



Median Family Income

DEFINITION

Median family income is the dollar amount which divides Rhode Island families' income distribution into two equal groups – half with incomes above the median and half with incomes below the median. These data include families with their “own children” defined as never-married children under age 18 who are related to the family head by birth, marriage, or adoption.

SIGNIFICANCE

Median family 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 2007, the median family income for Rhode Island families with their own children was \$67,629. Rhode Island had the 9th highest median family income nationally and the 4th highest in New England.¹

In 2007, Rhode Island's median income for families with their own children differed significantly by family type. The median family income for two-parent families (\$84,949) was almost twice as much as for male-headed single-parent families (\$43,049) and almost four times as much as for female-headed single-parent families (\$21,772).²

Despite significant increases in worker productivity in the U.S. since 2000, the real incomes of most families

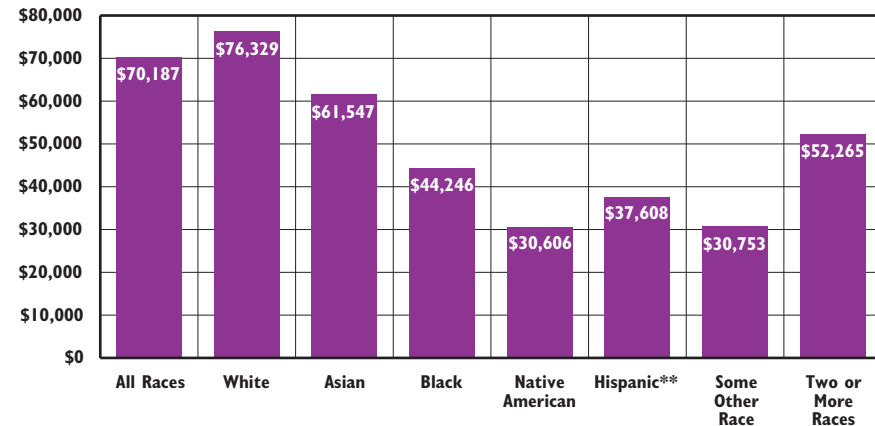
have remained stagnant or fallen during this period.³ Rhode Island was the only New England state to experience a decline in the real median wage between 2000 and 2006.⁴

Over the past thirty years, the wealthiest families in the nation have experienced substantial increases in income, while low and middle-income families have experienced only small increases.⁵ Several factors have contributed to this rising income inequality, including the expansion and concentration of investment income among the highest-income families, long periods of high unemployment, a shift toward lower-paying service-sector jobs and away from manufacturing, increased globalization, and the declining real value of the minimum wage.⁶

In Rhode Island, the average annual income of the wealthiest 20% of families increased 44% or an additional \$43,438 during the past twenty years, while the average income of the bottom 20% remained essentially unchanged. The wealthiest 20% of families in Rhode Island have average incomes that are 7.5 times as large as the average incomes of the poorest 20% of families. The gap between the incomes of Rhode Island's richest and poorest families is growing.⁷ In fact, Connecticut is the only state in the nation where income inequality is growing at a faster rate than in Rhode Island.⁸



Median Family Income by Race and Ethnicity, Rhode Island, 2007*



Source: U.S. Bureau of the Census, American Community Survey, 2007. Tables B19113, B19113A, B19113B, B19113C, B19113D, B19113E, B19113G & B19113I. *Median Family Income by race and ethnicity includes all families because data for families with “own children” are not available by race and ethnicity. ** Hispanics may be in any race category.

- ◆ The median income for White families in Rhode Island is higher than that of Asian families and much higher than that of Black, Native American, and Hispanic 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, 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 at the time, the G.I. Bill was implemented in such a way that White veterans were offered home-ownership assistance but Black and Hispanic veterans were not.¹¹
- ◆ According to the Poverty Institute's *2008 Rhode Island Standard of Need*, it costs a single-parent family with two young children \$47,352 a year to pay basic living expenses, including housing, food, clothing, health care, child care and transportation. They would need an annual income of \$52,800 to meet this budget without government subsidies.¹²
- ◆ Income support programs (including RIte Care health insurance, child care subsidies, food stamp benefits/SNAP and the Earned Income Tax Credit) are critical for 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, 2007. Table B19125.
- ² U.S. Bureau of the Census, American Community Survey, 2007. Table B19126.
- ³ Mishel, L., Bernstein, J. & Shierholz, H. (2008). *The state of working America 2008/2009*. Washington, DC: Economic Policy Institute.
- ⁴ *State of working Rhode Island 2007*. (2007). Providence, RI: The Poverty Institute at Rhode Island College.
- ⁵ Huang, C. & Stone, C. (2008). *Average income in 2006 up \$60,000 for top 1 percent of households, just \$430 for bottom 90 percent*. Washington, DC: Center on Budget and Policy Priorities.
- ^{6a} Bernstein, J., McNichol, E. & Nicholas, A. (2008). *Pulling apart: A state-by-state analysis of income trends*. Washington, DC: Center on Budget and Policy Priorities & Economic Policy Institute.
- ⁷ Center on Budget and Policy Priorities and Economic Policy Institute. (2008). *Income inequality grew in Rhode Island over the past two decades*. Retrieved December 9, 2008 from www.cbpp.org/states/4-9-08sfp-fact-ri.pdf
- ⁹ U.S. Bureau of the Census, American Community Survey, 2007. Tables B19113, B19113A, B19113B, B19113C, B19113D, B19113E, B19113G & B19113I.
- ¹⁰ Isaacs, J. (2007). *Economic mobility of Black and White families: Executive summary*. Washington, DC: Economic Mobility Project.
- ¹¹ *Race matters user's guide*. (n.d.). Baltimore, MD: The Annie E. Casey Foundation.
- ^{12,13} *The 2008 Rhode Island standard of need*. (2008). Providence, RI: The Poverty Institute at Rhode Island College.

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 U.S. Department of Housing and Urban Development (HUD) defines a very low-income family as a family with an income less than 50% of the area median family income. 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, and emotional well-being, and on a family's ability to meet a child's basic needs. Children who live in families with cost burdens are more likely than other children to live in substandard or overcrowded housing and to move frequently, all of which has been linked to lower educational achievement.^{2,3}

In 2005, 40% percent of U.S. families (both owners and renters) reported a cost burden, crowding, and/or physically inadequate housing. While the percentage of families in crowded or physically inadequate housing has decreased slightly over the past three decades, the percentage with a cost burden has increased over that same period. In 2005, 45% of very low-income renters with children paid more than 50% of their incomes toward rent.⁴

The growth in families' housing expenses has far outpaced income growth both nationally and in Rhode Island.^{5,6} In 2008, the area median income in Rhode Island was \$68,908.⁷ Families with this income can afford a median-priced, single-family home in only two of the 39 communities in the state – Central Falls and Providence.⁸ In 2007, the median cost of a single family home in Rhode Island was \$275,000, 118% higher than 1999 but 3% lower than 2006.⁹

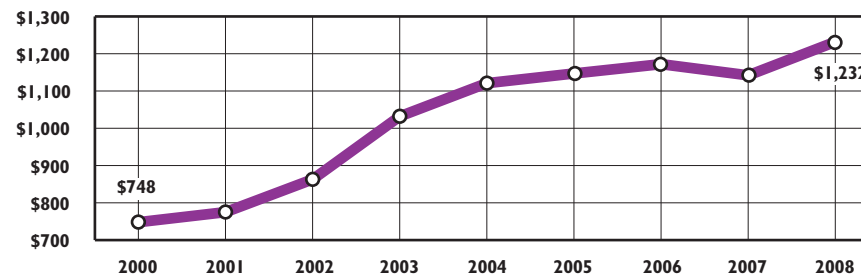
In 2008, a worker would have to earn \$23.69 and work 40 hours a week year-round to be able to afford the average rent in Rhode Island without a cost burden. This hourly wage is more than three times the state's minimum wage of \$7.40 per hour.¹⁰

Section 8 rental vouchers can help low-income individuals and families afford the high cost of housing. In 2008, 1,507 Rhode Island families received Section 8 subsidies. The average wait time to receive a Section 8 voucher was three to five years, and 2,186 families were on the waitlist to receive a voucher.¹¹

In 2006, voters approved a \$50 million bond to build affordable housing in Rhode Island. The first \$12.5 million in bond funds has been awarded and is being used to build 283 affordable rental units and 73 affordable homeownership units in 17 cities and towns.¹²



Average Rent, Two Bedroom Apartment, Rhode Island, 2000-2008



Source: Rhode Island Housing, Annual Rent Surveys, 2000-2008. The 2003-2008 rents include adjustments for the cost of heat, cooking fuel, electricity and hot water. All prior years' rents include adjustments for the cost of heat and hot water only. Adjustments for utilities for each year vary according to HUD annual utility allowances.

◆ **Between 2000 and 2008, the average cost of rent in Rhode Island increased by 65% from \$748 to \$1,232.¹³ The percentage of renters in Rhode Island who spent 30% or more of their household income on rent increased from just over one third (35%) of renters in 2000 to almost half (47%) in 2007. The percentage of homeowners who had a cost burden due to their mortgages also increased between 2000 and 2007, from 25% to 42%.^{14,15}**

◆ **High energy costs put affordable housing even further out of reach for low-income families. Research shows that children in households experiencing energy shutoffs are also at risk of hunger, health, and developmental problems.¹⁶ Rhode Island state law prohibits utility shut-offs for protected customers (such as the elderly, seriously ill or low-income) during the moratorium period from November 1 through April 15. Between April 16, 2008 and October 31, 2008, 2,302 residential customers had their electricity shut off and not turned back on, while 3,297 had their gas shut off and not turned back on.¹⁷**



Foreclosures in Rhode Island

◆ **In 2008, 6,583 properties in Rhode Island were filed for foreclosure, up from 1,838 in 2007.^{18,19} Nationally, more than 20% of properties facing foreclosure are rentals (not owner-occupied), and renters make up about 40% of families facing eviction. Rhode Island is the only New England state that does not have legislation protecting tenants after foreclosure.²⁰**

Table 8.

Cost of Rental Housing for Low-Income Families, Rhode Island, 2008

CITY/TOWN	2008 AVERAGE RENT 2-BEDROOM	2008 POVERTY LEVEL FAMILY OF THREE	% INCOME NEEDED FOR RENT, POVERTY LEVEL FAMILY OF THREE	2008 VERY LOW- INCOME FAMILY	% INCOME NEEDED FOR RENT, VERY LOW-INCOME FAMILY
Barrington	\$1,310	\$17,600	89%	\$32,900	48%
Bristol	\$1,390	\$17,600	95%	\$32,900	51%
Burrillville*	\$1,020	\$17,600	70%	\$32,900	37%
Central Falls	\$937	\$17,600	64%	\$32,900	34%
Charlestown*	\$1,020	\$17,600	70%	\$32,900	37%
Coventry	\$1,159	\$17,600	79%	\$32,900	42%
Cranston	\$1,122	\$17,600	77%	\$32,900	41%
Cumberland	\$1,254	\$17,600	86%	\$32,900	46%
East Greenwich	\$1,281	\$17,600	87%	\$32,900	47%
East Providence	\$1,150	\$17,600	78%	\$32,900	42%
Exeter*	\$1,020	\$17,600	70%	\$32,900	37%
Foster*	\$1,020	\$17,600	70%	\$32,900	37%
Glocester*	\$1,020	\$17,600	70%	\$32,900	37%
Hopkinton*	\$965	\$17,600	66%	\$32,900	35%
Jamestown	\$1,512	\$17,600	103%	\$32,900	55%
Johnston	\$1,173	\$17,600	80%	\$32,900	43%
Lincoln	\$1,240	\$17,600	85%	\$32,900	45%
Little Compton*	\$1,020	\$17,600	70%	\$32,900	37%
Middletown*	\$1,168	\$17,600	80%	\$34,850	40%
Narragansett	\$1,508	\$17,600	103%	\$32,900	55%
New Shoreham*	\$965	\$17,600	66%	\$32,900	35%
Newport	\$1,545	\$17,600	105%	\$34,850	53%
North Kingstown	\$1,216	\$17,600	83%	\$32,900	44%
North Providence	\$1,189	\$17,600	81%	\$32,900	43%
North Smithfield*	\$1,020	\$17,600	70%	\$32,900	37%
Pawtucket	\$1,068	\$17,600	73%	\$32,900	39%
Portsmouth*	\$1,168	\$17,600	80%	\$34,850	40%
Providence	\$1,163	\$17,600	79%	\$32,900	42%
Richmond*	\$1,020	\$17,600	70%	\$32,900	37%
Scituate*	\$1,020	\$17,600	70%	\$32,900	37%
Smithfield	\$1,080	\$17,600	74%	\$32,900	39%
South Kingstown	\$1,436	\$17,600	98%	\$32,900	52%
Tiverton*	\$1,020	\$17,600	70%	\$32,900	37%
Warren*	\$1,020	\$17,600	70%	\$32,900	37%
Warwick	\$1,276	\$17,600	87%	\$32,900	47%
West Greenwich*	\$1,020	\$17,600	70%	\$32,900	37%
West Warwick	\$1,175	\$17,600	80%	\$32,900	43%
Westerly	\$1,184	\$17,600	81%	\$32,900	43%
Woonsocket	\$976	\$17,600	67%	\$32,900	36%
<i>Core Cities</i>	<i>\$1,144</i>	<i>\$17,600</i>	<i>78%</i>	<i>\$33,225</i>	<i>41%</i>
<i>Remainder of State</i>	<i>\$1,258</i>	<i>\$17,600</i>	<i>86%</i>	<i>\$33,018</i>	<i>46%</i>
<i>Rhode Island</i>	<i>\$1,232</i>	<i>\$17,600</i>	<i>84%</i>	<i>\$33,050</i>	<i>45%</i>

Source of Data for Table/Methodology

Rhode Island Housing, Rhode Island Rent Survey, 2008. Average rents are based on a survey of rents in Rhode Island conducted between January and December 2008. Rents have been adjusted using the current U.S. Department of Housing and Urban Development (HUD) utility allowance of \$262 for a two-bedroom apartment (includes heat, cooking fuel, electricity and hot water).

The average rents 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. Core cities and remainder of state rent averages are calculated using un-weighted community data, consistent with the Rhode Island Housing methodology for the Rhode Island average rent.

* Rhode Island Housing 2008 Rent Survey data are not available for these communities. Average rent used for these communities is the HUD 2008 Fair Market Rent for the metropolitan area as reported in: National Low Income Housing Coalition. (2008). *Out of reach 2007-2008*. Retrieved February 3, 2009, from www.nlihc.org/oor/oor2008

2008 poverty level is from the *Federal Register*, Vol. 73, No. 15, January 23, 2008, pp. 3971-3972.

A very low-income family as defined by HUD is a three-person family with income 50% of the median family income and is calculated separately for each of the three metropolitan areas comprising Rhode Island. Reported in Rhode Island Housing. (n.d.). *2008 Rhode Island income limits for low- and moderate-income households*. Retrieved February 3, 2009, from www.rihousing.org

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

References

- ¹ All rents have been adjusted using the HUD utility allowances to include the cost of heat, cooking fuel, electricity and hot water.
- ²⁴ U.S. Federal Interagency Forum on Child and Family Statistics. (2008). *America's children: Key national indicators of well-being, 2008*. Retrieved February 1, 2009, from www.childstats.gov/ americaschildren

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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 family 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 Among poor families, children with working parents are less likely to repeat a grade or be suspended or expelled from school and more likely to go to special classes for gifted students than children with non-working parents.²

The U.S. seasonally adjusted unemployment rate increased dramatically during 2008, starting the year at 4.9% in January and ending the year at 7.2% in December.³ In Rhode Island, the 2008 unemployment rate increase was even more significant, starting in January at 6.3% and ending the year at 9.4% in December.⁴ Local unemployment rates vary greatly by city and town.⁵

In 2007, 70% of children under age six and 73% of children ages 6-17 in Rhode Island had all parents in the labor force.⁶ In comparison, nationally 62% of children under age six and 70% of children ages 6-17 had all parents in their family in the labor force.⁷

Even when families include adults with secure parental employment, low wages cause many families to remain in poverty. Nationally, one in four working families with children is low-income (9.6 million working families with a total of 21 million children).⁸ 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.⁹

Children Living in Families Where At Least One Parent Has Full-Time, Year-Round Employment		
	2000	2007
RI	66%	66%
US	68%	67%
National Rank*		33rd
New England Rank**		6th

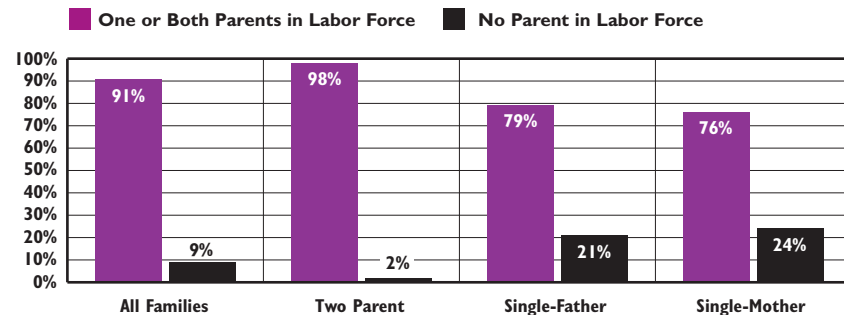
*1st is best; 50th is worst

**1st is best; 6th is worst

Source: The Annie E. Casey Foundation. (2009). KIDS COUNT Data Center. Analysis of U.S. Bureau of the Census, Supplementary Survey, 2000 & 2001 and American Community Survey, 2007.



Employment Status of Parents by Family Type, Rhode Island, 2007



Source: U.S. Bureau of the Census, American Community Survey, 2007. Table B23008.

- ◆ The majority of children living in Rhode Island in 2007 had one or both parents in the labor force. Children living with a single parent were ten 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, 69% had both parents in the labor force.¹⁰
- ◆ In 2007, there were 20,538 Rhode Island children in families with no parent in the labor force. Children in families with a single parent represented 83% of families with no employed parents.¹¹
- ◆ In 2007, there were 2,844 Rhode Island families with incomes below the federal poverty threshold in which at least one adult had full-time, year-round employment.¹² Between 1997 and 2007, the percentage of Rhode Island children living in low-income families (below 200% of the federal poverty threshold) with no employed parents fell from 34% to 26%.¹³
- ◆ According to the Poverty Institute's *2008 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 (including food stamp benefits, the Earned Income Tax Credit (EITC), child care subsidies and health insurance), will still be \$373 short of affording basic expenses each month.¹⁴



Barriers to Secure Employment for Low-Income Families

- ◆ There are many barriers to employment for those low-income parents leaving welfare for work. Research shows that welfare leavers who return to welfare after working are much more likely to be in poor health, to have low levels of education, and to have young children than those who remain employed.¹⁵
- ◆ Poor health or a disability may make it difficult for parents to secure or sustain employment. One national study found that 13% of low-income working mothers had some type of disability and that 6% had a severe disability. The same study found that 16% of low-income working mothers had a child with a disability and that 9% had a child with a severe disability. The rates for higher-income working mothers were significantly lower.¹⁶
- ◆ Low-income workers are less likely to have benefits such as paid time off and flexible work schedules that would allow them to address the needs of sick children. In the United States, almost four in ten low-income workers and more than half of working parents with below-poverty incomes lack paid leave.¹⁷
- ◆ Limited education can also be a barrier to sustained employment. In Rhode Island, 34% of low-income working families include a parent lacking a high school diploma or GED. Rhode Island ranks 44th in the U.S. on this measure.¹⁸
- ◆ Having access to work supports, such as health insurance, food stamp benefits/SNAP, and child care subsidies can facilitate steady employment over time. Welfare leavers who use these kinds of transitional support services are much less likely to return to welfare.¹⁹

References

¹ Federal Interagency Forum on Child and Family Statistics. *America's children: Key national indicators of well-being, 2007*. Federal Interagency Forum on Child and Family Statistics, Washington, DC: U.S. Government Printing Office.

² Wertheimer, R., Moore, K. A., & Burkhauser, M. A. (2008). *The well-being of children in working poor and other families: 1997 and 2004*. (Child Trends Research Brief Publication #2008-33). Washington, DC: Child Trends.

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, 2009 from www.dlt.ri.gov/lmi

⁴ Rhode Island Department of Labor and Training. Labor Market Information Division. *Local area unemployment statistics: Rhode Island labor force statistics, seasonally adjusted, 1976-present*. Retrieved March 3, 2009 from www.dlt.ri.gov/lmi

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Secure Employment and Child Care

- ◆ Research shows a link between adequate child care availability and sustained maternal labor force participation.²⁰ Low-income working mothers who do not have regular child care arrangements for their preschool children have lower job retention than mothers with regular care arrangements.²¹
- ◆ 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. One national study found that child care costs for infants are higher than the cost of public college tuition in every state.²²
- ◆ In Rhode Island, child care assistance is guaranteed to all income eligible working families. During the 2007 legislative session, eligibility for child care was rolled back from 225% to 180% of the federal poverty level (\$32,958 for a family of three in 2009).²³



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 4.4 million people – roughly half of whom are children – out of poverty each year.²⁴
- ◆ State EITCs can supplement the federal EITC to further support working families. Currently, Rhode Island offers a state EITC equal to 25% of the federal EITC, with 3.75% being refundable.
- ◆ Of the 24 states offering state EITCs, 20 offer credits that are fully refundable, meaning taxpayers receive back the entire tax credit even if it exceeds their income tax liability. 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 and are likely to be less effective as a work incentive.²⁶

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 and medical support require establishment of paternity.

SIGNIFICANCE

Child support provides a mechanism for non-custodial parents (usually fathers) to contribute to the financial and medical support of their children. The goals of the child support program 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

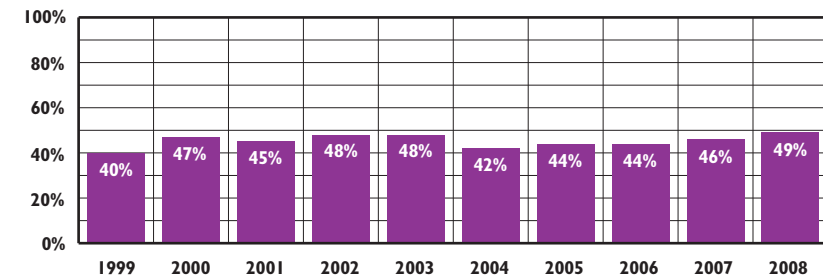
likely to find work more quickly and to maintain that employment longer than those who do not.³ For poor families that receive child support, it is the second largest source of income (after mothers' earnings).⁴

Yet for many families, even when a child support order is in place, payments can be unreliable. Low-income non-custodial parents often earn low wages and have high rates of joblessness, and children are unlikely to receive reliable support when their fathers do not have stable employment.^{5,6,7} Programs that offer job training and employment services can help non-custodial parents better meet their child support obligations.⁸

Fathers who pay regular child support are more involved with their children, providing them with emotional and financial support.^{9,10} Research also shows that the receipt of regular child support payments can have positive effects on children's academic achievement.¹¹

The Office of Child Support Services is a cost-effective program. For every \$1.00 Rhode Island spends, it collects \$6.53. Collections go towards both child support and medical support. Some funds are distributed to families and others are used to reimburse the state and federal governments for cash assistance (FIP/RI Works) and RIte Care costs.¹²

Non-Custodial Parents with Court Orders Who Pay Child Support On-Time and in Full, Rhode Island, 1999–2008

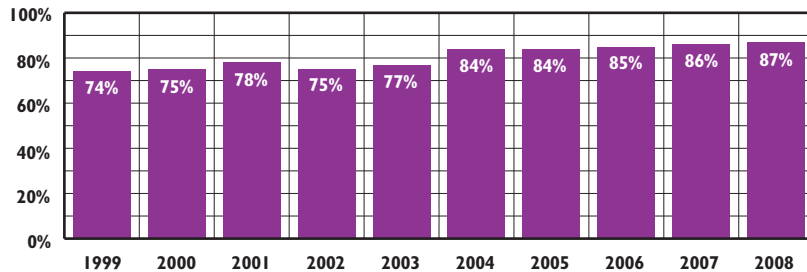


Source: Rhode Island Department of Administration, Office of Child Support Enforcement, 1999-2004. Rhode Island Department of Human Services, Office of Child Support Services, 2005-2008.

- ◆ As of December 1, 2008, 49% of non-custodial parents under court order in Rhode Island were making child support payments on time and in full.¹³ As of December 1, 2008, there were 84,246 Rhode Island children in the Rhode Island Office of Child Support Services system.¹⁴ Over half (57%) of those children that had a known Rhode Island residence lived in the six core cities.¹⁵
- ◆ In Federal Fiscal Year (FFY) 2008, the Rhode Island Office of Child Support Services collected more than \$82.5 million in child support, an increase of more than \$4 million from the previous year. Eighty-two percent (\$67.8 million) of these funds were distributed directly to families.¹⁶ As of December 31, 2008, the cumulative amount of past-due court-ordered child support since the inception of the program in Rhode Island totaled almost \$314.4 million (including interest). Of this total, \$208.3 million represented the principal.¹⁷
- ◆ In March 2008, the Office of Child Support Services began to use an electronic debit card called the Kids Card. Custodial parents now have the option of having their child support payments directly deposited into a personal bank account or put on this card. Since March 2008, over 17,000 custodial parents have enrolled in the Kids Card program.¹⁸
- ◆ During FFY 2008, there were 14,345 court orders for medical insurance and 7,577 orders to pay for medical coverage. A total of \$2.9 million in payments (known as “cash medical”) was retained by the state to offset the cost of RIte Care, while \$944,523 was disbursed to families to offset the cost of private coverage or other medical expenses.¹⁹

Children Receiving Child Support

Rhode Island Children in the Office of Child Support Services System with Paternity Established, 1999-2008



Source: Rhode Island Department of Administration, Office of Child Support Enforcement, 1999-2004. Rhode Island Department of Human Services, Office of Child Support Services, 2005-2008. Includes all children in the child support system -- private, interstate, and IV-D cases (i.e., those cases that received assistance with child support because they were receiving FIP/RI Works, RIte Care, or child care assistance benefits).

◆ Between 1999 and 2008, the percentage of children in the Rhode Island child support system with paternity established increased from 74% to 87%, an increase of 18%.²⁰

◆ Despite increases in the percentage of children with paternity established, Rhode Island had the lowest rate of court orders for child support established in New England (Maine – 89%; Vermont – 85%; New Hampshire – 84%; Massachusetts – 76%; Connecticut – 72%; Rhode Island – 60%).²¹

◆ In FFY 2007, Rhode Island had the highest case/staff ratio in New England.²² Since then, the Office of Child Support Services has faced further staff reductions, affecting the Office’s ability to establish court orders for child support.

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Child Support and the Rhode Island Works Program (Formerly the Family Independence Program)*

◆ As of December 1, 2008, Rhode Island’s Office of Child Support Services system included 11,762 children enrolled in Rhode Island Works (RI Works).²³

◆ In 2008, the average child support obligation for children enrolled in RI Works was \$262 per month, compared to an average child support obligation of \$351 per month for children in non-RI Works families.²⁴ Calculations for child support payments are based on both parents’ incomes, so it is expected that the average child support obligation for children enrolled in RI Works would be lower.

◆ In 2008, Rhode Island’s Office of Child Support Services collected \$8.5 million dollars in child support for children enrolled in RI Works. The federal and state governments retained \$7.6 million, and the remaining \$867,896 was passed through to families.²⁵

◆ In Rhode Island, as in many other states, only the first \$50 of child support paid on time each month on behalf of a child receiving RI Works cash assistance (called a “pass-through” payment) goes to the custodial parent caring for the child.²⁶ The remainder of the payment is retained by the federal and state governments as reimbursement for assistance received through RI Works. In FFY 2008 in Rhode Island, an average of 1,480 families received at least one “pass-through” payment each month.²⁷

◆ Research suggests that child support “pass-through programs” encourage paternity establishment and higher child support payments by low-income parents.²⁸ Welfare recipients who receive child support “pass throughs” are more likely to leave welfare for work, remain off welfare and have incomes above the federal poverty line.²⁹ In October 2008, a federal policy change went into effect that provides states the option to increase the amount of money passed through to children. States that choose to pass through up to \$100 per month for one child and up to \$200 per month for two or more children and that disregard this income in calculating eligibility for cash assistance do not have to reimburse the federal government for its share of the child support collected.³⁰

* The Rhode Island Works Program replaced the Family Independence Program in 2008.

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. Census Bureau. 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 who experience poverty in early childhood and for extended periods of time, are more likely to have health and behavioral problems, experience difficulty in school, become teen parents, and earn less or be unemployed as adults.^{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 a preschool; and have fewer opportunities to participate in extracurricular activities.^{3,4,5}

Black and Hispanic children nationally and in Rhode Island are more likely to grow up poor than White children.^{6,7} Children under age six, who have single parents, whose parents have low educational levels, or whose parents work part-time or are unemployed are all at increased risk of being poor.⁸

In 2008, the federal poverty threshold was \$17,346 for a family of three with

two children and \$21,837 for a family of four with two children.⁹ The federal poverty threshold underestimates the number of families who struggle to meet basic needs. The method of calculating the poverty level has not been adjusted to address the changes in family expenditure patterns since its development in the 1960s, particularly the rising costs of housing, transportation, child care, and medical care. It also does not consider geographic variations in the cost of living.^{10,11}

According to the *2008 Rhode Island Standard of Need* developed by the Poverty Institute, a single parent with two children who has an income of \$30,800 a year (175% of the federal poverty level) and subsidized child care and health care (Rite Care) would still be \$48 short of paying for basic needs each month. A family of four with two children and an income of \$37,100 a year (175% of the FPL) would have an even larger gap (\$103 per month).¹²

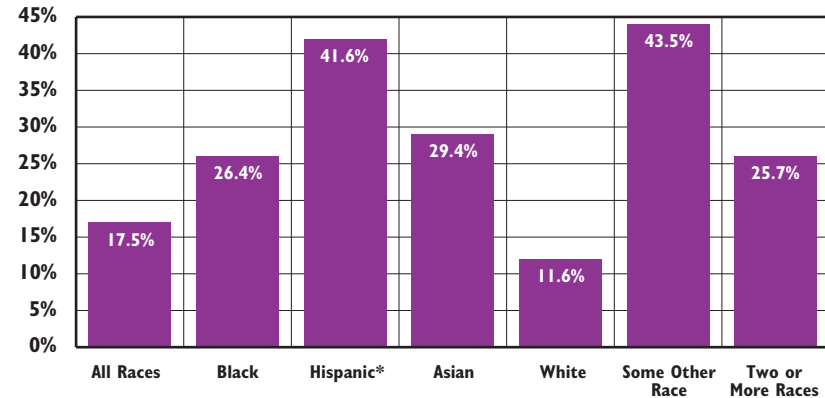
Children in Poverty				
	2004	2005	2006	2007
RI	21.0%	19.5%	15.1%	17.5%
US	18.4%	18.5%	18.3%	18.0%
National Rank*	31st			
New England Rank**	6th			

*1st is best; 50th is worst

**1st is best; 6th is worst

Source: U.S. Bureau of the Census, American Community Survey, 2004-2007. Table R1704.

Children in Poverty, by Race and Ethnicity, Rhode Island, 2007



Source: U.S. Bureau of the Census, American Community Survey, 2007. Tables B17001, B17020A, B17020B, B17020D, B17020F, B17020G and B17020I.*Hispanic children may be included in any race category.

◆ According to the 2007 American Community Survey, 17.5% (40,468) of Rhode Island's 231,579 children under age 18 lived below the federal poverty threshold. This is a statistically significant decrease from 2004 when 21.0% (50,390) of Rhode Island children were living below the federal poverty threshold.¹³

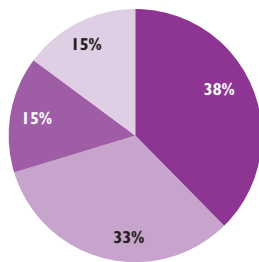
◆ In 2007, more than two in five Hispanic children (42%), and more than one in four Asian (29%) and Black (26%) children in Rhode Island lived in poverty, compared to 12% of White children.¹⁴

◆ In 2007, of all children living in poverty in Rhode Island, almost half (49%) were White, 12% were Black, 6% were Asian, 27% were "some other race" and 6% were "two or more races." Using the Census definition, Hispanic children also may be included in any race category. In 2007, 43% of Rhode Island's poor children were Hispanic.¹⁵

Rhode Island's Poor Children, 2007

By Age

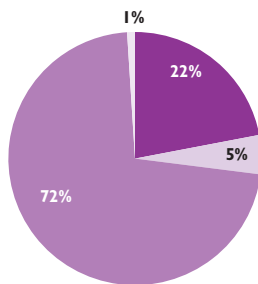
- 38% Ages 5 and younger
- 33% Ages 6 to 11
- 15% Ages 12 to 14
- 15% Ages 15 to 17



n = 40,468

By Family Structure**

- 22% Married Couple Family
- 5% Unmarried Male Householder
- 72% Unmarried Female Householder
- 1% Not in Related-Family Households

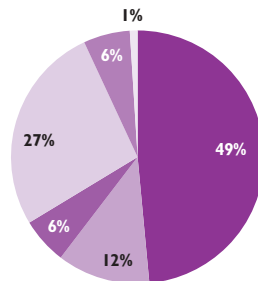


n = 40,468

**Only includes related children living in households

By Race*

- 49% White
- 12% Black
- 6% Asian
- 27% Some Other Race
- 6% Two or More Races
- 1% Unknown



n = 40,468

*Hispanic children also may be included in any race category. In 2007, 17,295 (43%) of Rhode Island's 40,468 poor children were Hispanic.

Source: U.S. Bureau of the Census, American Community Survey, 2007. Tables B17001, B17006, B17020A, B17020B, B17020D, B17020F, B17020G, & B17020I. Population includes 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 poverty threshold are considered to be in extreme poverty. In 2008, the extreme poverty level was \$8,673 for a family of three with two children and \$10,917 for a family of four with two children.¹⁶

◆ Of the 40,468 children living below the poverty threshold in Rhode Island in 2007, 44% lived in extreme poverty. In total, an estimated 7.6% (17,697) of all children in Rhode Island lived in extreme poverty. This is an increase from the previous year when 6.5% of Rhode Island children lived in extreme poverty.¹⁷

◆ Recent projections suggest that if the U.S. unemployment rate reaches 9%, 1.5 to 2.0 million more children will be in extreme poverty.¹⁸ Children in extreme poverty may be even worse off now than in the mid-1990s because their families are now less likely to access food stamps, Medicaid, and other programs for which they are eligible.¹⁹

Young Children under Age Six in Poverty in Rhode Island

◆ Children under age six are at higher risk of living in poverty than any other age group, because their parents tend to be younger, have less work experience, and earn less than parents of older children.²⁰

◆ Increased exposure to risk factors associated with poverty interferes with 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.²¹

◆ In 2007, 21% (15,339) of Rhode Island children under age six lived below the poverty threshold, the same as the national rate of 21%.²² In 2007, 44% of Rhode Island children under age six who were living in poverty lived in extreme poverty.²³

◆ As of December 1, 2008 there were 4,169 children under age three and 2,742 children ages three to five in families receiving cash assistance (FIP/RI Works). About half (49%) of all children under age 18 who received cash assistance were under age six.²⁴

◆ In 2008, 55% of all indicated allegations of neglect (which is often linked with family poverty) in Rhode Island were for children under the age of six.²⁵

Children in Poverty



Financial Asset Building

- ◆ For working poor families, having assets such as checking accounts, stocks and bonds and access to information about the cost of goods and services can be as important as income in building economic security.^{26,27}
- ◆ Assets can help families manage financial crises or risks from life events, such as divorce, unemployment, retirement, illness, accidents, and death.²⁸ Families without sufficient wealth can accumulate debt or go without necessities during difficult financial times.²⁹
- ◆ Low-income families that lack knowledge about or access to traditional banks may instead rely on alternative institutions, such as check-cashing stores, payday lenders, rent-to-own stores and early-refund tax preparers. These alternative institutions often charge high fees and interest rates, so families using them have less money to save.³⁰
- ◆ Improving financial literacy (i.e., the understanding of money, banking, credit and how best to build assets) and encouraging banks to provide affordable services can encourage low-income families to use traditional banking institutions and increase their savings.³¹
- ◆ State policies that protect families from predatory mortgage lending and payday lending allow families to keep more of their earnings, save and invest and can ultimately promote a more stable workforce and stronger communities.³² Policies that encourage mainstream businesses to serve lower-income communities can help reduce costs to low-income families who often pay higher costs for the same goods and services than families in higher-income communities.³³
- ◆ Many public income-support programs have eligibility provisions that limit the amount of assets and/or the value of vehicles a family can own. Such policies discourage families from accumulating the assets they need to improve their economic security.³⁴



Building Blocks of Economic Security

Income Supports

- ◆ Nationally, income supports lifted 27 million Americans above the poverty line in 2003, cutting poverty nearly in half and helping low-income working families meet their basic needs. Income supports can be in the form of cash payments, such as the Family Independence Program (FIP)/Rhode Island Works Program (RI Works); tax credits including the Earned Income Tax Credit and the Child Tax Credit; and “near-cash” benefits, such as food stamps, child care subsidies, and rental subsidies that are not provided in cash but that are used to pay regular monthly bills.³⁵

Access to Health Care

- ◆ Compared to their middle-income counterparts, low-income families are much less likely to have access to health insurance through their employer.³⁶ Many working families that are offered health insurance through their employers cannot afford to pay the employee share.³⁷ Access to health insurance improves the likelihood that children and their parents will have a regular source of health care.³⁸

Affordable Quality Child Care

- ◆ High quality, affordable child care helps parents maintain employment and supports children’s cognitive and emotional development.³⁹ Child care costs represent a significant portion of low-income families’ budgets. On average, families living below the poverty threshold spent 25% of their monthly income on child care, compared to 7% for families above the threshold.⁴⁰

Educational Attainment

- ◆ Low-income workers are nearly three times less likely to have finished high school than workers who earn more.⁴¹ On average, individuals with higher education have more job opportunities, higher wages and greater job security than those with lower levels of education.^{42,43}

Affordable Housing

- ◆ Having stable housing is critical for getting and keeping a job.⁴⁴ In 2008, the average rent for a two-bedroom apartment in Rhode Island was \$1,232.⁴⁵ In Rhode Island, a family of three with an income at the federal poverty level would need to spend 84% of its income on rent to pay this amount, well above the recommended percentage of 30%.⁴⁶

Table 9.

Children Living below the Federal Poverty Threshold, Rhode Island, 2000

CITY/TOWN	CHILDREN UNDER AGE SIX LIVING IN EXTREME POVERTY		CHILDREN UNDER AGE SIX 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.

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

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Children in Families Receiving Cash Assistance

DEFINITION

Children in families receiving cash assistance is the percentage of children under age 18 who were living in families receiving cash assistance through the Rhode Island Works Program (RI Works), the program that replaced the Family Independence Program (FIP). These data measure the number of children and families enrolled in RI Works on December 1, 2008. Children and families who participated in the program at other points in the year but who were not enrolled on December 1, 2008 are not included.

SIGNIFICANCE

The Rhode Island Works Program (RI Works) replaced the Family Independence Program (FIP), effective July 1, 2008. The goal of RI Works is to help families successfully transition to work by providing cash assistance and work supports, including employment services, food stamp benefits, health insurance and subsidized child care.¹ Children and families qualify for cash assistance based on their income, resources and the number of people in their families.²

RI Works cash assistance recipients must participate in an employment plan focused on supporting rapid entrance or re-entrance into the workforce, unless they meet specific

criteria for a work exemption.

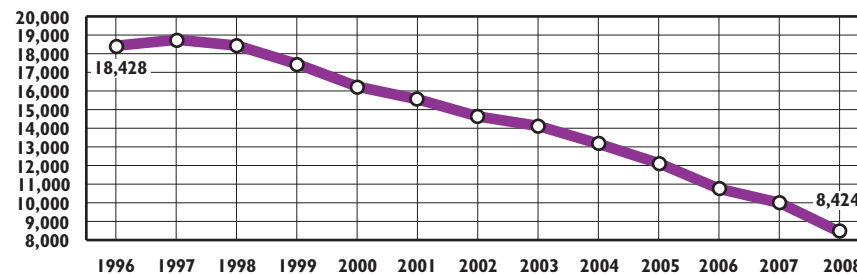
Employment plans may include job search and placement, job skills development, work experience, literacy and GED programs, vocational education, English-language programs or post-secondary education.³

RI Works provides a safety net for children whose parents are unable to work due to a disability and functions as an unemployment system for parents who do not have sufficient earnings or work experience to qualify for regular unemployment benefits. RI Works also provides time-limited supplementary cash assistance to very low-income working families.⁴ In December 2008, the average wage of parents enrolled in RI Works and working was \$9.12 per hour.⁵

RI Works also connects families to the Office of Child Support Services (OCSS), which assists families in establishing paternity (when applicable), establishing child support orders 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 RI Works goes to the custodial parent caring for the child.⁶

If a family has no earned income, the maximum monthly RI Works benefit for a family of three is \$554 per month.⁷ Rhode Island's monthly benefit has not increased in 18 years.⁸

Cash Assistance* Caseload, Rhode Island, 1996 – 2008



Source: Rhode Island Department of Human Services, InRhodes Database, December 1, 1996 – 2008. Cases can be child-only or whole families and multiple people can be included in one case. *The Rhode Island cash assistance program was called Aid to Families with Dependent Children (AFDC) until May 1, 1997, then called the Family Independence Program (FIP) until July 1, 2008, when it became the Rhode Island Works Program (RI Works).

◆ Between 1996 and 2008, the Rhode Island cash assistance caseload decreased by 54% from 18,428 to 8,424. In just the past year, from 2007 to 2008, the caseload decreased by 16% or 1,569 cases.^{9,10,11}

◆ A large part of the recent decline was the result of new policies that eliminated children's entitlement to cash assistance when parents reach their time limit. In 2008, there were 1,301 fewer child-only cases than in 2007. In fact, 83% of the overall decline in the caseload from 2007 and 2008 can be attributed to reductions in child-only cases.^{12,13}

◆ In December 2008, there were 6,307 adults and 13,973 children under age 18 enrolled in RI Works. Almost seven out of ten (69%) of all RI Works beneficiaries were children, and almost half (49%) of the children enrolled in RI Works were under the age of six. In Rhode Island, 83% of the families enrolled in RI Works have one or two children.¹⁴

◆ In December 2008, there were 625 teen heads of household enrolled in RI Works, representing 7% of the total caseload.¹⁵ Teen parents without a high school diploma receive mandatory parenting skills training and are supported in completing their high school education while enrolled in RI Works. Teen parents are required to live in an adult-supervised setting if such an arrangement is available and appropriate.¹⁶

Children in Families Receiving Cash Assistance

RI Works Policies

Work Requirements

◆ Single-parent families must participate in a work activity for a minimum of 20 hours per week if they have a child under age six and a minimum of 30 hours per week if their youngest child is age six or older. Single parents can combine 10 hours of job skills training or education that is directly related to employment or a GED program with 20 hours of work to reach the 30-hour work requirement.¹⁷

Time Limits

◆ The lifetime limit for RI Works is 48 months, rather than 60 months as it was under FIP. Families also are now limited to no more than 24 consecutive months of cash assistance in a 60-month period. All cash assistance issued in Rhode Island or any other state since May 1997 counts toward a family's 48-month lifetime limit. The Rhode Island Department of Human Services also has the discretion to offer hardship exemptions to the time limits for families in certain situations (such as domestic violence and homelessness).¹⁸

Child-Only Cases

◆ Child-only cases are those that receive assistance for only the children in the family because the child's parent is ineligible. Child-only cases include children living with a non-parent relative or a parent who is disabled and receives Supplemental Security Income (SSI). Children living with parents who have reached their time limits are no longer entitled to cash assistance as child-only cases as they were under FIP.¹⁹

Citizenship/Residency

◆ Recipients of cash assistance must be United States citizens, legal residents who have been in the U.S. for at least five years, or be exempt from the five-year ban on receipt of cash assistance due to refugee, veteran, or other allowed status.²⁰

Sanctions

◆ If a parent misses a required appointment, refuses or quits a job or in some other way fails to comply with an employment plan and is not able to establish "good cause" (e.g., lack of child care, illness, a family crisis, or other allowed circumstance), the family's cash benefit is reduced for three months. After three months of reduced benefits due to non-compliance (consecutive or not), the family's case is closed and the entire family loses the RI Works benefit.²¹

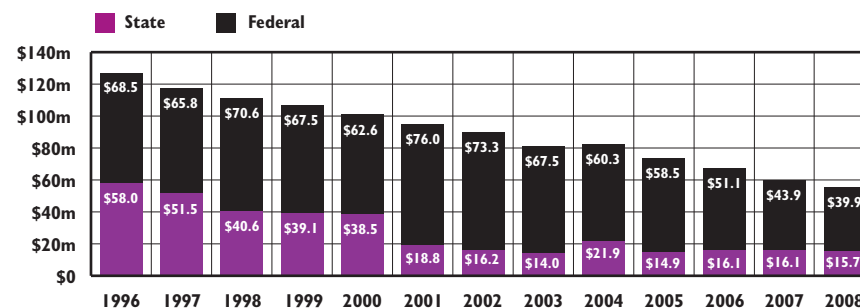
RI Works by Case Type, 2008

Total RI Works Caseload	8,424
Child-only cases	2,750
Cases with adults required to engage in a work activity	3,857
Cases with adults exempt from a work activity*	1,817

Source: Rhode Island Department of Human Services, InRhodes Database, 2008.

*Exemptions from work activities include: caring for a disabled spouse or child (141), in third trimester of pregnancy (352), and youngest child under age one (1,324). Under RI Works regulations, recipients who have disabilities or who are age 60 or older are no longer exempt from work activities.

Rhode Island Cash Assistance Expenditures, State Fiscal Years 1996-2008



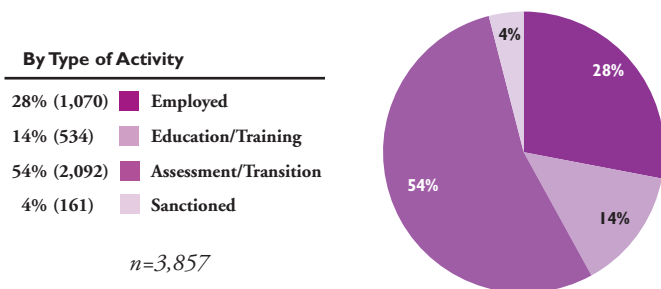
Source: Rhode Island Department of Human Services, *Family Independence Program 2007 Annual Report* (FY 1996-2001); House Fiscal Advisory Staff. (2004-2008). *Budget as enacted: Fiscal Years 2005-2009*. Providence, RI: Rhode Island House of Representatives, (FY 2002-2007). November 2008 Caseload Estimating Conference (FY 2008).

◆ Between State Fiscal Year (SFY) 1996 and SFY 2008, state general revenue spending for cash assistance decreased 69% from \$58.0 million to \$15.7 million.^{22,23}

◆ In SFY 2008, cash assistance represented less than 1% of Rhode Island's total federal and state budget expenditures of \$6.92 billion.²⁴

Children in Families Receiving Cash Assistance

Activities of Families Enrolled in RI Works, December 2008



Source: Rhode Island Department of Human Services, InRhodes Database, December 2008.

- ◆ As of December 2008, 28% of families that were required to engage in work-related activities were employed, down from 38% of families in December 2007.^{25,26} During this same period, from December 2007 through December 2008, the unemployment rate in Rhode Island increased from 6.0% to 9.4%.²⁷
- ◆ As of December 2008, 14% of families were participating in approved adult education or job training programs, including programs for adults with low literacy levels or limited English-language skills, and vocational training.²⁸
- ◆ The largest group of families (54%) were in assessment or transition.²⁹ Assessment/transition can include preparing an employment plan, receiving educational or vocational assessments, developing resume writing and interviewing skills, conducting job searches or waiting to begin an education program or job. These services are delivered in partnership with the Rhode Island Department of Labor and Training, primarily through their netWORKri one-stop career center locations.³⁰
- ◆ Fewer than one in 20 families (4%) required to engage in a work-related activity were sanctioned, meaning they lost benefits due to non-compliance with their employment plan. More than one-third (37%) of all RI Works cases that closed in 2008 were closed because the parents' employment income exceeded the eligibility limit.³¹

RI Works and Working Families

- ◆ The high rate of unemployment in Rhode Island coupled with stricter eligibility and shorter time limits for cash assistance may leave many families without employment or a cash assistance safety net, resulting in a rise in deep poverty, hardship and homelessness.³²
- ◆ Many states, including Rhode Island, provide supplementary cash assistance to families after a parent is employed until the families reach their time limits. This type of assistance encourages parents to work by helping them make ends meet when they are earning low wages.³³
- ◆ In Rhode Island, a single parent with two children who works full time and earns the minimum wage would be eligible for \$78 per month in supplementary cash assistance. Combined with the Earned Income Tax Credit (EITC), this supplementary payment would bring the family's income to just above the federal poverty level.³⁴

Rhode Island's Most Vulnerable Families

- ◆ Research from a longitudinal study of FIP showed that cash assistance recipients who remained enrolled in the program for at least three years faced many barriers to employment including health problems, housing problems, seasonal, temporary or part-time jobs, jobs that paid too little, difficulty finding jobs, and problems related to child care and transportation.³⁵
- ◆ Adults receiving cash assistance are more likely to have disabilities than other adults. RI Works recipients with disabilities may face multiple barriers to work and need specialized education, training, and mental health services in order to succeed.³⁶
- ◆ Many families receiving cash assistance include children with disabilities. Parents caring for disabled children may need help finding appropriate child care or need flexible workplace environments so they can meet their children's medical and educational needs and respond appropriately in emergencies.³⁷
- ◆ Under RI Works, parents with disabilities are no longer exempt from work requirements as they were under FIP. Parents who report having a disability but who are not receiving SSI may be referred to the Office of Rehabilitation Services for further assessment and help applying for SSI.³⁸

Children in Families Receiving Cash Assistance



Education and Training Supporting Employment

◆ Twenty percent of Rhode Island's adult working age population (ages 16-64) lacks a high school diploma, has limited English-language skills or faces both of these obstacles to success in the labor market.³⁹

◆ Parents enrolled in RI Works face even greater barriers to success in the labor market. Almost one-half of the parents (48%) enrolled in RI Works report not finishing high school. Among a recently-tested group of parents receiving cash assistance, more than one-third (36%) tested at or below the 6th grade reading level.^{40,41}

◆ The skill levels of average high school dropouts qualify them for only 10% of the jobs created between 2000 and 2010, while people possessing the skills of typical high school graduates qualify for 22% of these jobs.⁴² In 2006, the unemployment rate for Rhode Islanders without high school diplomas was almost twice as high as it was for those with high school degrees.⁴³

◆ Providing adult basic education and occupational training programs will strengthen Rhode Island's workforce.⁴⁴ The U.S. Department of Human Services has highlighted efforts to provide adults with limited educational and linguistic skills with integrated educational services and career pathways programs as a promising practice for transitioning parents receiving cash assistance to work.⁴⁵

Source of Data for Table/Methodology

Rhode Island Department of Human Services, InRhodes Database, December 2008. The denominator is the total number of children under age 18 from U.S. Census Bureau, Census 2000. Summary File 1, Table P12.

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

References

^{1,3,4,6,7,16,17,18,19,20,21,30,38} Rhode Island Department of Human Services. (2008). *Rhode Island Department of Human Services Code of Rules: Rhode Island Works Program*. Retrieved December 12, 2008 from www.ridhscod.org/1400.htm

^{2,8,32,33,34} *Comparison of work supports in Rhode Island and other New England states*. (2008). Providence, RI: The Poverty Institute at the Rhode Island College School of Social Work.

^{5,10,12,14,15,25,28,29,31,40} Rhode Island Department of Human Services, InRhodes Database, December 2008.

⁹ Rhode Island Department of Human Services, InRhodes Database, December 1996.

^{11,13,26} Rhode Island Department of Human Services, InRhodes Database, December 2007.

²² 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.

²³ The Poverty Institute at the Rhode Island College School of Social Work analysis of data presented at the November 2008 Caseload Estimating Conference.

²⁴ Katz, L. & Flum, R. (2009). *Trends in state spending on work support programs & the impact on low-income Rhode Islanders*. Retrieved March 1, 2009 from www.povertyinstitute.org

Table 10. Children in Families Receiving Cash Assistance (RI Works), Rhode Island, December 1, 2008

CITY/TOWN	# OF CHILDREN UNDER 18	NUMBER RECEIVING CASH ASSISTANCE		% OF CHILDREN RECEIVING CASH ASSISTANCE
		FAMILIES	CHILDREN	
Barrington	4,745	17	22	<1%
Bristol	4,399	46	65	1%
Burrillville	4,043	54	81	2%
Central Falls	5,531	413	758	14%
Charlestown	1,712	17	26	2%
Coventry	8,389	108	156	2%
Cranston	17,098	462	720	4%
Cumberland	7,690	89	135	2%
East Greenwich	3,564	23	33	1%
East Providence	10,546	216	319	3%
Exeter	1,589	13	18	1%
Foster	1,105	17	30	3%
Glocester	2,664	21	27	1%
Hopkinton	2,011	24	39	2%
Jamestown	1,238	6	11	1%
Johnston	5,906	154	229	4%
Lincoln	5,157	72	111	2%
Little Compton	780	7	11	1%
Middletown	4,328	60	82	2%
Narragansett	2,833	36	53	2%
New Shoreham	185	1	3	2%
Newport	5,199	199	334	6%
North Kingstown	6,848	90	160	2%
North Providence	5,936	149	219	4%
North Smithfield	2,379	24	35	1%
Pawtucket	18,151	883	1,413	8%
Portsmouth	4,329	25	37	1%
Providence	45,277	3,490	6,101	13%
Richmond	2,014	12	30	1%
Scituate	2,635	19	28	1%
Smithfield	4,019	27	85	2%
South Kingstown	6,284	51	39	1%
Tiverton	3,367	57	69	2%
Warren	2,454	43	57	2%
Warwick	18,780	306	454	2%
West Greenwich	1,444	7	10	1%
West Warwick	6,632	253	386	6%
Westerly	5,406	75	123	2%
Woonsocket	11,155	858	1,464	13%
Core Cities	91,945	6,096	10,456	11%
Remainder of State	155,877	2,328	3,517	2%
Rhode Island	247,822	8,424	13,973	6%

(continued on page 154)

Children Receiving Food Stamps/SNAP Benefits

DEFINITION

Children receiving food stamps/SNAP benefits is the percentage of income-eligible children under age 18 who participate in the Supplemental Nutrition Assistance Program (SNAP), formerly the Food Stamp Program.

SIGNIFICANCE

Hunger and lack of regular access to sufficient food are linked to serious physical, psychological, emotional and academic problems in children and can impede their growth and development.^{1,2,3} The Supplemental Nutrition Assistance Program (SNAP), formerly the Food Stamp Program, helps low-income individuals and families obtain better nutrition through monthly benefits they can use to purchase food at retail stores and some farmers' markets.⁴ Children who receive SNAP benefits are 26% less likely to go hungry than eligible children who are not enrolled.⁵

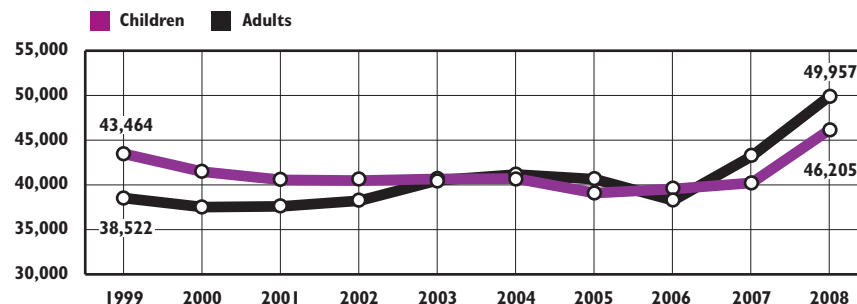
SNAP is open to applicants who meet eligibility requirements related to income, residency, and assets. To qualify, a household must have a gross monthly income that is less than 130% of the federal poverty level. In Federal Fiscal Year 2009, a family of three with a gross monthly income of less than \$1,907 (about \$22,900 per year) would meet the income guidelines for SNAP. Households that include elderly or disabled members or that are "categorically eligible" because

all household members receive certain other public assistance are exempt from some eligibility requirements.^{6,7} The 2008 Farm Bill increased the minimum benefit and the standard deduction, eliminated the cap on dependent care deductions, and excluded education and retirement accounts from the assets counted to determine eligibility.^{8,9} The American Recovery and Reinvestment Act of 2009 also increased the maximum benefit by 13.6%, effective April 2009.¹⁰

Purchasing food using SNAP benefits helps many low-income families bridge the gap between what they earn and their basic living expenses. In 2008, a Rhode Island family with one full-time, year-round worker making the minimum wage had only 70% of the income needed to meet basic expenses. If the same family received SNAP benefits, they would be able to meet 84% of their basic needs.¹¹ In 2008, the average monthly SNAP benefit for a family of three in Rhode Island was \$326.¹²

SNAP benefits provide economic protection for families and for the local economy. Because every dollar in SNAP benefits helps free up funds that families can use to purchase other items, every SNAP dollar ultimately translates into \$1.73-\$1.84 in economic activity, making it one of the most effective forms of economic stimulus.¹³

Participation in the Supplementary Nutrition Assistance Program (Formerly the Food Stamp Program), Children and Adults, Rhode Island, 1999-2008



Source: Rhode Island Department of Human Services, InRhodes Database, 1999 – 2008. Data represent children under age 18 and adults (parents and other adults) who participated in the Food Stamp Program/SNAP during the month of October.

◆ Between 2006 and 2008, the number of Rhode Islanders receiving food stamp/SNAP benefits increased by 24%. The number of children receiving food stamp/SNAP benefits increased by 17%, from 39,546 to 46,205, while the number of participating adults increased by 31%, from 38,268 to 49,957.¹⁴

◆ In 2006, 45% (58,500) of Rhode Islanders who were eligible for food stamp benefits did not receive them, and Rhode Island ranked 46th in the U.S. for food stamp participation.¹⁵

Food Insecurity in Rhode Island

◆ The USDA defines food insecurity as not always having access to enough food for an active, healthy life. Between 2005 and 2007, 10.9% of Rhode Island households and 11.0% of U.S. households were food insecure. In 2007, 15.8% of U.S. households with children were food insecure compared to 8.7% of those without children. Almost one-third (30.2%) of female-headed households with children were food insecure.¹⁶

◆ In 2005, 31% of the more than 62,000 people served by the Rhode Island Food Bank network were children. Recipients of emergency food often have to make hard choices between food and other basic needs. 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.¹⁷

Children Receiving Food Stamps/SNAP Benefits

Table 11. Children Under Age 18 Receiving Food Stamps/SNAP Benefits, Rhode Island, October 1, 2008

CITY/TOWN	ESTIMATED NUMBER INCOME-ELIGIBLE*	NUMBER PARTICIPATING	% OF INCOME-ELIGIBLE PARTICIPATING
Barrington	155	46	30%
Bristol	607	246	41%
Burrillville	356	302	85%
Central Falls	2,840	2,328	82%
Charlestown	173	102	59%
Coventry	654	577	88%
Cranston	2,057	2,037	99%
Cumberland	485	471	97%
East Greenwich	242	134	55%
East Providence	1,687	1,146	68%
Exeter	169	49	29%
Foster	66	45	68%
Glocester	225	91	40%
Hopkinton	228	125	55%
Jamestown	36	21	58%
Johnston	733	639	87%
Lincoln	404	391	97%
Little Compton	21	17	81%
Middletown	404	243	60%
Narragansett	310	130	42%
New Shoreham	19	5	26%
Newport	1,731	1,050	61%
North Kingstown	818	532	65%
North Providence	802	618	77%
North Smithfield	92	109	100%*
Pawtucket	5,948	4,578	77%
Portsmouth	187	130	70%
Providence	22,395	17,431	78%
Richmond	118	99	84%
Scituate	157	107	68%
Smithfield	239	300	100%*
South Kingstown	485	129	27%
Tiverton	150	195	100%*
Warren	333	229	69%
Warwick	1,712	1,619	95%
West Greenwich	81	34	42%
West Warwick	1,610	1,157	72%
Westerly	843	480	57%
Woonsocket	4,125	3,479	84%
Core Cities	38,649	30,023	78%
Remainder of State	15,048	11,398	76%
Rhode Island	53,697	41,421	77%

Increasing SNAP (Food Stamp) Participation Rates

◆ Nationally, a lack of information and knowledge about SNAP, mistaken perceptions about eligibility, stigma, a complicated application process, and inconvenient hours of operation and locations of enrollment sites, have all been identified as reasons for low participation rates.¹⁸

◆ Strategies for increasing enrollment among working families and families with children include extending hours of operation for enrollment sites, requiring less frequent recertification, offering telephone interviews in place of face-to-face interviews, taking advantage of policies that allow families already receiving other state services to be “categorically eligible” for benefits, and offering child care at enrollment sites.¹⁹

◆ In February 2009, the Rhode Island Department of Human Services announced its intention to implement a number of these strategies, including requiring less frequent recertification and conducting telephone rather than face-to-face interviews. They are also partnering with the Rhode Island Department of Labor and Training to get information on the SNAP program to those receiving unemployment benefits and hiring additional staff to manage increased demand.²⁰

Note to Table

In 2008, the Food Stamp Program was renamed the Supplemental Nutrition Assistance Program (SNAP).

Source of Data for Table/Methodology

Estimated number income-eligible is based on the total number of children under age 18 living in families with incomes below 130% of the federal poverty line from the 2000 Census. Supplemental Nutrition Assistance Program (SNAP) data are from the Rhode Island Department of Human Services, InRhodes Database, October 1, 2008.

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 1st, rather than data based on participation for the entire month.

Due to a change in methodology, SNAP participation rates in this Factbook cannot be compared with Factbooks before 2003. Estimates for the percentage of income-eligible children participating in SNAP in Rhode Island cities and towns are now based on the total number of children ages birth to 18 living in families with incomes below 130% of the federal poverty threshold 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..

References

- ¹ *Reading, writing and hungry: The consequences of food insecurity on children, and on our nation's economic success.* (2008). Washington, DC: Partnership for America's Economic Success.
- ² *The safety net in action: Protecting the health and nutrition of young American children.* (2004). Boston, MA: Children's Sentinel Nutrition Assessment Program.
- ³ *The consequences of hunger and food insecurity for children: Evidence from recent scientific studies.* (2002). Waltham, MA: Center on Hunger and Poverty, Heller School for Social Policy and Management, Brandeis University.

(continued on page 154)

Children Participating in School Breakfast

DEFINITION

Children participating in school breakfast is the percentage of low-income 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 participate in school breakfast programs have higher standardized test scores, fewer absences, reduced tardiness, improved attentiveness, better behavior and lower risks of obesity.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 of school than their peers in food-secure households.³ In Rhode Island, 11% of families experienced food insecurity and 4% experienced hunger, comparable to national rates.⁴ Risk factors for food insecurity in Rhode Island include: being Hispanic, having children under the age of six, being a single parent, and not finishing high school.⁵

School breakfast improves student

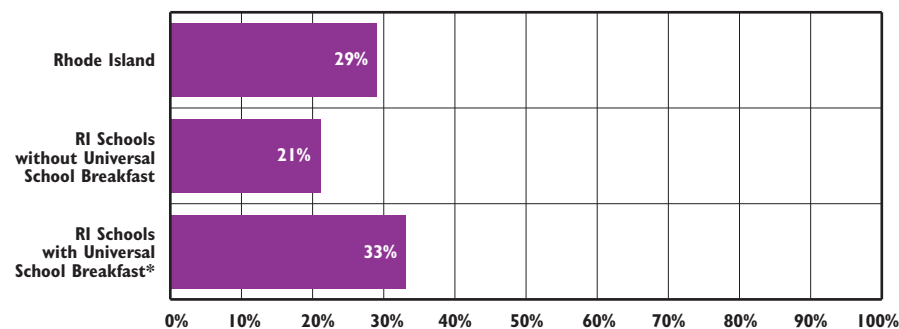
health, school performance and student behavior.⁶ Additionally, students who participate in school breakfast programs are less likely to be overweight or obese than non-participants.⁷ School Breakfast Programs offer nutritious meals, and participating children are more likely to meet their Recommended Daily Allowances of at least four key nutrients.⁸

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 \$5.4 million in federal funds for the School Breakfast Program, which flows directly into the state's economy.⁹

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 more than \$2.3 million in additional federal funds to support school breakfast.¹⁰

Rhode Island ranks 37th 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 2007-2008 school year, 40 low-income students participated in the breakfast program for every 100 low-income students that participated in the lunch program.¹¹

Low-Income Children Participating in the School Breakfast Program, Rhode Island, October 2008



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

Source: Rhode Rhode Island Department of Elementary and Secondary Education, Office of School Food Services, Office of Finance and Office of Network & Information Systems, October 2008.

◆ In 2008, the percentage of low-income students participating in School Breakfast Programs in Rhode Island schools offering universal school breakfast was 33% compared with 21% of students participating in programs in the remainder of the state. There were 15 school districts in Rhode Island in the 2007-2008 school year with severe need schools (schools in which 40% or more of students qualify for free or reduced price schools meals) that did not offer universal school breakfast.¹²

◆ Universal School Breakfast Programs, which provide free breakfast to all children regardless of income, 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.¹³

◆ In October 2008, an average of 21,956 breakfasts were served daily in Rhode Island public schools. Of these, 80% (17,664) were to low-income children eligible for free or reduced-price meals, comparable to the national rate.^{14,15}

◆ In the 2007-2008 school year in Rhode Island, \$300,000 was allocated as support for administration of the School Breakfast Program, down from \$600,000 in 2006-2007. The state per-breakfast subsidy was \$0.08 per meal served during the 2007-2008 school year.¹⁶

Children Participating in School Breakfast

Table 12.

Children Participating in School Breakfast, Rhode Island, October 2008

SCHOOL DISTRICT	OCTOBER 2008 ENROLLMENT	DISTRICT-WIDE AVERAGE DAILY PARTICIPATION IN BREAKFAST	% OF ALL CHILDREN PARTICIPATING IN BREAKFAST	# OF LOW-INCOME STUDENTS	LOW-INCOME AVERAGE DAILY PARTICIPATION IN BREAKFAST	% OF ALL LOW-INCOME CHILDREN PARTICIPATING IN SCHOOL BREAKFAST
Barrington	3,443	50	1%	111	12	11%
Bristol Warren	3,648	325	9%	1,056	177	17%
Burrillville	2,676	224	8%	740	144	19%
Central Falls	3,951	1,080	27%	2,895	837	29%
Chariho	3,675	138	4%	681	98	14%
Coventry	5,688	429	8%	1,127	255	23%
Cranston	11,331	687	6%	3,187	475	15%
Cumberland	5,286	340	6%	883	250	28%
East Greenwich	2,560	32	1%	355	31	9%
East Providence	5,660	354	6%	2,283	288	13%
Exeter-West Greenwich	2,184	55	3%	263	29	11%
Foster	224	9	4%	29	7	24%
Foster-Glocester	1,546	46	9%	164	27	16%
Glocester	541	61	11%	100	58	58%
Jamestown	497	4	1%	45	3	7%
Johnston	3,699	352	10%	1,164	263	23%
Lincoln	3,599	199	6%	708	184	26%
Little Compton	311	11	4%	34	5	15%
Middletown	2,380	148	6%	533	104	20%
Narragansett	1,564	32	2%	168	22	13%
New Shoreham	133	23	17%	17	7	41%
Newport	2,102	441	21%	1,235	422	34%
North Kingstown	4,450	381	9%	717	259	36%
North Providence	3,456	317	9%	1,070	262	24%
North Smithfield	1,883	62	3%	232	25	11%
Pawtucket	9,296	2,136	23%	6,691	1,758	26%
Portsmouth	2,675	92	3%	247	48	19%
Providence	29,543	9,845	33%	22,407	8,484	38%
Scituate	1,748	19	1%	149	14	9%
Smithfield	2,639	104	4%	345	51	15%
South Kingstown	3,691	135	4%	543	120	22%
Tiverton	1,929	128	7%	326	75	23%
Warwick	10,822	493	5%	2,918	426	15%
West Warwick	3,862	483	13%	1,474	391	27%
Westerly	3,273	418	13%	895	311	35%
Woonsocket	6,710	2,303	34%	4,196	1,742	42%
<i>Core Cities</i>	<i>55,464</i>	<i>16,288</i>	<i>29%</i>	<i>38,898</i>	<i>13,634</i>	<i>35%</i>
<i>Remainder of State</i>	<i>97,211</i>	<i>5,668</i>	<i>6%</i>	<i>21,090</i>	<i>4,030</i>	<i>19%</i>
<i>Rhode Island</i>	<i>152,675</i>	<i>21,956</i>	<i>14%</i>	<i>59,988</i>	<i>17,664</i>	<i>29%</i>

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 2008.

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

“2008 Fall Enrollment” is the school enrollment in October 2008. “District-Wide Average Daily Participation in Breakfast” is the average number of students who ate breakfast in school per school day during October 2008. “Number of Low-Income Students” is the number of students eligible for and enrolled in free or reduced-price meals during October 2008. “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 2008.

To participate in the Reduced-Price Breakfast Program, students’ household income must fall between 130% and 185% of the federal poverty guideline. For the Free Breakfast Program, household income must fall below 130% of the federal poverty guideline. Children in households receiving Food Stamp Benefits and households participating in the Rhode Island Works (formerly the Family Independence Program) are automatically eligible for free meals.

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- ¹ *The consequences of hunger and food insecurity for children: Evidence from recent scientific studies.* (2002). Waltham, MA: Brandeis University, Heller School for Social Policy and Management, Center on Hunger and Poverty.
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- ⁴ Nord, M., Andrews, M. & Carlson, S. (2008). *Household food security in the United States, 2007.* (ERR-66). Washington, DC: US Department of Agriculture, Economic Research Service.

(continued on page 154)