

# Family Home Environment



**Where children are concerned,  
all households are not created equal.**

We know that not all children have access to the same early environment and experiences. Many children in our community grow up in fractured families that are made vulnerable by poverty.

Parents with low levels of education, especially those who have not completed high school, have higher barriers to steady employment than do better-educated parents. As a result, they are more likely to confront poverty and to rely on public assistance to supplement their family incomes.<sup>10</sup> Parents' education levels also correlate closely with children's academic success and overall well-being.<sup>11</sup> Children reared in poverty spend less time reading with their parents and caregivers than do their more affluent peers.<sup>12</sup>

Research shows consistently that the well-being of children is affected primarily by family income,<sup>1</sup> family structure<sup>2</sup> and parents' education level.<sup>3</sup>

Children fare best when:

- They are reared in stable families with more than one caring adult (preferably one or both parents<sup>4</sup>) present.
- Caregivers have steady income that adequately meets the needs of the entire family.<sup>5</sup>
- They have access to health care.<sup>6</sup>
- The community is safe, and neighbors value and respect each other.<sup>7</sup>
- Schools promote a successful learning environment.<sup>8</sup>

Family households in our community take many forms. Some have two parents. Some have only one parent. Some have grandparents who care for grandchildren. The quality of time that children can spend with their caregivers often depends on the resources available to the family. The resources depend on the parents' age and education levels and the stability of the family as a unit.<sup>9</sup>

## **Economically, single-parent and two-parent households vary widely.**

Children have little or no control over their own circumstances. The majority of children in Memphis face different realities from the majority of children in suburban Shelby County.

Many children grow up in families with both parents present. One or both parents works. The family has enough income to thrive. The community is supportive and safe.

Many more children grow up in families with only one parent present. Moving residences and/or changing schools frequently is the norm. The parent or caregiver may be employed precariously, or not at all, and may not have sufficient resources to support the family. Crime is ever-present, and neighborhoods are unsafe.

The community can positively influence these children by investing in early childhood interventions that have demonstrated success in improving the lives of children.

## **Families with children are a shrinking minority.**

In 1956 a majority of U.S. households included children under 18. Parental involvement with school and community programs, such as parent-teacher organizations, was at an all-time high.<sup>17</sup> In 2006 only one in three of the more than 100 million households in the U.S. included a child under 18.<sup>18</sup> In too many households without children, out-of-sight means out-of-mind. Adults who have infrequent contact with children are less likely to place a priority on the well-being of children.<sup>19</sup>

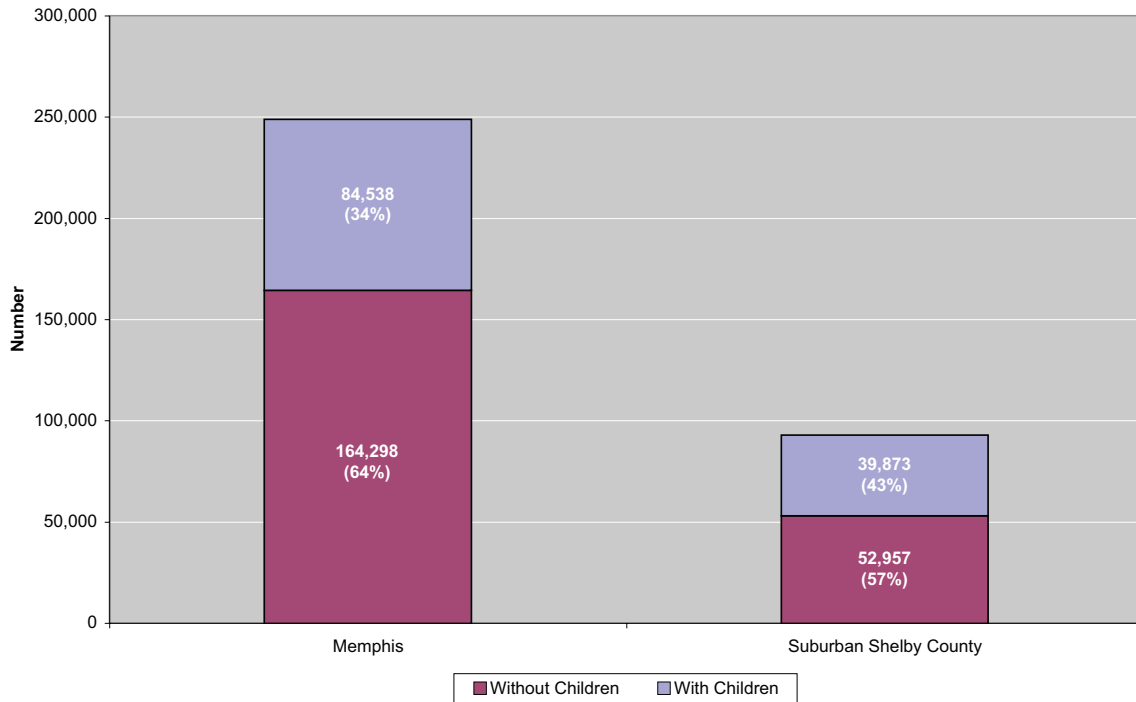
Best practices and proven interventions that mitigate the effects of family and community poverty show tremendous results when implemented and funded fully. These programs have been shown to raise test scores,<sup>13</sup> to help deter crime<sup>14</sup> and to encourage at-risk children to stay in school<sup>15</sup> and delay parenthood.<sup>16</sup>

Early childhood interventions benefit many generations. Children enrolled in the programs benefit directly from quality learning experiences. Parents benefit by being able to work with the peace of mind that their children are receiving quality child care in a healthy learning environment. Future generations of children benefit because the cycle of poverty is broken by reaching children at an early age and setting them on a more successful path.

Consistent with national trends, only one in three households in Memphis and Shelby County had children under 18 present.<sup>20</sup> A slightly higher percentage of households (two in five) in suburban Shelby County had children present.<sup>21</sup>

As the number of households with children in the U.S. and in our community declines, it is difficult to maintain an effective public voice for children.

### Number and Percentage of Households by Presence of Children, Memphis & Suburban Shelby County, 2006



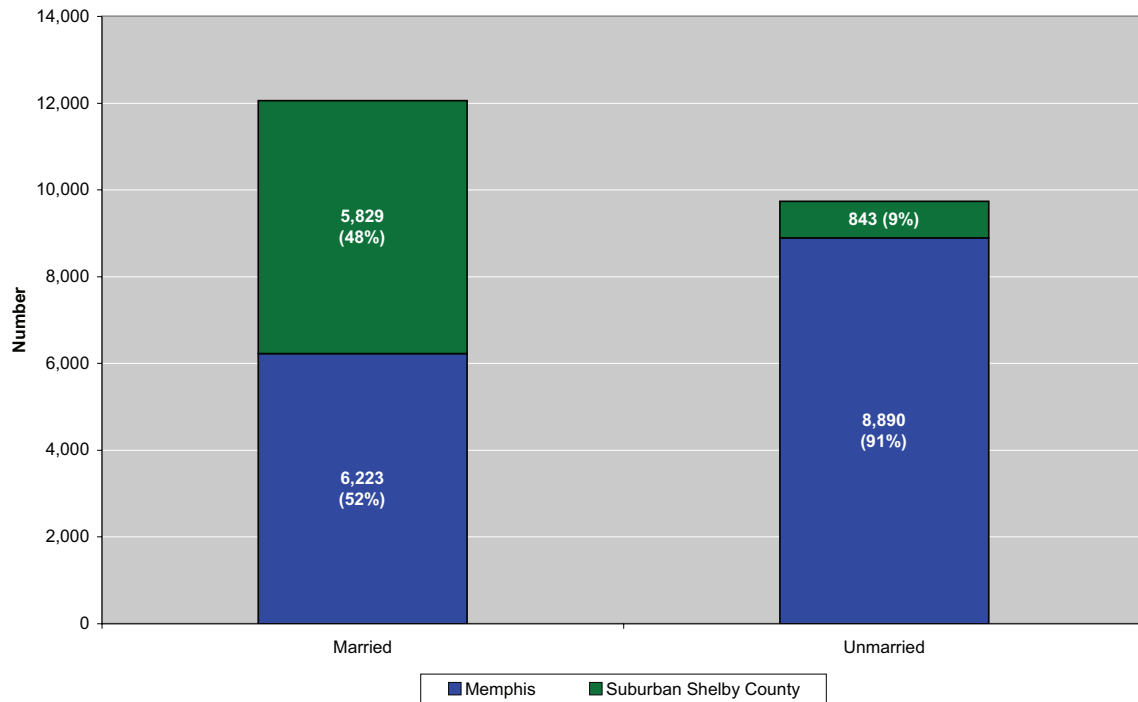
Source: American Community Survey, 2006

### In 2006, 90 percent of very young children in single-parent homes in Shelby County lived in Memphis

More than half of families with very young children in Shelby County (55%) were headed by married couples.<sup>22</sup> Roughly half of very young children who lived with married parents in Shelby County lived in the City of Memphis. The other half lived in suburban Shelby County.<sup>23</sup>

Yet, nine out of 10 very young children who lived with single parents in Shelby County lived within the City of Memphis. Only one out of 10 very young children in Shelby County lived outside the City of Memphis.<sup>24</sup>

### Number and Percentage of Children Under 6 Years by Family Type, Memphis & Suburban Shelby County, 2006



Source: American Community Survey, 2006

Of children in Shelby County in 2006 one third were younger than 6, one third between 6 and 11, and one third between 12 and 17.<sup>25</sup>

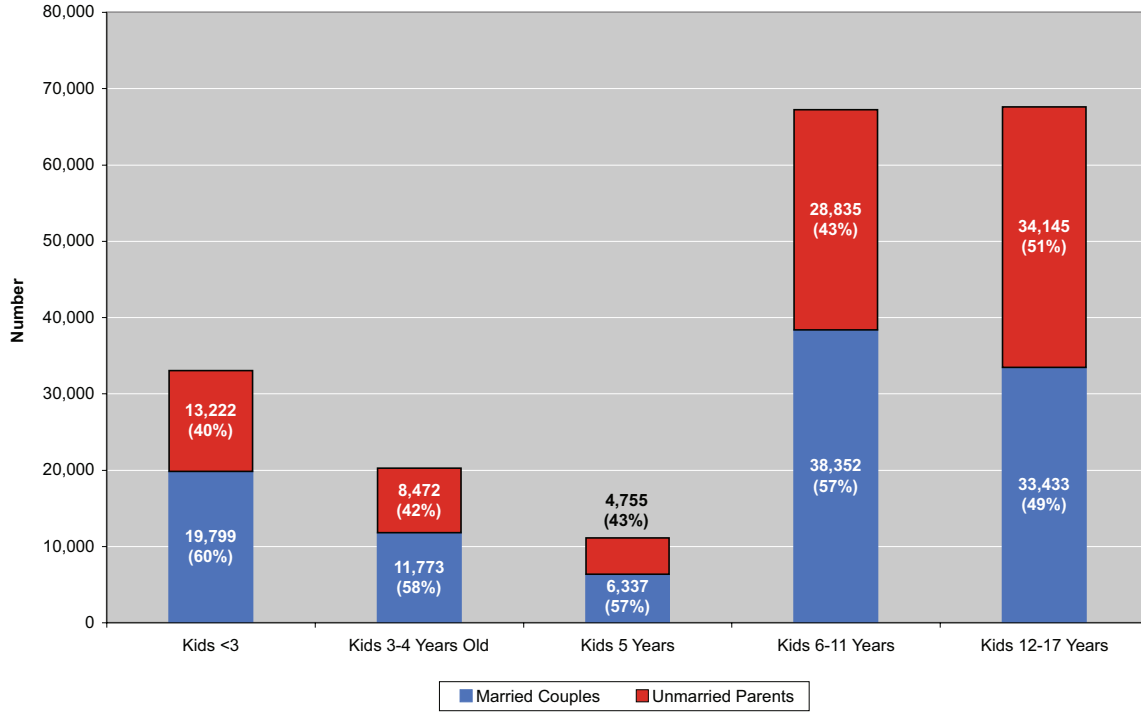
Across Shelby County all children were more likely to live with married parents (55%) than with a single parent (45%).<sup>26</sup>

We know that what happens in early childhood sets the stage for a child's lifetime.<sup>27</sup> Living arrangements affect the cognitive, social, emotional, physical and intellectual development of very young children. Single parenthood poses many family challenges, especially financial.<sup>28</sup> As children grow and

develop, they need the continued support and presence of two or more caring, stable adults in their lives.<sup>29</sup> Many children in our community become parents themselves as teenagers. There is ample evidence of the connection between early and single parenthood and poverty.<sup>30</sup>

Forty percent of pre-teenage children in Shelby County lived with a single parent. Fifty percent of teenagers lived with single parents.<sup>31</sup>

### Number and Percentage of Children by Living Arrangement and Age, Shelby County, 2006



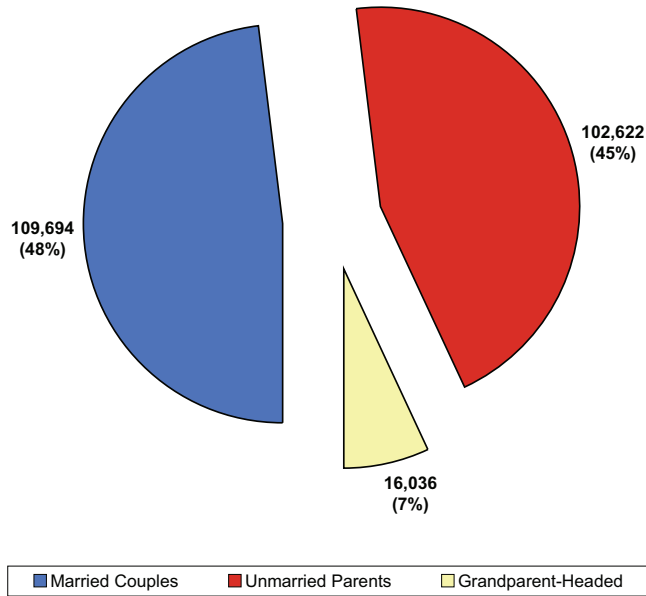
Source: American Community Survey, 2006

### One of three grandparent-headed families in Shelby County lived in poverty.

Early and single parenthood, divorce, unemployment and economic need all raise the potential that children will live with grandparents.<sup>32</sup>

Nationwide there are geographic, racial and ethnic trends in multi-generational families. Families with live-in grandparents are more prevalent in the south, in black families, in central cities and in families facing poverty. Shelby County had the largest number of grandparent-headed families across Tennessee.<sup>34</sup>

### Number and Percentage of Families with Children by Family Type, Shelby County, 2006



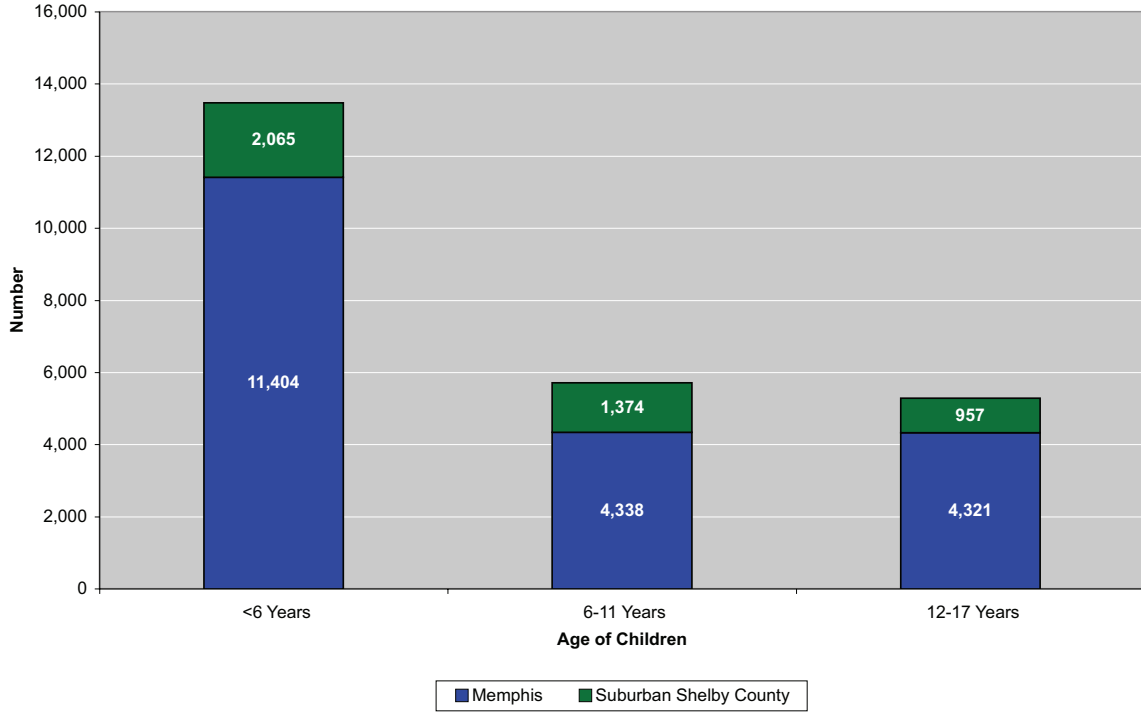
Source: American Community Survey, 2006

In the City of Memphis and in suburban Shelby County more than half of children living with grandparents as their primary caregivers (and no parents present in the household) were younger than 6. This is consistent with U.S. numbers.<sup>35</sup>

Four out of five children in the care of grandparents in Shelby County lived in the City of Memphis.<sup>36</sup>

“Grandparenting” presents special challenges. More than half (58%) of grandparents with primary responsibility for their grandchildren were 60 or older, and two out of three (63%) were still working. One third of grandparent-headed families with no parents present lived in poverty.<sup>37</sup>

### Number of Children Who Live with Grandparents by Age, Memphis & Shelby County, 2006



Source: American Community Survey, 2006

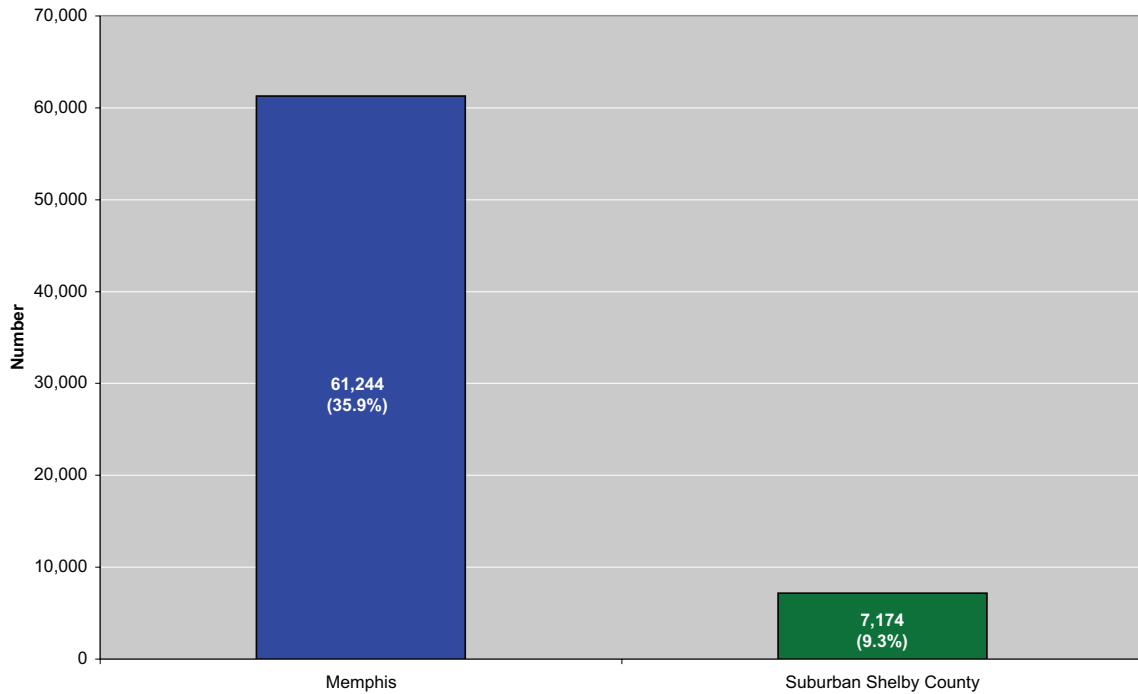
### Across Shelby County one in four children lived in poverty in 2006.

In the City of Memphis one out of three (61,244) children lived in poverty. Outside of Memphis in Shelby County 7,174 children lived in poverty.<sup>38</sup>

Federal Poverty Level (FPL) for a family of four is \$20,650 per year.<sup>39</sup> Yet, Federal poverty

guidelines do not tell the entire story of children living in economically vulnerable families. To better understand just how bleak the economic situation is for low-income families we examined a hypothetical classroom of 30 students in Memphis or Shelby County.

### Number and Percent of Children in Poverty, Memphis & Suburban Shelby County, 2006



Source: American Community Survey, 2006

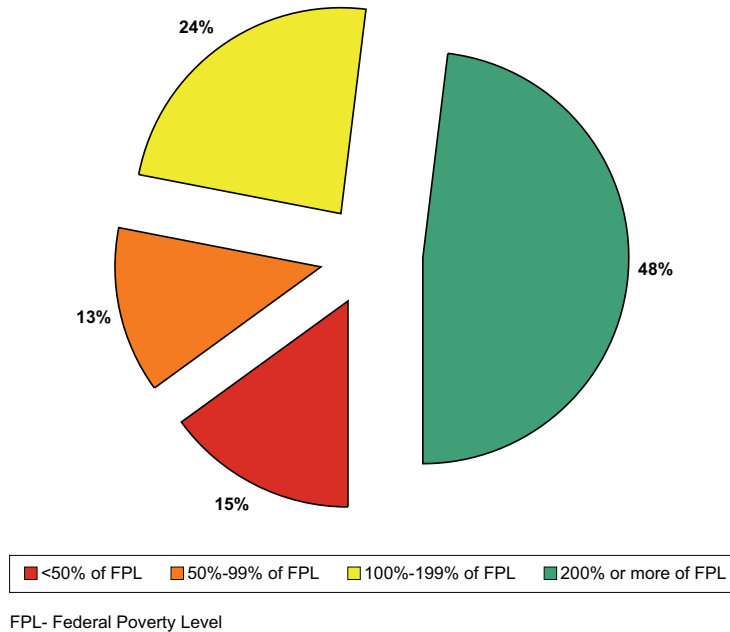
Of 30 students:

- Five lived in “dire poverty,” defined as half the Federal poverty level, or an annual income of \$10,325 or less.
- Four lived below poverty.
- Seven lived in low-income families, meaning they are still eligible for free or reduced-price lunches at school.
- Only 14, fewer than half, were above low-income.<sup>40</sup>

Yet, most classrooms in MCS do not resemble this hypothetical model. Children are not divided proportionately by poverty status. The greatest number of children who live in poverty are clustered densely in schools where poverty is the norm; they are not distributed evenly throughout the community. Many more children who live in poverty are likely to attend schools with large majorities of low-income students.<sup>41</sup>



### Percentage of Children by Living Standard, Shelby County, 2006



Source: American Community Survey, 2006

### Children in two-parent families are much less likely to live in poverty.

Nine out of 10 children in poverty in Shelby County lived in single parent homes. Fewer than one in 10 children in poverty in Shelby County lived in families with married parents.<sup>42</sup>

- Half of children in Shelby County lived in middle-income families (200% or greater of the FPL).
- One quarter of children lived in low-income families (between 100-200% FPL).
- One quarter of children lived below poverty (under 100% FPL).

In 2006 more than half (55.7%) of children were born to single parents.<sup>43</sup>

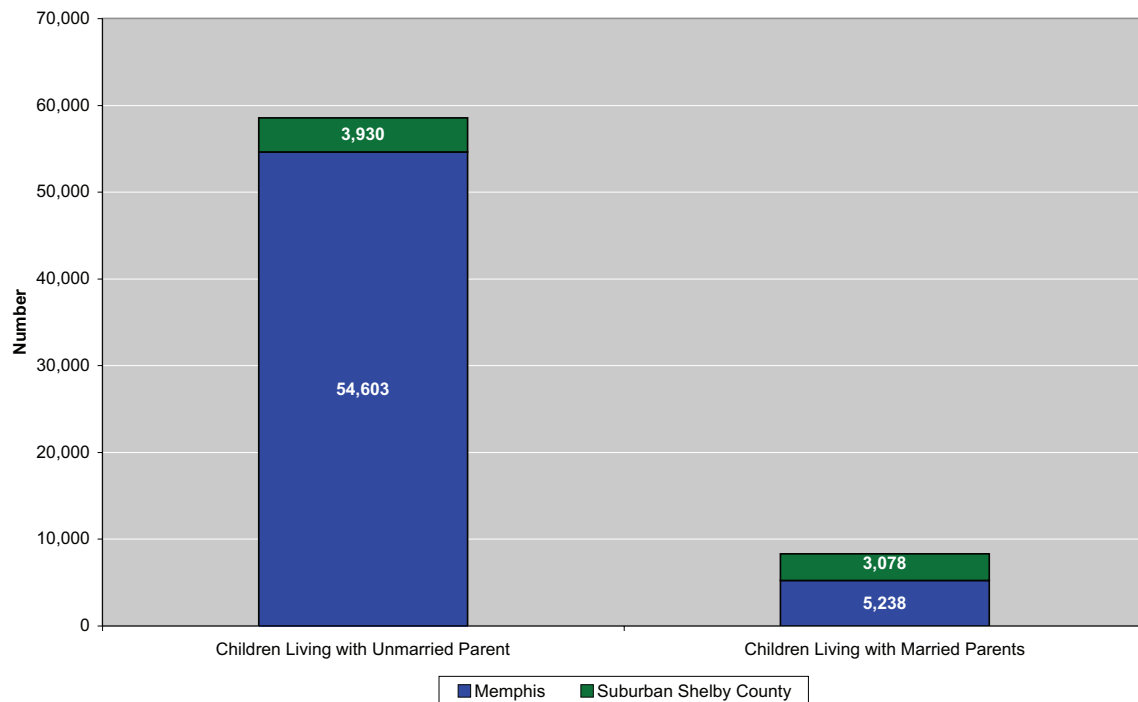
## The 'Class of 2024' shows what the future could hold for children.

If current trends continue in our community, children born in 2006, potentially the high school graduates of 2024, will face the following realities. (*Class of 2024, Wright & Imig 2008*)

- One out of two will grow up in a neighborhood of concentrated poverty where unemployment, crime and illiteracy rates are high.
- One out of three will never feel comfortable reading.
- One out of four will drop out of school.
- One out of five will have a parent in prison.
- One out of 10 will apply for TANF or food stamps before his or her 18th birthday.
- One out of 10 girls will have an unplanned pregnancy.
- One out of 20 girls will have a baby before finishing high school.
- One out of 20 will be arrested before his or her 18th birthday.

To change these results for the Class of 2024 and subsequent generations it will be necessary to invest in targeted interventions from conception to age three.<sup>44</sup>

**Number of Children in Poverty by Living Arrangement, Memphis & Suburban Shelby County, 2006**



Source: American Community Survey, 2006

## Total family income is a reliable measure of child well-being.

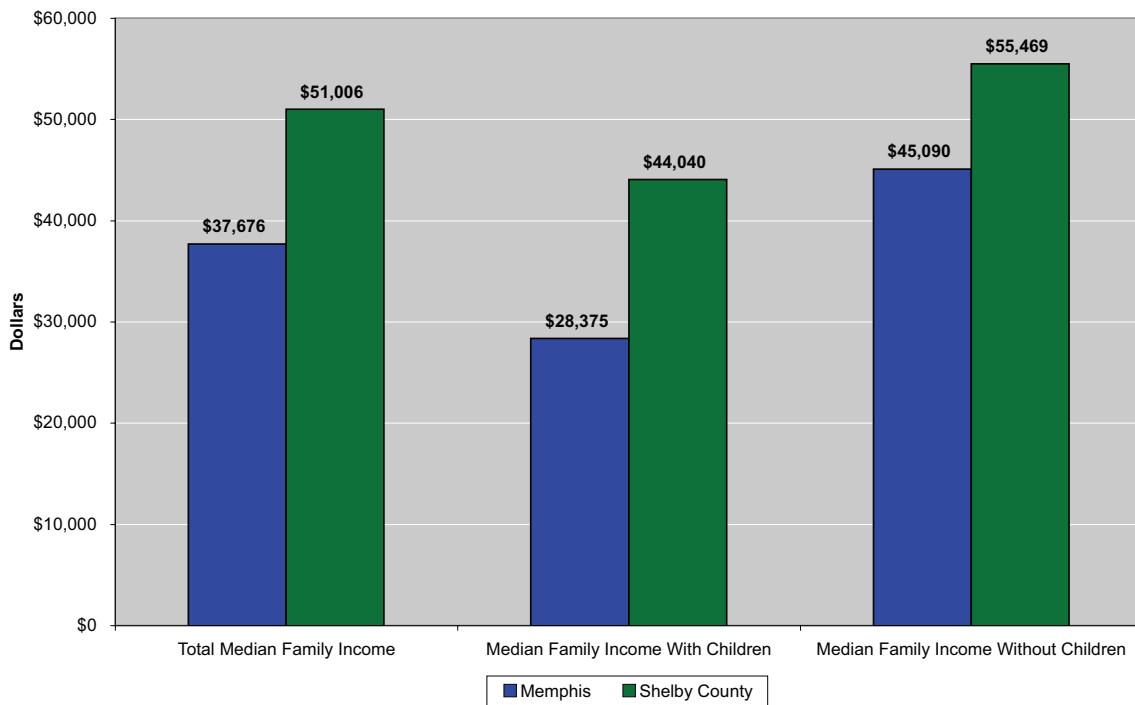
Families that are above low-income have more resources available for child care, transportation and health care — all things that can provide a stable environment for children. Kids raised in low-income and poor families are exposed to a smaller vocabulary at home, are less likely to spend time reading with their parents and caregivers and are more likely to struggle in school.

Fortunately, we know that early interventions with pregnant mothers and very young children through home visitation programs and high-quality child care can make a tremendous difference. Low-income parents, especially those who are young and need

more education themselves, need reliable and enriching experiences for their children while the parents are at school or in job training. One of the key factors that lift families out of poverty is access to high-quality child care.<sup>45</sup>

- Median income for families with children in the City of Memphis was \$28,375 a year. Thus the majority of young children in our community live just slightly above the FPL.
- Median income for families with children in Shelby County was \$44,040 per year, just slightly higher than the Federal low-income threshold.

**Median Family Income by Presence of Children, Memphis & Shelby County, 2006**



Source: American Community Survey, 2006

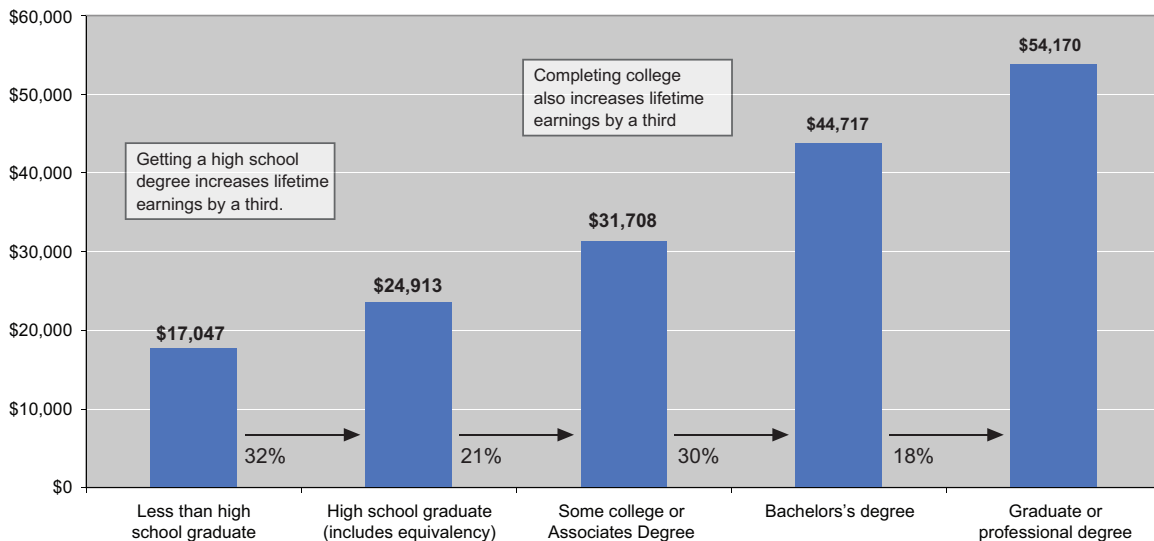
## The difference between poverty and success is spelled e-d-u-c-a-t-i-o-n.

Shelby County residents without a high school education earn poverty wages. Workers with high school diplomas may earn above the poverty level. Some degree of college education increases average annual income by 21 percent.

A college degree doubles average annual income.<sup>46</sup>

A mother's educational attainment is a good predictor of a child's overall life outcomes and successes.<sup>47</sup>

Income by Educational Attainment, Shelby County, 2005



	Less than HS graduate	HS (including GED)	Some college or Associates Degree	Bachelor's Degree	Graduate or Professional Degree
<b>Annual Earnings (2005)</b>	\$17,047	\$24,912	\$31,708	\$44,717	\$54,170
<b>Lifetime Earnings (45 years)</b>	\$767,115	\$1,121,085	\$1,426,860	\$2,012,265	\$2,437,650

Increasing educational attainment from less than HS to some college or an Associate's Degree nearly doubles (47%) lifetime earnings in Memphis and Shelby County.

Nearly the same thing happens for increasing the highest level of education from high school diploma to Bachelor's Degree (44%).

The more education a person completes, the higher annual and lifetime wages she can expect to earn. Higher levels of education—especially among mothers—also correlate strongly with positive outcomes.

## Only one in 10 Shelby County families has a financial safety net.

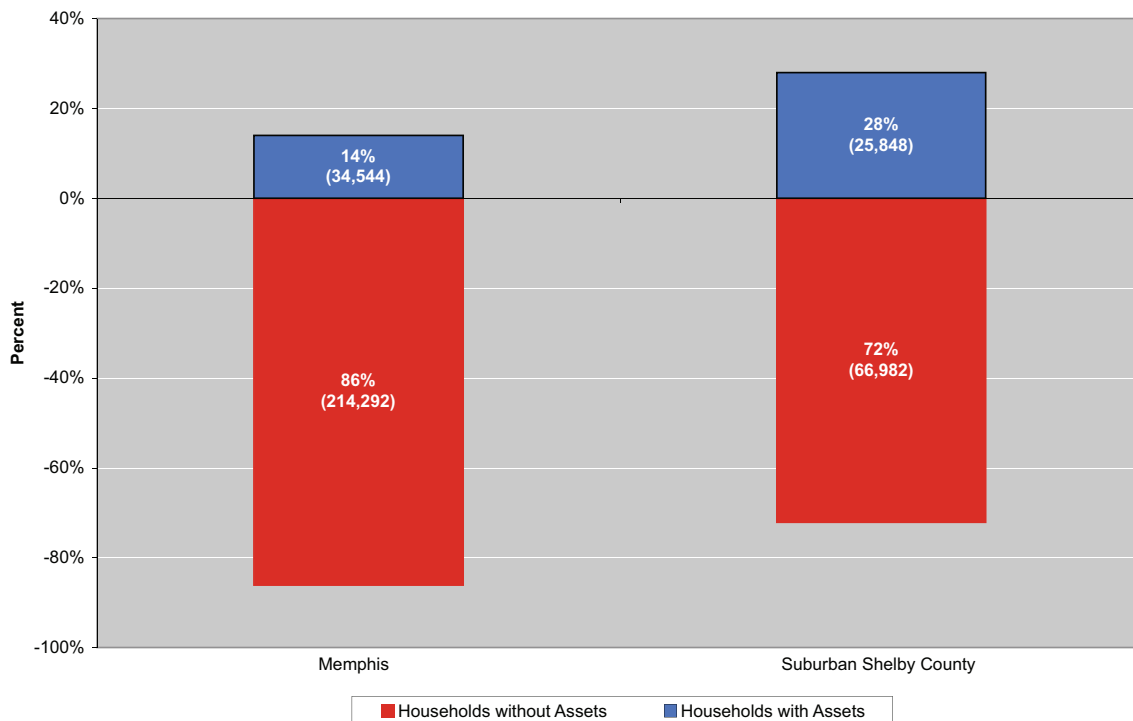
Household assets provide financial safety nets for families. Most households in Memphis do not have assets such as real estate, savings accounts or securities, bonds or 401k plans for retirement. These assets are financial resources above and beyond take-home pay that families can rely on in case of emergency or to plan for the future.

Almost 90 percent of households in Memphis and Shelby County do not have non-income assets. While half of houses locally are owner-occupier, a large percentage of these homes are owned by families without children. The vast majority of families throughout Shelby County lives paycheck-to-paycheck without any safety net.

Two-thirds of Shelby County households without assets are located within the City of Memphis.<sup>49</sup>

The lack of financial assets also exposes families to other community problems such as the reliance on check-cashing agencies rather than banks. Using a bank to manage family income and finances helps to establish a credit record that makes possible home and durable goods purchases. In the wake of the sub-prime mortgage lending crisis, a strong family credit history is even more critical.

Number and Percentage of Households by Presence of Assets, Memphis & Suburban Shelby County, 2006



Source: American Community Survey, 2006

## Family well-being and children's futures are parallel with housing status.

Housing status is a strong indicator of family stability. A third of all public school children in the City of Memphis change schools more than once a year for reasons other than grade promotion, increasing the likelihood that they will drop out of school and not graduate.

Two-thirds of people in Shelby County and half of the people in the City of Memphis own their homes. Among families living in poverty only one in four owns its home.<sup>50</sup>

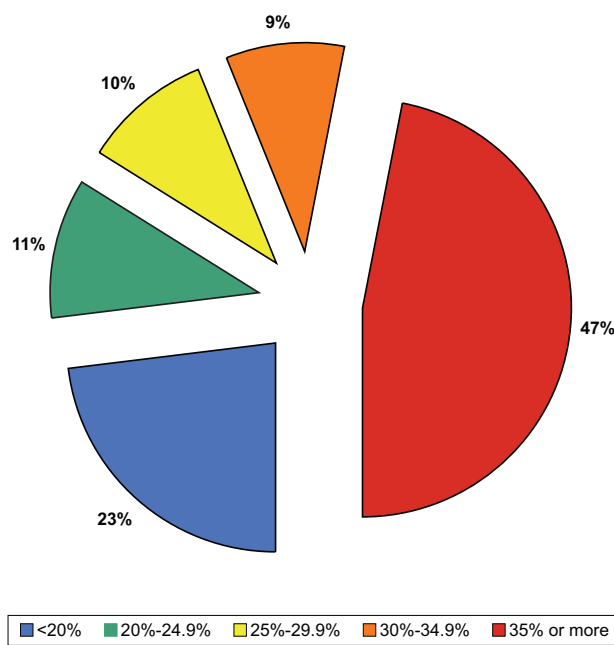
According to Federal poverty guidelines, a family should spend about one third of its income on housing, one third on food and one third on everything else. In spite of the fact that Shelby County is one of the lowest-cost housing markets in America, more than half of the people in Memphis spend 30 percent

or more of their income on housing.<sup>51</sup> Median rent plus utilities in Shelby County is \$699 per month.<sup>52</sup>

Since renters are more likely than owners to change addresses frequently, low-income and poor families move frequently and create negative outcomes for children.<sup>53</sup>

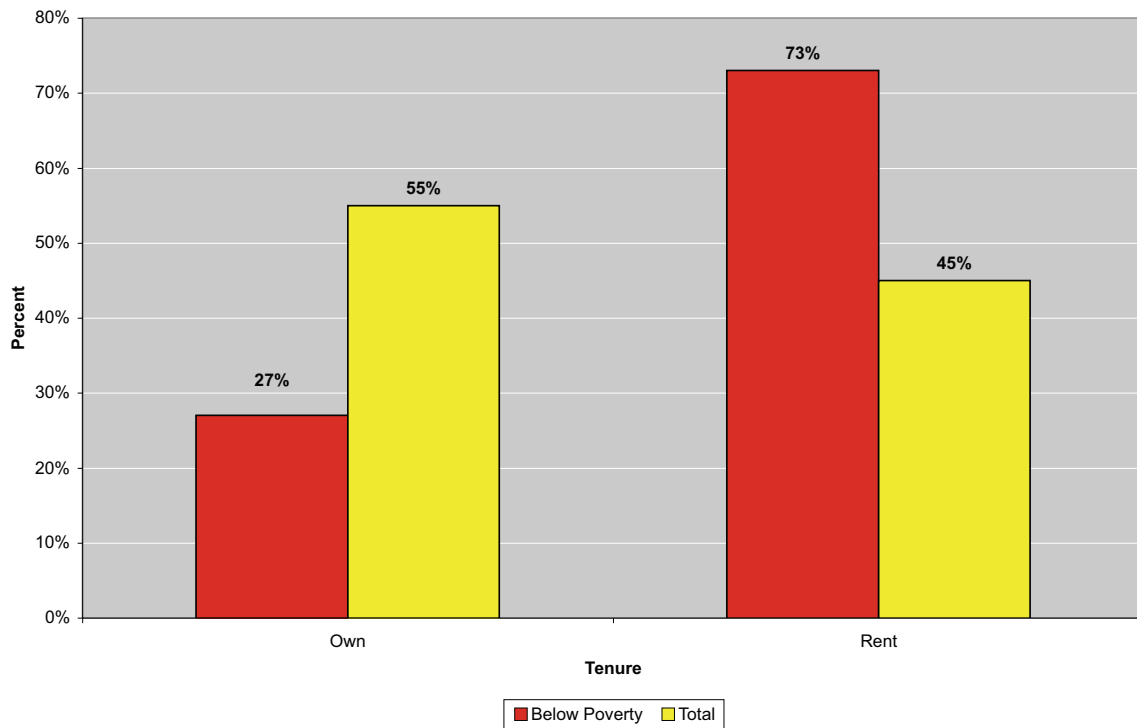
Replacing low-income housing with mixed-income housing in Memphis has contributed to the housing instability of many families. Only about one in five families displaced by redevelopment and urban revitalization returns to its previous neighborhood, and this destroys the community fabric in low-income areas.<sup>54</sup>

Percentage of Household Income Spent on Rent, Shelby County, 2006



Source: American Community Survey, 2006

Percentage of Households in Poverty by Tenure,  
Shelby County, 2006



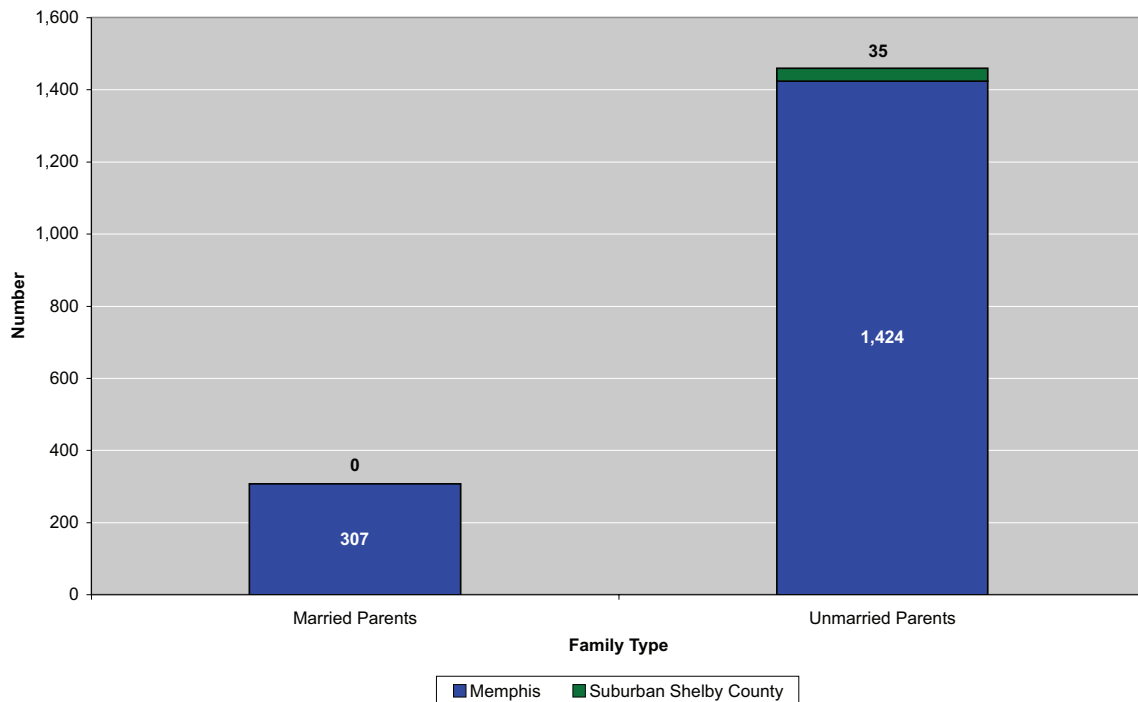
Source: American Community Survey, 2006

## Public assistance is part of the safety net for children and their families in poverty.

Economically vulnerable families in Shelby County rely on government subsidies to make ends meet. Single parents raising children comprise the bulk of public assistance recipients in our community.

The majority of public assistance recipients live within the City of Memphis, reflecting a concentration of poverty in some areas.

### Number of Families in Poverty with Supplemental Security Income and/or Cash Assistance by Family Type, Memphis & Suburban Shelby County, 2006



Source: American Community Survey, 2006

The majority of people confronting poverty in Shelby County are single parents whose education is limited to a high school diploma or less.

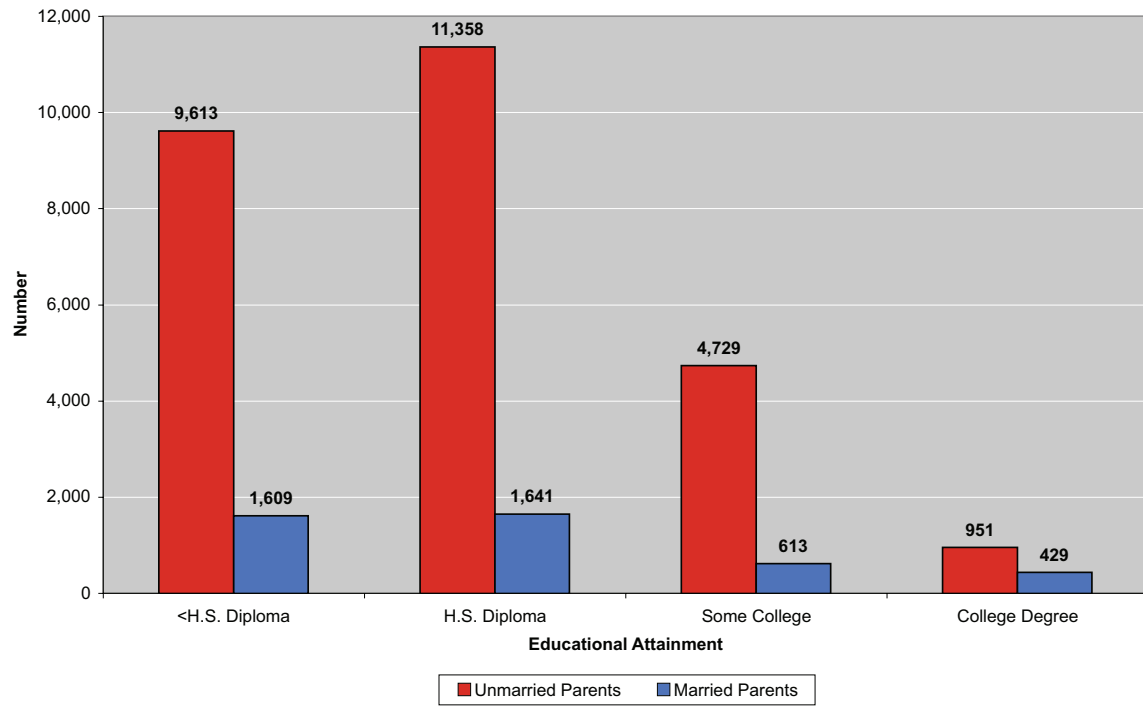
More than one-third (37%) of children born in Shelby County in 2006 will be reared by single parents whose education stopped in high school. Half of children born in 2006

will live in poor and low-income families, meaning that when they enter the first grade in 2012, they are likely to be less prepared for school than their more advantaged peers.<sup>55</sup>

Studies suggest that children from affluent families will reach kindergarten with cognitive scores 60 percent above the average scores of children from poor families.<sup>56</sup>



### Number of Families in Poverty by Type and Educational Attainment, Shelby County, 2006



Source: American Community Survey, 2006.

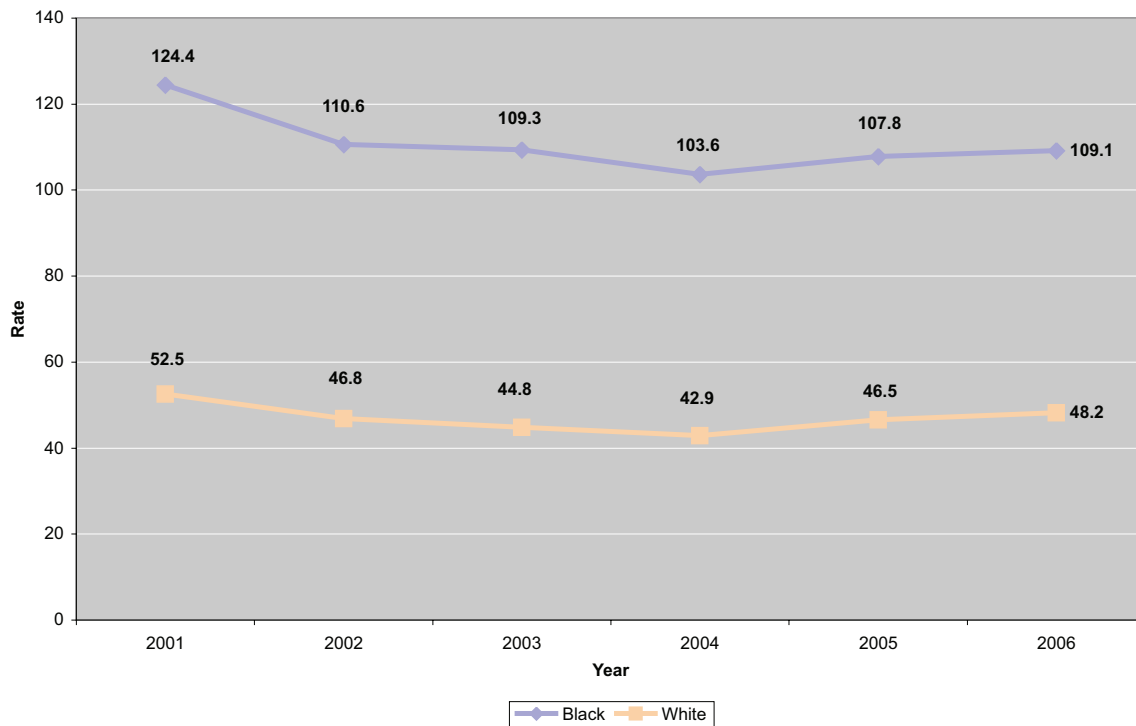
## Teen pregnancy rates are up.

Teen pregnancy rates rose slightly in Shelby County and across the state over the past two years.<sup>57</sup> This is a troubling trend because early and single parenthood correlates strongly with poorer outcomes for children.<sup>58</sup>

Fifteen percent of children in Shelby County were born to teen mothers. Three out of four (75.8%) teens giving birth last year were first-time mothers.<sup>59</sup> Half of all teen mothers will apply for TANF (Temporary Assistance for Needy Families) in the next five years.<sup>60</sup>

One of the key factors in lifting families out of poverty is access to quality child care (Newman & Chen 2007). Programs such as Early Head Start, Head Start and Nurse Family Partnerships that target pregnant mothers and very young children have demonstrated positive results in improving parenting skills, helping parents with job training programs and finishing high school.<sup>61</sup>

Rate of Teen Births per 1,000,  
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Source: TN Department of Health, Vital Statistics 2001-2006.

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- <sup>22</sup> U.S. Census Bureau, American Factfinder, "Table B09002 Own Children Under 18 Years by Family Type and Age", 2006
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