



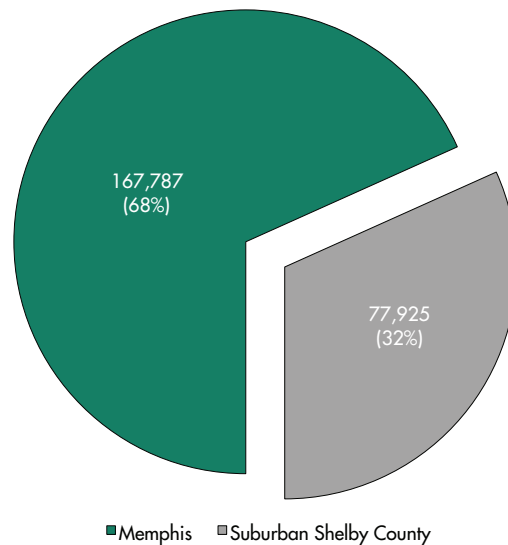
## For our children, Memphis and suburban Shelby County are two different worlds.

Shelby County has nearly a quarter of a million children: more than one in four residents of Shelby County are less than 18 years old. About 70 percent of these children 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.

Improving the well-being of all Shelby County's children requires an understanding of these patterns and their implications for community action. This chapter presents a brief overview of the child population of Shelby County, with an emphasis on how factors associated with child well-being often vary between Memphis and suburban Shelby County.

**FIGURE 1:**  
Number & Percent of  
Children Living  
in Memphis  
& Suburban Shelby  
County, 2008

Source:  
American Community Survey,  
2008, B01001.



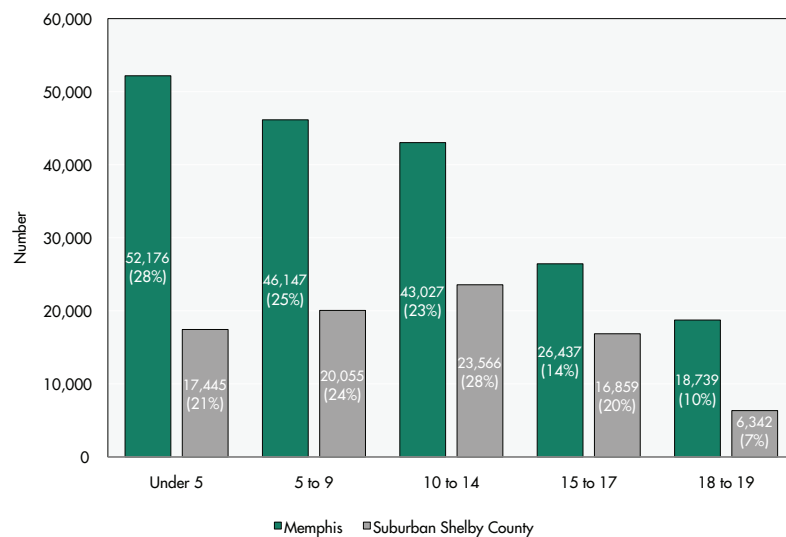
## Children in Memphis, as a group, differ from suburban children in age, race, and family type.

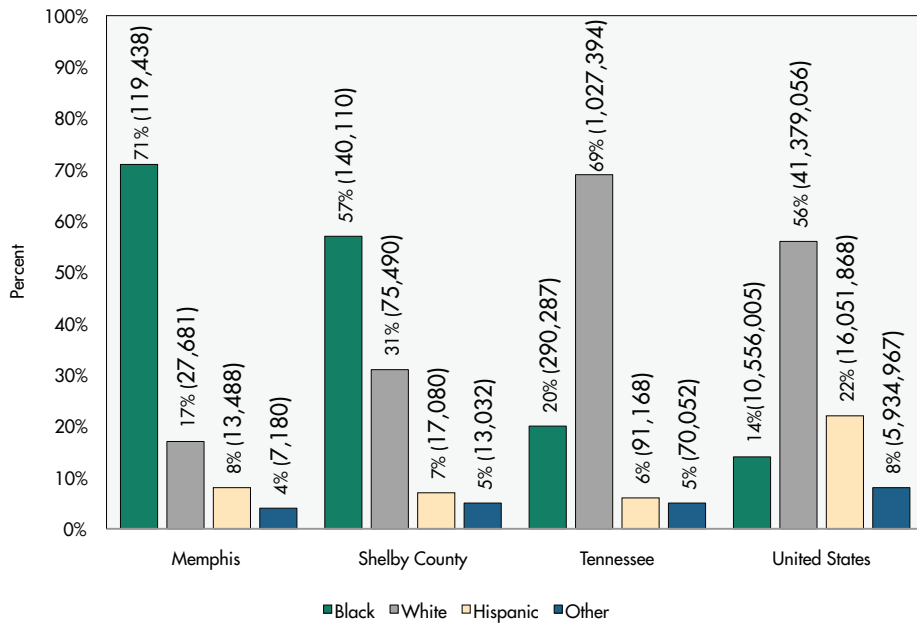
Memphis has a higher proportion of young children than suburban Shelby County. Children under five are the largest age group of Memphis

children, representing 28 percent of all residents under age 20. In suburban Shelby County, children from 10 to 14 are the largest group (Figure 2).

**FIGURE 2:**  
Number & Percent  
of Children by Age,  
Memphis & Suburban  
Shelby County, 2008

Source:  
American Community Survey,  
2008, B01001.



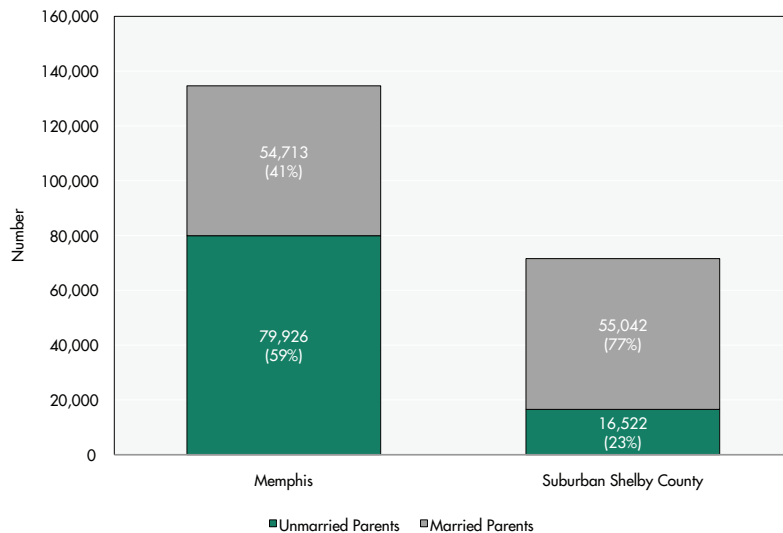


**FIGURE 3:**  
Number & Percent  
of Children by Race  
in the Memphis, Shelby  
County, Tennessee  
& the United States,  
2008

Source:  
American Community Survey,  
2008, C01001B,C,D,E,F,H&I.

A majority of children in Memphis (7 in 10) are black, compared to just over one in four in suburban Shelby County (not shown). The black-white ratio of Memphis is nearly opposite that of Tennessee and the U.S. The Hispanic population of Memphis is similar to that of the state (Figure 3).

Children in Memphis are more likely than suburban children to live in single parent families. Almost 60 percent of Memphis children live with an unmarried parent, compared to 23 percent in suburban Shelby County (Figure 4).



**FIGURE 4:**  
Number & Percent  
of Children by Living  
Arrangement, Memphis  
& Suburban Shelby  
County, 2008

Source:  
American Community Survey,  
2008, C17006.

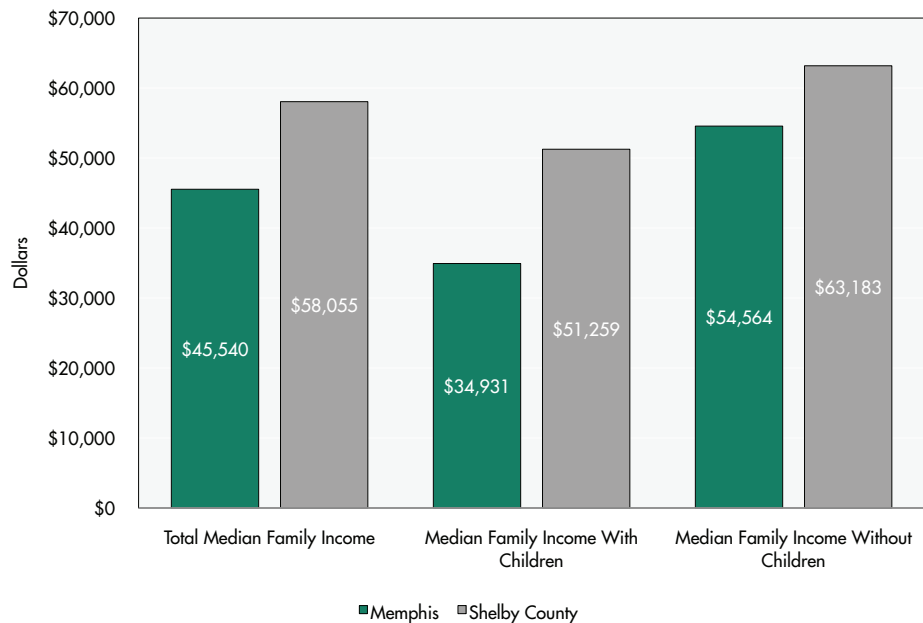
## Shelby County families with children make less money than families without children.

Family income is a good measure of child well-being. Children whose families have higher incomes tend to do better in school and show better behavioral and social adjustment. A stable and adequate income allows parents to buy books and educational toys, involve children in cultural activities, and purchase better child care. Insufficient income, on the other hand, is a cause of stress and can lead to less parental warmth and responsiveness.<sup>1,2</sup>

In Memphis and Shelby County, families with children have lower incomes than families without children (Figure 5). The median annual income of families without children in Shelby County is nearly \$12,000 more than that of families with children. In Memphis, families without children earn approximately \$20,000 more per year than families with children.

**FIGURE 5:**  
Median Family Income  
by Presence of Children,  
Memphis & Shelby  
County, 2008

Source:  
American Community Survey,  
2008, B19125.

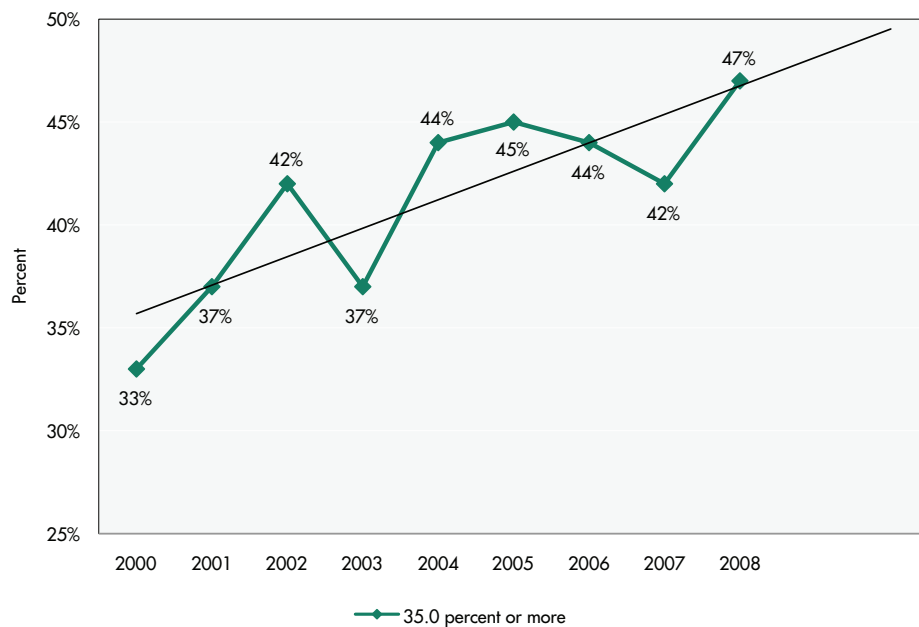


## Shelby County families pay a larger share of their incomes for rent than in previous years.

Housing is typically the biggest expense in a family's budget. 30 percent of family income is considered an appropriate portion to spend on housing, but poor and low-income families often pay more than 50 percent. Families with children may be particularly vulnerable to unaffordable housing: they earn less than other families, but need more. When less income is left over for discretionary spending, 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.<sup>3,4</sup>

Since 2000, more and more Shelby County families who rent are paying at least 35 percent of their incomes for housing (Figure 6). Of these families, almost two-thirds pay 50 percent or more (not shown).



**FIGURE 6:**  
Percent of Shelby County  
Residents Who Pay 35%  
or More of Gross  
Household Income  
for Rent, 2000-2008

Source:  
American Community Survey,  
2008, B25070.

## The Memphis child poverty rate is double the national rate.

The terms “poor” and “in poverty” are applied to families with incomes below the Federal Poverty Level (FPL) set by the U.S. Department of Health and Human Services. The FPL in 2009 for a family of four is \$22,050.

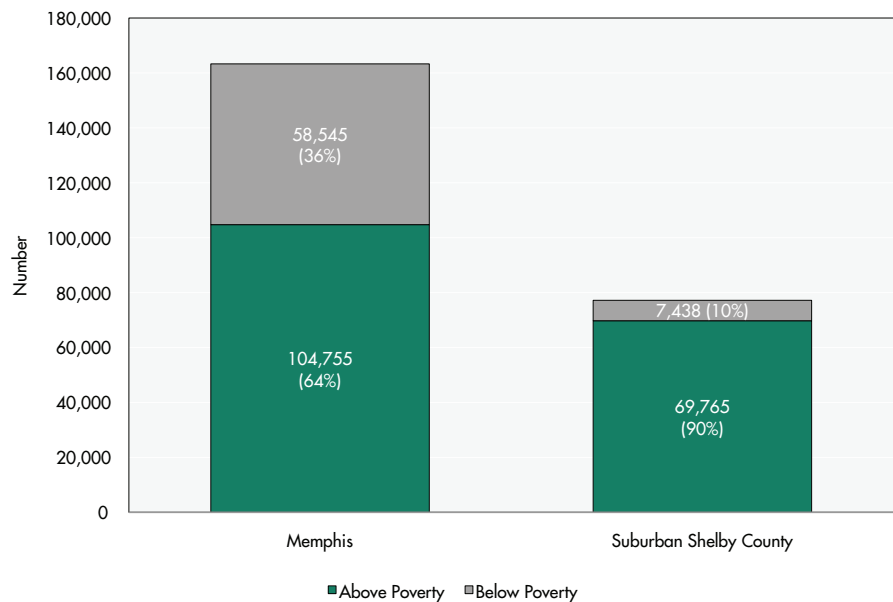
Poverty endangers children’s healthy development. Poor families experience, on average, more turmoil, violence, and instability than other families. Compared to their better-off peers, poor children watch more TV, have fewer books, and are read to less frequently. Their daily lives are noisier, more crowded, and less safe. They are exposed to more toxins, attend lower-quality schools,

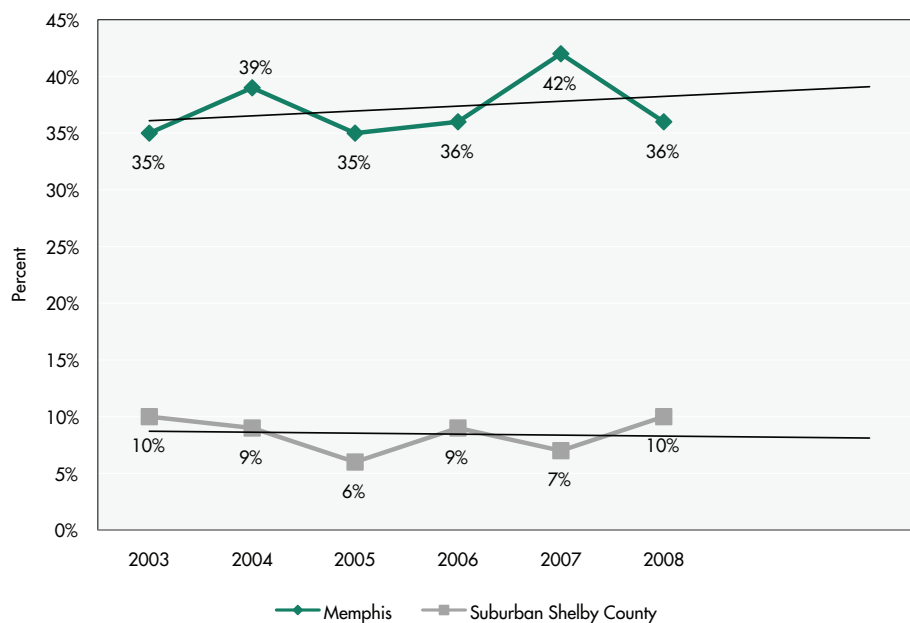
and have poorer nutrition. As early as the first three years of life, poor children score lower on cognitive measures, and the effects of early poverty often persist into adulthood.<sup>5-8</sup>

- 28 percent of all children in Shelby County are in poverty, and almost 90 percent of them live in Memphis.
- In Memphis, 36 percent of children live in poverty (Figure 7), compared to 18 percent nationwide.
- Ten percent of children in suburban Shelby County live in poverty (Figure 7).

**FIGURE 7:**  
Number & Percent  
of Children by Poverty  
Status, Memphis &  
Suburban Shelby  
County, 2008

Source:  
American Community Survey,  
2008, C17001.





**FIGURE 8:**  
Percent of Children in  
Poverty, Memphis &  
Suburban Shelby County,  
2003-2008

Source:  
American Community Survey,  
2003-2008, C17001.

The percentage of children living in poverty has been relatively steady in Suburban Shelby County since 2003, with a slight increase in Memphis (Figure 8).

## The Federal Poverty Level undercounts children living in economic distress.

The Federal Poverty Level (FPL) is widely considered an inadequate measure of economic hardship. The formula was developed in the early 1960s, when the relative costs of food, housing, health care, and other expenses were much different than today. Additionally, the formula is based solely on income; it does not recognize other forms of hardship such as being in debt or living in substandard housing.

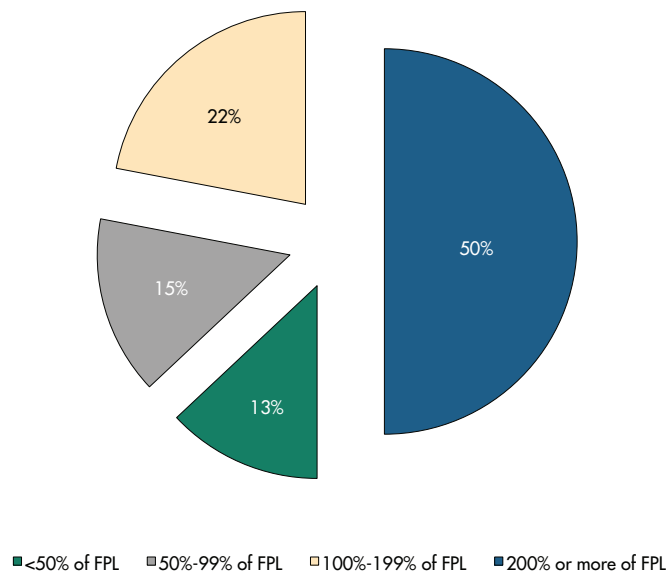
The limitations of the official poverty level have led researchers to distinguish two additional categories of hardship: low income and extreme poverty. Extensive research shows that it takes an income about twice the poverty line for a family to meet its basic needs.<sup>8-11</sup> Low-income families – families with incomes above FPL but below 200 percent of FPL – face many of the same difficulties that poor families face. Families living on incomes below half of the FPL are considered to be in extreme poverty.

## Only half of Shelby County's children are economically secure.

- 28 percent of Shelby County children are poor.
- Of the 28 percent who are poor, almost half are in extreme poverty.
- Nearly a quarter of children in Shelby County live in low-income families.
- Half of Shelby County's children are economically secure (at or above 200 percent FPL).

**FIGURE 9:**  
Percent of Children  
by Living Standard,  
Shelby County, 2008

Source:  
American Community Survey,  
2008, C17024.

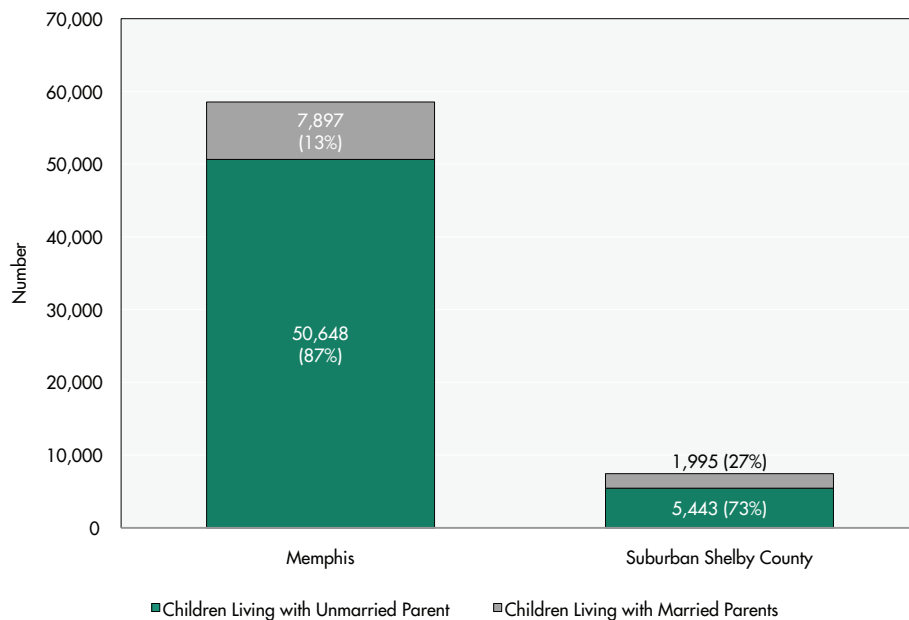




## Poverty does not affect all types of families equally.

Where a child lives is not the only factor in how likely she is to live in poverty. Children in single-parent families, for example, are more likely than other children to be poor whether they live in Memphis or in suburban Shelby County. Poverty, low social support, and high levels of parental stress place these children at risk for behavioral problems and reduced cognitive outcomes.<sup>12,13</sup>

- In Memphis, 87 percent of children in poverty live with unmarried parents (Figure 10).
- Similarly, in suburban Shelby County, 73 percent of children in poverty live with unmarried parents (Figure 10).



**FIGURE 10:**  
Number & Percent  
of Children Living  
in Poverty by Living  
Arrangement, Memphis  
& Suburban Shelby  
County, 2008

Source:  
American Community Survey,  
2008, C17006.

## Kids fare better when their parents are educated.

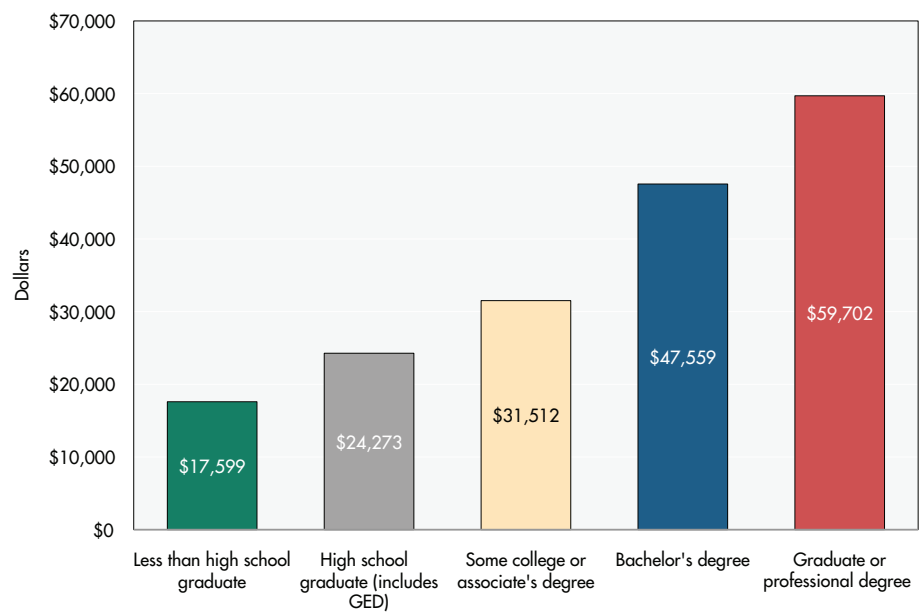
Education helps parents earn more money, allowing them to improve their children's physical surroundings and purchase books and other stimulating materials. But income is only one way that children benefit from parental education. Better-educated parents tend to create home environments that promote their children's development. Compared to other parents, they use larger vocabularies, read to their children more often, and have higher expectations for them. Their children,

in turn, are likely to have higher academic and behavioral outcomes.<sup>14,15</sup>

In Shelby County, increases in education translate into substantial gains in annual income (Figure 11). High school graduates earn 38 percent more than high school dropouts. Attending some college raises income another 30 percent, and graduating with a four-year degree means another 51 percent increase. A graduate or professional degree adds another 26 percent.

**FIGURE 11:**  
Median Annual  
Income by Educational  
Attainment, Shelby  
County, 2008

Source:  
American Community Survey,  
2008, B20004.



## Together, family income and parental education strongly influence a child's chances for success.

Researchers often combine measures of parental education, income, and occupation into a single variable: socioeconomic status (SES). SES is widely considered a better measure of a family's overall resources than is income or education alone.

The experiences that often accompany inadequate incomes and low levels of parental education have negative effects on brain development. The links between SES and children's health, cognitive

development, academic achievement, and social adjustment are well documented.<sup>1,16</sup>

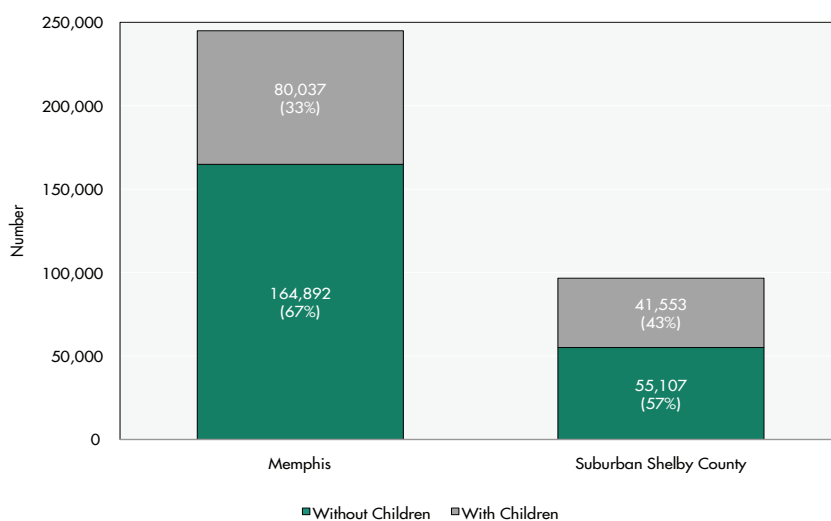
Recent research has discovered possible underlying mechanisms for these associations – specifically, differences in brain activity among low-SES children and higher-SES children. These differences are especially dramatic in the prefrontal cortex, the brain region associated with higher-level cognitive skills such as language, memory, and cognitive control.<sup>17,18</sup>

## The majority of Shelby County households do not have children.

Only 35 percent of Shelby County households include children. This presents a unique set of problems for community efforts to build and sustain an effective public voice for children. For instance, child well-being may be a lower priority for adults without children or those whose children have already come of age.<sup>19</sup>

The differences between Memphis and the outlying suburbs may add to these difficulties. Suburban Shelby County has a higher percentage of families with

children than Memphis (Figure 12). As described earlier, it also has proportionately fewer black children, children in poverty, and children in single-parent families. These demographic patterns place middle-class children on a separate track from disadvantaged children, and make it difficult to build a shared identity among parents.<sup>20</sup> The Urban Child Institute believes that promoting the optimal early development of all of our children is the best pathway to building the human and social capital that will define our community's future.



**FIGURE 12:**  
Number & Percent  
of Households by  
Presence of Children,  
Shelby County, 2008

Source:  
American Community Survey,  
2008, C11005.

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