

For Shelby County's children, Memphis and suburban Shelby County are two different worlds.

Shelby County has nearly a quarter of a million children. Over 70 percent live in Memphis; the rest live in the outlying suburbs (FIGURE 1). On the whole, these two groups of children lead very different lives, with different opportunities for early experiences that promote healthy brain development and lifelong achievement.

Family resources strongly influence a child's chances for success.

Even in the first years of life, children's development is affected by family resources like parents' income and education. Parents with fewer resources are at higher risk for stress, poor physical and mental health, and other problems that can lead to ineffective parenting and problematic home environments.

The links between children's early experiences and their long-term outcomes are well documented. But until recently, the underlying mechanisms were poorly understood. Neuroscientists now have the technology to detect differences in brain activity among disadvantaged children and better-off children. These differences are especially dramatic in brain areas associated with language, memory, and other cognitive abilities.¹⁻³

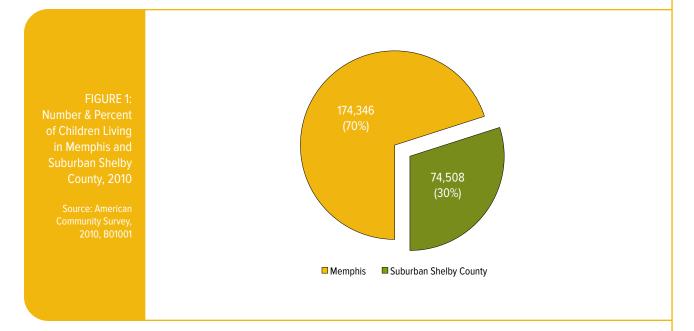
In short, there is a growing body of evidence which suggests that the experiences faced by children in disadvantaged families can affect brain development in ways that impair later abilities and achievement. This chapter presents a brief overview of the child population of Shelby County, with an emphasis on how children's early circumstances often vary between Memphis and suburban Shelby County.

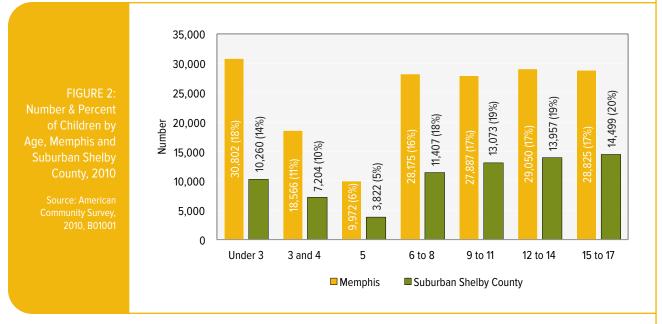
(Please note that throughout the Data Book "suburban Shelby County" refers to areas of the county outside the city limits of Memphis, while "Shelby County" refers to the county as a whole, including Memphis.)

Children in Memphis, as a group, differ from suburban children in age, race, and family type.

FIGURE 2 shows the age distribution of children in Memphis and in suburban Shelby County. Memphis has a higher proportion of very young children than suburban Shelby County.

- Memphis has over 30,000 children under three, representing 18 percent of all residents under 18.
- In suburban Shelby County, children under three make up 14 percent.





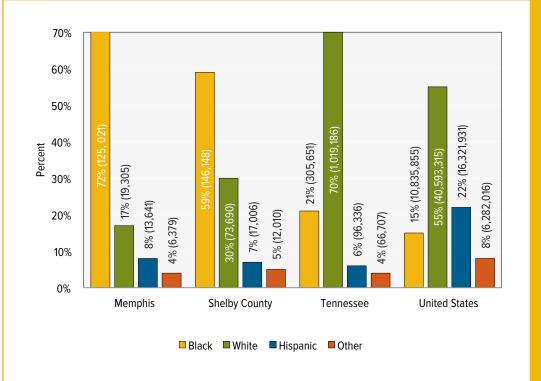


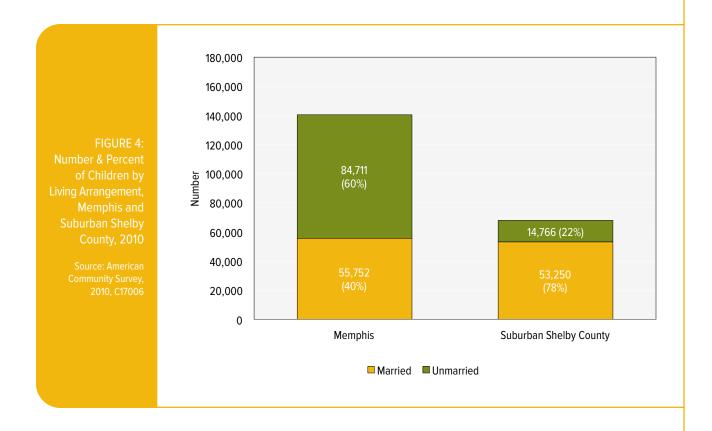
FIGURE 3: Number & Percent of Children by Race in the U.S., T.N., Shelby County and Memohis, 2010

Source: American Community Survey, 2010, C01001B, C,D,E,F,H&I

Our community's black-white ratio is different from that of the state and nation.

FIGURE 3 shows the racial/ethnic differences among the child populations of Memphis, Shelby County, Tennessee, and the U.S. Racial demographics in Memphis differ from those of Tennessee and the U.S.

- 72 percent of children in Memphis are black and 17 percent are white.
- In Shelby County as a whole, the pattern is similar but less pronounced (59 and 30 percent respectively).
- Statewide and nationally, however, the black-white ratio is roughly the opposite of our community.
- For other racial/ethnic groups, patterns in Memphis and Shelby County are similar to state and national patterns.



Memphis children are more likely than their suburban peers to live in single-parent families.

FIGURE 4 shows differences in living arrangements between children in Memphis and children in suburban Shelby County.

- 60 percent of Memphis children live with an unmarried parent.
- 22 percent of children in suburban Shelby County live with an unmarried parent.

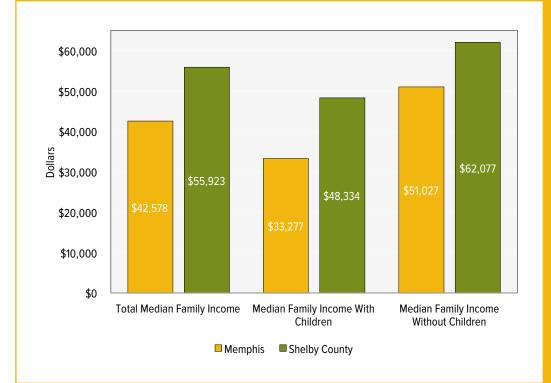


FIGURE 5: Median Family Income by Presence of Children, Memphis and Shelby County, 2010

Source: American Community Survey, 2010. B19125

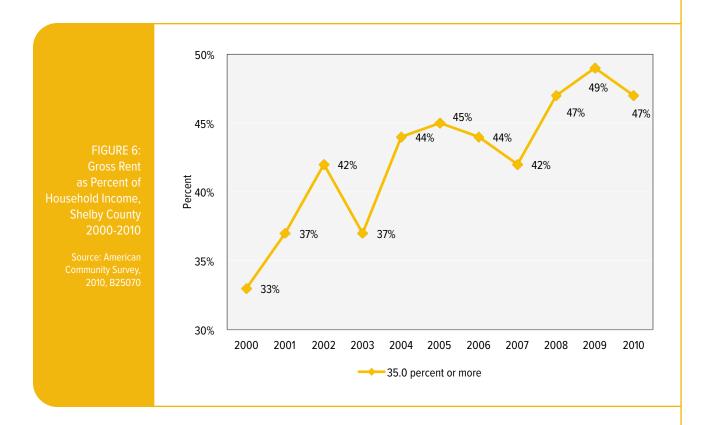
Shelby County families with children make less money than families without children.

Family income affects the quality of a child's home environment. Parents with stable and adequate incomes are better able to provide their children with books, educational toys, enriching activities, and high-quality child care. Children whose families have higher incomes tend to do better in school and show better behavioral and social adjustment.⁴

Low-income parents, in addition to having fewer economic resources, often have fewer social and emotional resources. Compared to middle-class parents, for example, they are at higher risk for stress and poor health. Economic hardship can lead to less parental warmth and responsiveness, which in turn are associated with negative child outcomes.⁵

FIGURE 5 shows median income for families with children and for families without children in Memphis and in Shelby County as a whole.

- Across Shelby County, median income for families without children is almost \$14,000 more than for families with children.
- When we consider only families living within Memphis, the gap increases to almost \$18,000.

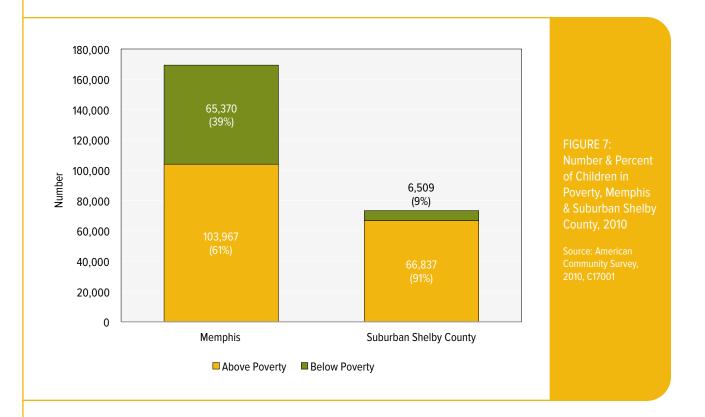


Shelby County families pay a larger share of their incomes for rent than in previous years.

Housing is typically the biggest item in a family's budget. Experts agree that a family should spend no more than about 30 percent of its annual income on housing, but poor and low-income families often pay as much as 50 percent.

Families with children are particularly vulnerable to unaffordable housing: they earn less than other families, but need more space. When less income is left over after paying the rent, parents must make sacrifices that can reduce their children's quality of life. Too often, these choices include cutting back on necessities like food, clothes, and healthcare.^{6,7}

FIGURE 6 shows recent changes in the percentage of renting families in Shelby County who pay 35 percent or more of their incomes on rent. Since 2000, more and more families face housing costs that are well above the recommended 30 percent threshold.



The Memphis child poverty rate is double the national rate.

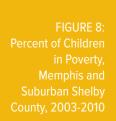
The terms "poor" and "in poverty" are applied to families with annual incomes below the Federal Poverty Level (FPL) set by the U.S. Department of Health and Human Services. FPL for a family of four is \$22,050.

Poverty endangers children's healthy development. Poor families experience, on average, more turmoil, violence, and instability than other families. Poor children watch more TV, have fewer books, and are read to less frequently than their better-off peers. They attend lower-quality schools and have poorer nutrition. As early as the first three years of life, they score lower on cognitive measures, and the effects of early poverty often persist into adulthood. ⁸⁻¹¹

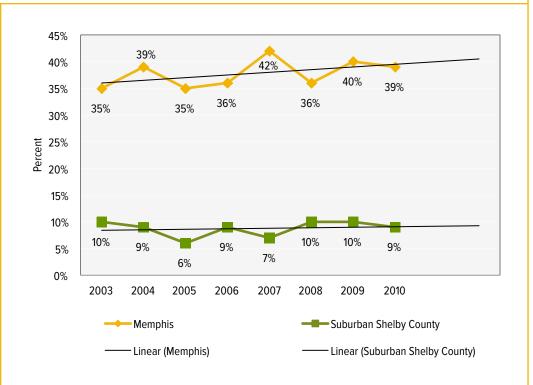
FIGURE 7 compares child poverty rates in Memphis and suburban Shelby County.

Shelby County child poverty is largely concentrated in Memphis.

- In Memphis, 39 percent of children live in poverty.
- Nine percent of children in suburban Shelby County live in poverty.
- The national child poverty rate is 19 percent (not shown).



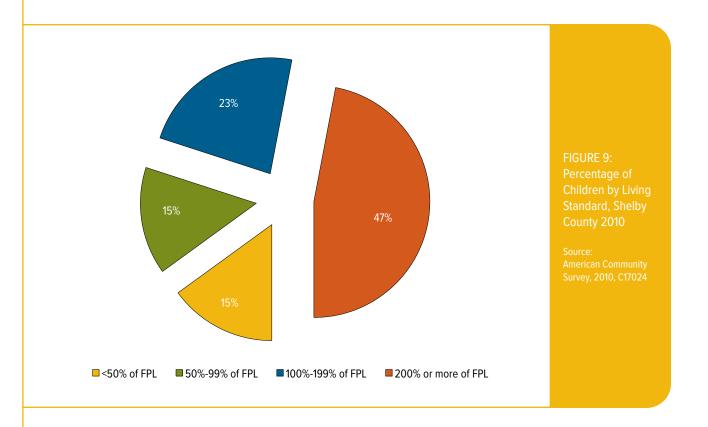
Source: American Community Survey, 2003-2010, C17001



Child poverty is increasing in Memphis but not in suburban Shelby County.

FIGURE 8 compares child poverty rates for Memphis and suburban Shelby County since 2003.

- Child poverty has been relatively steady in suburban Shelby County in recent years.
- In Memphis, there has been a slight upward trend.



Over half of Shelby County children face economic hardship.

The Federal Poverty Level (FPL) is an inadequate tool for measuring economic hardship. Grouping families into those above the poverty threshold and those below it underestimates the wide variations in economic distress among families in need.

Not all poor families experience the same types of hardship. Families with incomes just under the poverty line face very different circumstances than families whose incomes fall far short of it.

Similarly, many families have incomes above FPL but still deal with the same difficulties as poor families. Extensive research shows that it takes an income about twice the poverty level for a family to meet its basic needs.

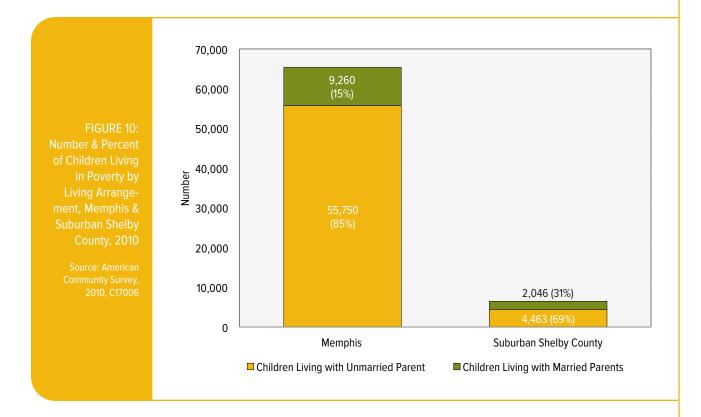
As a result, most researchers distinguish two additional categories: low-income (also called "near poverty") and extreme poverty. Low-

income families have incomes above FPL but below 200 percent of FPL. Families with incomes below half of the FPL are in extreme poverty.¹²⁻¹⁴

FIGURE 9 shows the living standards of Shelby County children according to family income and FPL.

More than half of our community's children are poor or low-income.

- 30 percent of Shelby County children are living in poverty.
- Of this 30 percent, half are in extreme poverty.
- 23 percent of children in Shelby County live in low-income families.
- Fewer than half of Shelby County's children are economically secure (at or above 200 percent of FPL).



Children in poverty often face other risks as well.

Poor children often thrive in spite of their families' economic adversity, especially if they have the protective benefits of warm and responsive parenting. Too often, however, poverty goes hand in hand with other risks that reduce parents' ability to provide this buffer. These may include maternal depression, low parental education, and neighborhood crime.

One widely studied risk factor is living in a single-parent family. Single-mothers, on average, are younger, have less education, earn lower incomes, and have less social support than married mothers. Conditions like these increase the likelihood of ineffective, inconsistent, and harsh parenting behaviors. ^{15,16}

FIGURE 10 shows living arrangements among poor children in Memphis and suburban Shelby County.

- In Memphis, 85 percent of children in poverty live in unmarried-parent families.
- Similarly, in suburban Shelby County, 69 percent of poor children live in unmarried-parent families.

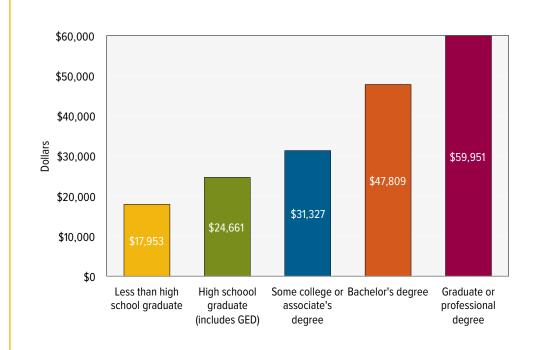


FIGURE 11: Median Annual Income by Educational Attainment, Shelby County, 2010

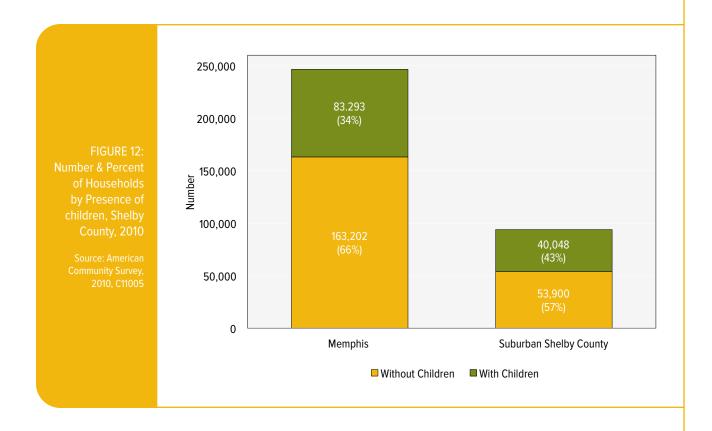
Source: American Community Survey, 2010. B20004

Kids are better-off when their parents are better-educated.

Education helps parents earn more money, allowing them to improve their children's physical surroundings and purchase books and other stimulating materials. It also promotes effective parenting: on average, better-educated parents read to their children more often, use larger vocabularies, and have higher expectations. Their children, in turn, tend to have better academic and behavioral outcomes. ^{17,18}

FIGURE 11 shows how median annual income varies according to educational attainment for Shelby County adults.

- High school graduates earn 37 percent more than high school dropouts.
- Attending some college, even without finishing a degree, raises a high school graduate's income another 27 percent.
- For those who complete a Bachelor's degree, median income is double that of high school graduates.



Most Shelby County homes do not have children.

FIGURE 12 shows the number and percentage of families with children for Memphis and suburban Shelby County.

- Only 34 percent of households in Memphis have children younger than 18 years present.
- Only 43 percent of households in suburban Shelby County have children.

Families with children are a minority in our community. This is a potential barrier to building and sustaining an effective public voice for children. For instance, supporting investments in child well-being may be a lower priority for adults without children or those whose children have already come of age. ¹⁹

Investments in the well-being of our children are investments in our community's future.

The differences between Memphis and suburban Shelby County, many of which have been detailed in this chapter, may represent another barrier to positive change. Suburban Shelby County has a higher share of families with children, but it has proportionately fewer African American children, children in poverty, and children in single-parent families. These realities tend to isolate middle-class families from families in need and make it difficult to create a shared identity among parents and caregivers throughout our community.²⁰

To overcome these obstacles, we must increase public awareness and advocate that what is good for children is good for all of us. Morally, allowing half our children to grow up in or near poverty is incompatible with our ideals of fairness and equal opportunity. Economically, reducing child poverty and its lifelong effects will result in significant public savings by increasing earnings and productivity and decreasing crime and poor health.²¹

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