

FACT SHEET



Basic Facts About Low-income Children, 2008

Children Aged 6–11

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Children represent 25 percent of the population. Yet, 41 percent of all children and 41 percent of children in middle childhood ages 6 through 11 live in low-income families. In addition, nearly 20 percent of all children and 20 percent of children in middle childhood live in poor families. Winding up in a low-income or poor family does not happen by chance. There are significant factors related to children's experiences with economic insecurity, such as race/ethnicity and parents' education and employment. This fact sheet describes the demographic, socio-economic, and employment characteristics of children in middle childhood and their parents – highlighting the important factors that appear to distinguish low-income and poor children in this age group from their less disadvantaged counterparts.

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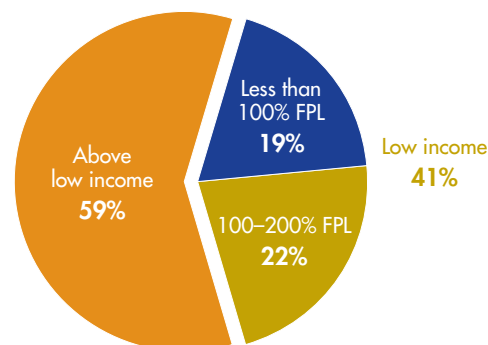
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How many children in middle childhood ages 6 through 11 in the United States live in low-income families?

There are more than 23 million children in middle childhood ages 6 through 11 in the United States.

- ◆ 41 percent – 9.8 million – live in low-income families.
- ◆ 19 percent – 4.5 million – live in poor families.

Children in middle childhood by family income, 2008



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What is the federal poverty level (FPL) in 2009?¹

- ◆ \$22,050 for a family of four.
- ◆ \$18,310 for a family of three.
- ◆ \$14,570 for a family of two.

Is a poverty-level income enough to support a family?

Research suggests that, on average, families need an income equal to about two times the federal poverty level to meet their most basic needs.² Families with incomes below this level are referred to as low income:

- ◆ \$44,100 for a family of four.
- ◆ \$36,620 for a family of three.
- ◆ \$29,140 for a family of two.

These dollar amounts approximate the average minimum income families need to make ends meet, but actual expenses vary greatly by locality. For a family of four, the cost of basic family expenses is about \$37,000 per year in El Paso, TX, \$42,000 in Spokane, WA, \$45,000 in Detroit, MI, and \$49,000 in Buffalo, NY.³

Has the percentage of children in middle childhood living in low-income and poor families changed over time?

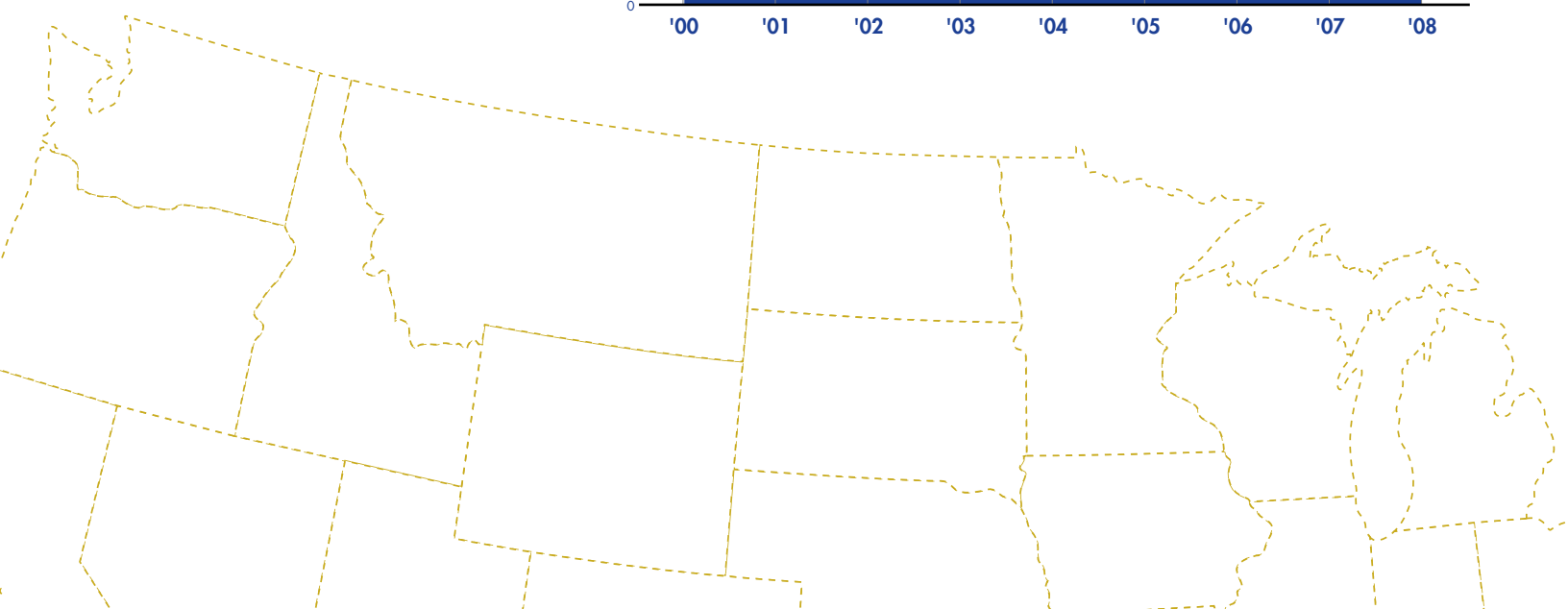
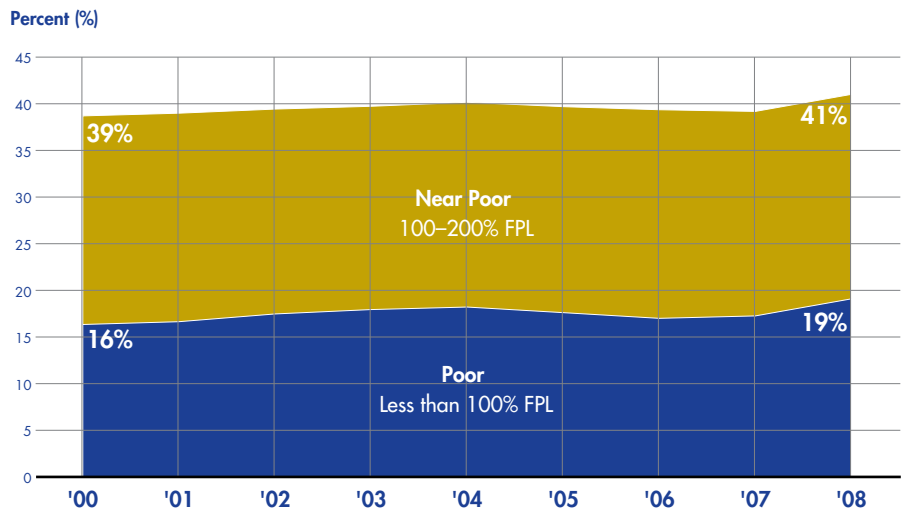
The percentage of children in middle childhood living in low-income families (both poor and near poor) has been *on the rise* – increasing from 39 percent in 2000 to 41 percent in 2008. During this time period, the overall number of children in

middle childhood decreased by three percent while the number who were low-income and poor increased by two percent and 13 percent, respectively. This upward trend in low-income and poor children follows on the heels of a decade of decline in the 1990s.

Percentage change of children in middle childhood living in low-income and poor families, 2000–2008

	2000	2008	Percent change
Low income	9,540,067	9,771,713	2%
Poor	4,027,977	4,547,114	13%

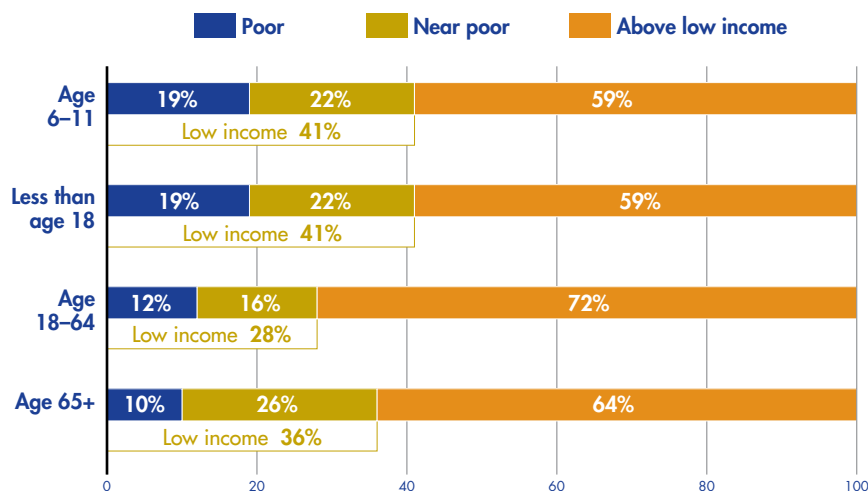
Children in middle childhood living in low-income and poor families, 2000–2008



How do children in middle childhood compare to the rest of the population?

The percentage of children in middle childhood in low-income families surpasses that of adults. In addition, children in this age group are nearly twice as likely as adults aged 65 and older to live in poor families.

Percentage low-income and poor by age, 2008

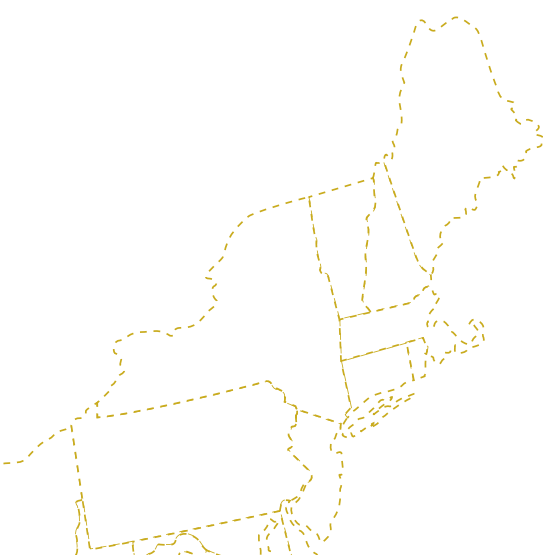
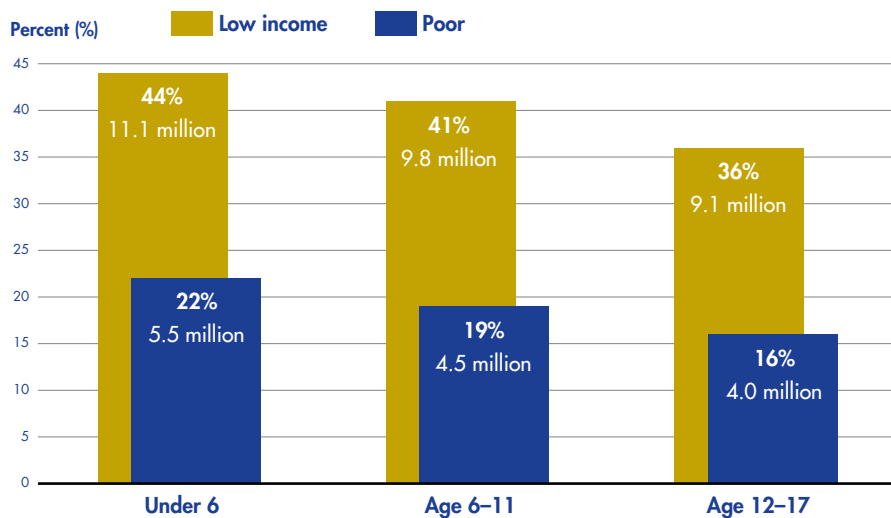


Does the percentage of children in low-income families vary by children's age?

The overall percentages of children living in low-income and poor families masks important variation by age. Young children under age 6 are the most likely to live in low-income families, followed by children ages 6 through 11, and children ages 12 through 17.

- ◆ 44 percent of children under age 6 – 11.1 million – live in low-income families.
- ◆ 41 percent of children ages 6 through 11 – 9.8 million – live in low-income families.
- ◆ 36 percent of children ages 12 through 17 years – 9.1 million – live in low-income families.

Children living in low-income and poor families by age, 2008

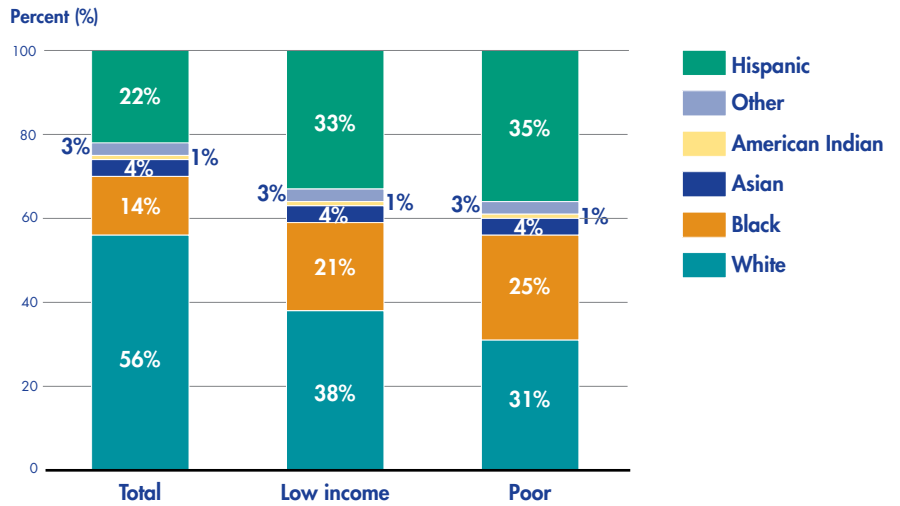


Does the percentage of children in middle childhood in low-income families vary by race/ethnicity?⁴

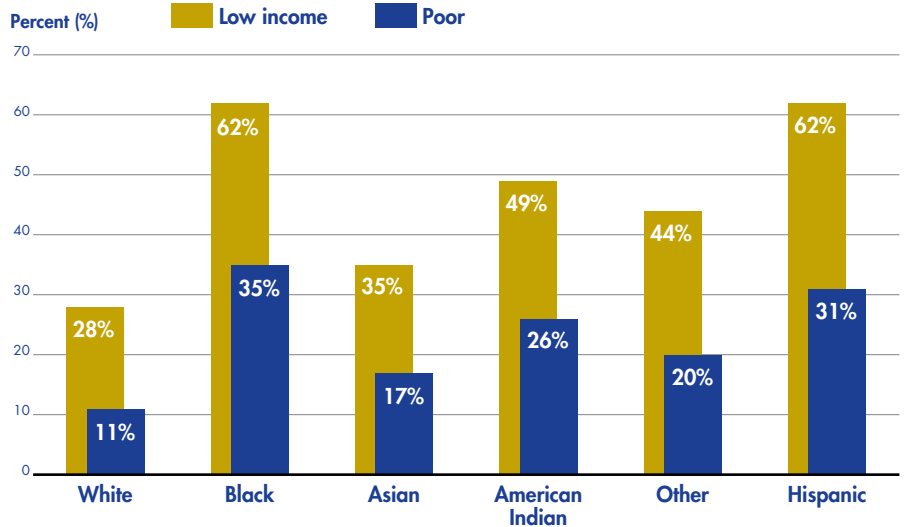
Black, American Indian, and Hispanic children in middle childhood are disproportionately low income. Although white children in middle childhood comprise the largest group of children living in low-income families, Hispanic children represent the largest share of poor children in middle childhood.

- ◆ 28 percent of white children in middle childhood – 3.7 million – live in low-income families.
- ◆ 62 percent of black children in middle childhood – 2.1 million – live in low-income families.
- ◆ 35 percent of Asian children in middle childhood – 0.3 million – live in low-income families.
- ◆ 49 percent of American Indian children in middle childhood – nearly 78,000 - live in low-income families.
- ◆ 44 percent of children in middle childhood of some other race – 0.3 million – live in low-income families.
- ◆ 62 percent of Hispanic children in middle childhood – 3.2 million – live in low-income families.

Percentage distribution of all children in middle childhood and children in middle childhood in low-income and poor families by race/ethnicity, 2008



Percentage of children in middle childhood in low-income and poor families by race/ethnicity, 2008



Does the percentage of children in middle childhood vary by parents' country of origin?⁵

- ◆ 62 percent of children in middle childhood with immigrant parents – 2.6 million – live in low-income families.
- ◆ 37 percent of children in middle childhood with native-born parents – 6.8 million – live in low-income families.

What are the family characteristics of low-income children in middle childhood?

Parents' Education⁶

Higher levels of parents' education decrease the likelihood that a child will live in a low-income or poor family. Yet, 42 percent of low-income and 35 percent of poor children in middle childhood have a parent with at least some college.

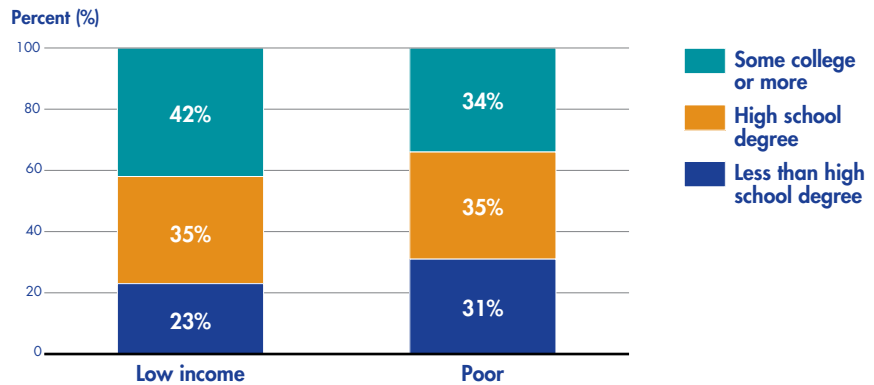
- ◆ 86 percent of children in middle childhood with parents who have less than a high school degree – 2.3 million – live in low-income families.
- ◆ 61 percent of children in middle childhood with parents who have no more than a high school degree – 3.4 million – live in low-income families.
- ◆ 26 percent of children in middle childhood with at least one parent who has some college or more education – 4.1 million – live in low-income families.

Parents' Employment⁷

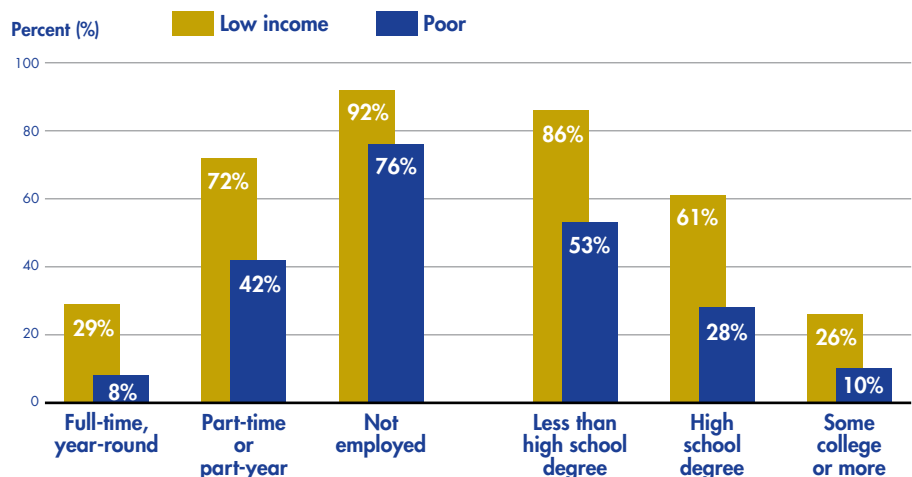
Although children in middle childhood with a full-time, year-round employed parent comprise more than half of the low-income population, they are less likely to be living in a low-income family compared to children in middle childhood with parents who work part-time/part-year or who are not employed.

- ◆ 29 percent of children in middle childhood with at least one parent who works full-time, year-round – 5.2 million – live in low-income families.
- ◆ 72 percent of children in middle childhood with at least

Children in middle childhood living in low-income and poor families by parents' education, 2008



Children in middle childhood living in low-income and poor families by parents' employment and education, 2008



one parent who works part-time or part-year – 2.8 million – live in low-income families.

- ◆ 92 percent of children in middle childhood with no employed parents – 1.7 million – live in low-income families.

Family Structure

Fifty percent of children in middle childhood in low-income families – 4.9 million – and 38

percent in poor families – 2.8 million – live with married parents.

- ◆ 30 percent of children in middle childhood with married parents – 4.9 million – live in low-income families.
- ◆ 68 percent of children in middle childhood with a single parent – 4.9 million – live in low-income families.

Does the percentage of children in middle childhood in low-income families vary by where they live?

Region

- ◆ 44 percent of children in middle childhood in the South – 3.9 million – live in low-income families.
- ◆ 42 percent of children in middle childhood in the West – 2.4 million – live in low-income families.
- ◆ 35 percent of children in middle childhood in the Northeast – 1.4 million – live in low-income families.
- ◆ 39 percent of children in middle childhood in the Midwest – two million – live in low-income families.

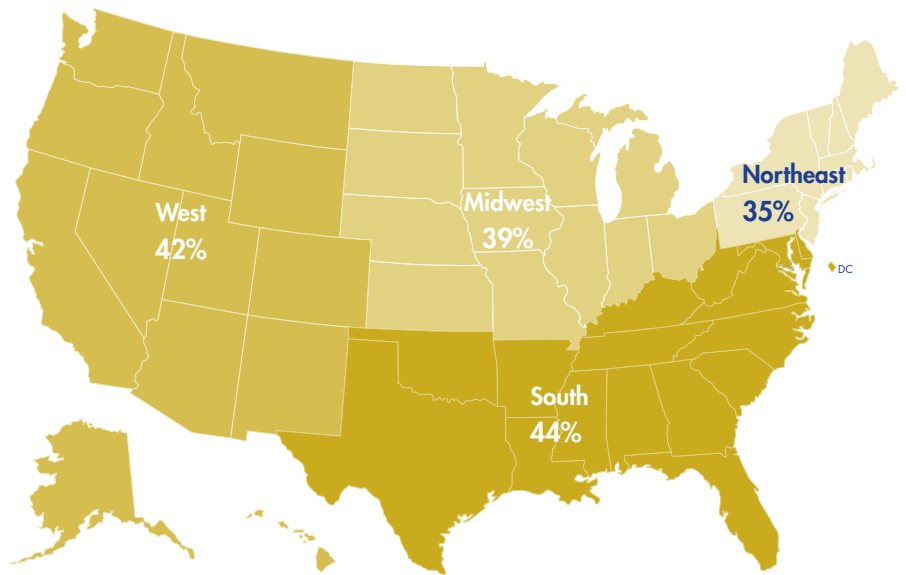
Type of Area

- ◆ 52 percent of children in middle childhood in urban areas – 3.3 million – live in low-income families.
- ◆ 32 percent of children in middle childhood in suburban areas – 3.4 million – live in low-income families.
- ◆ 49 percent of children in middle childhood in rural areas – 1.7 million – live in low-income families.

Residential Instability and Home Ownership

Research suggests that stable housing is important for healthy child development.⁸ Yet, children in middle childhood living in low-income families were more than twice as likely to have moved in the past year and *less* likely (by nearly two times) to live in families that own a home compared with

Percentage of children in middle childhood living in low-income families by region, 2008



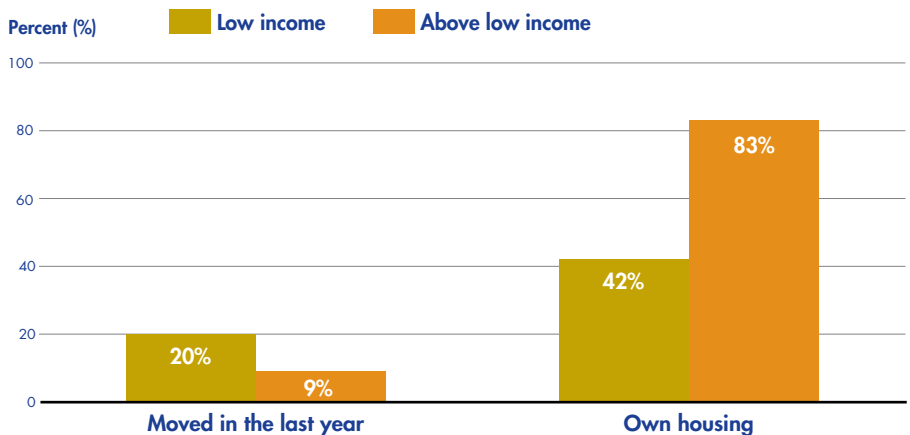
children in middle childhood living in above low-income families.

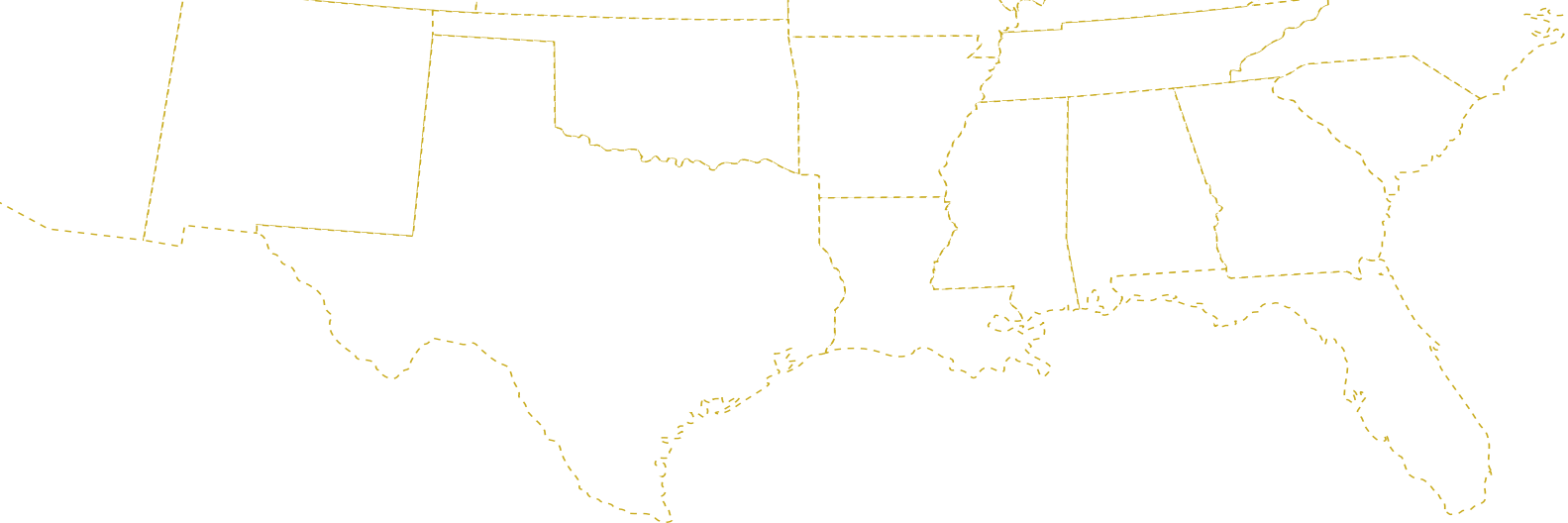
- ◆ 20 percent of children in middle childhood in low-income families – 1.9 million – moved in the last year.
- ◆ 9 percent of children in middle childhood in above low-income families – 1.2 million – moved in the last year.

- ◆ 42 percent of children in middle childhood in low-income families – 4.1 million – live with a family that owns a home.

- ◆ 83 percent of children in middle childhood in above low-income families – 11.7 million – live with a family that owns a home.

Percentage of children in middle childhood living in low-income and above low-income families by residential instability and home ownership, 2008



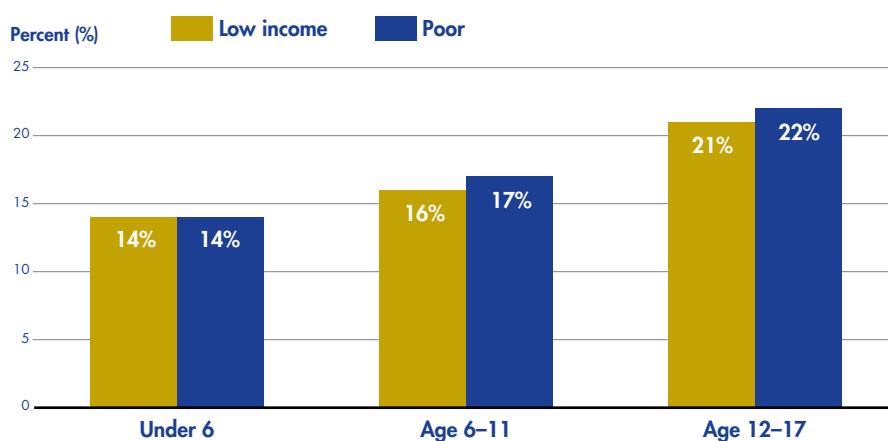


Are children in middle childhood in low-income families covered by health insurance?⁹

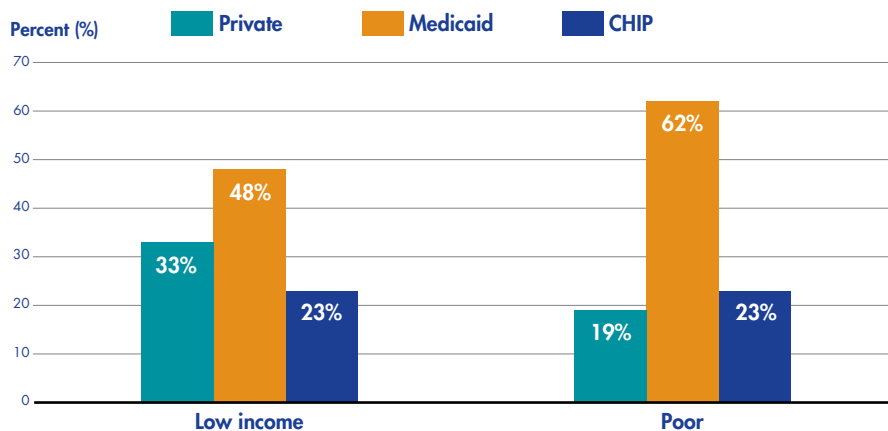
Among all children in middle childhood, approximately 16 percent in low-income families and 17 percent in poor families are uninsured. Consistent with research suggesting older children in general are particularly at risk of being uninsured, low-income and poor children in middle childhood are less likely than their older counterparts but more likely than their younger counterparts to be without health insurance coverage.¹⁰ Although one-third of low-income children in middle childhood are covered by private health insurance, Medicaid is the most likely provider with nearly one-half (48 percent) of low-income children and 62 percent of poor children in middle childhood covered by this public insurance program.

- ◆ 16 percent of children in middle childhood living in low-income families – 1.5 million – are uninsured.
- ◆ 33 percent of children in middle childhood living in low-income families – 3.2 million – are covered by private insurance.
- ◆ 48 percent of children in middle childhood living in low-income families – 4.7 million – are covered by Medicaid.

Percentage of children uninsured in low-income and poor families by age, 2008



Health insurance coverage of children in middle childhood living in low-income and poor families, 2008



- ◆ 23 percent of children in middle childhood living in low-income families – 2.3 million – are covered by their state's Children Health Insurance Program (CHIP).

For comparable information about all children, see *Basic Facts About Low-income Children, 2008: Children Under Age 18*, or about infants and toddlers, see *Basic Facts About Low-income Children, 2008: Children Under Age 3*, or about young children, see *Basic Facts About Low-income Children, 2008: Children Under Age 6*, or about adolescent children, see *Basic Facts About Low-income Children, 2008: Children Aged 12–17*.

Endnotes

This fact sheet is part of the National Center for Children in Poverty's demographic fact sheet series and is updated annually. Unless otherwise noted, analysis of the U.S. Current Population Survey, Annual Social and Economic Supplement, March 2009, was conducted by Michelle Chau and Vanessa R. Wight of NCCP. Yumiko Aratani provided feedback that contributed to the analysis. Estimates include children living in households with at least one parent and most children living apart from both parents (for example, children being raised by grandparents). Children living independently, living with a spouse, or in group quarters are excluded from these data. Children ages 14 and under living with only unrelated adults were not included because data on their income status were not available. Among children who do not live with at least one parent, parental characteristics are those of the householder and/or the householder's spouse. Special thanks to Shannon Stagman, Morris Ardoin, Amy Palmisano, and Telly Valdellon.

1. These numbers are from the federal poverty guidelines issued annually by the U.S. Department of Health and Human Services. The demographic findings in this fact sheet were calculated using more complex versions of the federal poverty measure – the thresholds issued by the U.S. Census Bureau. For more information on measuring poverty, see NCCP's state profiles and the U.S. Department of Health and Human Services.
2. Cauthen, Nancy K.; Fass, Sarah. 2008. *Measuring Income and Poverty in the United States*. New York, NY: National Center for Children in Poverty, Columbia University, Mailman School of Public Health.
3. These figures were derived from NCCP's Basic Needs Budget Calculator.
4. In the most recent CPS, parents could report children's race as one or more of the following: "White," "Black," "American Indian or Alaskan Native," or "Asian and/or Hawaiian/Pacific Islander." In a separate question, parents could report whether their children were of Hispanic origin. For the data reported, children whose parent reported their race as White, Black, American Indian or Alaskan Native, or Asian and/or Hawaiian/Pacific Islander and their ethnicity as non-Hispanic are assigned their respective race. Children who were reported to be of more than one race were assigned as Other. Children whose parent identified them as Hispanic were categorized as Hispanic, regardless of their reported race.
5. Low-income infants and toddlers living in households with one immigrant parent and one native-born parent (approximately 0.3 million) are not included in these estimates.

6. Parent's education is the education level of the most highly educated parent living in the household. Parents can either have no high school degree; a high school degree, but no college; or some college or more.

7. Parent's employment is the employment level of the parent in the household who maintained the highest level of employment in the previous year. Parents can either have no employment in the previous year, part-year or part-time employment, or full-time, year-round employment. Part-year or part-time employment is defined as either working less than 50 weeks in the previous year or less than 35 hours per week. Full-time, year-round employment is defined as working at least 50 weeks in the previous year and 35 hours or more per week for more than half the year.

8. Aratani, Yumiko. 2009. *Homeless Children and Youth*. New York, NY: National Center for Children in Poverty, Columbia University, Mailman School of Public Health.

9. People can report more than one type of insurance coverage. Children not covered by private health insurance, Medicaid, CHIP, or Military insurance at any time during 2008 are considered uninsured.

10. Schwarz, Susan Wile. 2009. *Adolescent Mental Health in the United States*. New York, NY: National Center for Children in Poverty, Columbia University, Mailman School of Public Health.