

Economic Well-Being

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. The numbers include only families with their “own children” under age 18, defined as never-married children who are related to the family head by birth, marriage, or adoption.

SIGNIFICANCE

Median family income is a measure of the ability of families to meet the costs of food, clothing, housing, health care, transportation, child care, and higher education. In 2014, the median family income for Rhode Island families with their own children was \$61,605.¹ Rhode Island had the 16th highest median family income nationally and the 4th highest in New England.²

Between 2010 and 2014, Rhode Island's median income for families with their own children differed significantly by family type. The median family income for married two-parent families (\$97,517) was more than two and a half times that of male-headed single-parent families (\$37,610) and more than three and a half times that of female-headed single-parent families (\$26,071).³

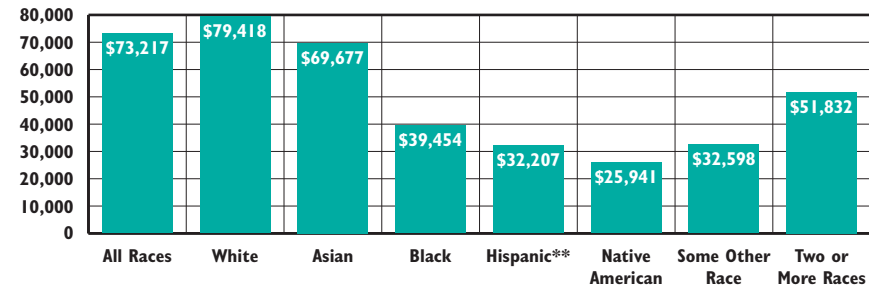
Rhode Island had one of the nation's highest unemployment rates in 2014

(7.7%), but by July 2015 the state's unemployment rate had decreased to 5.8%, closer to the U.S. rate of 5.3%.⁴ Despite declines in unemployment, Rhode Island continues to have large gaps in unemployment rates by race and ethnicity. In 2015, the unemployment rate for White workers was 5.2%, while it was 9.1% for Black workers and 12.2% for Hispanic workers.⁵

While the national unemployment rate declined to 5% in 2015, the underemployment rate and percentage of low-wage jobs remains high.⁶ More than 23 million people in the U.S. work in low-wage jobs where they are paid \$10.50 or less. Conditions at low-wage jobs, such as fluctuating work hours, lack of paid time off, and strict attendance policies can harm children's development by making it difficult for parents to find and keep affordable high-quality child care and education for their children.⁷

In Rhode Island, the average income of the wealthiest 20% of families increased by 99% (or \$94,170) during the past thirty years, while the average income of the poorest 20% of families increased by 12% (or \$2,480). The wealthiest 20% of families in Rhode Island have average incomes that are 7.5 times larger than the average incomes of the poorest 20% of families. Rhode Island is among the top ten states with the fastest growing income inequality.⁸

Median Family Income by Race and Ethnicity, Rhode Island, 2010-2014*



Source: U.S. Census Bureau, American Community Survey, 2010-2014. Tables B19113, B19113A, B19113B, B19113C, B19113D, B19113E, B19113G, and 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 for Black, Hispanic, and Native American families.⁹
- ◆ Educational attainment is strongly associated with economic well-being. Rhode Islanders who have achieved a Bachelor's degree or higher have nearly double the wages of residents who have only completed high school. More than one in three Hispanic and more than one in four Black adults in Rhode Island, lack a high school diploma, compared to one in ten White adults.¹⁰
- ◆ According to the *2014 Rhode Island Standard of Need*, it costs a single-parent family with two young children \$51,492 a year to pay basic living expenses, including housing, food, health care, child care, transportation, and other miscellaneous items. This family would need an annual income of \$59,083 to meet this budget without government subsidies.¹¹
- ◆ Income support programs (including RIte Care health insurance, child care subsidies, SNAP/food stamp benefits, and the Earned Income Tax Credit) are critical for helping low-and moderate-income working families in Rhode Island make ends meet.¹²

Table 6. Median Family Income, Rhode Island, 2010-2014

CITY/TOWN	1999 MEDIAN FAMILY INCOME FOR FAMILIES WITH CHILDREN UNDER AGE 18 (ADJUSTED TO 2014 DOLLARS*)	2010-2014 MEDIAN FAMILY INCOME FOR FAMILIES WITH CHILDREN UNDER AGE 18	
		ESTIMATES WITH HIGH MARGINS OF ERROR**	ESTIMATES WITH LOWER, ACCEPTABLE MARGINS OF ERROR
Barrington	\$126,206		\$143,469
Bristol	\$75,797		\$91,767
Burrillville	\$78,294	\$72,688	
Central Falls	\$31,281		\$27,601
Charlestown	\$78,287		\$74,233
Coventry	\$87,206		\$94,078
Cranston	\$80,879		\$80,987
Cumberland	\$97,064		\$99,255
East Greenwich	\$154,293		\$166,944
East Providence	\$69,468		\$54,314
Exeter	\$104,097		\$109,099
Foster	\$90,091	\$86,375	
Glocester	\$86,613		\$92,270
Hopkinton	\$83,957		\$90,921
Jamestown	\$113,101	\$158,950	
Johnston	\$80,506		\$82,188
Lincoln	\$91,633		\$88,085
Little Compton	\$80,560	\$114,167	
Middletown	\$78,601		\$85,244
Narragansett	\$97,006		\$105,313
New Shoreham	\$77,952	\$108,295	
Newport	\$61,295	\$53,750	
North Kingstown	\$94,924		\$107,697
North Providence	\$71,767		\$67,534
North Smithfield	\$101,008		\$107,026
Pawtucket	\$47,703		\$40,304
Portsmouth	\$95,762		\$115,201
Providence	\$34,888		\$32,558
Richmond	\$90,215		\$122,540
Scituate	\$98,264		\$98,269
Smithfield	\$95,300		\$96,339
South Kingstown	\$97,027		\$105,365
Tiverton	\$90,709		\$86,984
Warren	\$76,101		\$60,694
Warwick	\$81,070		\$77,375
West Greenwich	\$99,706		\$103,074
West Warwick	\$59,454		\$50,688
Westerly	\$73,872	\$67,885	
Woonsocket	\$48,986		\$32,711
Four Core Cities	NA		NA
Remainder of State	NA		NA
Rhode Island	\$71,858		\$67,119

Source of Data for Table/Methodology

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 householder by birth, marriage, or adoption.

*The 1999 median family income data are adjusted to 2014 constant dollars by multiplying 1999 dollar values by 1.42133224 as recommended by the U.S. Census Bureau.

The 2010-2014 data come from a Population Reference Bureau analysis of 2010-2014 American Community Survey data. The American Community Survey is a sample survey, and therefore the median family income is an estimate. The reliability of estimates vary by community. In general, estimates for small communities are not as reliable as estimates for larger communities.

**The Margin of Error around the estimate is greater than or equal to 25 percent of the estimate.

The Margin of Error is a measure of the reliability of the estimate and is provided by the U.S. Census Bureau. The Margin of Error means that there is a 90 percent chance that the true value is no less than the estimate minus the Margin of Error and no more than the estimate plus the Margin of Error. See the Methodology Section for Margins of Errors for all communities.

Core cities are Central Falls, Pawtucket, Providence, and Woonsocket.

NA: Median family income cannot be calculated for combinations of cities and towns (i.e., Four Core Cities and Remainder of State).

References

- U.S. Census Bureau, American Community Survey 1-Year Estimates, 2014. Table B19125.
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- U.S. Census Bureau, American Community Survey 5-Year Estimates, 2010-2014. Tables B19113, B19113A, B19113B, B19113C, B19113D, B19113E, B19113F, B19113G, & B19113I.
- The 2014 Rhode Island Standard of Need.* (2014). Providence, RI: The Economic Progress Institute.

Cost of Housing

DEFINITION

Cost of housing is the percentage of income needed by a very low-income family to cover the average cost of rent.¹ The 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 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 may live in low-quality and overcrowded housing and move frequently, all of which have been linked to lower educational achievement.^{2,3}

The growth in families' housing expenses has outpaced income growth, both nationally and in Rhode Island.^{4,5} In 2013, 24% of Rhode Island's 154,568 working households spent more than half of their income on housing costs, making Rhode Island the state with the highest cost burden in New England.⁶

In 2015, a worker would have to earn \$23.81 an hour and work 40 hours a week year-round to be able to afford the

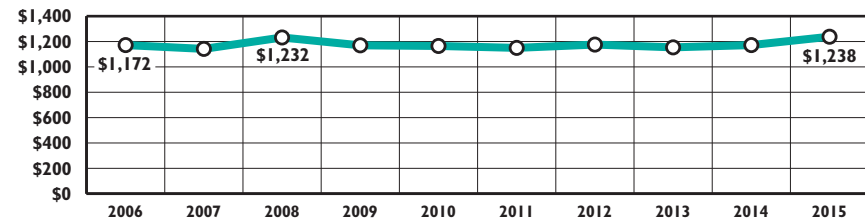
average rent in Rhode Island without a cost burden. This hourly wage is more than two and a half times the 2015 minimum wage of \$9.00 per hour.⁷ In 2015, Rhode Island had the 17th highest hourly wage needed to afford the rent for a two-bedroom home of any state.⁸

In 2015, the Area Median Income for families in Rhode Island was \$75,644.⁹ Families with this income can afford to purchase a median-priced, single-family home in 17 of the 39 communities in the state.¹⁰ In 2014, the median cost of a single-family home in Rhode Island was \$215,000, 10% higher than in 2012, but still 37% lower than the 2005 peak.^{11,12}

Federally-funded Section 8 housing choice rental vouchers can help low-income individuals and families afford the high cost of housing; however there are not enough vouchers to meet the need. Long waiting periods are common and housing authorities often close waiting lists when there are more families on the list than can be helped in the near future.¹³

Rhode Island's FY 2015 budget increased the real estate conveyance tax and allocated new revenue to the Housing Resources Commission, creating a dedicated funding stream for housing subsidies as well as homelessness prevention, housing retention, and lead abatement.¹⁴

Average Rent, Two-Bedroom Apartment, Rhode Island, 2006-2015



Source: Rhode Island Housing, Annual Rent Surveys, 2006-2015. Rents include adjustments for the cost of heat, cooking fuel, electricity, and hot water. Adjustments for utilities for each year vary according to HUD annual utility allowances. The HUD utility allowance decreased in 2013, so average rents which include this allowance also decreased.

◆ Between 2006 and 2015, the average cost of rent in Rhode Island remained fairly stable, increasing from \$1,172 to \$1,238, and continuing a trend of high rents that have not decreased since the beginning of the housing crisis.¹⁵ The percentage of renters in Rhode Island who spent 30% or more of their household income on rent increased from 47% in 2006 to 53% in 2014. The percentage of homeowners who had a cost burden due to their mortgages decreased between 2006 and 2014, from 43% to 37%.^{16,17}

Cost of Heating and Other Utilities

◆ High energy costs make housing even less affordable for low-income families. Research shows that children in households experiencing energy shutoffs also are at risk of hunger and problems with health and development.¹⁸

◆ Rhode Island state law prohibits utility shutoffs for protected customers (such as the unemployed and low-income families with children under age two) and all customers facing financial hardships during the moratorium period from November 1 through April 15.¹⁹

◆ The federally-funded Low Income Home Energy Assistance Program (LIHEAP) provides financial assistance to Rhode Island's low-income households to meet home heating and energy costs.²⁰ In FY 2014, 31,088 low-income Rhode Island families received heating assistance through LIHEAP.²¹

Table 7.

Cost of Housing for Very Low-Income Families, Rhode Island, 2015

CITY/TOWN	FAMILY INCOME		HOMEOWNERSHIP COSTS		RENTAL COSTS		
	2015 POVERTY LEVEL FAMILY OF THREE	2015 VERY LOW- INCOME FAMILY	TYPICAL MONTHLY HOUSING PAYMENT	% INCOME NEEDED FOR HOUSING PAYMENT, VERY LOW-INCOME FAMILY	AVERAGE RENT 2-BEDROOM APARTMENT	% INCOME NEEDED FOR RENT POVERTY LEVEL FAMILY OF THREE	% INCOME NEEDED FOR RENT VERY LOW- INCOME FAMILY
Barrington	\$20,090	\$33,500	\$3,053	109%	\$1,336	80%	48%
Bristol	\$20,090	\$33,500	\$2,326	83%	\$1,325	79%	47%
Burrillville	\$20,090	\$33,500	\$1,635	59%	\$1,183	71%	42%
Central Falls	\$20,090	\$33,500	\$983	35%	\$960	57%	34%
Charlestown	\$20,090	\$33,500	\$2,212	79%	\$1,318	79%	47%
Coventry	\$20,090	\$33,500	\$1,447	52%	\$1,288	77%	46%
Cranston	\$20,090	\$33,500	\$1,530	55%	\$1,193	71%	43%
Cumberland	\$20,090	\$33,500	\$2,009	72%	\$1,220	73%	44%
East Greenwich	\$20,090	\$33,500	\$3,283	118%	\$1,396	83%	50%
East Providence	\$20,090	\$33,500	\$1,417	51%	\$1,252	75%	45%
Exeter	\$20,090	\$33,500	\$2,041	73%	\$1,673	100%	60%
Foster*	\$20,090	\$33,500	\$1,909	68%	\$944	56%	34%
Glocester	\$20,090	\$33,500	\$1,679	60%	\$1,474	88%	53%
Hopkinton	\$20,090	\$37,350	\$1,618	52%	\$1,036	62%	33%
Jamestown	\$20,090	\$33,500	\$2,934	105%	\$1,590	95%	57%
Johnston	\$20,090	\$33,500	\$1,428	51%	\$1,313	78%	47%
Lincoln	\$20,090	\$33,500	\$2,127	76%	\$1,262	75%	45%
Little Compton*	\$20,090	\$33,500	\$3,489	125%	\$944	56%	34%
Middletown	\$20,090	\$40,900	\$2,553	75%	\$1,406	84%	41%
Narragansett	\$20,090	\$33,500	\$2,600	93%	\$1,393	83%	50%
New Shoreham*	\$20,090	\$37,350	\$7,556	243%	\$979	58%	31%
Newport	\$20,090	\$40,900	\$2,974	87%	\$1,468	88%	43%
North Kingstown	\$20,090	\$33,500	\$2,330	83%	\$1,487	89%	53%
North Providence	\$20,090	\$33,500	\$1,507	54%	\$1,211	72%	43%
North Smithfield	\$20,090	\$33,500	\$1,786	64%	\$1,632	97%	58%
Pawtucket	\$20,090	\$33,500	\$1,250	45%	\$1,140	68%	41%
Portsmouth	\$20,090	\$40,900	\$2,396	70%	\$1,414	84%	41%
Providence**	\$20,090	\$33,500	\$1,010	36%	\$1,197	71%	43%
Richmond*	\$20,090	\$33,500	\$1,911	68%	\$944	56%	34%
Scituate	\$20,090	\$33,500	\$1,973	71%	\$1,379	82%	49%
Smithfield	\$20,090	\$33,500	\$1,868	67%	\$1,302	78%	47%
South Kingstown	\$20,090	\$33,500	\$2,271	81%	\$1,434	86%	51%
Tiverton	\$20,090	\$33,500	\$1,819	65%	\$1,467	88%	53%
Warren	\$20,090	\$33,500	\$1,837	66%	\$1,196	71%	43%
Warwick	\$20,090	\$33,500	\$1,392	50%	\$1,346	80%	48%
West Greenwich*	\$20,090	\$33,500	\$2,127	76%	\$944	56%	34%
West Warwick	\$20,090	\$33,500	\$1,365	49%	\$1,151	69%	41%
Westerly	\$20,090	\$37,350	\$2,006	64%	\$1,227	73%	39%
Woonsocket	\$20,090	\$33,500	\$1,277	46%	\$1,050	63%	38%
Four Core Cities	\$20,090	\$33,500	\$1,130	40%	\$1,149	69%	41%
Remainder of State	\$20,090	\$34,464	\$2,240	78%	\$1,296	77%	45%
Rhode Island	\$20,090	\$34,365	\$1,689	59%	\$1,238	74%	43%

Source of Data for Table/Methodology

2015 poverty level for a family of three as reported in: *Federal Register*, 80(14), January 22, 2015, pages 3236-3237.

A very low-income family as defined by the U.S. Department of Housing and Urban Development (HUD) is a three-person family with income 50% of the Area Median Income and is calculated separately for each of the three metropolitan areas comprising Rhode Island. Reported by Rhode Island Housing (2015). *2015 Rhode Island income limits for low- and moderate-income households*. Retrieved February 18, 2016, from www.rhodeislandhousing.org

Data on typical monthly housing payments are from *2015 Housing fact book*. (2015). Providence, RI: HousingWorks RI. They are based on the median selling price of a single-family home using year-end 2014 data and calculated based on a 30-year mortgage at a 4.17% interest rate with a 3.5% down payment. The typical monthly housing payment for the state comes from HousingWorks RI, but core city and remainder of state are calculated using un-weighted community data.

Rhode Island Housing, *Rhode Island Rent Survey*, 2015. Average rents are based on a survey of rents in Rhode Island between January and December, 2015. 2015 rents are adjusted using HUD's utility allowance of \$248 for a two-bedroom apartment (includes heat, cooking fuel, electricity, and hot water) unless the listing stated that utilities were included in the rent, in which case the adjustment was not made.

*Rhode Island Housing 2015 *Rent Survey* data are not available. Average rent used for these communities is the HUD 2015 Fair Market Rent for the metropolitan area as reported by the U.S. Department of Housing and Urban Development.

The average rent calculated for the state as a whole, for the remainder of state, and four core cities do not include communities for which data from the *Rent Survey* were not available.

Statewide average rent is calculated by taking an average of all listings statewide. Rent averages for the four core cities and the remainder of state are calculated using weighted community data from RI Housing.

**Typical monthly housing payment for Providence does not include the East Side and therefore cannot be compared to data reported for Providence in Factbooks prior to 2013.

Core cities are Central Falls, Pawtucket, Providence, and Woonsocket.

References are on page 171.

Homeless Children

DEFINITION

Homeless children is the number of children under age 18 who stayed at homeless shelters, domestic violence shelters, or transitional housing facilities in Rhode Island with their families. This number does not include homeless and runaway youth who are unaccompanied by their families.

SIGNIFICANCE

In the United States, 2.5 million children (one in 30) are homeless each year.¹ Families can become homeless due to lack of affordable housing, unemployment, low-paying jobs, extreme poverty, and decreasing government supports. Other causes include domestic violence, mental illness, substance abuse, and frayed social support networks.^{2,3,4}

Compared with their peers, homeless children are more likely to become ill (particularly with illnesses such as stomach problems, ear infections, and asthma), develop mental health issues (such as anxiety, depression, and withdrawal), experience significant educational disruption, and exhibit delinquent or aggressive behaviors. Homeless children go hungry at twice the rate of other children.⁵

Homeless children are at a higher risk of abuse and exposure to violence. This trauma can lead to an increase in developmental delays and emotional distress and a decrease in academic

achievement.^{6,7} When homeless children are exposed to multiple traumatic events, they may have increased levels of anxiety, poor impulse control, and difficulty developing trusting relationships.^{8,9}

Families who have experienced homelessness have higher rates of family separation than other low-income families, with children separated from their parents due to shelter rules, state intervention, and/or parents' desires to protect their children from homelessness. Homeless children are more likely to have been placed in foster care (12%) than other children (1%). Homelessness also can be a barrier to reunification; it is estimated that more than 30% of children in foster care in the U.S. could return home if their parents had adequate housing.¹⁰

In 2015, 482 families with 988 children stayed at an emergency homeless shelter, domestic violence shelter, or transitional housing facility in Rhode Island. Children made up 23% of the people who used emergency homeless shelters, domestic violence shelters, and transitional housing in 2015. Half (47%) of these children were under age six, not yet school age.¹¹ Other families are on the state's family shelter waiting list, awaiting placement when a slot opens up.

In 2015, United Way 211 received 48,461 calls from individuals and families seeking emergency shelter, 60,798 seeking affordable housing, and 7,140 related to foreclosure prevention.¹²

Rhode Island's Plan to Prevent and End Homelessness

- ◆ In 2012, Rhode Island released a statewide strategic plan to transform the provision of services to decrease the number of homeless individuals and families. Rhode Island's plan (*Opening Doors Rhode Island*) is based on a comparable federal initiative called *Opening Doors, the Federal Strategic Plan to Prevent and End Homelessness*.¹³
- ◆ *Zero: 2016* is a national campaign focused on helping communities across the U.S. end chronic and veteran homelessness by the end of 2016. Rhode Island has also set a target of ending family homelessness by the end of 2017.^{14,15,16}

Supporting Homeless Children in Schools

- ◆ Family residential instability and homelessness contribute to poor educational outcomes for children. Homeless children are more likely to change schools, be absent from school, and have lower reading and math scores than children who have housing.¹⁷
- ◆ The federal *McKinney-Vento Homeless Assistance Act (McKinney-Vento Act)* requires that states identify homeless children, allow them to enroll in school even if they lack required documents, allow them to stay in their "home school," provide transportation when needed, and offer services to help them succeed in school.¹⁸
- ◆ The *McKinney-Vento Act* defines a child as homeless if he or she does not have a "fixed, regular, and adequate nighttime residence."¹⁹ During the 2014-2015 school year, Rhode Island public school personnel identified 1,031 children as homeless, up from 1,023 the year prior. Of these children, 63% lived with other families ("doubled up"), 28% lived in shelters, 8% lived in hotels or motels, and 2% were unsheltered.²⁰
- ◆ Schools can support homeless families by identifying children and youth experiencing homelessness, ensuring that families and staff are aware of students' rights under the *McKinney-Vento Act*, developing relationships with community agencies serving homeless families, and helping homeless children get clothing, school supplies, tutoring, and referrals to other services they may need to succeed in school.²¹

Table 8. Homeless Children Identified by Public Schools, Rhode Island, 2014-2015 School Year

SCHOOL DISTRICT	TOTAL ENROLLMENT	# OF CHILDREN IDENTIFIED AS HOMELESS BY PUBLIC SCHOOL PERSONNEL
Barrington	3,288	*
Bristol Warren	3,358	18
Burrillville	2,408	41
Central Falls	2,683	90
Chariho	3,305	29
Coventry	4,854	16
Cranston	10,457	10
Cumberland	4,543	16
East Greenwich	2,412	0
East Providence	5,280	29
Exeter-West Greenwich	1,645	*
Foster	284	0
Foster-Glocester	1,121	10
Glocester	529	0
Jamestown	500	0
Johnston	3,116	*
Lincoln	3,084	*
Little Compton	248	0
Middletown	2,285	120
Narragansett	1,340	*
New Shoreham	118	0
Newport	2,072	53
North Kingstown	4,088	29
North Providence	3,560	20
North Smithfield	1,775	0
Pawtucket	9,057	45
Portsmouth	2,563	12
Providence	23,907	127
Scituate	1,419	0
Smithfield	2,372	31
South Kingstown	3,321	*
Tiverton	1,871	0
Warwick	9,277	85
West Warwick	3,417	12
Westerly	3,022	72
Woonsocket	5,995	100
Charter Schools	5,445	20
State-Operated Schools	1,801	17
UCAP	139	0
Four Core Cities	41,642	362
Remainder of State	92,932	632
Rhode Island	141,959	1,031

Source of Data for Table/Methodology

Rhode Island Department of Education, Public School Enrollment in grades preschool to 12 on October 1, 2014.

Number of children identified as homeless by public school personnel includes children in preschool through grade 12 who are identified by public school personnel as meeting the *McKinney-Vento* definition of homelessness, which includes any child who does not have a "fixed, regular, and adequate nighttime residence."

Charter schools reporting include Achievement First Rhode Island, Blackstone Valley Prep Mayoral Academy, Kingston Hill Academy, Paul Cuffee Charter School, Sheila C. "Skip" Nowell Leadership Academy, and Trinity Academy for the Performing Arts. The only state-operated school reporting is the Metropolitan Regional Career & Technical Center.

The Middletown, Newport, North Kingstown, Warwick, and Woonsocket school districts received grants that provided additional resources to identify and serve homeless students.

*Fewer than 10 students are in this category. Actual numbers are not shown to protect student confidentiality. These students are still counted in district totals and in the four core cities, remainder of the state, and state totals.

Core cities are Central Falls, Pawtucket, Providence, and Woonsocket.

References

- ^{1,4} Bassuk, E. L., DeCandia, C. J., Beech, C. A., & Berman, F. (2014). *America's youngest outcasts: A report card on child homelessness*. Needham, MA: The National Center on Family Homelessness.
- ^{2,5,10} *The characteristics and needs of families experiencing homelessness*. (2011). Needham, MA: The National Center on Family Homelessness.
- ³ Aratani, Y. (2009). *Homeless children and youth: Causes and consequences*. New York, NY: Columbia University, Mailman School of Public Health, National Center for Children in Poverty.
- ⁶ American Academy of Pediatrics. (2013). Providing care for children and adolescents facing homelessness and housing insecurity. *Pediatrics*, 131(6), 1206-1210.

(continued on page 171)

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 increases family income and reduces poverty. Children with parents who have steady employment are more likely to have access to health care. Secure parental employment improves family functioning by reducing the stress brought on by unemployment and underemployment of parents.¹ Among poor families, children with working parents are more engaged academically and less likely to repeat a grade or be suspended or expelled from school than children with non-working parents.²

In December 2015, Rhode Island's unemployment rate was 5.4%, higher than the U.S. unemployment rate of 5.0%, and the nineteenth highest in the nation. However, it was considerably lower than at the height of Rhode Island's recession in December 2009, when the unemployment rate was 11.2%.^{3,4}

In 2014, Rhode Island had the highest rate of children with at least one unemployed parent (9%), compared to the U.S. average of 7%.⁵ Children with unemployed parents are at increased risk for homelessness, child abuse or

neglect, and failure to finish high school or college.^{6,7}

Between 2010 and 2014, 72% of children under age six and 77% of children ages six to 17 in Rhode Island had all parents in the labor force. In comparison, nationally, 65% of children under age six and 71% of children ages six to 17 had all parents in the labor force.⁸

Even when families have adults with secure parental employment, low wages cause many families to remain in poverty. Nationally, nearly one in three (32%) working families with children are low income (10.4 million working families with a total of 23.5 million children).⁹ In the workforce, low-income individuals tend to have few opportunities for development, limited benefits, and an overall lack of economic security. In addition, despite gaining experience and seniority, many low-income workers never move out of low-wage jobs.¹⁰

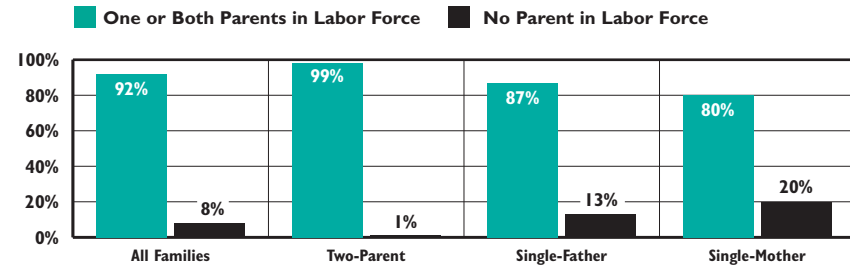
Children Living in Families Where No Parent Has Full-Time, Year-Round Employment		
	2009	2014
RI	31%	32%
US	31%	30%
National Rank*		33rd
New England Rank**		5th

*1st is best; 50th is worst

**1st is best; 6th is worst

Source: The Annie E. Casey Foundation, KIDS COUNT Data Center, datacenter.kidscount.org

Employment Status of Parents by Family Type, Rhode Island, 2010-2014



Source: U.S. Census Bureau, American Community Survey, 2010-2014. Table B23008.

- ◆ The majority of children living in Rhode Island between 2010 and 2014 had one or both parents in the labor force. Children living with a single parent were 20 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, 72% had both parents in the labor force.¹¹
- ◆ Between 2010 and 2014, there were 16,603 Rhode Island children living in families with no parent in the labor force. Children living in families with a single parent represented 91% (15,136) of families with no employed parents.¹²
- ◆ Between 2010 and 2014, 15% (3,835) of Rhode Island families with incomes below the federal poverty threshold had at least one adult with full-time, year-round employment.¹³ Between 1998 and 2013, 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 25%.^{14,15}
- ◆ According to the 2014 *Rhode Island Standard of Need*, 82% of Rhode Island single parent families and 26% of two-parent families with two or more children earn less than the income required to meet their basic needs without public benefits such as SNAP/food stamps, the Earned Income Tax Credit (EITC), child care subsidies, and health insurance.¹⁶

Barriers to Secure Employment for Low-Income Families

- ◆ There are many barriers to employment for those 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.¹⁷
- ◆ 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 6% had a severe disability. It also found that 16% of low-income working mothers had a child with a disability and that 9% had a child with a severe disability. Higher-income mothers reported lower disability rates for themselves and their children.¹⁸
- ◆ 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.^{19,20} Approximately 60% of the entire U.S. workforce qualifies for the federal *Family and Medical Leave Act (FMLA)*, but many who are eligible cannot afford to take it.²¹ In 2013, Rhode Island passed legislation that created the Temporary Caregivers Insurance Program (TCI), which provides up to four weeks of benefits for workers who need to care for a seriously ill family member or to bond with a newborn, foster, or adopted child.²² Rhode Island is one of three states that offer paid family leave.²³
- ◆ Limited education also can be a barrier to sustained employment. Between 2010 and 2014 in Rhode Island, adults without a high school diploma were nearly four times as likely to be unemployed as those without a Bachelor's degree.²⁴
- ◆ Having access to work supports, such as health insurance, SNAP/food stamp benefits, and child care subsidies, can facilitate steady employment over time. Researchers have found links between these programs and positive employment outcomes for parents regarding work stability and earnings.²⁵

Secure Employment and Child Care

- ◆ Research shows a link between adequate child care availability and sustained maternal labor force participation. Studies find that mothers report that the lack of reliable and dependable child care arrangements affected their ability to remain employed.²⁶
- ◆ In Rhode Island, a single mother earning the state median income for a single-mother family (\$26,155) would have to spend 49.2% of her income to pay for child care for an infant in center-based care.²⁷
- ◆ In Rhode Island, child care assistance is available to income-eligible working families. During the 2007 legislative session, eligibility for child care assistance was rolled back from 225% to 180% of the federal poverty level (\$36,288 for a family of three in 2016).^{28,29}

Rhode Island Earned Income Tax Credit (EITC)

- ◆ State and federal Earned Income Tax Credits (EITCs) provide tax reductions and wage supplements for low- and moderate-income working families. EITCs reduce child poverty, decrease 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. It lifted 6.2 million people, over half of them children, out of poverty in 2013.^{30,31}
- ◆ The EITC's benefits extend well beyond the time families receive the credit. EITC recipients are more likely to work and earn higher wages, and their children do better in school, are more likely to attend college, and earn more as adults.³²
- ◆ State EITCs can supplement the federal EITC to further support working families. In 2015, the Rhode Island General Assembly passed legislation that increased the state's EITC from 10% to 12.5% of the federal EITC. In 2014, 84,091 Rhode Island working families and individuals received a total of \$190 million in EITC tax credits for tax year 2013.³³

References

¹ Federal Interagency Forum on Child and Family Statistics. (2015). *America's children: Key national indicators of well-being, 2015*. Washington, DC: U.S. Government Printing Office.

(continued on page 171)

Paid Family Leave

DEFINITION

Paid family leave is the number of approved claims to bond with a new child or to care for a seriously ill family member through Rhode Island's Temporary Caregiver Insurance (TCI) program.

SIGNIFICANCE

Rhode Island's Temporary Caregiver Insurance (TCI) program, established in 2014, provides up to four weeks of wage replacement benefits to eligible workers who need to take time off from work to bond with a newborn, adopted or foster child, or to care for a seriously ill family member. The TCI program is financed entirely by employee contributions.¹

Almost all advanced, industrialized nations guarantee paid leave for new mothers and many include new fathers. In many European countries, families receive at least six months of paid leave to care for a new baby.² The U.S. requires employers with 50 or more workers to offer 12 weeks of leave for workers to care for a new child or to care for a seriously ill family member; however the time off can be unpaid.³ Rhode Island's 1987 *Parental and Family Medical Leave Act* requires a 13-week leave, but does not require that the leave be paid.⁴

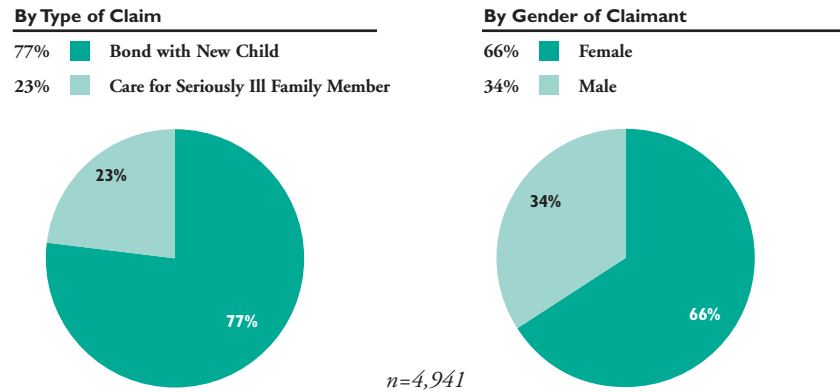
Although some workers in the U.S. have access to paid leave through their employers (estimated at 11% of private sector workers and 17% of public sector

workers), the majority do not. High-wage workers are much more likely to have access to paid family leave than low-wage workers. More than three in four employees in the U.S. report not being able to take family leave when needed because it was unpaid.⁵

Paid family leave provides job security and consistent income so that working parents can care for a new child or any worker can care for a seriously ill family member.⁶ Taking time off from work to care for a new child reduces infant mortality rates and child abuse, improves breastfeeding rates and duration, and increases preventive medical care and immunizations. Mothers who take at least 12 weeks off of work after the birth of a child are less likely to experience depression, which can improve the quality of the care they are able to provide to their infants.^{7,8} Providing time off from work for new parents gives babies time to form secure attachments, which form the foundation for future relationships and development.⁹

Rhode Island's Temporary Disability Insurance (TDI) program provides partial-wage replacement for participating workers who are temporarily unable to work because of a physical or mental condition, including pregnancy complications and recovery from childbirth.^{10,11} TCI supplements TDI; women who give birth are eligible for both.

Approved Temporary Caregiver Insurance (TCI) Claims, Rhode Island, 2015



Source: Rhode Island Department of Labor and Training, TCI Program, 2015.

- ◆ There were 4,941 approved claims for TCI during 2015 (up from 3,870 in 2014); 77% were to bond with a new child and 23% were to care for a seriously ill family member.¹²
- ◆ Of the 3,803 approved claims to bond with a new child, 99% were for a newborn child, 1% were for a newly adopted child, and 1% were for a new foster child. Thirty-four percent of claims to bond with a new child were filed by men and 66% were filed by women.¹³
- ◆ Of the 1,138 approved claims to care for a seriously ill family member, 51% were to care for a spouse or domestic partner, 30% were to care for a parent or parent-in-law, 18% were to care for a child, and <1% were to care for a grandparent. Thirty-two percent of claims to care for a seriously ill family member were filed by men and 68% were filed by women.¹⁴

Temporary Disability Insurance for Pregnancy Complications & Childbirth

- ◆ In 2015, there were 729 approved TDI claims for disabling pregnancy complications and 3,187 TDI claims to recover from childbirth.¹⁵ Recovery from childbirth is a disabling condition covered by TDI. In general, six weeks is covered for vaginal births and eight weeks for cesarean section births. More time can be approved for postpartum complications, based on the health care provider's determination. TDI is not available to new parents who do not give birth (e.g., fathers and adoptive parents).¹⁶

Table 9. **Approved Temporary Disability Claims for Childbirth & Temporary Caregiver Insurance for Paid Family Leave, Rhode Island, 2015**

CITY/TOWN	TEMPORARY DISABILITY INSURANCE (TDI) CLAIMS			TEMPORARY CAREGIVER INSURANCE (TCI) CLAIMS		
	TDI FOR PREGNANCY COMPLICATIONS	TDI FOR CHILDBIRTH	TOTAL TDI CLAIMS	TCI TO BOND WITH NEW CHILD	TCI TO CARE FOR FAMILY MEMBER	TOTAL TCI CLAIMS
Barrington	5	29	34	27	11	38
Bristol	5	53	58	71	24	95
Burrillville	9	43	52	39	13	52
Central Falls	11	53	64	54	15	69
Charlestown	2	25	27	24	16	40
Coventry	26	110	136	146	54	200
Cranston	56	213	269	319	102	421
Cumberland	14	86	100	90	31	121
East Greenwich	4	47	51	44	12	56
East Providence	33	130	163	173	60	233
Exeter	4	13	17	18	5	23
Foster	3	10	13	11	4	15
Glocester	7	23	30	34	11	45
Hopkinton	4	18	22	25	8	33
Jamestown	*	*	*	8	4	12
Johnston	22	73	95	141	48	189
Lincoln	17	68	85	77	23	100
Little Compton	*	*	*	*	*	*
Middletown	4	37	41	23	8	31
Narragansett	2	11	13	23	12	35
Newport	15	52	67	51	11	62
New Shoreham	*	*	*	*	*	*
North Kingstown	16	67	83	71	26	97
North Providence	25	78	103	108	37	145
North Smithfield	7	34	41	32	8	40
Pawtucket	47	234	281	275	64	339
Portsmouth	5	37	42	37	17	54
Providence	144	521	665	555	135	690
Richmond	*	*	*	9	3	12
Scituate	6	26	32	41	23	64
Smithfield	11	39	50	62	19	81
South Kingstown	16	59	75	70	18	88
Tiverton	7	30	37	33	4	37
Warren	3	28	31	35	11	46
Warwick	77	289	366	370	119	489
West Greenwich	*	*	*	13	6	19
West Warwick	31	84	115	145	36	181
Westerly	3	58	61	63	15	78
Woonsocket	27	92	119	90	26	116
Out-of-State	56	391	447	392	98	490
Four Core Cities	229	900	1,129	974	240	1,214
Remainder of State	444	1,896	2,340	2,437	800	3,237
Rhode Island	673	2,796	3,469	3,411	1,040	4,451
Total Program Claims	729	3,187	3,916	3,803	1,138	4,941

Source of Data for Table/Methodology

Rhode Island Department of Labor and Training, Approved TDI claims for pregnancy complications and childbirth and approved TCI claims, 2015.

Core cities are Central Falls, Pawtucket, Providence, and Woonsocket.

Out-of-State are approved claims for residents of states other than Rhode Island. TDI and TCI are available to employees of Rhode Island companies and organizations, including employees who are not residents of the state.

*Data for any town with less than 10 approved claims are suppressed by the Rhode Island Department of Labor and Training.

References

- ¹ The State of Rhode Island and Providence Plantations, Department of Labor and Training. (2014). *Temporary Caregiver Insurance [Brochure]*.
- ^{2,5} Ochshorn, S. & Skinner, C. (2012). *Building a competitive future right from the start: How paid leave strengthens 21st century families*. New York, NY: National Center for Children in Poverty.
- ³ *Business support for the Family and Medical Leave Act*. (2013). Washington, DC: Center for Law and Social Policy.
- ⁴ *Rhode Island Parental and Family Medical Leave Act*, Title 28 Rhode Island General Law § 28-48-2 (1987,1990).
- ^{6,9} *Family leave in the early years*. (2013). Washington, DC: Zero to Three.
- ⁷ Gault, B., Hartmann, H., Hegewisch, A., Milli, J. & Reichlin, L. (2014). *Paid parental leave in the United States: What the data tell us about access, usage, and economic and health benefits*. Washington, DC: Institute for Women's Policy Research.
- ⁸ Klevens, J., Luo, F., Xu, L., Peterson, C., & Latzman, N. (2016). Paid family leave's effect on hospital admissions for pediatric abusive head trauma. *Injury Prevention*.
- ¹⁰ *Annual statistical supplement to the Social Security Bulletin, 2014*. (2015). Washington, DC: Social Security Administration, Office of Retirement and Disability Policy.
- ^{11,16} *Existing temporary disability insurance programs*. (2015). Washington, DC: National Partnership for Women and Families.
- ^{12,13,14} Rhode Island Department of Labor and Training, 2015.

Children Receiving Child Support

DEFINITION

Children receiving child support is the percentage of parents who make child support payments on time and in full as indicated in the Rhode Island Office of Child Support Services system. 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

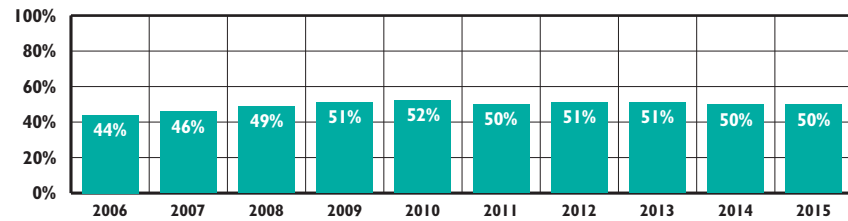
Child support is a major part of the safety net for children and families. In 2014, nearly one in four U.S. children (16.3 million) received public child support services.¹ Child support provides a mechanism for non-custodial parents (usually fathers) to contribute to the financial and medical support of their children. Child support programs can increase the reliability of child support paid by helping custodial parents locate the non-custodial parent, establishing paternity and support orders, and removing barriers to payment, such as referring parents to employment services, supporting co-parenting relationships, and helping to prevent family violence.²

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. In 2011, child support lifted more than 500,000 U.S. children out of poverty, and for poor custodial parents that received full child support, these payments represented two-thirds (66.7%) of their mean personal income.^{3,4} Custodial parents who receive steady child support payments are less likely to rely on public assistance programs and more likely to find work faster and stay employed longer than those who do not.^{5,6}

For many families, even when a child support order is in place, payments can be unreliable. Noncustodial parents of poor children are often poor themselves and have limited ability to provide financial support to their children.⁷ Fatherhood programs that target low-income, non-custodial parents and provide a combination of job skills training and employment assistance, parenting skills, relationship building with the co-parent, and links to the child support system have been shown to increase child support payments. Non-custodial parents who pay regular child support are more involved with their children, providing them with emotional and financial support. Research also shows that the receipt of regular child support payments can have a positive effect on children's academic achievement.^{8,9}

Non-Custodial Parents With Court Orders Who Pay Child Support on Time and in Full, Rhode Island, 2006-2015



Source: Rhode Island Department of Human Services, Office of Child Support Services, 2006-2015.

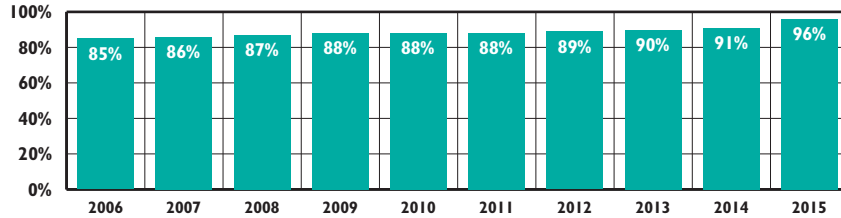
◆ As of December 1, 2015, there were 74,672 children in Rhode Island's Office of Child Support Services system, including private, interstate and IV-D cases (i.e., families receiving RI Works, RIte Care or child-care assistance). Forty-seven percent of the children in the Child Support system with a known Rhode Island residence lived in the four core cities. Half (50%) of non-custodial parents under court order in Rhode Island were making child support payments on time and in full.¹⁰

◆ In 2015, the Rhode Island Office of Child Support Services collected \$95.0 million in child support, an increase of \$2.7 million over the previous year. Collections go toward both child support and medical support. Eighty-five percent (\$80.5 million) of the funds collected were distributed directly to families and the remainder was retained by the state and federal governments as reimbursement for RI Works (cash assistance), RIte Care health coverage, and other expenses.¹¹

◆ In Federal Fiscal Year (FFY) 2014, the Rhode Island Office of Child Support Services collected \$5.55 for every \$1.00 Rhode Island spent on administering the program.¹²

◆ During FFY 2015, there were 19,915 court orders for non-custodial parents to provide medical insurance and 12,929 orders for non-custodial parents to contribute funds toward medical coverage. More than \$6.4 million in payments (known as "cash medical") was retained by the state to offset the cost of RIte Care, while approximately \$2.0 million was disbursed directly to families to offset the cost of private health insurance coverage or other medical expenses.¹³

Rhode Island Children in the Office of Child Support Services System With Paternity Established, 2006-2015



Source: Rhode Island Department of Human Services, Office of Child Support Services, 2006-2015. Includes all children in the child support system – private, interstate, and IV-D cases (i.e., cases that received assistance with child support because they were receiving RI Works, RIte Care, or child care assistance benefits).

- ◆ The percentage of children in the Rhode Island child support system with paternity established increased from 85% of children in 2006 to 96% of children in 2015.¹⁴
- ◆ When applying for cash assistance, child care assistance, or RIte Care health coverage, parents are asked to provide information on the other parent to the Office of Child Support Services. This information is used to establish paternity (if not already established) and to seek child support payments and/or medical support. Victims of domestic violence can apply for a waiver of this requirement if providing this information could endanger themselves or their children.^{15,16}
- ◆ In FFY 2014, Rhode Island had the lowest rate of court orders established for child support in New England (Maine – 94%; Vermont – 90%; Massachusetts – 86%; New Hampshire – 85% Connecticut – 81%; Rhode Island – 71%). The national average for cases with child support orders established is 85%.¹⁷ In FFY 2014, Rhode Island had the highest case/staff ratio in New England at 831 cases per person, more than five times that of the lowest state, Vermont.¹⁸ High caseloads and a low number of full time staff affects the Office of Child Support Services' ability to establish court orders for child support.

References

¹ U.S. Office of Child Support Enforcement, Administration for Children & Families. (2015). *FY 2014 preliminary report*. Table P-93. Retrieved January 25, 2016, from www.acf.hhs.gov

² U.S. Office of Child Support Enforcement, Administration for Children & Families. (n.d.). *OCSE fact sheet*. Retrieved January 25, 2016, from www.acf.hhs.gov

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Child Support and Rhode Island Works

- ◆ As of December 1, 2015, Rhode Island's Office of Child Support Services system included 6,335 children enrolled in Rhode Island Works (RI Works).¹⁹
- ◆ In 2015, the average child support obligation for children enrolled in RI Works was \$262 per month, compared to an average child support obligation of \$380 per month for children in non-RI Works families.²⁰ (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 Rhode Island, 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. The remainder of the payment is retained by the federal and state governments as reimbursement for assistance received through RI Works.²¹
- ◆ In FFY 2015 in Rhode Island, an average of 654 families received at least one "pass-through" payment each month, for a total of \$379,402 paid to families enrolled in RI Works during FFY 2015.²²
- ◆ States have the option to increase the amount of money passed through to children. States that pass through up to \$100 per month for one child (and up to \$200 per month for two or more children) and 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. Since this federal policy change went into effect, a number of states have increased the amount they pass through to children.²³ Rhode Island has not implemented this option.²⁴
- ◆ More generous child support "pass-through" policies for families receiving cash assistance provide a greater incentive for custodial parents to seek child support and for noncustodial parents to make regular payments because more of the child support payment goes to the child. Increased "pass-throughs" could therefore increase total child support collections, increase family income, and potentially reduce the amount of other benefits.²⁵

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, are more likely to have physical and behavioral health problems, experience difficulty in school, become teen parents, and earn less or be unemployed as adults.^{1,2,3} Children in poverty are less likely to be enrolled in preschool, more likely to attend schools that lack resources and rigor, and have fewer opportunities to participate in extracurricular activities.^{4,5,6}

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

In 2015, the federal poverty threshold was \$19,096 for a family of three with two children and \$24,036 for a family of four with two children.⁹

The official poverty measure does not reflect the effects of key government policies and programs that support families living in poverty, does not take into account the increased cost of transportation, child care, housing, and medical care, and does not consider geographic variations in the cost of living. To address these limitations, in 2011, the U.S. Census Bureau began releasing a Supplemental Poverty Measure. This measure does not replace the official measure, but provides policy makers with a new way to evaluate the effects of anti-poverty policies.¹⁰

According to the *2014 Rhode Island Standard of Need*, a single-parent family with two children would need \$51,492 a year to meet its basic needs, more than twice the federal poverty level for a family of three. Work supports, such as subsidized child care, health care (Rite Care), food assistance, and tax credits, can help families with incomes below the federal poverty threshold meet their basic needs.¹¹

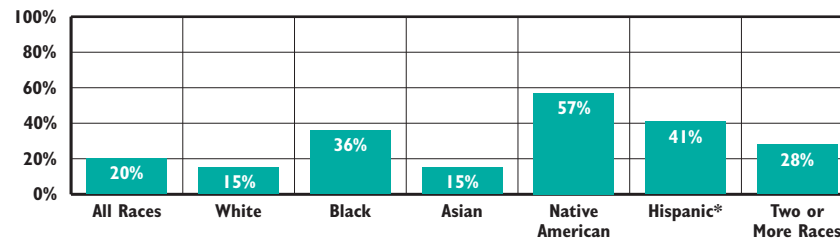
Children in Poverty				
	2011	2012	2013	2014
RI	21.9%	19.5%	21.5%	19.8%
US	22.5%	22.6%	22.2%	21.7%
National Rank*				26th
New England Rank**				6th

*1st is best; 50th is worst

**1st is best; 6th is worst

Source: U.S. Census Bureau, American Community Survey, 2011-2014. Table R1704.

Children in Poverty, by Race and Ethnicity, Rhode Island, 2010-2014



Source: U.S. Census Bureau, American Community Survey, 2010-2014. Tables S1701, B17020A, B17020B, B17020C, B17020D, B17020G and B17020I. *Hispanic children may be included in any race category.

◆ Between 2010 and 2014, 20% (43,144) of Rhode Island's 214,441 children under age 18 with known poverty status lived in households with incomes below the federal poverty threshold.¹²

◆ In Rhode Island as well as in the United States as a whole, Hispanic, Black, and Native American children are more likely than White and Asian children to live in families with incomes below the federal poverty threshold. Between 2010 and 2014, 57% of Native American, 41% of Hispanic, and 36% of Black children in Rhode Island lived in poverty, compared to 15% of White children and Asian children.^{13,14}

◆ Between 2010 and 2014, of all children living in poverty in Rhode Island, 53% were White, 16% were Black, 2% were Asian, 2% were Native American, 18% were Some other race, and 8% were Two or more races.

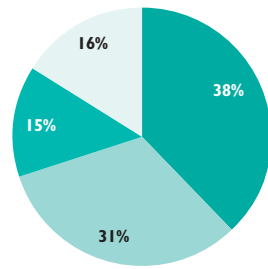
◆ Between 2010 and 2014, 45% of Rhode Island's poor children were Hispanic. Hispanic children may be included in any race category. The Census Bureau asks about race separately from ethnicity, and the majority of families who identify as Some other race also identify as Hispanic.¹⁵

◆ In 2014, nearly one in five (19.8%) children in Rhode Island (a total of 41,629 children) lived in poverty.¹⁶

Rhode Island's Poor Children, 2010-2014

By Age

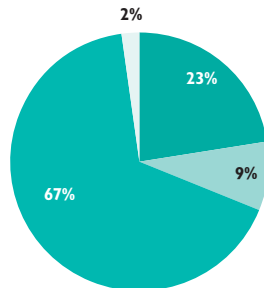
- 38% Ages 5 and Younger
- 31% Ages 6 to 11
- 15% Ages 12 to 14
- 16% Ages 15 to 17



n=43,144

By Family Structure

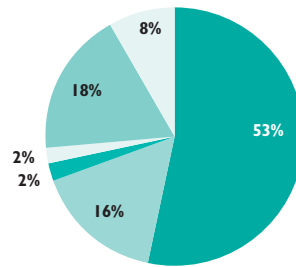
- 23% Married Couple Family
- 9% Unmarried Male Householder
- 67% Unmarried Female Householder
- 2% Not in Related-Family Households



n=43,114

By Race*

- 53% White
- 16% Black
- 2% Asian
- 2% Native American
- 18% Some Other Race
- 8% Two or More Races



n=43,144

*Hispanic children may be included in any race category. Between 2010 and 2014, 19,460 (45%) of Rhode Island's 43,144 poor children were Hispanic.

Source: U.S. Census Bureau, American Community Survey, 2010-2014. Tables S1701, B17001, B17006, B17020A, B17020B, B17020C, B17020D, B17020F, B17020G, & B17020I. Population includes children for whom poverty status was determined. Percentages may not sum to 100% due to rounding.

Child Poverty Concentrated in Four Core Cities, Rhode Island, 2010-2014

CITY/TOWN	NUMBER IN POVERTY	PERCENTAGE IN POVERTY	NUMBER IN EXTREME POVERTY	PERCENTAGE IN EXTREME POVERTY
Central Falls	2,361	41.9%	968	17.2%
Pawtucket	5,120	32.1%	2,449	15.4%
Providence	15,894	39.7%	7,522	18.8%
Woonsocket	4,036	42.0%	1,934	20.1%
Rhode Island	43,144	20.1%	19,449	9.1%

Source: Population Reference Bureau analysis of 2010-2014 American Community Survey data.

◆ Between 2010 and 2014, almost two-thirds (64%) of Rhode Island's children living in poverty lived in just four cities. These cities, termed core cities, include Central Falls, Pawtucket, Providence, and Woonsocket, all communities where more than one in four (25%) children live below the poverty threshold. The four core cities also have substantial numbers of children living in extreme poverty, defined as families with incomes below 50% of the federal poverty level, or \$9,548 for a family of three with two children and \$12,018 for a family of four with two children in 2015.^{17,18}

Young Children Under Age Six in Poverty, Four Core Cities and Rhode Island, 2010-2014

CITY/TOWN	NUMBER	PERCENTAGE
Central Falls	1,099	47.1%
Pawtucket	2,026	36.3%
Providence	5,682	42.6%
Woonsocket	1,711	46.7%
Rhode Island	16,530	24.8%

Source: Population Reference Bureau analysis of 2010-2014 American Community Survey data.

◆ Between 2010 and 2014, 24.8% (16,530) of Rhode Island children under age six lived in poverty.¹⁹ Children under age six are at higher risk of living in poverty than any other age group.²⁰ Exposure to risk factors associated with poverty, including inadequate nutrition, environmental toxins, crowded and unstable housing, maternal depression, trauma and abuse, lower quality child care, and parental substance abuse interferes with young children's emotional, physical, and intellectual development.^{21,22}

Children in Poverty



Financial Asset Building

- ◆ Having assets such as bank or credit union accounts provides families with a safe place to store their money and allows families to conduct basic financial transactions, manage financial emergencies related to unemployment or illness, and plan for their future.^{23,24}
- ◆ Many low-income families lack knowledge about or access to traditional banks and instead rely on cash transactions or alternative financial services, such as check-cashing stores, payday lenders, rent-to-own stores, and refund anticipation loans. These families pay high fees for financial transactions and high interest rates on loans, and often struggle to build credit histories and achieve economic security.^{25,26}
- ◆ In Rhode Island in 2013, 6.2% of households did not have a checking or savings account, compared to 7.7% for the U.S. as a whole. Nationally, households with incomes less than \$15,000 and households where Spanish is the only language spoken are less likely to have a checking or savings account. These households are more likely to use alternative financial services, such as money orders, cash checking services, or payday lenders.²⁷
- ◆ Raising awareness about the importance of saving and consumer protections, providing financial education and counseling, preventing predatory lending, and connecting families to safe and affordable financial products can support families in using traditional banking institutions and increase their savings.²⁸
- ◆ State and federal policies that protect families from predatory mortgage lending and payday lending and expand access to convenient, cost-effective, and safe financial services would allow families to keep more of their earnings, save and invest more, and could ultimately promote a more stable workforce and stronger communities.^{29,30,31}
- ◆ Many public assistance 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 saving and building the assets they need to improve their economic security.³²
- ◆ Rhode Island currently has a \$1,000 asset limit to qualify for and retain RI Works cash assistance and is one of only nine states with such a restrictive asset limit. Under Rhode Island law, the value of one vehicle for each adult household member (not to exceed two vehicles per household) does not count toward the family's asset limit.^{33,34}



Building Blocks of Economic Security

Income Supports

- ◆ The Supplemental Poverty Measure shows the positive impact of government programs, such as the Earned Income Tax Credit (EITC), Social Security, SNAP, and housing subsidies. These programs kept millions of U.S. children out of poverty.³⁵

Health Coverage and Access to Care

- ◆ Low-income people are the most likely to be uninsured; some because of job loss, some are ineligible for coverage through their employers because they work part-time, and others cannot afford the cost.³⁶ Children with health insurance are more likely to have a regular and accessible source of health care than uninsured children.³⁷

Affordable Quality Child Care

- ◆ In Rhode Island, in 2015, the average cost of center-based child care for one infant was \$12,091. Child care subsidies can help poor families afford high-quality child care, which can help parents maintain employment and support children's development.^{38,39}

Educational Attainment

- ◆ Fifty-two percent of Rhode Island children whose parents lack a high school diploma and 32% of those whose parents have only a high school diploma live in poverty.⁴⁰ By 2020, 71% of all jobs in Rhode Island will require education beyond high school.⁴¹

Affordable Housing

- ◆ In 2015, the average rent for a two-bedroom apartment in Rhode Island was \$1,238.⁴² In Rhode Island, a family of three with an income at the federal poverty level would need to spend 74% of its income on rent to pay this amount, well above the recommended percentage of 30%.^{43,44} Nationally, only one in four low-income families eligible receive rental assistance to help them afford the high cost of housing.⁴⁵

Child Support

- ◆ As of December 1, 2015, there were 74,672 children in Rhode Island's Office of Child Support Services system.⁴⁶ Child support helps reduce poverty. Custodial parents who receive steady child support payments are less likely to rely on public assistance and more likely to find work faster and stay employed longer than those who do not.⁴⁷ Among poor custodial parents that received full child support in 2011 in the U.S., these payments represented 66.7% of their mean personal income.⁴⁸

Table 10. Children Living Below the Federal Poverty Threshold, Rhode Island, 2000 and 2010-2014

CITY/TOWN	CHILDREN UNDER AGE 18 LIVING BELOW POVERTY 2010-2014					
	CHILDREN UNDER AGE 18 LIVING BELOW POVERTY, 2000		ESTIMATES WITH HIGH MARGINS OF ERROR*		ESTIMATES WITH LOWER, ACCEPTABLE MARGINS OF ERROR	
	N	%	N	%	N	%
Barrington	127	2.7%			68	1.5%
Bristol	436	10.0%			183	5.5%
Burrillville	236	6.0%	354	10.8%		
Central Falls	2,210	40.9%	2,361	41.9%		
Charlestown	78	4.7%	326	22.5%		
Coventry	481	5.9%			873	12.4%
Cranston	1,496	9.1%			2,380	15.4%
Cumberland	237	3.1%			586	7.9%
East Greenwich	147	4.1%	228	7.1%		
East Providence	1,126	10.8%			1,670	17.3%
Exeter	112	7.5%	84	7.4%		
Foster	32	2.9%	88	11.0%		
Glocester	178	6.7%			79	4.4%
Hopkinton	115	5.9%	70	5.2%		
Jamestown	17	1.4%	122	13.7%		
Johnston	527	9.0%			683	12.7%
Lincoln	329	6.5%			438	9.2%
Little Compton	8	1.0%	47	7.4%		
Middletown	264	6.2%			357	9.3%
Narragansett	235	8.6%			105	4.7%
New Shoreham	19	10.2%	9	8.9%		
Newport	1,267	24.4%	582	16.4%		
North Kingstown	663	9.7%			753	12.2%
North Providence	579	10.1%			734	14.5%
North Smithfield	72	3.0%			132	5.6%
Pawtucket	4,542	25.3%			5,120	32.1%
Portsmouth	118	2.8%			238	6.6%
Providence	18,045	40.5%			15,894	39.7%
Richmond	82	4.2%	119	6.5%		
Scituate	113	4.3%	175	8.4%		
Smithfield	153	3.9%			79	2.2%
South Kingstown	324	5.3%			396	8.1%
Tiverton	92	2.8%			259	8.9%
Warren	205	8.4%	240	12.0%		
Warwick	1,243	6.7%			1,319	8.9%
West Greenwich	40	2.7%			72	4.3%
West Warwick	1,186	18.1%	1,219	21.3%		
Westerly	534	10.0%	666	14.3%		
Woonsocket	3,494	31.8%			4,036	42.0%
Four Core Cities	28,291	35.9%			27,411	38.5%
Remainder of State	12,871	7.8%			15,733	11.0%
Rhode Island	41,162	16.9%			43,114	20.1%

Source of Data for Table/Methodology

Data are from the U.S. Census Bureau, Census 2000, Summary File 3, P87 and PCT.50 and Population Reference Bureau analysis of 2010-2014 American Community Survey data. The data include the poverty rate for all children for whom poverty was determined, including “related” children and “unrelated children” living in the household.

The American Community Survey is a sample survey, and therefore the number and percentage of children living in poverty provided are estimates, not actual counts. The reliability of these estimates varies by community. In general, estimates for small communities and communities with relatively low poverty rates are not as reliable as estimates for larger communities and communities with higher poverty rates.

*The Margin of Error around the percentage is greater than or equal to five percentage points.

The Margin of Error is a measure of the reliability of the estimate and is provided by the U.S. Census Bureau. The Margin of Error means that there is a 90 percent chance that the true value is no less than the estimate minus the Margin of Error and no more than the estimate plus the Margin of Error. (See the Methodology Section for Margins of Errors for all communities.)

Core cities are Central Falls, Pawtucket, Providence, and Woonsocket.

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(continued on page 172)

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). These data measure the number of children and families enrolled in RI Works at a single point in time. Children and families who participated in the program at other points in the year but who were not enrolled on that day are not included.

SIGNIFICANCE

The goal of the Rhode Island Works Program (RI Works) is to help very low-income families meet their basic needs by providing cash assistance and work supports, including employment services, SNAP benefits, health insurance, and subsidized child care. Children and families qualify for cash assistance based on their income, resources, and the number of people in their families.¹

RI Works cash assistance recipients must participate in an employment plan unless they meet specific criteria for an exemption. This employment plan must take into account the parent's skills, education, and family responsibilities as well as local employment opportunities and should outline a process for helping the parent meet his or her employment goals. Parents should be informed about

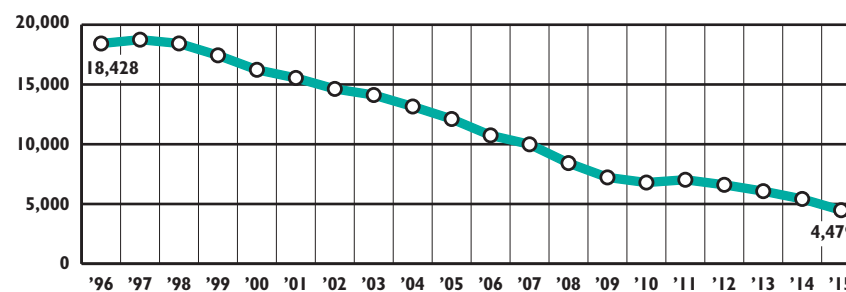
opportunities to seek additional education or training to improve their employability prospects.²

RI Works provides a safety net for some children whose parents are unable to work due to a disability and can function as an unemployment system for parents who do not have sufficient earnings or work experience to qualify for unemployment benefits. RI Works also provides time-limited supplementary cash assistance to very low-income working families.³ In December 2015, the average hourly wage of working parents enrolled in RI Works was \$10.19 per hour.⁴

RI Works connects families to the Office of Child Support Services, which assists families in establishing paternity (when applicable), identifying and locating non-custodial parents, and obtaining child support payments from non-custodial parents.⁵ 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. The balance is shared by the state and federal governments as reimbursement for assistance received through RI Works.^{6,7}

The maximum monthly RI Works benefit for a family of three is \$554 per month.⁸ Families receiving the maximum monthly cash benefit have incomes that are less than one-half the federal poverty level and are living in extreme poverty.⁹

Cash Assistance Caseload, Rhode Island, 1996-2015*



Source: Rhode Island Department of Human Services, InRhodes Database, December 1, 1996-2015. Cases can be child-only or whole families and multiple people can be included in one case. *The Rhode Island Department of Human Services changed the method for calculating the caseload data starting in the 2012 Factbook. This change is reflected in 2010-2015 caseload data. Comparisons to earlier years should be made with caution.

- ◆ Since 1996, when the program began, the Rhode Island cash assistance caseload had been steadily declining. Between 2014 and 2015, the caseload decreased by 17%, from 5,422 to 4,479 families.¹⁰
- ◆ The RI Works caseload has declined due to policies implemented in 2008, when the program changed from the Family Independence Program (FIP) to RI Works. These policies included new time limits (a 48-month lifetime limit for benefits and a periodic time limit that limits assistance to no more than 24 months of assistance in any 60-month period), closing child-only cases when parents reach their time limit, and limiting eligibility for legal permanent residents to those who have had that status for five years.¹¹
- ◆ From December 2006 to 2014, the RI Works caseload decreased by 56%, while the number of unemployed people in Rhode Island increased by 36%.¹²
- ◆ In December 2015, there were 2,967 adults and 7,675 children under age 18 enrolled in RI Works. More than two-thirds (72%) of RI Works beneficiaries were children, and 43% of the children enrolled in RI Works were under the age of six.¹³
- ◆ Continued high unemployment, particularly for adults with limited education, coupled with shorter time limits for cash assistance leaves many families with children experiencing deep poverty, hardship, and homelessness. In 2014, 19,151 children in Rhode Island lived in extreme poverty, yet only 7,675 received cash assistance in 2015.^{14,15}

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. For two-parent families, one or both parents must participate in work activities for an individual or combined total of 35 hours per week.¹⁶

Time Limits

◆ The lifetime limit for RI Works is 48 months. Families also are limited to no more than 24 months of cash assistance in a 60-month period. All cash assistance issued in Rhode Island or any other state since May 1, 1997 counts toward the lifetime limit, while assistance received since July 1, 2008 counts toward the 24-month periodic time limit.¹⁷

Hardship Extensions

◆ Families can apply for hardship extensions that allow them to continue receiving cash assistance after reaching the time limit if the parent has a documented significant disability, is caring for a significantly disabled family member, is unable to pursue employment due to domestic violence, is homeless, or is unable to work because of “a critical other condition or circumstance.” While parents must submit requests for hardship extensions (initially for six months, and then for three-month extensions), there is no limit on the total time a family can receive a hardship extension.^{18,19}

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 or a parent who is disabled and receiving Supplemental Security Income.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. If benefits are reduced for a total of three months (consecutive or not) due to non-compliance, the family’s case is closed and the entire family loses the RI Works benefit. Benefits can be restored in the month after the parent reapplies and comes into compliance.²¹

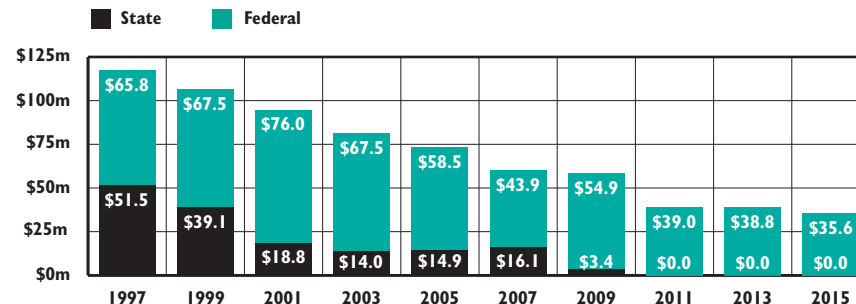
RI Works by Case Type, 2015

	NUMBER	PERCENTAGE
Child-only cases	1,757	39%
Cases with adults required to engage in a work activity	2,722	61%
Cases with adults exempt from a work activity*	397	9%
Total RI Works Caseload	4,479	

Source: Rhode Island Department of Human Services, InRhodes Database, 2015.

*RI Works regulations require that all parents and caretaker relatives included in the cash assistance grant participate in a work activity unless they receive a temporary exemption. Exemptions from work activities include: youngest child under age one (240), in third trimester of pregnancy (109), caring for a disabled spouse or child (22), being a victim of domestic violence (26), or being a recipient of SSI/SSDI or determined to be eligible for SSI/SSDI (0). Percentages may not sum to 100% due to rounding.

Rhode Island Cash Assistance Expenditures, State Fiscal Years 1997-2015



Sources: Rhode Island Department of Human Services, *Family Independence Program 2007 annual report*. (FY 1997-2001); House Fiscal Advisory Staff. (2004-2015). Budget as enacted: Fiscal Years 2005-2016. (FY 2003-2015). Fiscal years 1997-2013 are funds spent and FY 2015 is final budget.

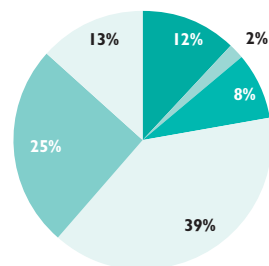
◆ In State Fiscal Year 2015, for the sixth year in a row, no state general revenue was allocated for cash assistance. State general revenue spending for cash assistance has decreased steadily over the past 18 years. The cash assistance program is now entirely supported by federal Temporary Assistance for Needy Families (TANF) block grant funds. The total expenditures for cash assistance in Rhode Island (federal and state) decreased by 72% between 1996 (when the program began) and 2015, from \$126.5 million to \$35.6 million.^{22,23}

Children in Families Receiving Cash Assistance

Activities of Families Enrolled in the RI Works Program, December 2015

By Type of Activity

12% (333)	Employed
2% (63)	Work Experience
8% (220)	Education/Training
39% (1,066)	Job Search/Job Readiness
25% (673)	Assessment/Transition
13% (367)	Sanctioned



n=2,722

Source: Rhode Island Department of Human Services, InRhodes Database, December 2015. Percentages may not sum to 100% due to rounding.

◆ As of December 2015, 12% of families that were required to engage in work-related activities were employed, down from 38% in December 2007, when the recession began. An additional 2% were in unpaid work experience.^{24,25} Work experience can help parents gain new skills, knowledge, and work habits to improve their employability.²⁶

◆ Parents with very limited literacy or English-language skills can participate in basic education and work skills programs. Parents also can receive up to one year of vocational education as part of their 48-month lifetime limit.²⁷ As of December 2015, 8% of families were participating in education or training programs.²⁸

◆ Over one-third (39%) of families were participating in job search/job readiness activities, including job search and job skills development programs delivered in partnership with the Rhode Island Department of Labor and Training, primarily through their netWORKri one-stop career center locations, and vocational rehabilitation services delivered by the Office of Rehabilitation Services. Twenty-five percent of families were in assessment or transition, which includes preparing an employment plan, receiving educational or vocational assessments, or waiting to begin an education program or job.^{29,30}

◆ Thirteen percent of families required to engage in a work-related activity were sanctioned, meaning they lost benefits due to non-compliance with their employment plan.³¹

Support for Young Parents

◆ A child is nine times more likely to grow up in poverty if that child's mother gave birth as a teen, the parents were unmarried when the child was born, and the mother did not receive a high school diploma or GED.³²

◆ RI Works provides additional support to young parents. Parents who are under age 20 and do not have a high school diploma or GED receive mandatory parenting skills training and are supported in completing their high school education while enrolled in RI Works. In addition, pregnant or parenting teens under age 18 are required to live with their parent, legal guardian, or adult relative or in an adult-supervised setting if it is not possible to live at home.³³

◆ In December 2015, there were 168 families with a head of household under the age of 20 enrolled in RI Works, representing 4% of the total caseload.³⁴

Support for Individuals with Disabilities and Their Families

◆ Nationally, more than one-quarter (27%) of cash assistance recipients have a physical, mental, or emotional problem that keeps them from working or limits the type or amount of work they can do, compared to 6% of all low-income single mothers.³⁵

◆ Under RI Works, parents with disabilities may be exempt from work requirements only if they are receiving SSI or SSDI or determined to be eligible for SSI or SSDI. Other parents with disabilities are referred to the Office of Rehabilitation Services for further assessment, vocational rehabilitation services, and help applying for SSI.³⁶

◆ As of December 1, 2015, 776 families (17% of the total RI Works caseload) had hardship extensions, 197 for a physical or mental disability, 16 to care for a disabled family member, seven who were unable to work due to a domestic violence situation, seven due to homelessness, and 549 because of another critical condition or circumstance.³⁷ Nationally, many families leave cash assistance not because they find work, but because they reach their time limit or are sanctioned. These families often have barriers to employment, such as a mental or physical impairment, or a child with a disability.³⁸

Children in Families Receiving Cash Assistance

Table 11. Children in Families Receiving Cash Assistance (RI Works), Rhode Island, December 1, 2015

CITY/TOWN	# OF CHILDREN UNDER AGE 18	NUMBER RECEIVING CASH ASSISTANCE		% OF CHILDREN RECEIVING CASH ASSISTANCE
		FAMILIES	CHILDREN	
Barrington	4,597	6	8	<1%
Bristol	3,623	25	34	1%
Burrillville	3,576	23	33	1%
Central Falls	5,644	236	414	7%
Charlestown	1,506	4	4	<1%
Coventry	7,770	56	98	1%
Cranston	16,414	230	369	2%
Cumberland	7,535	47	87	1%
East Greenwich	3,436	21	34	1%
East Providence	9,177	114	168	2%
Exeter	1,334	5	10	1%
Foster	986	5	6	1%
Glocester	2,098	4	5	<1%
Hopkinton	1,845	5	7	<1%
Jamestown	1,043	4	8	<1%
Johnston	5,480	56	83	2%
Lincoln	4,751	34	52	1%
Little Compton	654	3	4	1%
Middletown	3,652	38	56	2%
Narragansett	2,269	13	22	1%
New Shoreham	163	0	0	0%
Newport	4,083	142	248	6%
North Kingstown	6,322	33	54	1%
North Providence	5,514	81	127	2%
North Smithfield	2,456	16	29	1%
Pawtucket	16,575	471	761	5%
Portsmouth	3,996	19	26	1%
Providence	41,634	1,805	3,331	8%
Richmond	1,849	10	13	1%
Scituate	2,272	9	13	1%
Smithfield	3,625	4	5	<1%
South Kingstown	5,416	21	25	<1%
Tiverton	2,998	36	64	2%
Warren	1,940	18	28	1%
Warwick	15,825	239	336	2%
West Greenwich	1,477	3	4	<1%
West Warwick	5,746	146	236	4%
Westerly	4,787	38	57	1%
Woonsocket	9,888	443	790	8%
Other/Unknown	NA	16	26	NA
Four Core Cities	73,741	2,955	5,296	7%
Remainder of State	150,215	1,508	2,353	2%
Rhode Island	223,956	4,479	7,675	3%

Education and Training Supporting Employment

- ◆ An estimated 150,000 working-age adults (ages 16 or older) in Rhode Island are not enrolled in school and have no high school diploma or have limited English-language skills. Many face both of these obstacles to success in the labor market.³⁹
- ◆ Projections suggest that adults who drop out of high school will qualify for only 12% of jobs in 2020, while 65% of jobs in the U.S. will require postsecondary education, up from 28% in 1973.⁴⁰ Between 2010 and 2014, the unemployment rate for Rhode Islanders without high school diplomas was 15.8%, compared to 11.6% for those with high school degrees and 4.1% for those with a Bachelor's degree or higher.⁴¹
- ◆ Parents enrolled in RI Works face significant barriers to success in the labor market. Thirty-nine percent of parents enrolled in RI Works report not finishing high school.⁴² Among a recently tested group of parents receiving cash assistance, more than one-third (37%) of those tested in English tested at or below the sixth-grade reading level, while two-thirds (67%) of native Spanish speakers enrolled in RI Works tested at or below the sixth-grade reading level on a Spanish-language version of the test.⁴³
- ◆ Research comparing mandatory job-search-first and mandatory education-or-training-first programs has found that the most effective approach is a mixed strategy where beneficiaries are encouraged to look for and take full-time jobs that pay above the minimum wage, offer benefits, have the potential for advancement, and also are offered high-quality, work-focused, and short-term education or training to improve their employability.⁴⁴ States should explore how to meet their work participation rate while offering beneficiaries a chance to improve job skills and long-term work preparedness.⁴⁵

Source of Data for Table/Methodology

Rhode Island Department of Human Services, InRhodes Database, December 2015. The Rhode Island Department of Human Services changed the method for calculating the caseload and persons receiving cash assistance starting in the 2012 Factbook. Comparisons to data presented in previous Factbooks should be made with caution.

The denominator is the total number of children under age 18 from U.S. Census Bureau, Census 2010, Summary File 1.

Communities may have more families than children receiving cash assistance because a pregnant woman without children is eligible if in the final trimester of her pregnancy.

Core cities are Central Falls, Pawtucket, Providence, and Woonsocket.

References

^{1,2,3,5,8,16,17,18,20,21,26,30,33,36} Rhode Island Department of Human Services. (2016). *Rhode Island Department of Human Services Code of Rules: RI Works Program (Policy #1400)*. Retrieved February 24, 2016, from www.policy.dhs.ri.gov

(continued on page 173)

Children Receiving SNAP Benefits

DEFINITION

Children receiving SNAP benefits is the number of children under age 18 who participated in the Supplemental Nutrition Assistance Program (SNAP) in 2015 and the percentage change between 2010 and 2015 in the number of children under age 18 participating.

SIGNIFICANCE

Hunger and lack of regular access to sufficient food are linked to serious physical, psychological, emotional, and academic problems in children and can interfere with their growth and development.¹² 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.³ Young children under the age of three who are eligible but do not receive SNAP benefits are 50% more likely to go hungry than those who receive these benefits.⁴

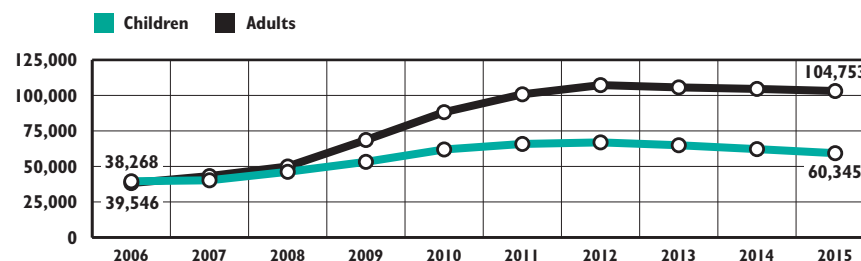
Nationally, SNAP is available to households with gross incomes below 130% of the federal poverty level, net incomes below 100% of the federal poverty level, and no more than \$2,250 in resources.⁵ In 2009, Rhode Island implemented expanded categorical eligibility, an option encouraged by the

U.S. Department of Agriculture (USDA), which allowed Rhode Island to increase the gross income limit and remove the resource limit for most applicants.^{6,7} The gross income limit for Rhode Island is now 185% of the federal poverty level (\$37,167 per year for a family of three in 2015).^{8,9} Households must still meet the net income limit of 100% of the federal poverty level after allowable deductions, which include deductions for housing costs and child care.¹⁰

SNAP is an important anti-hunger program that helps individuals and families purchase food when they have limited income, face unemployment or reduced work hours, or experience a crisis.¹¹ On October 1, 2015, almost three-fourths (74%) of Rhode Island families receiving SNAP benefits had incomes below 100% of the federal poverty level (\$20,090 for a family of three in 2015).^{12,13} In 2015, the average monthly SNAP benefit for a family of three in Rhode Island was \$361.¹⁴

Participation in SNAP has been associated with improved health outcomes among low-income or food insecure children, and has been linked to lower risk of adverse outcomes such as nutritional deficiency, hospitalization, and obesity.¹⁵ SNAP also is a quick and effective form of economic stimulus because it moves money directly into the local economy.¹⁶

Participation in the Supplemental Nutrition Assistance Program, Children and Adults, Rhode Island, 2006-2015



Source: Rhode Island Department of Human Services, InRhodes Database, 2006–2015. Data represent children under age 18 and adults who participated in SNAP during the month of October.

◆ Of the 165,098 Rhode Islanders enrolled in SNAP in October 2015, 63% were adults and 37% were children. More than one-third (34%) of the children enrolled in SNAP were under the age of six.¹⁷

◆ From 2008 to 2012, the number of Rhode Islanders receiving SNAP benefits increased steadily. However, the number of children and adults receiving SNAP benefits has been decreasing slowly since 2012.¹⁸ SNAP is designed to respond quickly to economic changes; enrollment expands when the economy is weak and shrinks when the economy begins to recover.¹⁹

Food Insecurity in Rhode Island

◆ The USDA defines food insecurity as not always having access to enough food for an active, healthy life. Between 2012 and 2014, 12.7% of Rhode Island households and 14.3% of U.S. households were food insecure. In 2014, 19.2% of all U.S. households with children were food insecure, while 44.8% of U.S. households with children with incomes below the poverty level experienced food insecurity.²⁰

◆ Five federal nutrition programs provide nutrition assistance to children and families, including SNAP, the Special Supplemental Nutrition Program for Women, Infants and Children (WIC), the National School Lunch Program, the National School Breakfast Program, and the Summer Food Service Program. In 2015, food pantries and soup kitchens provided emergency food assistance to an average of 60,000 Rhode Islanders who needed additional help to meet their nutritional needs each month.²¹

Table 12. Children Under Age 18 Receiving SNAP Benefits, Rhode Island, October 1, 2010, 2014, and 2015

CITY/TOWN	NUMBER PARTICIPATING IN 2010	NUMBER PARTICIPATING IN 2014	NUMBER PARTICIPATING IN 2015	% CHANGE IN NUMBER PARTICIPATING FROM 2010 TO 2015
Barrington	113	102	116	3%
Bristol	456	444	408	-11%
Burrillville	458	530	473	3%
Central Falls	3,270	3,368	3,349	2%
Charlestown	206	205	161	-22%
Coventry	1,006	1,048	967	-4%
Cranston	3,418	3,485	3,428	<1%
Cumberland	788	776	809	3%
East Greenwich	185	169	189	2%
East Providence	1,971	2,067	1,959	-1%
Exeter	106	88	91	-14%
Foster	79	104	99	25%
Glocester	159	122	117	-26%
Hopkinton	235	222	208	-11%
Jamestown	35	36	39	11%
Johnston	1,008	1,054	985	-2%
Lincoln	585	671	647	11%
Little Compton	42	48	43	2%
Middletown	436	418	472	8%
Narragansett	278	235	212	-24%
New Shoreham	7	10	5	-29%
Newport	1,386	1,277	1,341	-3%
North Kingstown	798	828	791	-1%
North Providence	1,169	1,315	1,273	9%
North Smithfield	187	303	290	55%
Pawtucket	6,396	7,250	7,091	11%
Portsmouth	277	253	263	-5%
Providence	22,933	22,226	21,681	-5%
Richmond	138	134	137	-1%
Scituate	162	155	155	-4%
Smithfield	229	252	235	3%
South Kingstown	498	572	497	<1%
Tiverton	373	350	381	2%
Warren	430	431	384	-11%
Warwick	2,367	2,642	2,540	7%
West Greenwich	74	77	62	-16%
West Warwick	1,699	1,787	1,699	0%
Westerly	848	934	919	8%
Woonsocket	4,847	4,913	4,746	-2%
Unknown	NA	81	63	NA
Four Core Cities	37,446	37,757	36,867	-2%
Remainder of State	22,206	23,144	22,395	1%
Rhode Island	59,652	60,982	59,325	-1%

SNAP Participation in Rhode Island

◆ Between October 1, 2010 and October 1, 2015, the number of Rhode Island children receiving SNAP benefits decreased by 1%, from 59,652 to 59,325. SNAP participation rates among children decreased by 2% in the four core cities and increased by 1% in the remainder of the state.²²

◆ In recent years, Rhode Island has implemented a number of strategies to improve access to SNAP benefits, including implementing “expanded categorical eligibility” so more families qualify, developing an online SNAP application, conducting telephone interviews so applicants do not need to apply in person, requiring less frequent recertification, and implementing same-day SNAP processing when possible.^{23,24,25,26}

◆ Improving coordination with other work support programs, reducing documentation requirements, simplifying renewal processes, and improving communications (i.e., improving phone systems and simplifying and clarifying notices) are additional strategies that could be implemented to further increase access to SNAP benefits for children and families in Rhode Island.²⁷

Note to Table

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

Source of Data for Table/Methodology

Supplemental Nutrition Assistance Program (SNAP) data are from the Rhode Island Department of Human Services, InRhodes Database, October 1, 2010, 2014, and 2015.

The data in the city/town table may differ from the data elsewhere in this indicator as this table uses point-in-time data for October 1st, rather than data based on participation for the entire month.

Due to changes in Rhode Island’s SNAP eligibility criteria (e.g., implementation of expanded categorical eligibility) many children in families with gross incomes up to 185% of the federal poverty level (FPL) are now eligible for SNAP. For this reason, Census data on the number of children in families with incomes below 130% FPL no longer provides an accurate estimate of the number of income-eligible children, and this year’s Factbook does not present participation rates. Instead, the number of children participating in 2010 is presented as a baseline and data for 2014 and 2015 are presented for comparison. Due to this change in methodology, *Children Receiving SNAP Benefits* cannot be compared with Factbooks prior to 2014.

Core cities are Central Falls, Pawtucket, Providence, and Woonsocket.

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(continued on page 173)

Women and Children Participating in WIC

DEFINITION

Women and children participating in WIC is the percentage of eligible women, infants, and children enrolled in the Special Supplemental Nutrition Program for Women, Infants and Children (WIC).

SIGNIFICANCE

The Special Supplemental Nutrition Program for Women, Infants and Children (WIC) is a federally-funded preventive program that provides participants with nutritious food, nutrition education, and access to health care and social services. WIC serves pregnant, postpartum, and breastfeeding women, infants, and children under five years of age with household incomes at or below 185% of the federal poverty level. Any individual who participates in SNAP (formerly the Food Stamp Program), Rte Care, Medicaid, or Rhode Island Works, or is a member of a family in which a pregnant woman or an infant receives Medicaid benefits, is automatically income-eligible for WIC. Participants also must have a specified nutritional risk, such as anemia, high-risk pregnancy, or abnormal growth, or be in need of supplemental food to qualify.^{1,2}

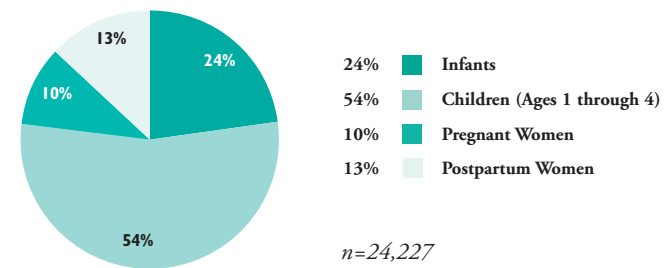
Compared to children who receive WIC benefits, young children who are eligible for WIC but not participating are more likely to be in poor health, at

risk for developmental delays, underweight, short for their age, and/or experience food insecurity (i.e., live in families that do not always have enough food for an active healthy life).³ Food insecurity in early childhood can lead to impaired cognitive, behavioral, and psychosocial development, and can limit academic achievement.⁴ Pregnant women also have special nutritional needs that influence pregnancy outcomes and the health of their children.⁵

WIC participation has been shown to reduce infant mortality, improve birth outcomes (including reducing the likelihood of low birthweight and prematurity), enhance maternal and child dietary intake, reduce child abuse and neglect risk, improve child growth rates, boost cognitive development, and increase the likelihood of having a regular source of medical care.^{6,7}

Recent enhancements to the WIC food package have increased access to a wider variety of nutritious foods and strengthened incentives for continued breastfeeding.⁸ WIC consistently promotes breastfeeding as the optimal method of infant feeding.⁹ Seventy-four percent of mothers participating in WIC in Rhode Island in Federal Fiscal Year 2015 initiated breastfeeding, 17% of infants were breastfed at three months of age, and 14% were breastfed at six months of age.¹⁰

Women, Infants, and Children Enrolled in WIC, Rhode Island, September 2015



Source: Rhode Island Department of Health, WIC Program, September 2015. Totals may not sum to 100% due to rounding.

- ◆ **Infants and children ages one through four comprised more than three-quarters (77%) of the population being served by WIC in September 2015 in Rhode Island. Women accounted for over one-fifth (10% pregnant and 13% postpartum) of the population being served.**¹¹
- ◆ **In September 2015, 70% of WIC participants in Rhode Island were White, 17% were Black or African-American, 3% were Asian, and 10% identified as other races or more than one race. Forty-five percent of WIC participants identified as Hispanic or Latino. Hispanics are included in the racial groups above.**¹²
- ◆ **The four core cities - Central Falls (71%), Pawtucket (60%), Providence (65%), and Woonsocket (67%) - had WIC participation rates exceeding the statewide enrollment rate of 59% in 2015.**¹³
- ◆ **WIC is not an entitlement program. Congress determines funding annually and WIC is not funded at a level that is sufficient to serve all eligible women, infants and children.**^{14,15} Rhode Island received \$23.4 million in federal funding for WIC during FFY 2015.¹⁶
- ◆ **The WIC Farmers' Market Nutrition Program (FMNP) improves participants' intake of fresh fruits and vegetables by enabling participants to purchase produce at authorized local farmers' markets using WIC benefits.**¹⁷ In Rhode Island, 32 farmers' markets provided fresh produce to 13,879 WIC participants during the FMNP in FFY 2015.¹⁸

Women and Children Participating in WIC

Table 13.

Women, Infants and Children Enrolled in WIC, Rhode Island, September 2015

CITY/TOWN	ESTIMATED NUMBER ELIGIBLE	NUMBER PARTICIPATING	% OF ELIGIBLE PARTICIPATING
Barrington	105	38	36%
Bristol	406	232	57%
Burrillville	404	236	58%
Central Falls	1,986	1,408	71%
Charlestown	132	57	43%
Coventry	747	390	52%
Cranston	2,535	1,448	57%
Cumberland	585	276	47%
East Greenwich	158	64	41%
East Providence	1,482	788	53%
Exeter	115	62	54%
Foster	110	44	40%
Glocester	158	54	34%
Hopkinton	214	86	40%
Jamestown	29	17	59%
Johnston	827	468	57%
Lincoln	477	242	51%
Little Compton	52	12	23%
Middletown	383	236	62%
Narragansett	161	74	46%
New Shoreham	37	2	5%
Newport	882	619	70%
North Kingstown	579	246	42%
North Providence	1,029	542	53%
North Smithfield	221	97	44%
Pawtucket	4,563	2,736	60%
Portsmouth	262	261	100%
Providence	13,327	8,720	65%
Richmond	85	76	89%
Scituate	198	51	26%
Smithfield	287	115	40%
South Kingstown	539	218	40%
Tiverton	304	144	47%
Warren	294	143	49%
Warwick	1,977	941	48%
West Greenwich	81	35	43%
West Warwick	1,365	674	49%
Westerly	716	390	54%
Woonsocket	2,955	1,985	67%
<i>Four Core Cities</i>	<i>22,831</i>	<i>14,849</i>	<i>65%</i>
<i>Remainder of State</i>	<i>17,936</i>	<i>9,378</i>	<i>52%</i>
<i>Rhode Island</i>	<i>40,767</i>	<i>24,227</i>	<i>59%</i>

Source of Data for Table/Methodology

Rhode Island Department of Health, WIC Program, September 30, 2015.

Note: WIC participation rates in this Factbook can be compared to all Factbooks, with the exception of the 2011 Factbook, which used a July rather than September 30 reference date. Additionally, since 2007, the “estimated number eligible” is based on calculations done by the Rhode Island Department of Health to determine the number of pregnant and postpartum women, infants, and children under age five who live in families with an income less than 185% of the federal poverty level. In previous years, the “estimated number eligible” was based on 2000 Census data (2005 and 2006 Factbooks) and 1990 Census data (all Factbooks prior to 2005).

Core cities are Central Falls, Pawtucket, Providence, and Woonsocket.

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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

The School Breakfast Program helps ensure that the nation's most vulnerable children start their day off with a healthy meal. During the 2014-2015 school year, 11.7 million low-income children in the U.S. participating in the School Breakfast Program ate breakfast at school each day, continuing a pattern of steady year-over-year growth in student participation over the past decade.¹ The School Breakfast Program offers nutritious meals which, together with school lunches, make up a large proportion of the daily dietary intake of participating children.² The School Breakfast Program helps schools support academic success and improved attendance, behavior and health, including reduced obesity rates.³

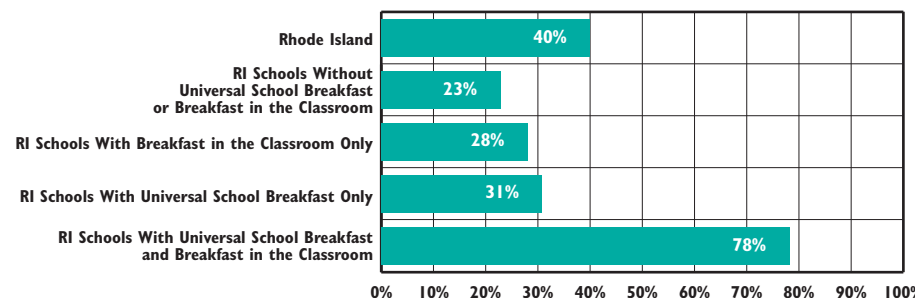
Food-insecure families often do not have sufficient food to provide nutritious breakfasts every morning, and children in these families are at risk of falling behind their peers physically, cognitively, academically, emotionally, and socially. Children who are

undernourished are more likely to have poorer cognitive functioning when they miss breakfast. They are more likely to have behavior, emotional, and academic problems, more likely to repeat a grade, and more likely to be suspended.^{4,5} Nationally, kindergarteners in households experiencing food insecurity are more likely to be chronically absent than their peers in food-secure households.⁶

Rhode Island law requires that all public schools make breakfasts and lunches available to all students, including students who qualify for free or reduced-price meals based on their income (less than 130% of the federal poverty level for free meals and between 130% and 185% of the federal poverty level for reduced-price meals).^{7,8}

During the 2014-2015 school year in Rhode Island, 51 low-income students participated in the School Breakfast Program for every 100 low-income students who participated in the School Lunch Program. Rhode Island ranks 30th in the U.S. for participation in the School Breakfast Program, down from 28th last year. If Rhode Island increased low-income student participation in the School Breakfast Program from 50% to 70% of School Lunch Program participation, the state would receive \$2.7 million in additional federal funds to support the School Breakfast Program.⁹

Low-Income Children Participating in the School Breakfast Program, Rhode Island, October 2015



Source: Rhode Island Department of Education, Office of School Food Services, Office of Statewide Efficiencies, October 2015.

- ◆ **Universal School Breakfast Programs, which provide free breakfast to all children regardless of income, increase school breakfast participation by removing the stigma often associated with school breakfast and can reduce administrative costs.^{10,11} During the 2015-2016 school year, all schools in Central Falls, Cranston, Pawtucket, Providence, and Woonsocket, selected schools in three other districts, nine charter schools, and the Urban Collaborative Accelerated Program offered universal school breakfast.¹²**
- ◆ **Making breakfast part of the school day is another proven strategy for increasing breakfast participation, reducing stigma, and increasing convenience.^{13,14} During the 2015-2016 school year, several districts offered breakfast in the classroom, “grab and go” breakfasts, bagged breakfasts, or breakfast on a cart in all or some of their schools.¹⁵**
- ◆ **The federal Community Eligibility Provision (CEP) allows schools and districts with high poverty rates to provide free breakfast and lunch to all students who have been identified as low-income by another program (e.g., SNAP) or are at risk of hunger (e.g., they are homeless). During the 2015-2016 school year, nine of the 98 eligible schools in Rhode Island were using CEP.¹⁶**
- ◆ **During the summer, many low-income children lose access to the free and reduced-price meals they rely on during the school year. In Rhode Island, 17% of the children who participated in the School Lunch Program during the 2013-2014 school year participated in the 2014 Summer Nutrition Programs. During July 2014, 164,867 lunches were served through Summer Nutrition Programs, a 22% increase over the previous year.¹⁷**

Children Participating in School Breakfast

Table 14.

Children Participating in School Breakfast, Rhode Island, October 2015

SCHOOL DISTRICT	OCTOBER 2015 ENROLLMENT	ESTIMATED AVERAGE DAILY PARTICIPATION IN BREAKFAST	% OF ALL CHILDREN PARTICIPATING IN BREAKFAST	# OF LOW-INCOME STUDENTS	ESTIMATED LOW-INCOME AVERAGE DAILY PARTICIPATION IN BREAKFAST	% OF ALL LOW-INCOME CHILDREN PARTICIPATING IN SCHOOL BREAKFAST
Barrington	3,328	29	1%	196	*	4%
Bristol Warren	3,328	162	5%	1,100	144	13%
Burrillville	2,383	200	8%	724	151	21%
Central Falls**	2,657	1,382	52%	2,144	1,217	57%
Charlho	3,237	228	7%	661	148	22%
Coventry	4,750	391	8%	1,558	331	21%
Cranston**	10,441	2,655	25%	4,673	1,510	32%
Cumberland	4,552	528	12%	1,105	382	35%
East Greenwich	2,455	63	3%	144	36	25%
East Providence	5,282	1,177	22%	2,861	874	31%
Exeter-West Greenwich	1,638	68	4%	212	39	18%
Foster	277	12	4%	61	*	10%
Foster-Glocester	1,155	47	4%	203	35	17%
Glocester	545	60	11%	73	47	64%
Jamestown	496	22	4%	47	12	26%
Johnston	3,217	358	11%	1,543	301	20%
Lincoln	3,012	187	6%	794	153	19%
Little Compton	243	*	1%	33	*	3%
Middletown	2,287	144	6%	642	117	18%
Narragansett	1,321	77	6%	247	57	23%
New Shoreham	113	12	11%	18	*	33%
Newport	2,173	424	20%	1,389	388	28%
North Kingstown	4,017	253	6%	899	193	21%
North Providence	3,562	488	14%	1,431	359	25%
North Smithfield	1,729	115	7%	314	77	25%
Pawtucket**	9,022	2,102	23%	6,855	1,794	26%
Portsmouth	2,480	124	5%	354	80	23%
Providence**	23,867	12,994	54%	18,848	11,811	63%
Scituate	1,366	41	3%	258	26	10%
Smithfield	2,390	105	4%	339	57	17%
South Kingstown	3,249	181	6%	715	154	22%
Tiverton	1,843	118	6%	571	89	16%
Warwick	9,140	691	8%	3,032	541	18%
West Warwick	3,485	564	16%	1,705	474	28%
Westerly	2,908	376	13%	1,018	335	33%
Woonsocket**	5,908	2,762	47%	4,231	2,035	48%
<i>Charter Schools</i>	<i>6,270</i>	<i>2,731</i>	<i>44%</i>	<i>4,554</i>	<i>2,232</i>	<i>49%</i>
<i>State-Operated Schools</i>	<i>1,747</i>	<i>341</i>	<i>20%</i>	<i>1,097</i>	<i>320</i>	<i>29%</i>
<i>UCAP</i>	<i>141</i>	<i>130</i>	<i>92%</i>	<i>114</i>	<i>95</i>	<i>83%</i>
<i>Four Core Cities</i>	<i>41,454</i>	<i>19,240</i>	<i>46%</i>	<i>32,078</i>	<i>16,857</i>	<i>53%</i>
<i>Remainder of State</i>	<i>92,402</i>	<i>9,903</i>	<i>11%</i>	<i>28,920</i>	<i>7,131</i>	<i>25%</i>
<i>Rhode Island</i>	<i>142,014</i>	<i>32,345</i>	<i>23%</i>	<i>66,763</i>	<i>26,635</i>	<i>40%</i>

Source of Data for Table/Methodology

Rhode Island Department of Education, October 2015.

*Fewer than 10 students are in this category. Actual numbers are not shown to protect student confidentiality. These students are still counted in district totals and in the four core cities, remainder of the state, and state totals.

**These districts offer Universal School Breakfast in all of their schools.

Charter schools include: Achievement First Rhode Island, Beacon Charter High School for the Arts, Blackstone Academy, Blackstone Valley Prep, The Compass School, Paul Cuffee Charter School, The Greene School, Highlander Charter School, Hope Academy, International Charter School, Kingston Hill Academy, The Learning Community, RI Nurses Institute Middle College Charter School, RISE Prep Mayoral Academy, Segue Institute for Learning, Sheila C. "Skip" Nowell Leadership Academy, South Side Elementary Charter School, Trinity Academy for the Performing Arts, and The Village Green Virtual Charter School. State-operated schools include William M. Davies Jr. Career & Technical High School, the Rhode Island Training School operated by DCYF, Metropolitan Regional Career and Technical Center, and the Rhode Island School for the Deaf. UCAP is the Urban Collaborative Accelerated Program.

Core cities are Central Falls, Pawtucket, Providence, and Woonsocket.

The October 2015 enrollment and number of low-income students come from RIDE's official October 1 enrollment census. Data are not comparable to Factbooks prior to 2011.

"Estimated Average Daily Participation in Breakfast" is the average number of students who ate breakfast in school per school day during October 2015. "Estimated 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 2015.

Children are counted as low-income if they are eligible for a Free or Reduced-Price Lunch Program. 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 foster care, households receiving SNAP Benefits and households participating in the Rhode Island Works Program are automatically eligible for free meals.

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