-time graduation rates for the class of 2010 were 95.6% for White students, 94.5% for Asian students, 87.5% for Black or African American students, and 75.3% for Hispanic or Latino students (VDOE, 2009-10).

Economic Mobility

Average Household After-Tax Income by Quintile U.S. Households, 1979 to 2006



Economic Mobility

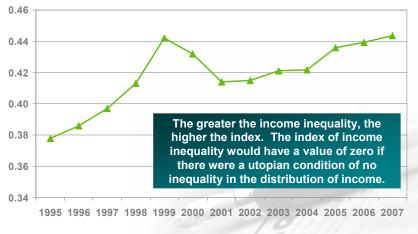
Relative Income Mobility U.S. Taxpayers, 1996 to 2005

	2005 Quintile								
1996	Lowest	Second	Middle	Fourth	Highest				
Quintile	20%	20%	20%	20%	20%		Top 1%		
Lowest	55.1	23.7	10.8	6.9	3.6		0.1		
Second	24.7	37.2	21.9	10.6	5.6		0.1		
Middle	10.8	23.4	34.1	23.0	8.7		0.2		
Fourth	6.0	11.0	24.2	38.1	20.8		0.3		
Highest	3.5	4.7	9.0	21.5	61.4		4.3		
Top 1%	3.9	1.7	3.0	4.9	86.5		40.3		

Source: U.S. Department of the Treasury, *Income Mobility in the U.S. from 1996 to 2005*, Nov. 13, 2007. Note: Table shows the same group of taxpayers across the time periods and their relative changes. Taxpayers under age 25 are excluded from the study.

Economic Mobility

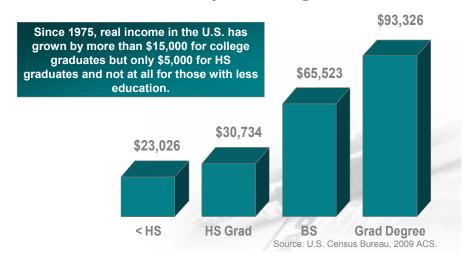
Fairfax County Income Concentration Index 1995 to 2007



Source: Weldon Cooper Center for Public Service, Virginia Income Tax data.

Economic Mobility

2009 Median Income by Educational Attainment Fairfax County Persons Age 25 and Older



Housing

Trends

Implications

The proportion of households spending 30% or more of their income on housing in Fairfax County has risen over the past decade. In 2009, nearly 46% of the county's renters and 29% of the county's homeowners were spending 30% or more of their income on housing. In comparison, only 32% of renters and 20% of homeowners spent 30% or more of their income on housing in 2000.

Compared to the high point in 2006, the median market value of homes in Fairfax County in 2010 was lower by 22%. The decrease in home prices and tightening up of mortgage lending will help stabilize or decrease the percent of homeowners spending 30% or more of income on housing.

For renters, several factors are combining that may increase the percent of renters spending 30% or more of income on housing. Lower income households are those most likely to be renters and are those most likely to have experienced income losses due to the recession. In addition, fewer households will qualify to purchase homes as mortgage eligibility requirements are tightened; this increases the demand for rental units. As a result of increased demand, the average monthly rent at Fairfax County rental complexes has continued to rise steadily, up 14% since 2005.

How much a household spends on housing in relation to income has a direct impact on the household's ability to be self-sufficient. As the percent of income spent on housing increases, households become much more likely to run out of money for basic needs such as food, utilities, and medical care.

While foreclosures have lowered owned housing costs for new buyers, they have increased rental costs as more households have been pushed from ownership into the rental market. Housing affordability, especially for renters, will continue to be a long-term issue in Northern Virginia for households at many income levels.

Foreclosures peaked sharply in 2008 and gradually declined in 2009, averaging 800 per month in 2010. The prevalence of subprime and Alt-A loans contributed to the high rate of foreclosures. These risky loans comprised 12% of the U.S. housing loan market in 2000, and rose to 34% of the market in 2006. Very few of these loans have been made after mid-2007 but their effects linger (GAO, Apr 2009). In Virginia, nearly 30% of all mortgages were in negative equity or nearnegative equity during fourth quarter 2010 (CoreLogic, Mar 2011). GAO believes that problems with sub-prime mortgages will continue through 2012 because many of these borrowers have negative equity.

Although mortgage lenders are now offering fewer subprime and non-traditional loans, foreclosures will continue to be a problem for a few more years. Homeowners with loans larger than the current value of their homes may not be able to recoup the loss for a decade or longer. Although there are signs that the local economy is recovering from the recession, difficulties with foreclosures and their financial impacts on families will continue.

The Americans with Disabilities Act (ADA) was passed in 1990 and the first ADA Standards for Accessible Design was issued in 1991. Three-quarters of the county's housing was built prior to 1990.

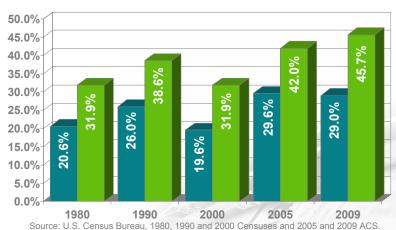
The owned housing stock in the county is not very accessible for persons with mobility problems producing challenges for the seniors in our area who want to age in place.

- In FY 2010, a total of 63 families purchased homes via the First-Time Homebuyers Program which offers new and resale homes at below market prices. These
 homes are built by private developers and are located throughout the county (DMB, Feb 2011).
- On Jan. 26, 2011, there were 1,549 people who were homeless in the Fairfax-Falls Church community. Of all persons counted, 57% (883) were people in families and 43% (666) were single individuals. Sixty percent of adults in families and 19% of single individuals were employed (OPEH, Jan 2011).
- The Fairfax County Consolidated Community Funding Pool prevented 9,799 evictions and 4,399 utility cutoffs in FY 2010 (DAHS, Dec 2010).
- In FY 2010, 16,670 persons with an average household income of \$25,518 were served in Fairfax County Redevelopment and Housing Authority's major multifamily affordable rental housing and tenant subsidy programs (DMB, Feb 2011).
- Coordinated Services Planning reports that combined hotline requests for assistance with housing payments, utility bills, and emergency food increased by 14% in FY 2010 over FY 2009 (NCS, Apr 2011).

Housing

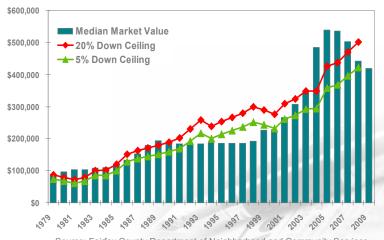
Spending 30% or More of Income on Housing Fairfax County, Virginia

■ Homeowners
■ Renters



Housing

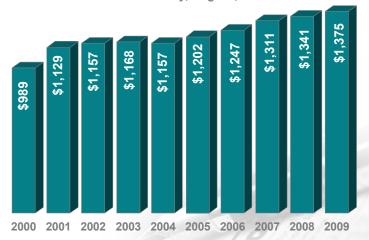
Fairfax County Housing Affordability 1979 to 2009



Source: Fairfax County Department of Neighborhood and Community Services.

Housing

Rental Complex Average Monthly Rent Fairfax County, Virginia, 2000 to 2009



Source: Fairfax County Department of Neighborhood and Community Services, Demographic Reports 2010.

Housing

Existing and New Single Family Home Sales And Foreclosures

Fairfax County, Virginia, July 2005 to December 2010



Source: Fairfax County Department of Management and Budget and Fairfax County Department of Tax Administration.

Health Care Coverage

Trends

Implications

Most Americans obtain health care coverage through their employers, but not all jobs provide health insurance benefits and many require waiting periods before benefits become active. Persons employed in lower skill jobs are those who are most likely to lack employer sponsored health insurance. According to the 2009 American Community Survey, three-quarters of Fairfax County residents, age 18 and older, who lacked health insurance worked during the past 12 months. The Virginia Employment Commission identified 25 occupations in Northern Virginia that are predicted to have the most future job openings. Nearly half of these future job openings are low skill, low wage jobs such as home care aides, food preparation workers, retail sales, landscaping and construction.

Many of the area's future job openings are expected to be in occupations where health care coverage benefits have been limited and eroding. The Patient and Affordable Health Care Act (ACA) will expand coverage in 2014. Still, employers will not have to cover part-time workers and employers with fewer than 50 full-time employees will not be penalized if they do not offer health insurance.

In 2009, an estimated 10.6% of Fairfax County residents lacked health insurance coverage. Although the county's rate is below the national rate of 15.1%, Fairfax County residents living in households with moderate or low income are more likely than their national counterparts to lack health insurance coverage. At all income levels below 400% of poverty (an income level of \$88,200 for a family of four), county residents have significantly higher rates of being uninsured.

ACA requires that legal residents, not eligible for Medicaid, be eligible for subsidized coverage in the state health exchanges if their income is under 400% of poverty. Affordability will still be an issue for some residents both below and above 400% of poverty, allowing them to opt out of coverage.

Young adults are those most likely to lack health insurances coverage. In Fairfax County, one out of five persons age 18 to 34 years did not have health insurance coverage in 2009. Among young adults, some choose not to purchase health insurance because they are willing to gamble that they will not need it until later in life. More common, reasons young adults lack health insurance include periods of transition between being a dependent and having a job with benefits; more job disruption and periods of unemployment than older workers; and entry level jobs that may not offer health care benefits or that may require waiting periods before benefits become active.

Persons searching for their first jobs and those between jobs may remain among the uninsured even after the implementation of ACA. Adult children through age 26 will be able to stay on their parents health insurance but exemptions will be granted for financial hardship (premiums exceed 8% of income), religious objections, those without coverage for 3 months. Native Americans and prisoners.

In most age categories, Fairfax County residents are more likely to have health insurance coverage than those nationally; however, this is not true for persons 65 years and older. Seniors in Fairfax County are more likely to lack health care coverage than those nationwide. Among seniors in Fairfax County, 2.7% are uninsured compared to 0.9% nationwide in 2009. The seniors who lack health care coverage are often immigrants who do not qualify for Medicare.

As the county's immigrant population increases, the number of seniors who are not eligible for Medicare or Medicaid is likely to increase. Under ACA, some of these residents may be able to find coverage through the health insurance exchange programs.

Immigrants are more likely to lack health care coverage than native born residents. Although immigrants comprise 28% of Fairfax County's total population, they comprise 63.5% of the county's uninsured residents. Among the county's native born residents, 5.4% lack health insurance. Immigrants who have become citizens (11.1%) are less likely to lack health insurance than those who are not citizens (36.1%). Immigrants often lack health insurance because they have more job disruption and periods of unemployment; many are employed in sectors where health benefits are not offered; they may assume that health care is delivered in the same manner in this country as in the country from which they emigrated; and many do not qualify for public health insurance coverage.

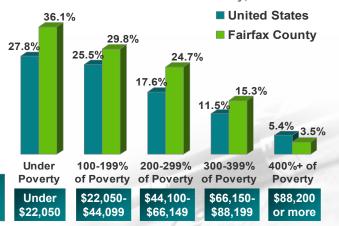
Under ACA, legal immigrants will still be subject to the five year waiting period for Medicaid and Medicare. Legal immigrants will immediately be eligible for credits and cost sharing subsidies, but may still find insurance unaffordable. Undocumented immigrants are not covered.

- •The Community Health Care Network provided 51,447 primary care visits to low income, uninsured persons in FY 2010 (DMB, Feb 2011).
- •In FY 2010, the percentage of students who had a health condition that may impact their school day was 27 percent of the total student population. The School Health Program supported 171,610 students at 194 school sites during the regular school year (HD, Apr 2011).
- •The Fairfax-Falls Church Community Services Board provided 23,114 hours of emergency mental health services to 5,081 individuals in FY 2010 (DMB, Feb 2011).

Health Care Coverage

Percent Without Health Insurance Coverage by Poverty Ratio

United States and Fairfax County, 2009



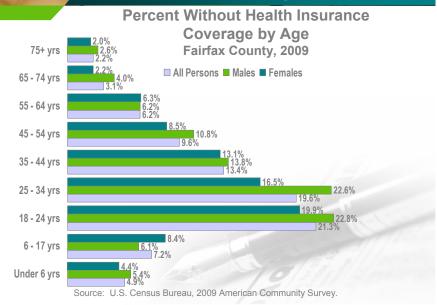
Sources: U.S. Census Bureau, 2009 American Community Survey and HHS 2009 Poverty Guidelines.

2009 Poverty

guidelines for

family of four

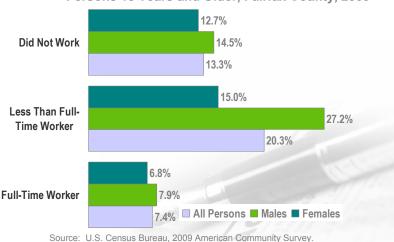
Health Care Coverage



Health Care Coverage

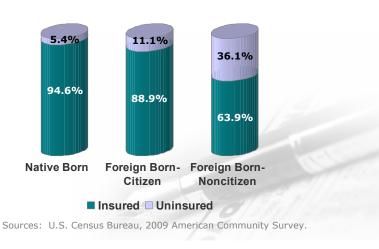
Percent Without Health Insurance Coverage by Work Experience

Persons 18 Years and Older, Fairfax County, 2009



Health Care Coverage

Health Insurance Coverage by Citizenship Status Fairfax County, 2009



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