

Economic Well-Being

Me x 2

By Jane Medina

I read times two.

I write times two.

I think, I dream,

I cry times two.

I laugh times two.

I'm right times two.

I sing, I ask

I try times two.

I do twice as much

As most people do,

'Cause most speak one,

But I speak two!

Leo por dos.

Escribo por dos

Pienso y sueño

Y lloro por dos.

Yo río por dos

Grito por dos

Canto, pregunto

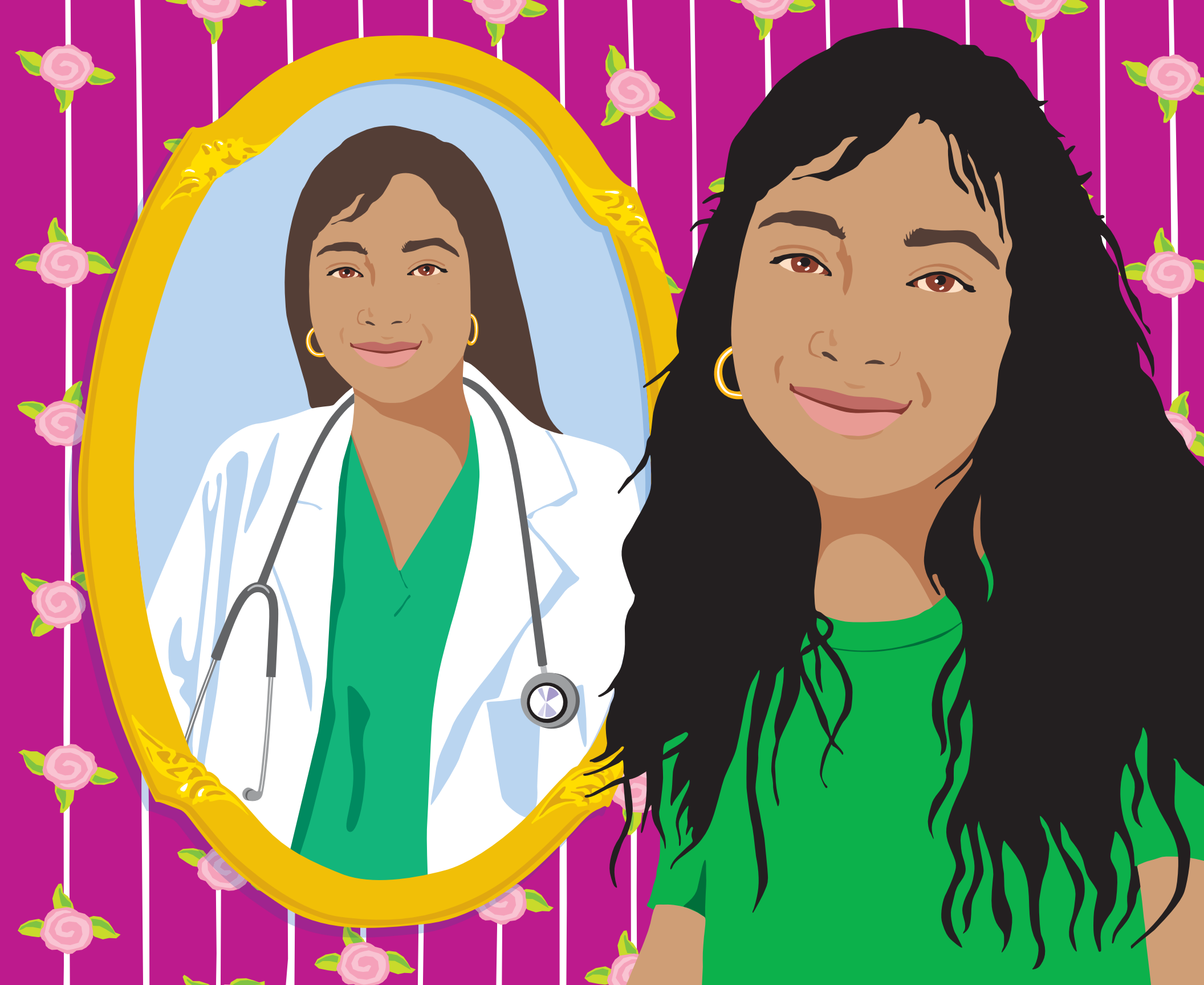
Intento por dos.

Hago mucho mas

Que hacen todos ellos,

Porque yo hablo dos:

Lo doble que aquellos.



Median Family Income

DEFINITION

Median family income is the dollar amount which divides the Rhode Island families' income distribution into two equal groups – half with incomes above the median and half with incomes below the median.

SIGNIFICANCE

Median household income provides one measure of the ability of Rhode Island's families to meet the costs of food, clothing, housing, health care, transportation, child care, and higher education. In 2006, the median household income for all Rhode Island households was \$51,814. Rhode Island had the 17th highest median household income nationally and 4th highest in New England.¹

The median income for families with their own children under age 18 in Rhode Island in 2006 differed significantly by family type. The median family income for two-parent families (\$81,545) was almost twice as much as for male-headed single-parent households (\$45,384) and more than three times the median income of female-headed single-parent households (\$26,023).²

Despite continued increases in worker productivity in the U.S since 2000, the real median income of U.S. families fell every year between 2000 and 2004.³ Rhode Island was the only

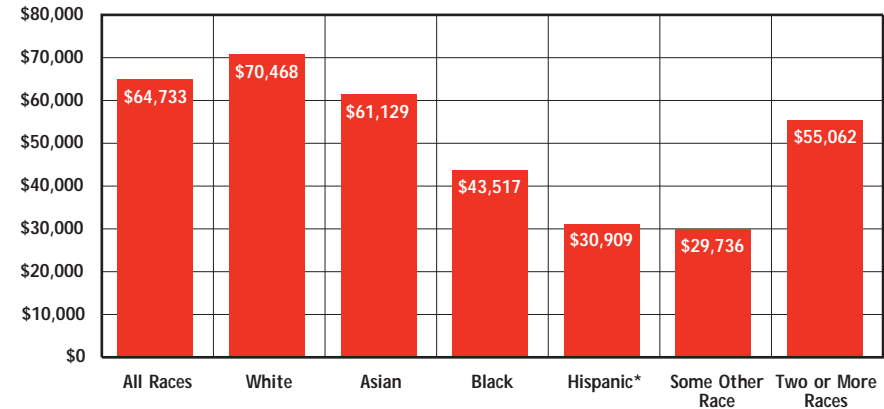
New England state to experience a decline in the real median wage between 2000 and 2006.⁴

The richest families in the nation experienced the greatest income growth over the past few decades, while low and middle income families saw much lower rates of growth. Between 1979 and 2005, the real after-tax income of the top 1% of the United States population grew by 228% or \$745,000 compared to a 6% or \$900 growth in the average after-tax income of the bottom fifth of the population.⁵ In Rhode Island, the average income of the richest 20% of the population increased 89% during the last two decades of the twentieth century while the bottom 20% increased only 32%.⁶

This rising income inequality is being driven in part by the expansion and concentration of investment income among the highest income families, who have also seen the greatest wage growth over these years. Working and middle class families have seen modest wage growth. This income stagnation among low and middle income families is the result of increased unemployment, diminished employment opportunities, increased globalization, an employment shift towards lower paying service-sector jobs and away from manufacturing, weakening labor market institutions, and a decrease in the real value of the minimum wage.^{7,8}



Median Family Income by Race and Ethnicity, Rhode Island, 2006



Source: U.S. Bureau of the Census, American Community Survey, 2006. Tables B19113, B19113A, B19113B, B19113D, B19113F, B19113G & B19113I. * Hispanics may be in any race category.

◆ **The median income for White and Asian families in Rhode Island is much higher than that of Hispanic and Black families.**⁹

◆ **Intergenerational income mobility is influenced by race and ethnicity. National research shows that White children are more likely to move up the economic ladder, surpassing parents' income levels, while Black children are more likely to fall into lower income brackets than their parents.¹⁰ Social and home lending policies from the first half of the 20th century, including the post-WWII G.I. Bill, created the basis for much of the racial inequities in the U.S. today. Like other policies, the G.I. Bill was implemented in such a way that White G.I.s were offered home-ownership assistance but Black and Hispanic G.I.s were not.¹¹**

◆ **According to the Poverty Institute's 2006 Rhode Island Standard of Need, a single-parent family with two young children needs an annual income of \$47,196 (without subsidies) to pay basic living expenses, including housing, food, clothing, health insurance, child care and transportation.¹²**

◆ **Income supports including RItE Care, child care subsidies, Food Stamps and the Earned Income Tax Credit are critical in helping low and moderate-income working families make ends meet.¹³**

Median Family Income

Table 7.

Adjusted Median Household Income, Rhode Island — 1989* and 1999

CITY/TOWN	ADJUSTED 1989 MEDIAN HOUSEHOLD INCOME*	1999 MEDIAN HOUSEHOLD INCOME	1999 MEDIAN FAMILY INCOME FOR FAMILIES WITH CHILDREN UNDER AGE 18
Barrington	\$69,222	\$74,591	\$88,794
Bristol	\$44,573	\$43,689	\$53,328
Burrilville	\$48,476	\$52,587	\$55,085
Central Falls	\$24,289	\$22,628	\$22,008
Charleston	\$47,020	\$51,491	\$55,080
Coventry	\$48,572	\$51,987	\$61,355
Cranston	\$45,047	\$44,108	\$56,904
Cumberland	\$53,077	\$54,656	\$68,291
East Greenwich	\$66,401	\$70,062	\$108,555
East Providence	\$40,453	\$39,108	\$48,875
Exeter	\$49,810	\$64,452	\$73,239
Foster	\$53,223	\$59,673	\$63,385
Glocester	\$52,186	\$57,537	\$60,938
Hopkinton	\$47,929	\$52,181	\$59,069
Jamestown	\$54,166	\$63,073	\$79,574
Johnston	\$42,526	\$43,514	\$56,641
Lincoln	\$48,379	\$47,815	\$64,470
Little Compton	\$53,735	\$55,368	\$56,679
Middletown	\$45,960	\$51,075	\$55,301
Narragansett	\$46,374	\$50,363	\$68,250
New Shoreham	\$41,059	\$44,779	\$54,844
Newport	\$39,836	\$40,669	\$43,125
North Kingstown	\$52,733	\$60,027	\$66,785
North Providence	\$42,168	\$39,721	\$50,493
North Smithfield	\$54,076	\$58,602	\$71,066
Pawtucket	\$34,627	\$31,775	\$33,562
Portsmouth	\$55,414	\$58,835	\$67,375
Providence	\$28,894	\$26,867	\$24,546
Richmond	\$53,458	\$59,840	\$63,472
Scituate	\$58,931	\$60,788	\$69,135
Smithfield	\$55,478	\$55,621	\$67,050
South Kingstown	\$47,595	\$56,325	\$68,265
Tiverton	\$47,189	\$49,977	\$63,820
Warren	\$41,275	\$41,285	\$53,542
Warwick	\$46,688	\$46,483	\$57,038
West Greenwich	\$53,817	\$65,725	\$70,150
West Warwick	\$41,260	\$39,505	\$41,830
Westerly	\$45,459	\$44,613	\$51,974
Woonsocket	\$33,090	\$30,819	\$34,465
Core Cities	NA	NA	NA
Remainder of State	NA	NA	NA
Rhode Island	\$41,985	\$42,090	\$50,557

*Adjusted to 1999 dollars

Source of Data for Table/Methodology

U.S. Census Bureau, Census 2000.

Median household income data include households with both related and unrelated individuals. Median family income data include only households with children under age 18 who meet the U.S. Census Bureau's definition of a family. The U.S. Census Bureau defines a family as a household that includes a householder and one or more people living in the same household who are related to the household by birth, marriage or adoption. The 1989 median household income data are adjusted to 1999 constant dollars by multiplying 1989 dollar values by 1.304650 as recommended by the U.S. Census Bureau.

Core cities are Central Falls, Newport, Pawtucket, Providence, West Warwick and Woonsocket.

References

- ¹ U.S. Bureau of the Census, American Community Survey, 2006. Table R1901.
- ² U.S. Bureau of the Census, American Community Survey, 2006. Table B19126.
- ^{3,8} Mishel, L., Bernstein, J. & Allegretto, S. (2006). *The state of working America 2006/2007: Executive summary*. Economic Policy Institute. Retrieved January 4, 2007 from www.epinet.org/static/books
- ⁴ *State of working Rhode Island 2007*. (2007). Providence, RI: The Poverty Institute at Rhode Island College.
- ⁵ Sherman, A. (December 14, 2007). *Income Inequality Hits Record Levels*. Washington, DC: Center on Budget and Policy Priorities.
- ⁶ Center on Budget and Policy Priorities, Economic Policy Institute. (2006). *Income inequality has increased in Rhode Island over the past two decades*. Retrieved January 27, 2006 from www.epinet.org/studies/pulling06/states/1-26-06sfpfact-ri.pdf
- ⁷ Bernstein, J., McNichol, E. & Lyons, K. (January 2006). *Pulling apart: A state-by-state analysis of income trends*. Washington, DC: Center on Budget and Policy Priorities & Economic Policy Institute.
- ⁹ U.S. Bureau of the Census, American Community Survey, 2006. Tables B19113, B19113A, B19113B, B19113D, B19113F, B19113G & B19113I.
- ¹⁰ Isaacs, J. (2007). *Economic Mobility of Black and White Families: Executive Summary*. Washington, DC: Center on Children & Families, The Brookings Institution and The Pew Charitable Trusts.
- ¹¹ *Race Matters user's guide*. (n.d.). Baltimore, MD: The Annie E. Casey Foundation.
- ^{12,13} *The 2006 Rhode Island standard of need*. (2007). Providence, RI: The Poverty Institute at the Rhode Island College School of Social Work.

Cost of Rent

DEFINITION

Cost of rent is the percentage of income needed by a very low-income family to cover the average cost of rent.¹ A very-low-income family is defined as family income less than 50% of the median by the U.S. Department of Housing and Urban Development (HUD). A cost burden exists when more than 30% of a family's monthly income is spent on housing.

SIGNIFICANCE

Inadequate, costly or crowded housing has a negative impact on children's health, safety, education and emotional well-being. Families with cost burdens are more likely than other families to endure food insecurity, lack health insurance, have trouble paying their housing or utility bills and have difficulty paying for transportation.²

Nationally in 2005, 40% percent of families (both owners and renters) reported a cost burden, crowding, and/or physically inadequate housing. Housing problems are especially prevalent among very-low-income renters. In 2005, 36% of very-low-income renters reported a severe housing problem, with cost burdens cited as the major problem.³

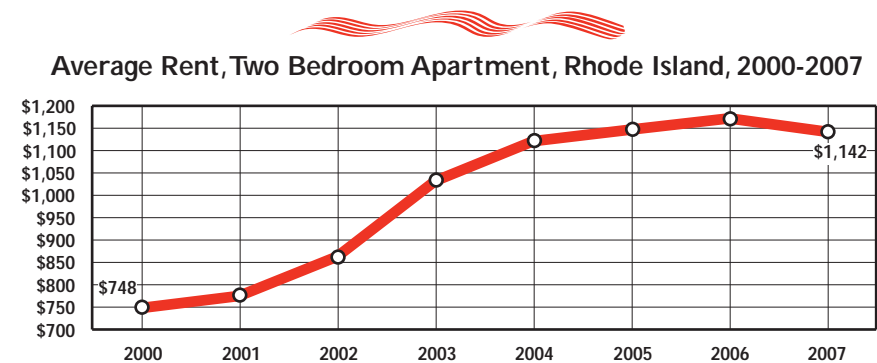
In 2006 in Rhode Island, 45% of renters spent 30% or more of their household income on housing, compared to 35% in 2000. The

percentage of homeowners who had a mortgage that was a cost burden also increased between 2000 and 2006, from 25% to 43%.^{4,5}

Nationally and in Rhode Island, the cost of housing has outpaced the income growth of many working families.^{6,7} In 2007, the area median family income in Rhode Island was \$68,300. Families with this household income can afford a median-priced, single family home in 1 of the 39 communities in the state – Central Falls.⁸ The median cost of a single family home in Rhode Island was \$282,500, an increase of 224% over 1999 home values.⁹

Section 8 vouchers can help low-income individuals and families to afford the high cost of housing. In Rhode Island in 2007 there were 7,864 Section 8 vouchers. The average wait time to receive a Section 8 voucher was four and a half years, and at least 6,800 families with children were waiting to receive a voucher in 2007.¹⁰

In 2006 voters approved a \$50 million bond to build affordable housing in Rhode Island. In 2007, bond money funded 172 affordable apartment units and 73 affordable homeownership units. Between 2008 and 2010, additional bond money will be released for the development of additional affordable units.¹¹



Source: Rhode Island Housing and Mortgage Finance Corporation Annual Rent Surveys. The 2003-2007 rents include cost of heat, cooking fuel, electricity and hot water. All prior years' rents include only cost of heat and hot water. Adjustments for utilities vary according to each year's HUD utility allowance.

- ◆ **Between 2000 and 2006 in Rhode Island, the average cost of rent in Rhode Island steadily increased from \$748 to \$1,172. In 2007, the average cost of rent decreased by \$30 from the previous year to \$1,142.¹²**
- ◆ **To be able to pay the average rent in Rhode Island without a cost burden in 2007, a worker would have to earn \$19.77 an hour for 40 hours a week year-round. This is almost three times the state's minimum wage of \$7.40 per hour.¹³**
- ◆ **High energy costs put affordable housing even further out of reach for low-income families. Rhode Island state law prohibits utilities shut-offs for protected customers (such as the elderly, seriously ill or low-income) during the moratorium period from November 1 through April 15. In 2007, 808 protected residential customers who used electric (196) or gas (612) to heat their homes entered the moratorium period with their utilities shut off due to nonpayment.¹⁴**
- ◆ **The sub-prime mortgage crisis nationally and in Rhode Island has increased the number of homes going into foreclosure, escalating housing instability for families and children. In 2007 a total of 2,171 properties in Rhode Island were noticed for foreclosure. Between the first quarter of 2007 and the fourth quarter of 2007, foreclosure initiations increased by 203% from 278 to 842. Of the 308 initiations in December 2007, 57% (176) were located in Providence.¹⁵**

Table 8. Cost of Rental Housing for Low-Income Families, Rhode Island, 2007

CITY/TOWN	2007 AVERAGE RENT 2-BEDROOM	2007 POVERTY LEVEL FAMILY OF THREE	% INCOME NEEDED FOR RENT, POVERTY LEVEL FAMILY OF THREE	2007 VERY LOW INCOME FAMILY	% INCOME NEEDED FOR RENT, VERY LOW INCOME FAMILY
Barrington	\$1,272	\$17,170	89%	\$32,900	46%
Bristol	\$1,156	\$17,170	81%	\$32,900	42%
Burrillville*	\$1,029	\$17,170	72%	\$32,900	38%
Central Falls*	\$1,029	\$17,170	72%	\$32,900	38%
Charlestown	\$1,123	\$17,170	78%	\$32,900	41%
Coventry	\$1,109	\$17,170	78%	\$32,900	40%
Cranston	\$1,094	\$17,170	76%	\$32,900	40%
Cumberland	\$1,044	\$17,170	73%	\$32,900	38%
East Greenwich	\$1,118	\$17,170	78%	\$32,900	41%
East Providence	\$1,019	\$17,170	71%	\$32,900	37%
Exeter*	\$1,029	\$17,170	72%	\$32,900	38%
Foster*	\$1,029	\$17,170	72%	\$32,900	38%
Glocester*	\$1,029	\$17,170	72%	\$32,900	38%
Hopkinton	\$1,179	\$17,170	82%	\$32,900	43%
Jamestown*	\$1,029	\$17,170	72%	\$32,900	38%
Johnston	\$998	\$17,170	70%	\$32,900	36%
Lincoln	\$1,073	\$17,170	75%	\$32,900	39%
Little Compton*	\$1,029	\$17,170	72%	\$32,900	38%
Middletown	\$1,213	\$17,170	85%	\$34,850	42%
Narragansett	\$1,269	\$17,170	89%	\$32,900	46%
New Shoreham*	\$1,029	\$17,170	72%	\$32,900	38%
Newport	\$1,405	\$17,170	98%	\$34,850	48%
North Kingstown	\$1,181	\$17,170	83%	\$32,900	43%
North Providence	\$1,090	\$17,170	76%	\$32,900	40%
North Smithfield*	\$1,029	\$17,170	72%	\$32,900	38%
Pawtucket	\$1,096	\$17,170	77%	\$32,900	40%
Portsmouth	\$1,239	\$17,170	87%	\$34,850	43%
Providence	\$1,002	\$17,170	70%	\$32,900	37%
Richmond*	\$1,029	\$17,170	72%	\$32,900	38%
Scituate*	\$1,029	\$17,170	72%	\$32,900	38%
Smithfield	\$1,281	\$17,170	90%	\$32,900	47%
South Kingstown	\$1,346	\$17,170	94%	\$32,900	49%
Tiverton	\$1,136	\$17,170	79%	\$32,900	41%
Warren	\$1,054	\$17,170	74%	\$32,900	38%
Warwick	\$1,164	\$17,170	81%	\$32,900	42%
West Greenwich*	\$1,029	\$17,170	72%	\$32,900	38%
West Warwick	\$1,114	\$17,170	78%	\$32,900	41%
Westerly	\$1,110	\$17,170	78%	\$32,900	40%
Woonsocket	\$956	\$17,170	67%	\$32,900	35%
Core Cities	\$1,115	\$17,170	78%	\$33,225	40%
Remainder of State	\$1,149	\$17,170	80%	\$33,018	42%
Rhode Island	\$1,142	\$17,170	80%	\$33,050	41%

Source of Data for Table/Methodology

Rhode Island Housing and Mortgage Finance Corporation, January-December 2007 Rent Survey and the U.S. Department of Housing and Urban Development. Average rents are based on a survey of rents in Rhode Island between January and December 2007. 2007 rents have been adjusted using the current U.S. Department of Housing and Urban Development (HUD) utility allowance of \$208 for a two bedroom apartment (includes heat, cooking fuel, electricity and hot water). The average rent calculated for the state as a whole, for the remainder of state and for the core cities do not include communities for which data from the Rent Survey were not available.

* Rhode Island Housing 2007 Rent Survey data are not available for these communities. Average rent used for these communities is the HUD 2007 Fair Market Rent as reported in: Wardrip, K. E. & Pelletiere, D. (2007). *Putting the housing wage to the test: Renter households often work 40 hours or more per week but still do not earn enough to afford their state's Fair Market Rent*. Washington, DC: National Low Income Housing Coalition.

A very low-income family is defined by HUD as a 3 person family with income 50% of the median family income and is calculated separately for Hopkinton, Middletown, New Shoreham, Newport, Portsmouth and Westerly.

Rent averages are calculated using un-weighted community data, consistent with the Rhode Island Housing and Mortgage Finance Corporation methodology for the Rhode Island average rent.

References

¹ All rents have been adjusted using the HUD utility allowances to include heat, cooking fuel, electricity and hot water.

² Lipman, B. J. (2005). *Something's gotta give: Working families and the cost of housing*. (New Century Housing, Vol. 5, No. 2). Washington, DC: The Center for Housing Policy.

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Secure Parental Employment

DEFINITION

Secure parental employment is the percentage of children living with at least one parent who has full-time, year-round employment.

SIGNIFICANCE

Secure parental employment can have positive impacts on child well-being that go beyond reducing poverty and increasing median household income. Children with parents who have steady employment are more likely to have access to health care. Secure parental employment is also likely to improve family functioning by reducing the stress brought on by unemployment and underemployment of parents.¹

Rhode Island's seasonally adjusted unemployment rate fluctuated during 2007, starting in January at 4.7% and ending the year at 5.2% in December. The U.S. seasonally adjusted unemployment rate ranged between 4.4% and 5.0% during 2007.^{2,3} Local unemployment rates in Rhode Island vary greatly by city and town.⁴

In Rhode Island in 2006, 63% of children under age 6 had all parents in the labor force, comparable to the national rate of 62%. In Rhode Island in 2006, 74% of children ages 6-17 had all parents in their family in the labor force, compared with 70% of children ages 6-17 in the U.S.⁵

Even when families include adults with secure parental employment, low wages cause many families to remain in poverty.⁶ According to the Poverty Institute's *2006 Rhode Island Standard of Need*, a single parent with two children who works full-time year-round at a minimum wage job and who receives all public benefits for which the family is eligible (food stamp benefits, EITC, child care subsidies and health insurance), will still be \$325 short of affording basic expenses each month.⁷

Low-income workers are less likely to have benefits, such as paid time off, to address the needs of sick children and flexible work schedules. In the United States, almost 4 in 10 low-income workers and more than half of working parents with below-poverty incomes lack paid leave.⁸

Children Living in Families Where At Least One Parent Has Full-Time, Year-Round Employment		
	2000	2006
RI	66%	68%
US	68%	67%
National Rank*		28th
New England Rank**		5th

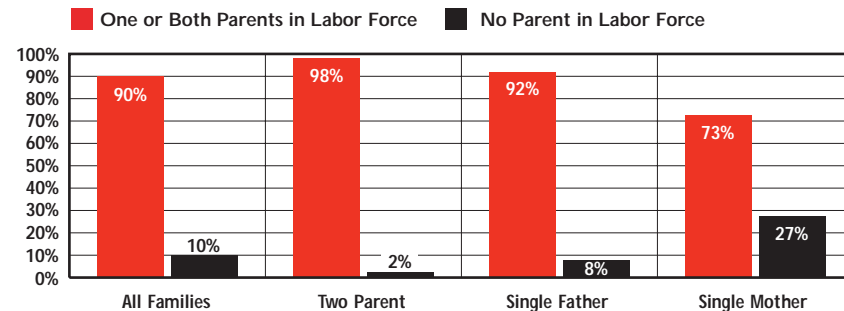
*1st is best; 50th is worst

**1st is best; 6th is worst

Source: The Annie E. Casey Foundation. (2006). KIDS COUNT Data Center. Analysis of U.S. Bureau of the Census, Supplementary Survey, 2000 & 2001 and American Community Survey, 2006.



Employment Status of Parents by Family Type, Rhode Island, 2006



Source: U.S. Bureau of the Census, American Community Survey, 2006. Table B23008.

◆ The majority of children living in Rhode Island in 2006 had one or both parents in the labor force. Children living with a single mother were thirteen times more likely than children living in a two-parent family to have no parents in the labor force. Of children in two-parent families, 67% had both parents in the labor force.⁹

◆ In 2006, there were 21,517 children in families with no parent in the labor force in Rhode Island. Children in families with a single mother represented 81% of families with no employed parents.¹⁰

◆ In Rhode Island in 2006, there were 2,594 families with incomes below the federal poverty threshold with at least one adult with full-time, year-round employment.¹¹ Between 1994 and 2006 in Rhode Island, the percentage of children living in low-income families (below 200% of the federal poverty) with no employed parents fell from 35% to 26%.^{12,13}

◆ The differences in weekly wages between men and women can leave families headed by single mothers with fewer resources. Nationally, single mothers' median weekly earnings in 2006 were \$506 compared to \$664 for single fathers.¹⁴



Secure Employment and Child Care

- ◆ Research shows a link between adequate child care availability and sustained labor force participation by mothers.¹⁵ A comprehensive system of work supports that includes subsidized child care enables more low-income parents to work regularly and benefit from sustained employment.¹⁶
- ◆ Low-income parents are less likely to use paid child care than higher-income parents. When they do pay for child care, they spend five times more of their income than higher-income parents. Child care is generally the second or third greatest expense for working families.¹⁷ One national study found that child care costs for infants are higher than the cost of public college tuition in every state.¹⁸
- ◆ Child care availability is particularly problematic for parents working non-standard hours.¹⁹ Weekend and evening care is rarely offered by child care centers in Rhode Island, although approximately 16% to 33% of home-based child care providers in Rhode Island accept children during these times.²⁰
- ◆ In Rhode Island, eligibility expansions for child care subsidies and welfare reform more than tripled the probability that a single mother currently or formerly on welfare would work 20 or more hours a week, from 7% in 1996 to 22% in 2000.²¹
- ◆ In September 2007, 1,463 Rhode Island children under age 13 lost access to state-subsidized child care as a result of reductions in eligibility from 225% to 180% of the federal poverty level. A total of 280 youth ages 13-15 also lost access to child care subsidies for after school programs as a result of the roll back in age eligibility from age 15 to age 12. These changes were enacted during the 2007 legislative session.²²

References

¹ U.S. Federal Interagency Forum on Child and Family Statistics. *America's children: Key national indicators of well-being, 2007*. Retrieved January 10, 2008 from www.childstats.gov/ameicaschildren/

² Rhode Island Department of Labor and Training, Labor Market Information Division. *Local area unemployment statistics: Rhode Island labor force statistics, seasonally adjusted 1978-present*. Retrieved January 10, 2008 from www.dlt.ri.gov/lmi

³ Rhode Island Department of Labor and Training, Labor Market Information Division. *Local area unemployment statistics: United States labor force statistics, seasonally adjusted 1978-present*. Retrieved January 12, 2008 from www.dlt.ri.gov/lmi

⁴ Rhode Island Department of Labor and Training, Labor Market Information Division, *Local area unemployment statistics: Rhode Island city/town 2007 labor force statistics, not seasonally adjusted*. Retrieved February 1, 2008 from www.dlt.ri.gov/lmi

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Rhode Island Earned Income Tax Credit (EITC)

- ◆ Earned Income Tax Credits (EITCs) provide tax reductions and wage supplements for low- and moderate-income working families. EITCs reduce child poverty, cut taxes and increase work incentives for families struggling to make ends meet. The federal EITC is the nation's most effective antipoverty program for working families, lifting 4 million people – roughly half of whom are children – out of poverty each year. State EITCs can supplement the federal EITC to further support working families.²³
- ◆ Welfare reform focused on transitioning welfare recipients to work, yet when these individuals enter the workforce they earn low wages, typically from \$8,000 to \$12,000 per year. Income at this level is well below the poverty threshold for a family of three. Supplementing this income with funds from the federal and state EITCs closes the poverty gap for low-income and moderate-income working families.²⁴
- ◆ Currently, Rhode Island offers a state EITC equal to 25% of the federal EITC, with 3.75% being refundable. Of the 22 states offering state EITCs, 18 offer credits that are fully refundable, meaning taxpayers receive back the entire tax credit even if it exceeds their income tax liability. Three states have EITC programs but do not offer a refundable credit. Rhode Island is the only state with a partially refundable credit.²⁵ Credits that are non-refundable assist fewer working-poor families with children than refundable credits.²⁶
- ◆ In the other states offering refundable EITCs in 2007, taxpayers get back between 3.5% and 43% of the amount assigned to them through the federal EITC.²⁷ Increasing the EITC refundable amount in Rhode Island from the current 3.75% (a maximum refund of \$157.50) to 5% of the federal EITC refund would allow low-income Rhode Islanders to receive a refund of up to \$210.²⁸

- ◆ In 2007, 67,892 Rhode Island working families and individuals received tax credits from the federal EITC for tax year 2006, up from 61,911 who received tax credits in 2004 for tax year 2003. This was an increase of 10%. The aggregate dollar amount Rhode Island families and individuals received through the federal EITC for tax year 2006 was over \$123 million.^{29,30}

Children Receiving Child Support

DEFINITION

Children receiving child support is the percentage of parents, as indicated in the Rhode Island Office of Child Support Services system, who make child support payments on time and in full. The percentage does not include cases in which paternity has not been established or cases in which the non-custodial parent is not under a court order because he/she cannot be located. Court orders for child support require establishment of paternity.

SIGNIFICANCE

Child support provides a mechanism for non-resident parents (usually fathers) to contribute to the financial and medical support of their children. The goals of the child support system are to promote family self-sufficiency and child well-being, to provide support and services to custodial parents in locating the non-custodial parent and establishing paternity (when applicable), establishing support orders, collecting support payments and providing non-custodial parents with services, such as reviews of their support orders.¹

The receipt of child support payments can significantly improve the economic well-being of a child growing up in a family with a non-resident parent.² Custodial parents who receive steady child support payments are more likely to find work more quickly and to

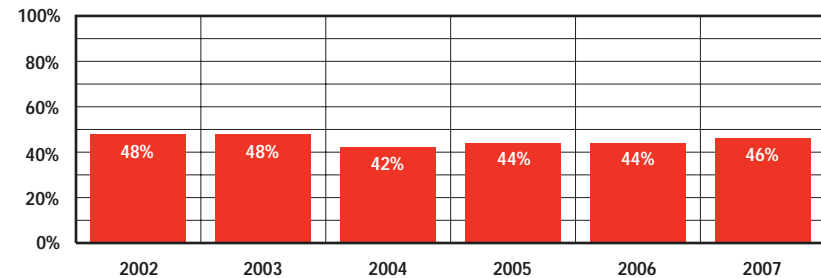
maintain employment longer than those who do not.³ For poor families that receive child support, it is the second largest source of income (after mothers' earnings).⁴

Yet for many families, even when a child support order is in place, payments can be unreliable. Low-income non-custodial parents often experience low wages and high rates of joblessness, making it difficult to fulfill their child support obligations.⁵ Programs that provide education and job training increase non-custodial parents' ability to pay child support.^{6,7}

Research shows that the receipt of regular child support payments can have a positive effect on children's academic achievement and increases the likelihood that the non-resident parent will develop a visiting relationship with the child.^{8,9} Fathers who pay regular child support are more involved with their children, providing them with emotional and financial support.¹⁰

The Office of Child Support Services is a cost-effective program; for every \$1.00 Rhode Island spends, it collects \$4.70 in child support and cash to provide medical support to distribute to families or reimburse the state for FIP and RItE Care costs.¹¹ As of December 1, 2007, there were 85,355 Rhode Island children in the state's Office of Child Support Services system.¹² Half (53%) of these children lived in the six core cities.¹³

Non-custodial Parents with Court Orders Who Pay Child Support on-time and in Full, Rhode Island, 2002–2007

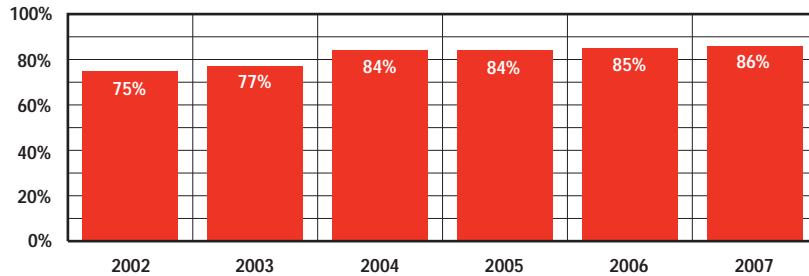


Source: Rhode Island Department of Human Services, Office of Child Support Services, 2002-2007.

- ◆ **In 2007 in Rhode Island, 46% of non-custodial parents under court order paid child support on time and in full.**¹⁴
- ◆ **For calendar year 2007, the Rhode Island Office of Child Support Services collected more than \$78.5 million in child support dollars, an increase of \$3.8 million from the previous year. Eighty-two percent (\$64.7 million) of the current collections were distributed directly to families.**¹⁵
- ◆ **As of December 31, 2007, the cumulative amount of past-due court-ordered child support since the inception of the program in Rhode Island totaled almost \$299.8 million (including interest), of which \$199.7 million was the principal.**¹⁶
- ◆ **To ensure the timely payment of monies to custodial parents, in March 2008 the Office of Child Support Services began to use a stored-value card. Custodial parents now have the option of having their child support payments directly deposited into a personal bank account or onto a stored-value card.**¹⁷
- ◆ **During federal Fiscal Year 2007, there were 14,928 court orders for medical insurance and 6,265 orders to pay for medical coverage. A total of \$2.5 million in cash medical payments were retained by the state to offset the cost of RItE Care, while \$728,762 was disbursed directly to families to offset the cost of private coverage or other medical expenses.**¹⁸

Children Receiving Child Support

Rhode Island Children in the Office of Child Support Services System with Paternity Established, 2002-2007



Source: Rhode Island Department of Human Services, Office of Child Support Services, 2002-2007.

◆ Between 2002 and 2007, the Rhode Island Office of Child Support Services increased the percentage of children in the system with paternity established from 75% of children in 2002 to 86% of children in 2007, an increase of 15%.¹⁹

◆ Despite increases in the percentage of children with paternity established, Rhode Island (59%) had the lowest rate in New England of court orders established (Maine – 88%; Vermont – 86%; New Hampshire – 83%; Massachusetts – 75%; Connecticut – 71%).²⁰

◆ In FFY 2006, Rhode Island had the highest case/staff ratio in New England.²¹ Since then, the Office of Child Support Services has faced additional staff reductions, further impacting the Office's ability to establish court orders.

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⁵ Frank, A. (2004). *Where the funds are: Potential use of child support funds for transitional jobs programs* (Brief No. 1). Washington, DC: Center for Law and Social Policy.

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Child Support and the Family Independence Program

◆ As of December 1, 2007, Rhode Island's Office of Child Support Services system included 15,007 children enrolled in the Family Independence Program (FIP).²²

◆ As of December 31, 2007, the average child support obligation for children enrolled in FIP was \$257 per month, compared to an average child support obligation of \$342 per month for children in non-FIP families.²³ Calculations for the payments are based upon the income of both parents and it is therefore expected that the average child support obligation for children enrolled in FIP would be lower.

◆ For calendar year 2007, the total amount of child support collections for children enrolled in FIP was \$8.7 million dollars. Of this, \$7.6 million collected on behalf of children enrolled in FIP was retained by the federal and state government, while \$1 million went directly to the children.²⁴

◆ In Rhode Island, the first \$50 of child support paid on time each month on behalf of a child receiving FIP cash assistance goes to the custodial parent caring for the child.²⁵ In federal Fiscal Year 2007 in Rhode Island, an average of 1,686 families (11% of the children enrolled in FIP) received at least one "pass-through" payment each month.²⁶

◆ Research suggests that child support "pass through programs" encourage paternity establishment and higher child support payments by low-income parents.²⁷ Welfare recipients who receive child support "pass throughs" are more likely to leave welfare for work, remain off welfare and have income above the federal poverty line.²⁸ In a recent federal policy change designed to increase the amount of money state governments pass through directly to children, the federal government will waive the federal share of child support collections up to \$100 per month for one child and \$200 for two or more children.²⁹

Children in Poverty

DEFINITION

Children in poverty is the percentage of children under age 18 who are living in households with incomes below the poverty threshold, as defined by the U.S. Office of Management and Budget. Poverty is determined based on income received during the year prior to the Census.

SIGNIFICANCE

Poverty is related to every KIDS COUNT indicator. Children in poverty, especially those in poverty for extended periods of time, are more likely to have health and behavioral problems, experience difficulty in school, become teen parents, earn less as adults and be unemployed.^{1,2} Children in low-income communities are more likely to attend schools that lack resources and rigor; are less likely to be enrolled in organized child care; and have fewer opportunities to participate in extracurricular activities after school and on the weekends, such as sports and recreation programs, clubs, and lessons such as music and computers.^{3,4,5}

Minority children nationally and in Rhode Island are more likely to grow up poor than White and Asian children.^{6,7} Single parenthood, low educational attainment, part-time or lack of employment and low wages of parents place children at risk of being poor.⁸

The 2007 federal poverty threshold for a family of three with two children was \$16,705, and the poverty threshold for a family of four with two children was \$21,027.⁹ Historically, the poverty threshold has failed to adequately reflect how the cost of basic goods and services such as food and housing, taxes, work related expenses, medical expenses, and child care affect family economic well-being. The poverty threshold also fails to adequately account for increased expenses that occur as family size increases. According to the *2006 Rhode Island Standard of Need* developed by the Poverty Institute, a single parent with two children would need an income of \$30,710 (185% of the poverty threshold) a year and the use of child care subsidies and RIte Care health insurance to make ends meet. Likewise, a family of four with two children would need an income of \$37,000 (185% of the poverty threshold) a year and child care subsidies and RIte Care to meet their basic needs.¹⁰

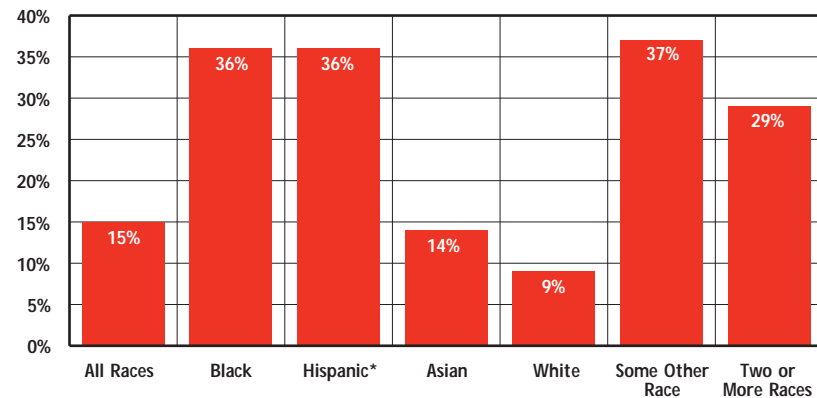
Children in Poverty			
	2004	2005	2006
RI	21.0%	19.5%	15.1%
US	18.4%	18.5%	18.3%
National Rank*	17th		
New England Rank**	5th		

*1st is best; 50th is worst

**1st is best; 6th is worst

Source: U.S. Bureau of the Census, American Community Survey, 2004-2006. Table B17001.

Children in Poverty, in Each Race and Ethnic Category, Rhode Island, 2006



Source: U.S. Bureau of the Census, American Community Survey, Tables B17020A, B17020B, B17020D, B17020F, B17020G and B17020I. *Hispanic children may be included in any race category.

◆ According to the 2006 American Community Survey, 15.1% (35,456) of Rhode Island's 234,711 children under age 18 lived below the federal poverty threshold. This is a significant decrease from 2004 when 21.0% (50,390) of Rhode Island children were living below the federal poverty threshold.¹¹

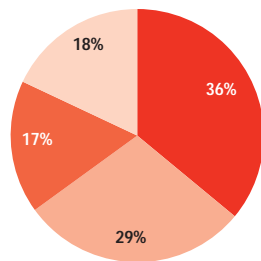
◆ More than a third of all Black and Hispanic children (36%), and one in seven (14%) all Asian children in Rhode Island lived in poverty, compared to nearly one in ten White children (9%).¹²

◆ Of all children living in poverty in Rhode Island in 2006, almost half (44%) were White, one in six were Black (16%), 3% were Asian, 26% were "some other race" and 9% were "two or more races." Using the Census definitions, Hispanic children may be included in any race category. In 2006, 42% (14,827) of Rhode Island's poor children were Hispanic.¹³

Rhode Island's Poor Children, 2006

By Age

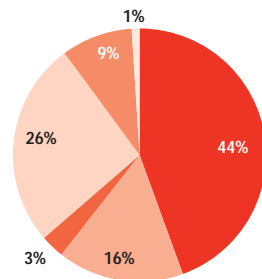
36%	■	Ages 5 and younger
29%	■	Ages 6 to 11
17%	■	Ages 12 to 14
18%	■	Ages 15 to 17



n = 35,456

By Race*

44%	■	White
16%	■	Black
3%	■	Asian
26%	■	Some Other Race
9%	■	Two or More Races
1%	■	Unknown

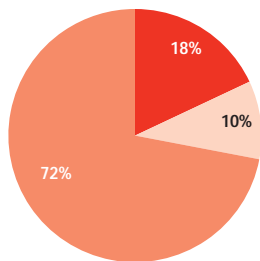


n = 35,456

**Hispanic children may be included in any race category. Of Rhode Island's 35,456 poor children, 14,827 (42%) were Hispanic in 2006.*

By Family Structure**

18%	■	Married Couple Family
10%	■	Unmarried Male Householder
72%	■	Unmarried Female Householder



n = 34,923

***Only includes related children living in households*

Source: U.S. Bureau of the Census, American Community Survey, 2006. Tables B17020A, B17020B, B17020C, B17020D, B17020E, B17020G, B17020I & B17006. Except where otherwise noted, population includes all children for whom poverty status was determined. Percentages may not sum to 100% due to rounding.

Children Living in Extreme Poverty

◆ Families with incomes below 50% of the federal threshold level are considered to be living in extreme poverty. The extreme poverty level in 2007 was family income below \$8,353 for a family of three with two children and \$10,514 for a family of four with two children.¹⁴

◆ Of the 35,456 children living below the poverty threshold in Rhode Island, 43% lived in extreme poverty. In total, an estimated 6.5% (15,160) of all children in Rhode Island lived in extreme poverty in 2006. This is a decrease from the previous year when 10% of Rhode Island children lived in extreme poverty.¹⁵

◆ Children who live in deep, long-term poverty experience worse health outcomes than their peers, such as higher rates of child asthma and malnutrition, as a result of their family's income status.¹⁶

Young Children Under Age 6 in Poverty in Rhode Island

◆ Research shows that increased exposure to risk factors associated with poverty can obstruct young children's emotional and intellectual development. Risk factors associated with poverty include: inadequate nutrition, environmental toxins, maternal depression, trauma and abuse, lower quality child care and parental substance abuse.¹⁷

◆ In 2006, 17% (12,723) of Rhode Island children under age 6 were living below the poverty threshold, compared to 21% nationally.¹⁸ In 2006, 47% of Rhode Island children under age 6 who were living in poverty lived in extreme poverty.¹⁹

◆ As of December 1, 2006 there were 4,437 children under age 3 and 3,358 children ages 3 to 5 in families receiving cash assistance from the Family Independence Program. Of all children under 18 in the Family Independence Program, 49% were age 6 or under.²⁰

◆ According to data from the Rhode Island Department of Children, Youth and Families, young children under age 6 are the fastest growing population with indicated investigations of child abuse and neglect.

Children in Poverty



Financial Asset Building

- ◆ Research shows that assets such as checking and savings accounts with positive balances, stocks and bonds, houses and retirement funds, and access to good market information about the cost of goods and services can be as important to working poor families as income in building economic security.^{21,22}
- ◆ Assets can help families to manage financial crisis or the impact of life events, such as divorce, unemployment, retirement, illness or accidents, and death.²³ Families without sufficient wealth may accumulate debt or go without necessities during difficult financial times.²⁴
- ◆ Low-income families sometimes experience asset poverty because of the lack of knowledge about and access to traditional banking institutions. These families often rely on alternative institutions, such as check cashing stores, payday lenders, rent-to-own stores and tax preparers for their financial needs. These alternative institutions often charge predatorily high fees and rates of interest and can impede savings.²⁵
- ◆ Improving financial education (i.e., the understanding of money, banking, credit and how best to build assets) and encouraging banks to provide affordable services can help connect low-income families to traditional banking institutions that improve their savings.²⁶
- ◆ Research shows that stable financial opportunities for families can be promoted through policies and low cost banking options that allow families to keep more of their earnings, save and invest.²⁷ Policies to encourage mainstream businesses to serve lower-income markets can help to reduce the costs to lower-income consumers pay for goods and services.²⁸
- ◆ Rhode Island also enacted legislation legally authorizing payday lending, a predatory lending practice.²⁹ Given the recent foreclosure crisis, it is even more critical to protect the assets of all families from predatory mortgage lending and payday lending practices.



Building Blocks of Economic Security

Income Supports

- ◆ Income supports include the Family Independence Program (FIP) Earned Income Disregard, Food Stamps, the Earned Income Tax Credit, child care subsidies, health insurance subsidies and Energy Assistance programs. Nationally, income supports lifted 27 million Americans above the poverty line, cutting poverty nearly in half and ensuring that low-income working families have adequate resources to meet their basic needs.³⁰

Access to Health Care

- ◆ Low-income families are much less likely to receive affordable health insurance through an employer, compared to their middle-income counterparts.³¹ Access to health insurance improves the likelihood of having a regular and affordable source of health care.

Affordable Quality Child Care

- ◆ The quality and stability of child care is critical to a parent's ability to work and to the child's development.³² Child care costs represent a significant part of the budget of working families. On average, families living below the poverty threshold spent 25% of their income each month on child care, compared to 7% for families with incomes at or above the threshold.³³

Educational Attainment

- ◆ Low-income workers are nearly three times more likely to have dropped out of high school than higher-income earners.³⁴ Individuals with higher education levels generally have more job opportunities, higher wages and greater job security than those with lower levels of education.^{35,36}

Affordable Housing

- ◆ In 2006, Rhode Island became one of twelve states to pass legislation providing significant protection beyond federal law against predatory mortgage lending.³⁷
- ◆ Stable housing is a critical requirement for finding and keeping a job.³⁸ In 2007, the average rent for a two bedroom apartment in Rhode Island was \$1,142.³⁹

Table 9. Children Living Below the Federal Poverty Threshold, Rhode Island, 2000

CITY/TOWN	CHILDREN UNDER AGE 6 LIVING IN EXTREME POVERTY		CHILDREN UNDER AGE 6 LIVING BELOW POVERTY		CHILDREN UNDER AGE 18 LIVING IN EXTREME POVERTY		CHILDREN UNDER AGE 18 LIVING BELOW POVERTY	
	#	%	#	%	#	%	#	%
Barrington	0	0	23	1.9%	41	1%	127	2.7%
Bristol	66	4.8%	157	11.4%	184	4.2%	436	10.0%
Burrillville	54	5.3%	80	7.9%	139	3.5%	236	6.0%
Central Falls	357	20.6%	740	42.7%	1,146	21.2%	2,210	40.9%
Charlestown	2	<1%	18	3.7%	10	1%	78	4.7%
Coventry	32	1.4%	149	6.4%	146	1.8%	481	5.9%
Cranston	161	3.2%	437	8.6%	605	3.7%	1,496	9.1%
Cumberland	41	1.6%	89	3.6%	65	1%	237	3.1%
East Greenwich	39	4.2%	57	6.1%	76	2.1%	147	4.1%
East Providence	214	6.9%	452	14.5%	557	5.4%	1,126	10.8%
Exeter	50	11.8%	69	16.3%	93	6.2%	112	7.5%
Foster	0	0	0	NA	0	NA	32	2.9%
Glocester	17	2.6%	37	5.7%	112	4.2%	178	6.7%
Hopkinton	0	0	55	8.9%	8	<1%	115	5.9%
Jamestown	0	0	0	NA	17	1.4%	17	1.4%
Johnston	69	3.6%	183	9.5%	191	3.3%	527	9.0%
Lincoln	39	2.9%	76	5.6%	142	2.8%	329	6.5%
Little Compton	8	3.5%	8	3.5%	8	1.0%	8	1.0%
Middletown	16	1.1%	70	5.0%	128	3.0%	264	6.2%
Narragansett	25	3.3%	50	6.5%	59	2.2%	235	8.6%
New Shoreham	1	1.6%	3	4.8%	12	6.4%	19	10.2%
Newport	413	22.6%	628	34.3%	773	14.9%	1,267	24.4%
North Kingstown	153	7.1%	239	11.1%	375	5.5%	663	9.7%
North Providence	85	4.8%	212	12.0%	271	4.7%	579	10.1%
North Smithfield	45	6.3%	45	6.3%	58	2.5%	72	3.0%
Pawtucket	824	14.1%	1,711	29.2%	2,195	12.2%	4,542	25.3%
Portsmouth	34	2.7%	63	5.0%	49	1.2%	118	2.8%
Providence	3,252	22.5%	6,137	42.5%	8,846	19.9%	18,045	40.5%
Richmond	17	2.4%	17	2.4%	60	3.0%	82	4.2%
Scituate	8	1.1%	30	4.2%	18	1%	113	4.3%
Smithfield	11	1.0%	11	1.0%	47	1.2%	153	3.9%
South Kingstown	5	<1%	82	4.6%	120	2.0%	324	5.3%
Tiverton	14	1.6%	48	5.4%	48	1.4%	92	2.8%
Warren	41	5.2%	60	7.6%	136	5.6%	205	8.4%
Warwick	126	2.2%	386	6.8%	410	2.2%	1,243	6.7%
West Greenwich	0	0	18	3.7%	0	NA	40	2.7%
West Warwick	239	10.6%	606	26.8%	462	7.0%	1,186	18.1%
Westerly	0	0	141	8.0%	105	2.0%	534	10.0%
Woonsocket	772	19.9%	1,361	35.0%	2,061	18.8%	3,494	31.8%
Core Cities	5,857	19.5%	11,183	37.3%	15,483	17.1%	30,744	33.9%
Remainder of State	1,373	3.0%	3,365	7.3%	4,290	2.8%	10,418	6.8%
Rhode Island	7,230	9.5%	14,548	19.2%	19,773	8.1%	41,162	16.9%

Source of Data for Table/Methodology

Data are from the U.S. Bureau of the Census, Census 2000, Summary File 3, P87 and PCT.50. The data include the poverty rate for all children for whom poverty was determined, including "related" children and "unrelated children" living in the household.

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- ^{12,13} U.S. Bureau of the Census, American Community Survey, 2006. Tables B17020A, B17020B, B17020D, B17020F, B17020G & B17020I.

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Children in the Family Independence Program

DEFINITION

Children enrolled in the Family Independence Program is the percentage of children under age 18 who were living in families receiving cash assistance through the Family Independence Program (FIP) on December 1, 2007. These data measure the number of children and families enrolled in FIP at one point in time. Children and families who participated in the program at other points in the year but were not enrolled on December 1, 2007 are not included.

SIGNIFICANCE

Rhode Island's Family Independence Program (FIP) helps families make successful transitions to work by providing the cash assistance and work supports, including food stamp benefits, health insurance and subsidized child care, that families need to maintain employment and provide for the healthy development of their children. Families qualify for cash assistance based on their income, resources they may have and the number of people in their families.¹

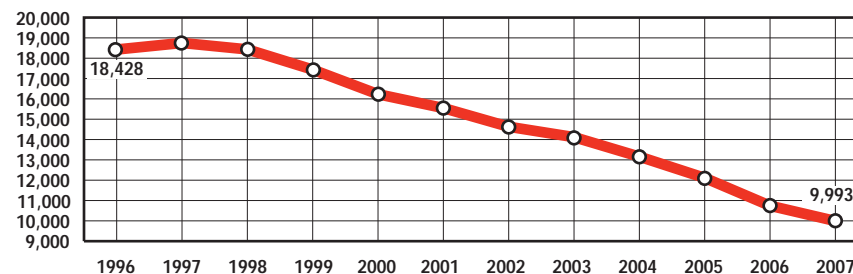
FIP promotes entry into sustainable jobs by providing work-preparation services, job skills training and placement, literacy and GED programs, vocational education, English-language programs and post-secondary education.²

FIP provides cash assistance to working families earning less than the poverty level. By disregarding some earnings in calculating the FIP payment, families' incomes and the state's ability to meet federal work participation requirements increase.³ FIP also helps families achieve economic security by connecting families to the Office of Child Support Services (OCSS). OCSS assists families in establishing paternity, establishing court orders for child support and collecting money from non-custodial parents. In Rhode Island, the first \$50 of child support paid on time each month on behalf of a child enrolled in FIP goes to the custodial parent.⁴

FIP provides a safety net for children whose parents are unable to work due to temporary or permanent disability. FIP also functions as an unemployment system for low-skilled parents who may not have had sufficient earnings to qualify for regular unemployment benefits when a job fails.

If a family has no earned income, the maximum FIP benefit for Rhode Island families of three is \$554 per month. The FIP monthly payment has not increased in 17 years. In December 2007, the average hourly wage of a parent enrolled in FIP and working was \$9.18 per hour.⁵

Caseload of the Family Independence Program*, 1996 - 2007

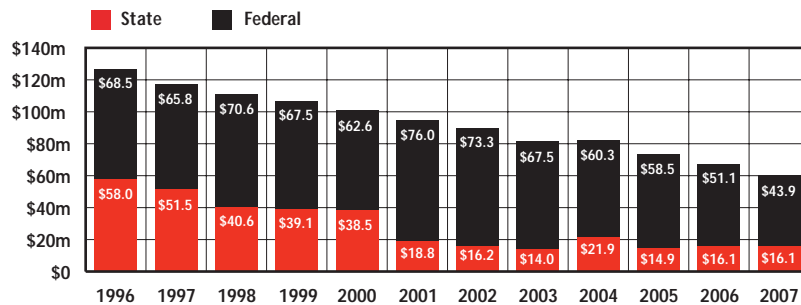


Source: Rhode Island Department of Human Services, InRhodes Database, December 1, 1996 – 2007. There can be multiple people in a case. *Prior to May 1, 1997 the Family Independence Program was called Aid to Families with Dependent Children (AFDC).

- ◆ **Between 1996 and 2007 there was a 46% decline in the FIP caseload, from 18,428 cases to 9,993 cases.**^{6,7}
- ◆ **Research from a longitudinal study of the FIP program shows that cash assistance recipients who remained enrolled in the program faced numerous barriers to employment, including: physical and mental health problems, housing, seasonal, temporary or part-time jobs, jobs that paid too little, inability to find a job and transportation.**⁸
- ◆ **In Rhode Island in December 2007, there were 6,242 adults and 17,808 children under the age of 18 who were enrolled in FIP. Three-quarters (74%) of all FIP beneficiaries were children under the age of 18.⁹ More than 2 in 5 (44%) children enrolled in FIP were under the age of six.¹⁰ In Rhode Island, 77% of the families enrolled in FIP have one or two children.**¹¹
- ◆ **In December 2007, there were 602 teen heads of household enrolled in FIP, representing 6% of the total caseload.¹² Teen parents receive parenting skills training and are supported in completing their high school education while enrolled in FIP.**¹³

Children in the Family Independence Program

Rhode Island Family Independence Program,
State Fiscal Years 1996-2007*



Source: Rhode Island Department of Human Services, Family Independence Program 2007 Annual Report (FY 1996-2001); House Fiscal Advisory Staff. (2004-2006). *Budget as enacted: Fiscal Years 2005-2007*. Providence, RI: Rhode Island House of Representatives, (FY 2002-2007). *FY 96 - FY 06 are spent dollars, FY 07 are final dollars.

◆ Between state Fiscal Year 1996 and state Fiscal Year 2007, state general revenue spending for FIP decreased 72% from \$58 million to \$16.1 million.^{14,15}

◆ The \$16.1 million in state spending in Fiscal Year 2007 represents one-half of 1% of all state spending. On average, the state spends \$6.00 per day per child enrolled in FIP cash assistance.¹⁶

People with Disabilities in the Family Independence Program

◆ People with disabilities often face multiple barriers to work and may require unique services in order to succeed. These can include education and training, and/or treatment for behavioral health issues. Once in the workforce, people with disabilities may require accommodations in scheduling or workplace conditions. If parents are caring for a disabled child, barriers to employment may also include finding appropriate child care settings or needing a flexible workplace in order to meet the child's medical and education needs or to respond when a crisis arises.¹⁷

◆ In 2007 in Rhode Island, 16% (1,596) of families enrolled in FIP were headed by a parent who was permanently disabled and receiving SSI. These parents are not included in the FIP benefit and are exempt from the work requirement under FIP. An additional 11% (1,124) of families were exempt from the work requirement because of a temporary or permanent disability or because the parent was caring for a disabled family member.¹⁸

FIP by Case Type, 2007

Total FIP Caseload	9,993
Child-only cases	4,051
Cases with adults required to engage in a work activity	2,868
Cases with adults exempt from a work activity*	3,074

Source: Rhode Island Department of Human Services, InRhodes Database, 2007.

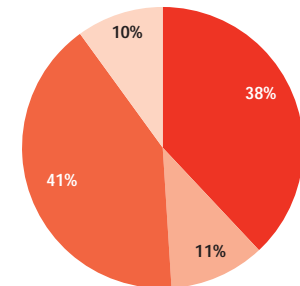
*Exemptions from work activities include: Disability or advanced age (995), caring for a disabled spouse or child (149), in third trimester of pregnancy (509), and youngest child under age one (1,421).

Families Required to Engage in a FIP Work Activity, 2007

By Type of Activity

38% (1,088)	Employed
11% (318)	Education/Training
41% (1,187)	Assessment/Transition
10% (275)	Sanctioned

n=2,868



Source: Rhode Island Department of Human Services, InRhodes Database, December 2007.

◆ As of December 2007, nearly 2 in 5 (38%) families who were required to engage in activities were employed. An additional 11% of families were engaged in approved education or training and 41% were in assessment or transition, meaning families were preparing an employment plan or had completed one activity and were transitioning into another.¹⁹

◆ One in 10 families required to engage in a work activity were sanctioned, meaning they lost benefits due to non-compliance. Families who were sanctioned as a result of a failure to comply with a work plan represent 3% of the total FIP caseload.²⁰

Children in the Family Independence Program



The Family Independence Program Supports Working Families

- ◆ More than 2 in 5 of all cases closed in Rhode Island in 2007 were closed due to employment.²¹ In Fiscal Year 2006, 3,503 families left FIP for work and since 1998 a total of 33,853 families closed to FIP because of employment. This may include families who cycled on or off the program because of disruptions in employment.²²
- ◆ For those families whose cases are unable to close to FIP because their wages remain below the poverty threshold, the FIP cash payment provides an important resource to the household budget. A parent of two children working a minimum wage job for an entire calendar year at the 30 hour per week requirement would still qualify for a FIP cash supplement of \$1,900 per year. With EITC and Food Stamp benefits the families, income would be 125% of the federal poverty guideline.²³
- ◆ FIP supports working families and is also a safety net for those families in which a parent is temporarily or permanently unable to work. If a family has no earned income, the maximum monthly FIP benefit for a family of three is \$554 per month (\$6,648 per year).²⁴ With an additional \$4,716 per year in Food Stamps, this amount is 65% of the federal poverty guideline and well below the amount of income families need to pay basic living expenses.^{25,26}



FIP as a Support for Working Families (One parent, two children)

	Family Working 30 Hrs	Non-Working Family
Gross annual earnings	\$11,535	NA
FIP supplement	\$1,900	\$6,648
Food Stamps	\$ 4,056	\$4,716
State and Federal EITC	\$ 4,706	NA
Child Tax Credit	\$37	NA
Total Family Income	\$22,036	\$11,364

Source: Rhode Island Department of Human Services. (2007). *Family Independence Program: Ten years in review, 2007 Annual Report*. Cranston, RI: Rhode Island Department of Human Services.

- ◆ According to the *2006 Rhode Island Standard of Need*, a single-parent family with two children would need to earn at least \$14.76 per hour and receive child care and health insurance subsidies to make ends meet, compared to nearly \$27.50 per hour without these programs.²⁷



Adult Education and Work

- ◆ Preliminary 2007 annual unemployment data indicate that Rhode Island had the highest unemployment rate (4.8%) in New England and had a higher unemployment rate than the U.S. (4.6%).²⁸ Those without a high school diploma are more likely to have even higher unemployment rates than their peers with higher education levels.²⁹
- ◆ A growing number of jobs in today's labor market require a higher level of skill and/or credentials. The skill levels of average high school dropouts will qualify them for 10% of all new jobs between 2000 and 2010, while people possessing the skills of typical high school graduates will qualify for 22% of all new jobs.³⁰
- ◆ Of Rhode Island adults ages 16 to age 64 who were not enrolled in school, more than 83,000 had not completed their high school education, 9,000 had limited English proficiency, and almost 19,000 had both not completed high school and had limited English proficiency. In total, 20% of the adult working age population does not have the education and/or language skills necessary to succeed in today's labor market.³¹
- ◆ In Rhode Island, more than 2 in 5 parents (44%) enrolled in FIP reported not finishing high school and 36% of a recently tested cohort of FIP parents tested at or below a 6th grade reading ability. Sixty-six percent of native Spanish-speaking parents enrolled in FIP tested below a 6th grade reading ability on a Spanish-language test.^{32,33}
- ◆ Fostering greater integration of adult basic education and English language education with industry specific job training programs would strengthen the state's workforce.³⁴ Efforts to achieve this integration and move adults with limited educational and linguistic skills along career pathways that help families to be economically secure should include those adults in the Family Independence Program. Parents enrolled in FIP make up a critical segment of the workforce that needs access to adult education and training.

Children in the Family Independence Program



Current Rhode Island FIP Policies, 2007

Work Requirements

◆ FIP applicants must complete, sign and participate in an employment plan, as a condition of eligibility for FIP. Single-parent families are required to be engaged in a work activity for a minimum of 20 hours per week if their youngest child is under the age of six, and a minimum of 30 hours per week if the youngest child is six years of age or older. Participants are allowed to combine 10 hours of education and training with 20 hours of work to reach the 30 hour work requirement.³⁵

Time Limits

◆ The lifetime limit a parent can receive FIP is 60 months. Family cash assistance issued in any other state will count toward the 60 month time limit in Rhode Island. Children in families that are income-eligible are entitled to cash assistance without time limit, except for children in sanctioned families.³⁶

Child-Only Cases

◆ Child-only cases are those that receive assistance only for the children in the family because the child is living with a non-parent relative (382), the parent has reached their five-year time limit (1,462), the parent is disabled and receiving Supplemental Security Income (1,596) or the parent is a refugee or is not an eligible immigrant (611).³⁷

Sanctions

◆ When a parent fails to comply with their employment plan for a cumulative 6 months, the entire family loses the FIP benefit. Prior to reaching the 6 month full family sanction, graduated sanctions are applied to the parent's share of the benefit.³⁸

Source of Data for Table/Methodology

Rhode Island Department of Human Services, InRhodes Database, December 2007. The denominator is the total number of children under age 18 from U.S. Bureau of the Census, Census 2000. Summary File 1, P12.

Core Cities are Central Falls, Newport, Pawtucket, Providence, West Warwick & Woonsocket.

References

^{1,2,3,4,13,35,36,38} Rhode Island Department of Human Services. (n.d.). *Department of Human Services Code of Rules: Family Independence Program*. Retrieved February 27, 2008 from www.ridhscode.org/0800.htm

^{5,7,9,10,12,18,19,20,21,24,32,37} Rhode Island Department of Human Services, InRhodes Database, December 2007.

⁶ Rhode Island Department of Human Services, InRhodes Database, December 1996.

(continued on page 151)

Table 10. Children Enrolled in the Family Independence Program (FIP), Rhode Island, December 1, 2007

CITY/TOWN	ALL CHILDREN UNDER 18	NUMBER RECEIVING FIP CASH ASSISTANCE		CHILDREN IN FIP AS % OF ALL CHILDREN UNDER AGE 18
		FAMILIES	CHILDREN	
Barrington	4,745	19	24	1%
Bristol	4,399	43	62	1%
Burrillville	4,043	52	81	2%
Central Falls	5,531	586	1,104	20%
Charlestown	1,712	23	47	3%
Coventry	8,389	137	211	3%
Cranston	17,098	486	795	5%
Cumberland	7,690	99	172	2%
East Greenwich	3,564	27	45	1%
East Providence	10,546	294	456	4%
Exeter	1,589	20	36	2%
Foster	1,105	14	22	2%
Glocester	2,664	22	27	1%
Hopkinton	2,011	22	44	2%
Jamestown	1,238	2	3	0%
Johnston	5,906	155	257	4%
Lincoln	5,157	80	140	3%
Little Compton	780	3	3	<1%
Middletown	4,328	58	92	2%
Narragansett	2,833	27	40	1%
New Shoreham	185	0	0	0%
Newport	5,199	228	453	9%
North Kingstown	6,848	124	203	3%
North Providence	5,936	148	205	3%
North Smithfield	2,379	20	27	1%
Pawtucket	18,151	1,161	1,984	11%
Portsmouth	4,329	19	27	1%
Providence	45,277	4,303	8,091	18%
Richmond	2,014	14	28	1%
Scituate	2,635	19	26	1%
Smithfield	4,019	23	40	1%
South Kingstown	6,284	57	120	2%
Tiverton	3,367	36	43	1%
Warren	2,454	56	74	3%
Warwick	18,780	328	485	3%
West Greenwich	1,444	8	11	1%
West Warwick	6,632	245	417	6%
Westerly	5,406	96	152	3%
Woonsocket	11,155	939	1,761	16%
Core Cities	91,945	7,462	13,810	15%
Remainder of State	155,877	2,531	3,998	3%
Rhode Island	247,822	9,993	17,808	7%

Children Receiving Food Stamp Benefits

DEFINITION

Children receiving food stamp benefits is the percentage of income-eligible children under age 18 who participate in the Food Stamp Program.

SIGNIFICANCE

The Food Stamp Program provides low-income families with the ability to obtain better nutrition through monthly benefits that can be used to purchase food at retail stores.¹ Research shows that hunger and lack of regular access to sufficient food are linked to serious health, psychological, emotional and academic problems in children and can impede their healthy growth and development.^{2,3}

The Food Stamp Program is open to all applicants who meet the eligibility requirements. Participation in the Food Stamp Program is not time-limited and can be used as long as the person maintains their certification (with the exception of some able-bodied adults without dependent children).^{4,5} To qualify for food stamp benefits, a household's gross monthly income must be less than 130% of the federal poverty level for that family size and meet requirements that limit the value of cash assets. In federal Fiscal Year 2008, a family of three with a gross annual income of less than \$22,332 (monthly income less than \$1,861) qualifies for

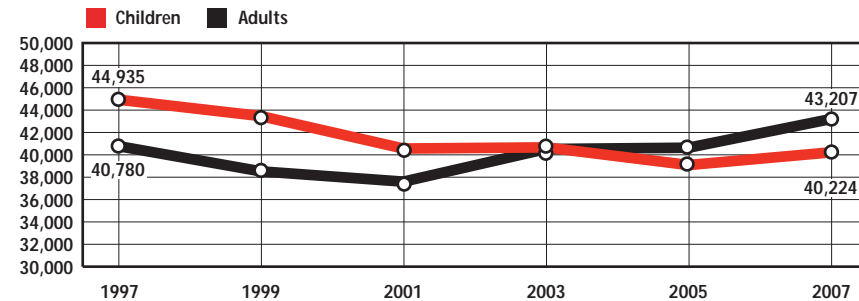
the Food Stamp Program if they meet the assets guidelines.⁶

Food stamp benefits help many low-income working families in Rhode Island bridge the gap between what they earn and their basic living expenses. In 2006, a household with one full-time, year-round worker making the minimum wage had only 73% of the income needed to meet their basic expenses. If the same family received food stamp benefits their income would be enough to meet 85% of their basic needs.⁷ In 2007, the average monthly food stamp benefit for a family of three in Rhode Island was \$291.⁸

In addition to increasing access to food, food stamp benefits provide a degree of protection for the local economy. As unemployment increases, people have fewer resources overall, which results in less money spent on food. The Food Stamp Program can slow this negative cycle by compensating to some degree for people's loss of income.⁹

According to the U.S. Department of Agriculture (USDA), an estimated 56% of Rhode Islanders who were eligible for the Food Stamp Program in 2005 received the benefit. This means that in 2005, approximately 57,640 Rhode Island residents who were eligible for food stamp benefits did not participate.¹⁰

Food Stamp Participation, Children under Age 18 and Adults, Rhode Island, 1997-2007



Source: Rhode Island Department of Human Services, InRhodes Database, 1997 – 2007. Data represent children and adults who participated in the Food Stamp Program during the month of October.

◆ **Between 1997 and 2007, the number of children receiving food stamp benefits declined from 44,935 to 40,224. During the same period, the number of adults participating in the Food Stamp Program increased from 40,780 to 43,207.¹¹**

Food Insecurity in Rhode Island

◆ **Food insecurity is defined by the USDA as not always having access to enough food for an active, healthy life. Nationally and in Rhode Island, 11.3% of households are food insecure. Of households with children in the U.S., 15.6% are food insecure. U.S. children living in single-female headed households are almost twice as likely to be food insecure (30.4%), and children in households with income below poverty are almost three times as likely to be food insecure (43.1%) as their peers.¹²**

◆ **Food insecure families often rely on public benefits like the Food Stamp Program and on community resources like food pantries and soup kitchens. Almost one-third (31%) of the approximately 60,000 people served by the Rhode Island Food Bank network in 2005 were children under the age of 18.¹³**

◆ **Recipients of emergency food often have to make hard choices between food and other basic needs. According to the Rhode Island Food Bank in 2005, 49% of Rhode Islanders who received emergency food chose between food and utilities, 46% chose between food and housing payments, and 34% chose between food and health expenditures.¹⁴**

Children Receiving Food Stamp Benefits

Table 11. Children Under Age 18 Receiving Food Stamp Benefits, Rhode Island, October 1, 2007

CITY/TOWN	ESTIMATED NUMBER INCOME-ELIGIBLE*	NUMBER PARTICIPATING	% OF INCOME-ELIGIBLE PARTICIPATING
Barrington	155	38	25%
Bristol	607	185	30%
Burrillville	356	264	74%
Central Falls	2,840	2,305	81%
Charlestown	173	95	55%
Coventry	654	570	87%
Cranston	2,057	1,863	91%
Cumberland	485	405	84%
East Greenwich	242	116	48%
East Providence	1,687	1,098	65%
Exeter	169	72	43%
Foster	66	39	59%
Glocester	225	87	39%
Hopkinton	228	137	60%
Jamestown	36	21	58%
Johnston	733	535	73%
Lincoln	404	323	80%
Little Compton	21	15	71%
Middletown	404	205	51%
Narragansett	310	120	39%
New Shoreham	19	0	0%
Newport	1,731	967	56%
North Kingstown	818	467	57%
North Providence	802	521	65%
North Smithfield	92	83	90%
Pawtucket	5,948	4,527	76%
Portsmouth	187	105	56%
Providence	22,395	17,105	76%
Richmond	118	64	54%
Scituate	157	75	48%
Smithfield	239	119	50%
South Kingstown	485	278	57%
Tiverton*	150	163	100%*
Warren	333	228	68%
Warwick	1,712	1,430	84%
West Greenwich	81	37	46%
West Warwick	1,610	1,101	68%
Westerly	843	410	49%
Woonsocket	4,125	3,343	81%
Core Cities	38,649	29,348	76%
Remainder of State	15,048	10,168	68%
Rhode Island	53,697	39,516	74%

Food Stamp Participation Rates

◆ Rhode Island ranked 43rd in the U.S. in 2005 for the percentage of eligible residents participating in the Food Stamp Program.¹⁵

◆ Nationally, a lack of information and knowledge about the Food Stamp Program, mistaken perceptions (e.g., that people who are married or who work are ineligible), stigma, a complicated application process, and inconvenient hours of operation and locations of human service buildings, are identified as reasons for low participation rates in the program.¹⁶

◆ Efforts in Rhode Island to improve food stamp participation include \$100,000 in state funds to conduct outreach and marketing to increase enrollment, the launch of an online application system (applicants still must complete an interview), and the creation of a 2-1-1 hotline that provides information and referrals for people in need.¹⁷

◆ In 2007 the Rhode Island Department of Human Services received a "most improved" award from the USDA for lowering the percentage of improper denials and termination of food stamp benefits.¹⁸

Source of Data for Table/Methodology

Estimated number income-eligible is based on the total number of children ages birth to 18 living in families with incomes below 130% of poverty from the 2000 Census. Food Stamp Program data are from the Rhode Island Department of Human Services, InRhodes Database, October 1, 2007.

The data in the city/town table may differ from the data on the previous page as this table uses point-in-time data for October, rather than data based on participation for the entire month.

Due to a change in methodology, Food Stamp Program participation rates in this Factbook can not be compared with Factbooks before 2003. This Factbook's estimates for the percentage of income-eligible children participating in the Food Stamp Program in Rhode Island cities and towns are based on the total number of children ages birth to 18 living in families with incomes below 130% of the federal poverty level from the 2000 Census. Past estimates were based on the percent of children eligible for the free school breakfast program.

* Estimated Number Income-Eligible is based on Census 2000 data and may not reflect increases or decreases in the eligible population.

Core cities are Central Falls, Newport, Pawtucket, Providence, West Warwick and Woonsocket.

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(continued on page 152)

Children Participating in School Breakfast

DEFINITION

Children participating in school breakfast is the percentage of low-income public school children who participate in the School Breakfast Program. Children are counted as low-income if they are eligible for and enrolled in the Free or Reduced-Price Lunch Program.

SIGNIFICANCE

Children who suffer from undernutrition have poorer overall health status, miss more days of school and are less ready to learn when they do attend than well-nourished children.¹ Students who eat breakfast have significantly higher math and reading scores, fewer absences, improved attentiveness and lower incidences of social and behavioral problems.²

Food-insecure families often do not have sufficient food to provide nutritious breakfasts to their children every morning. Nationally, children in households experiencing food insecurity missed on average over two days more school than their peers in food-secure households.³ Low-income families in Rhode Island experience food insecurity (56%) and hunger (19%) at higher rates than national averages (48% and 14% respectively).⁴ Rhode Islanders who are Hispanic, have children under the age of 6, are single parents, or have

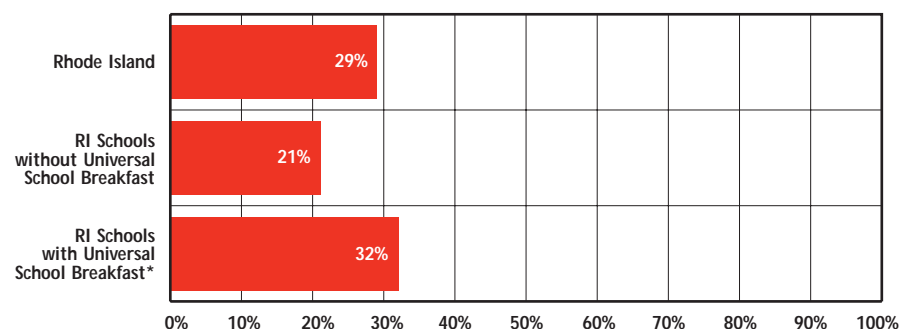
not finished high school are some of the most likely to go without adequate and nutritious food.⁵

Children who skip breakfast are at a disadvantage in their ability to concentrate, learn and behave well in school. For many higher-income families, children do not eat breakfast before school because of long parental commuting times and rushed family schedules.⁶ School Breakfast Programs offer nutritious meals, and participating children are more likely to meet their Recommended Daily Allowances of at least 4 key nutrients.⁷

Rhode Island state law requires all public schools to provide students with access to school breakfast, although higher-income parents may be required to pay for some share of the costs. Rhode Island also receives over \$5 million in federal funds for the School Breakfast Program, which flows directly into the state's economy.⁸

Rhode Island ranks 35th in the country for participation in school breakfast when participation is analyzed as the ratio of low-income students in the breakfast program to low-income students in the lunch program. During the 2006-2007 school year, 40 low-income students participated in the breakfast program for every 100 low-income students that participated in the lunch program.⁹

Low-Income Children Participating in the School Breakfast Program, Rhode Island, October 2007



* Includes all schools in Central Falls, Cranston, Pawtucket, Providence and Woonsocket which offer universal breakfast throughout the district, as well as selected schools in East Providence and South Kingstown.

Source: Rhode Island Department of Elementary and Secondary Education, October 2007.

- ◆ **In 2007, the percentage of low-income students participating in the School Breakfast Program in schools offering universal school breakfast was 32% compared with 21% of students participating in the program in the remainder of the state.¹⁰**
- ◆ **Universal School Breakfast Programs, which provide free breakfast to all children regardless of income, dramatically increase school breakfast participation, especially among low-income students; they also reduce administrative costs. When schools offer breakfast in the classroom at the start of the school day, participation rates increase even more.¹¹**
- ◆ **In October 2007, an average of 22,153 breakfasts were served daily in Rhode Island public schools. Of these, 79% (17,503) were to low-income children eligible for free or reduced-price meals.¹²**
- ◆ **If Rhode Island increased low-income student participation in the School Breakfast Program from 40% to 60% of School Lunch Program participation, the state would receive almost \$2 million in additional federal funds to support the program.¹³**

Children Participating in School Breakfast

Table 12. Children Participating in School Breakfast, Rhode Island, October 2007

SCHOOL DISTRICT	2007 FALL ENROLLMENT	DISTRICT WIDE AVERAGE DAILY PARTICIPATION IN BREAKFAST	% OF ALL CHILDREN PARTICIPATING IN BREAKFAST	NUMBER OF LOW-INCOME STUDENTS	LOW-INCOME AVERAGE DAILY PARTICIPATION IN BREAKFAST	% OF ALL LOW-INCOME CHILDREN PARTICIPATING IN SCHOOL BREAKFAST
Barrington	3,467	58	2%	121	12	10%
Bristol Warren	3,460	324	9%	959	172	18%
Burrillville	2,597	193	7%	688	137	20%
Central Falls	3,341	1,101	33%	2,686	857	32%
Charlho	3,737	108	3%	685	68	10%
Coventry	5,478	334	6%	1,020	165	16%
Cranston	10,523	1,141	11%	3,148	727	23%
Cumberland	5,032	301	6%	773	233	30%
East Greenwich	2,394	75	3%	141	41	29%
East Providence	5,785	453	8%	2,140	369	17%
Exeter-West Greenwich	1,999	56	3%	248	42	17%
Foster	272	10	4%	31	7	23%
Foster-Glocester	1,550	64	4%	174	29	17%
Glocester	664	81	12%	108	76	70%
Jamestown	495	5	1%	40	2	5%
Johnston	3,203	300	9%	1,212	220	18%
Lincoln	3,408	208	6%	607	183	30%
Little Compton	324	7	2%	21	5	24%
Middletown	2,357	171	7%	509	120	24%
Narragansett	1,473	41	3%	163	33	20%
New Shoreham	146	22	15%	14	4	29%
Newport	2,218	453	20%	1,768	419	24%
North Kingstown	4,528	288	6%	693	210	30%
North Providence	3,337	271	8%	1,020	224	22%
North Smithfield	1,881	95	5%	192	36	19%
Pawtucket	8,781	2,006	23%	6,506	1,610	25%
Portsmouth	2,958	107	4%	232	53	23%
Providence	24,245	9,682	40%	23,950	8,274	35%
Scituate	1,799	21	1%	149	16	11%
Smithfield	2,607	86	3%	283	39	14%
South Kingstown	3,666	193	5%	541	131	24%
Tiverton	2,046	137	7%	350	80	23%
Warwick	10,592	591	6%	2,888	449	16%
West Warwick	3,659	512	14%	1,487	411	28%
Westerly	3,314	403	12%	899	291	32%
Woonsocket	6,248	2,255	36%	4,324	1,758	41%
Core Cities	48,492	16,009	33%	40,721	13,329	33%
Remainder of State	95,092	6,144	6%	20,049	4,174	21%
Rhode Island	143,584	22,153	15%	60,770	17,503	29%

Source of Data for Table/Methodology

Rhode Island Department of Elementary and Secondary Education, Office of School Food Services, Office of Finance and Office of Network & Information Systems, October 2007.

Core cities are Central Falls, Newport, Pawtucket, Providence, West Warwick and Woonsocket.

"2007 Fall Enrollment" is the public school enrollment as of October 1, 2007. "District-Wide Average Daily Participation in Breakfast" is the average number of students who ate breakfast in school per day during October 2007. "Number of Low-Income Students" is the number of students eligible for and enrolled in free or reduced-price meals during October 2007. "Low-Income Average Daily Participation in Breakfast" is the average number of students eligible for and enrolled in free or reduced-price meals who ate breakfast in school per school day during October 2007. Half-day kindergarten, private schools and residential child care facilities may offer the School Breakfast Program, but are not included in these calculations.

To receive a reduced-price meal, students' household income must be at or below 185% of the federal poverty guideline. For free meals, household income must fall below 130% of the federal poverty guideline. Children in households receiving Food Stamp Benefits and households participating in the Family Independence Program are automatically eligible for free meals.

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