



## Basic Facts About Low-income Children, 2009

### *Children Under Age 18*

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Children represent 25 percent of the population. Yet, they comprise 36 percent of all people in poverty. Among children, 42 percent live in low-income families and approximately one in every five 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 geographic characteristics of children and their parents – highlighting the important factors that appear to distinguish low-income and poor children from their less disadvantaged counterparts.

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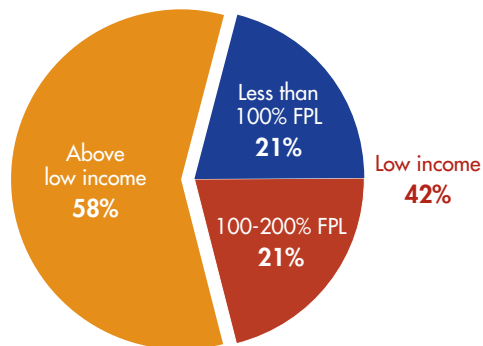
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### How many children under age 18 in the United States live in low-income families?

There are over 74 million children under age 18 in the United States.

- ◆ 42 percent – 31.3 million – live in low-income families.
- ◆ 21 percent – 15.3 million – live in poor families.

#### Children by family income, 2009



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**What is the federal poverty level (FPL) in 2010?<sup>1</sup>**

- ◆ \$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.<sup>2</sup> 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.<sup>3</sup>

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

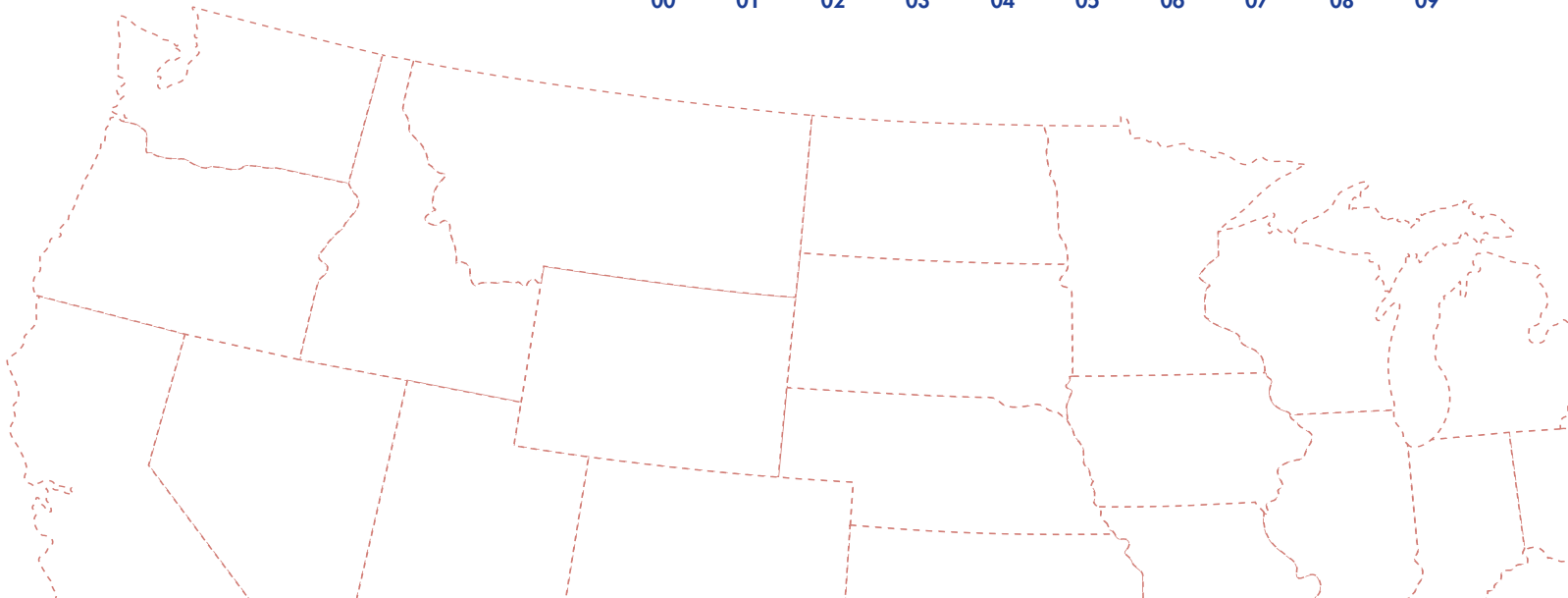
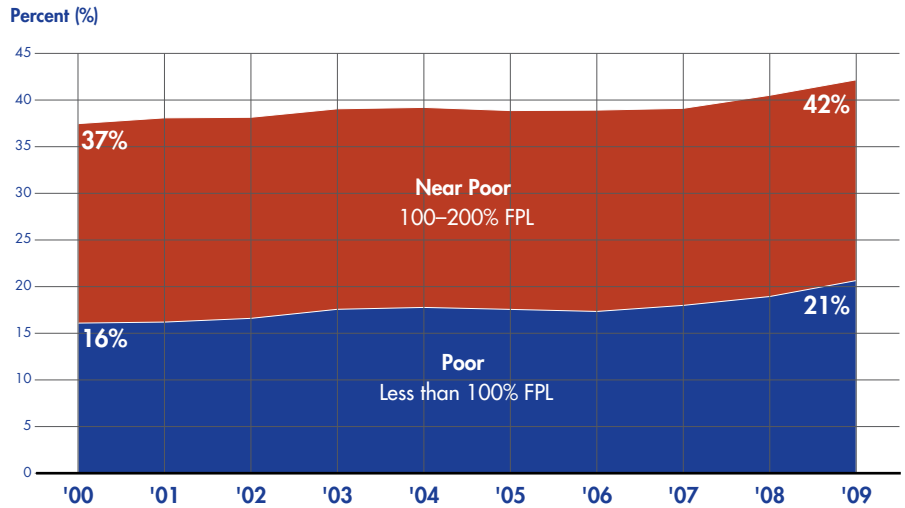
The percentage of children living in low-income families (both poor and near poor) has been *on the rise* – increasing from 37 percent in 2000 to 42 percent in 2009. During this time period, the overall number of children of all ages increased by nearly four per-

cent while the number who were low-income and poor increased by 17 percent and 33 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 living in low-income and poor families, 2000–2009**

	2000	2009	Percent change
<b>Low income</b>	26,784,244	31,298,590	17%
<b>Poor</b>	11,502,067	15,325,974	33%

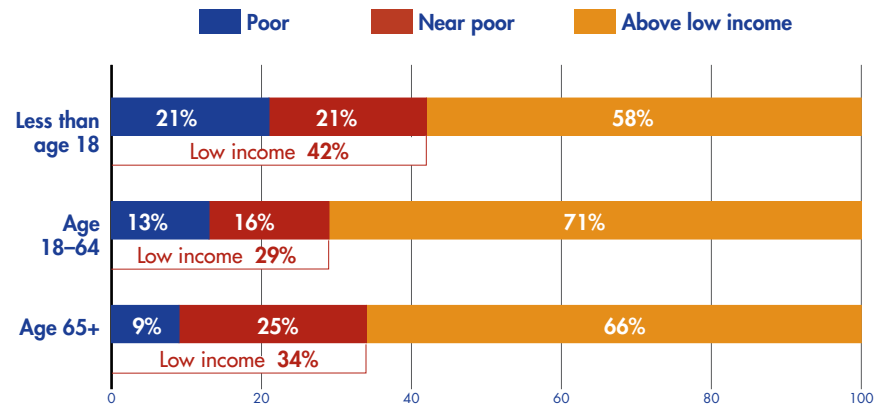
**Children living in low-income and poor families, 2000–2009**



## How do children compare to the rest of the population?

The percentage of all children under age 18 in low-income families surpasses that of adults. In addition, children are nearly twice as likely as adults aged 65 and older to live in poor families.

Family income by age, 2009

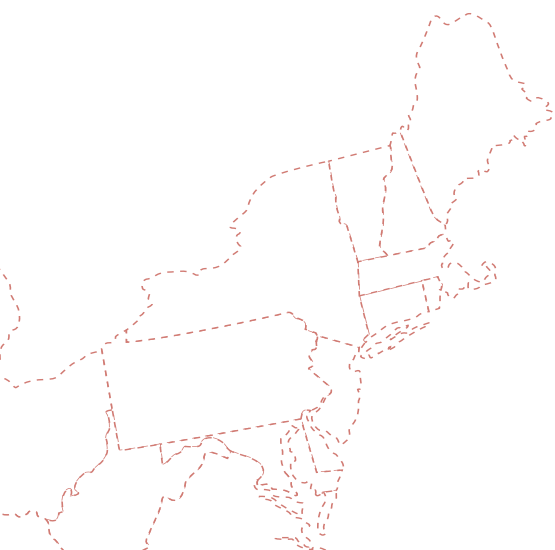
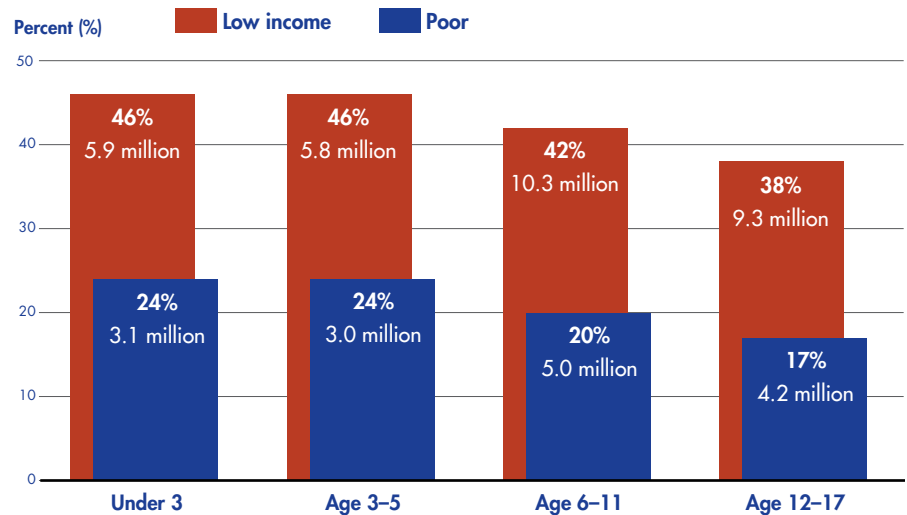


## Does the percentage of children in low-income families vary by children’s age?

The overall percentages of children living in low-income and poor families masks important variation by age. Although children under age 6 represent 34 percent of the population under age 18, they are disproportionately low income.

- ◆ 46 percent of children under age 3 – 5.9 million – live in low-income families.
- ◆ 46 percent of children ages 3 through 5 years – 5.8 million – live in low-income families.
- ◆ 42 percent of children ages 6 through 11 years – 10.3 million – live in low-income families.
- ◆ 38 percent of children ages 12 through 17 years – 9.3 million – live in low-income families.

Children living in low-income and poor families by age, 2009

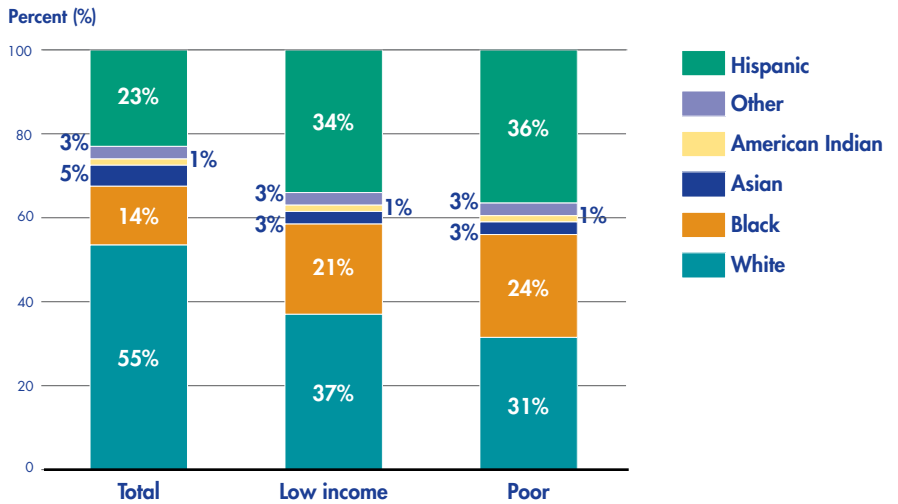


## Does the percentage of children in low-income families vary by race/ethnicity?<sup>4</sup>

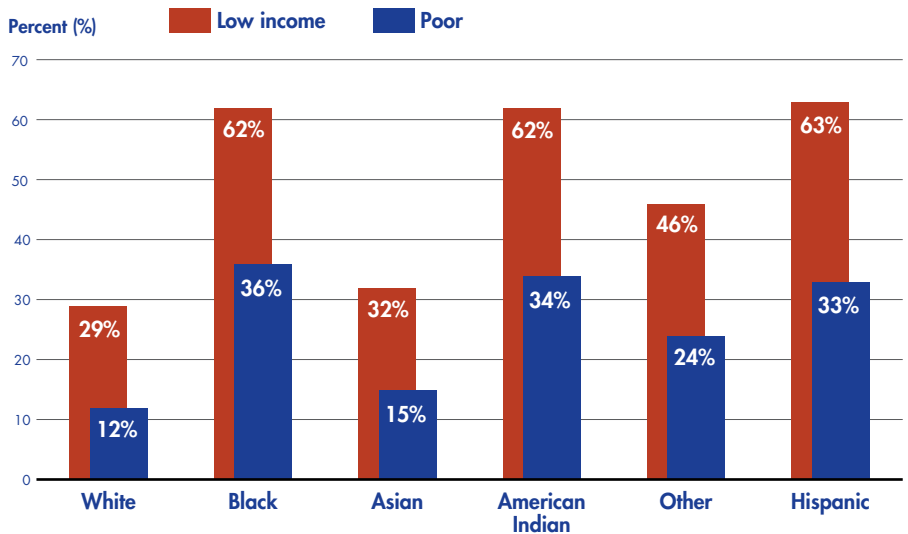
Although black, American Indian, and Hispanic children are disproportionately low income, whites comprise the largest group of all low-income children under age 18.

- ◆ 29 percent of white children – 11.7 million – live in low-income families.
- ◆ 62 percent of black children – 6.6 million – live in low-income families.
- ◆ 32 percent of Asian children – 1.1 million – live in low-income families.
- ◆ 62 percent of American Indian children – 0.3 million – live in low-income families.
- ◆ 46 percent of children of some other race – one million – live in low-income families.
- ◆ 63 percent of Hispanic children – 10.6 million – live in low-income families.

**Race/ethnicity by family income, 2009**



**Percentage of children in low-income and poor families by race/ethnicity, 2009**



## Does the percentage of children in low-income families vary by parents' country of birth?<sup>5</sup>

- ◆ 62 percent of children of immigrant parents – 8.3 million – live in low-income families.
- ◆ 38 percent of children of native born parents – 21.7 million – live in low-income families.

## What are the family characteristics of low-income children?

### Parents' Education<sup>6</sup>

Higher levels of parents' education decrease the likelihood that a child will live in a low-income or poor family. Yet, 41 percent of low-income children and nearly one-third of poor children have a parent with at least some college.

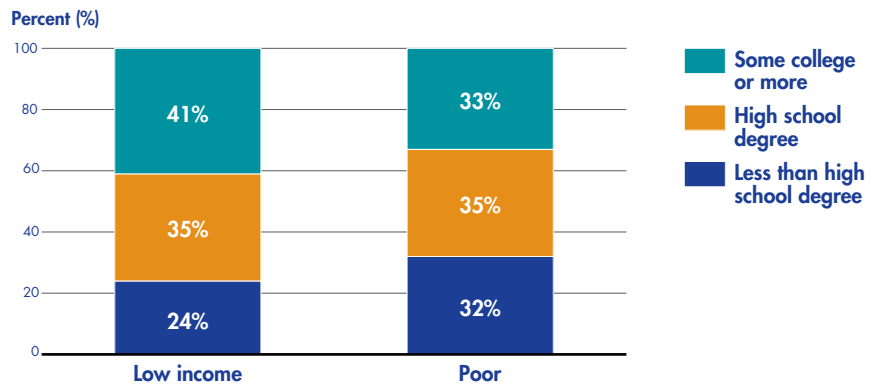
- ◆ 87 percent of children with parents who have less than a high school degree – 7.6 million – live in low-income families.
- ◆ 62 percent of children with parents who have no more than a high school degree – 10.9 million – live in low-income families.
- ◆ 27 percent of children with at least one parent who has some college or more education – 12.8 million – live in low-income families.

### Parents' Employment<sup>7</sup>

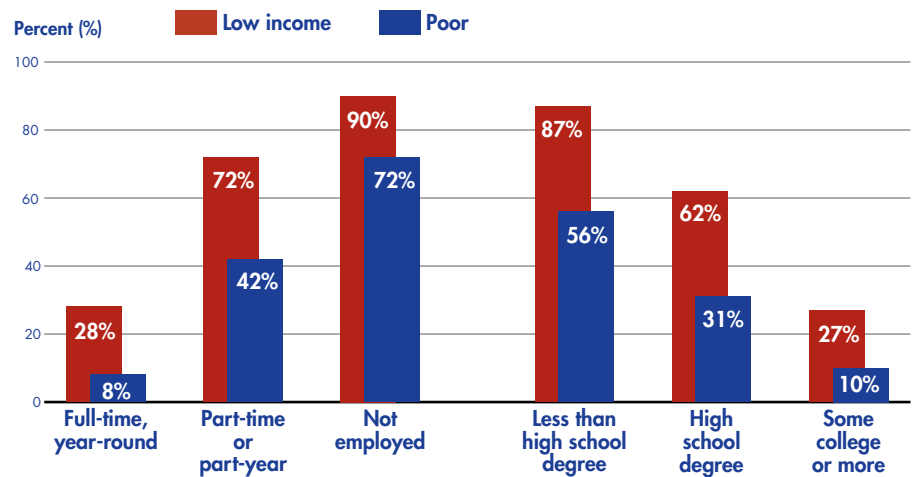
Although children with a full-time, year-round employed parent comprise over 46 percent of the low-income population, they are less likely to be living in a low-income family compared to children with parents who work part-time/part-year or who are not employed.

- ◆ 28 percent of children with at least one parent who works full-time, year-round – 14.6 million – live in low-income families.
- ◆ 72 percent of children with at least one parent who works part-time or part-year – 9.8 million – live in low-income families.

### Parents' education by family income, 2009



### Children living in low-income and poor families by parents' employment and education, 2009



- ◆ 90 percent of children with no employed parents – 6.9 million – live in low-income families.

### Family Structure

About half of children (48 percent) in low-income families – 15.1 million – and 37 percent of children in poor families – 5.6 million – live with married parents.

- ◆ 30 percent of all children with married parents – 15.1 million – live in low-income families.
- ◆ 68 percent of all children with a single parent – 16.2 million – live in low-income families.

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

### Region

- ◆ 45 percent of children in the South – 12.6 million – live in low-income families.
- ◆ 43 percent of children in the West – 7.8 million – live in low-income families.
- ◆ 37 percent of children in the Northeast – 4.5 million – live in low-income families.
- ◆ 40 percent of children in the Midwest – 6.4 million – live in low-income families.

### Type of Area

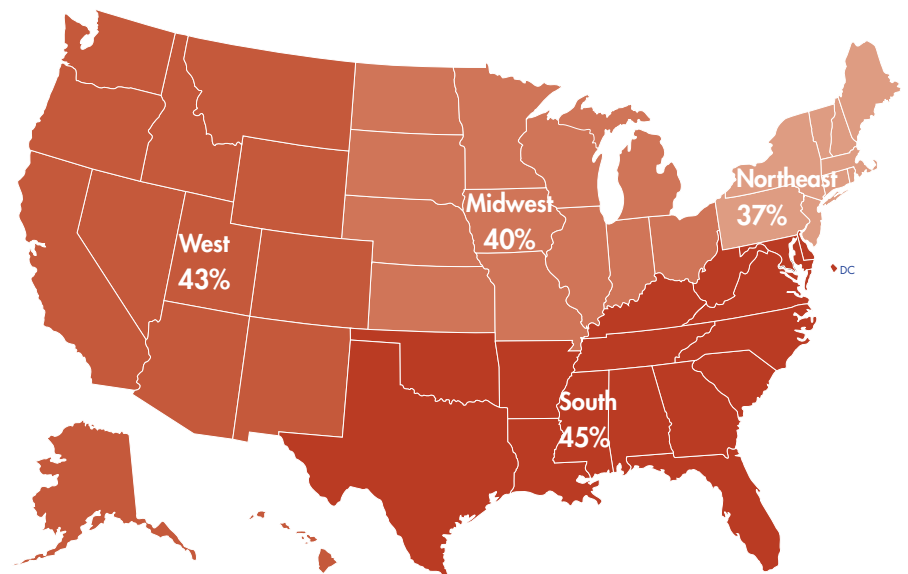
- ◆ 51 percent of children in urban areas – 10.2 million – live in low-income families.
- ◆ 34 percent of children in suburban areas – 11 million – live in low-income families.
- ◆ 49 percent of children in rural areas – 5.4 million – live in low-income families.

### Residential Instability and Home Ownership

Research suggests that stable housing is important for healthy child development.<sup>8</sup> Yet, relative to children living in above low-income families, children living in low-income families were two times more likely to have moved in the past year and two times *less* likely to live in families that own a home.

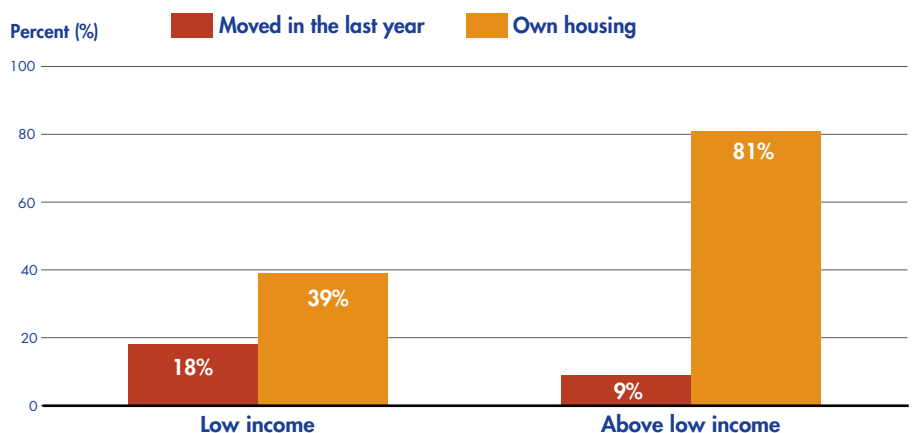
- ◆ 18 percent of children in low-income families – 5.7 million – moved in the last year.

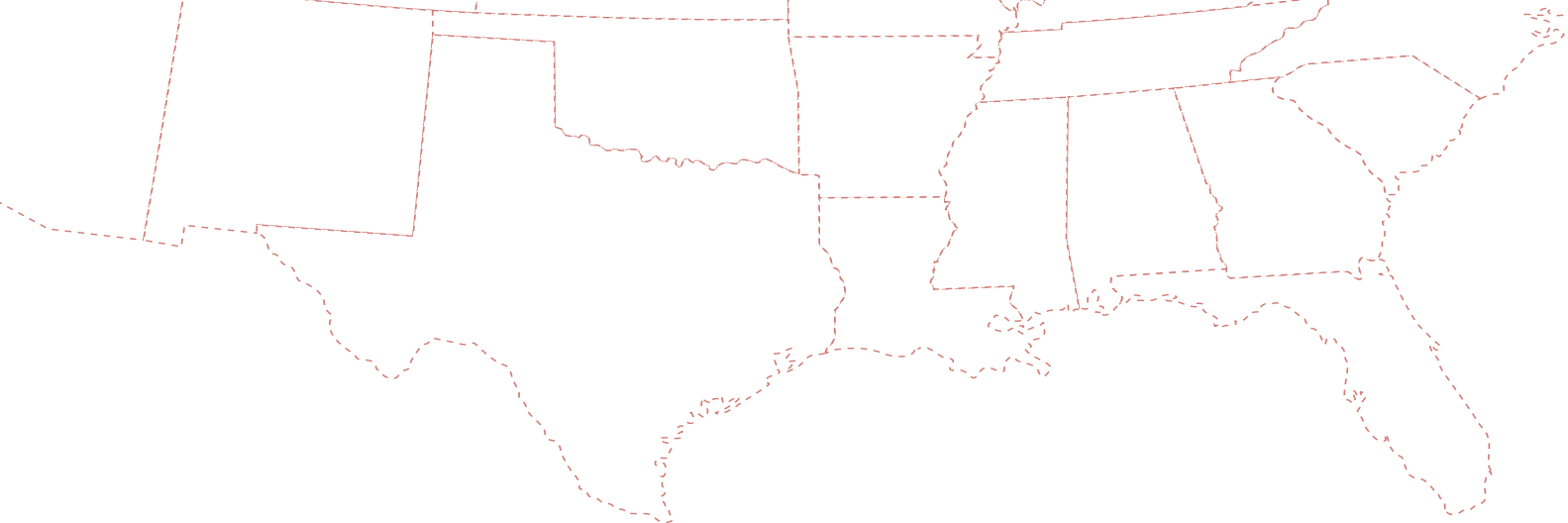
Percentage of children living in low-income families by region, 2009



- ◆ 9 percent of children in above low-income families – 4 million – moved in the last year.
- ◆ 39 percent of children in low-income families – 12.3 million – live with a family that owns a home.
- ◆ 81 percent of children in above low-income families – 35 million – live with a family that owns a home.

Residential instability and home ownership by family income, 2009



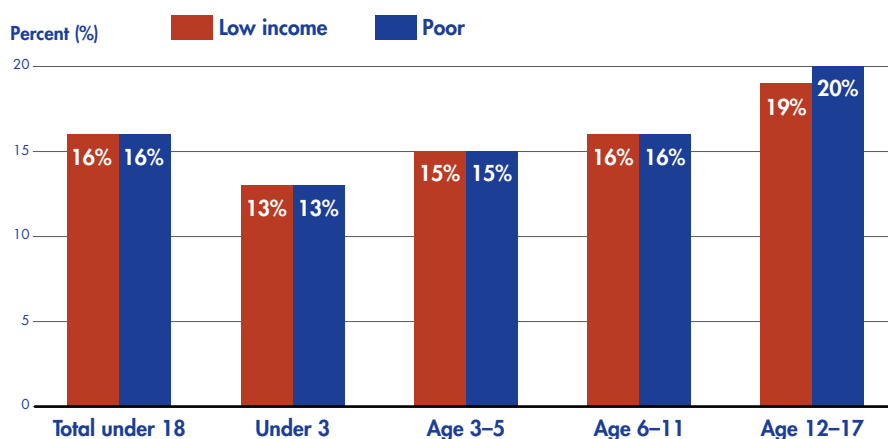


## Are children in low-income families covered by health insurance?<sup>9</sup>

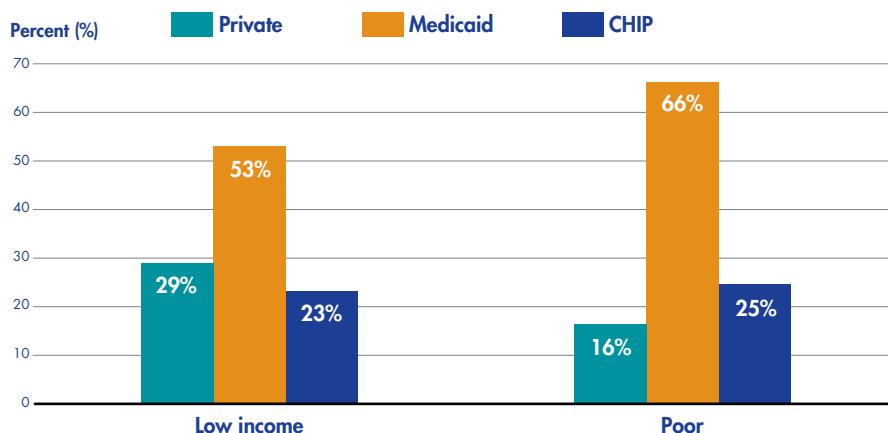
Among all children under age 18, approximately 16 percent in low-income families and 16 percent in poor families are without health insurance coverage. Consistent with research suggesting older children in general are particularly at risk of being uninsured, children ages 12 through 17 in low-income and poor families are more likely to be uninsured compared to younger children in low-income and poor families.<sup>10</sup> Medicaid covers the largest share of low-income and poor children with 55 percent of low-income children and 66 percent of poor children covered by this public insurance program.

- ◆ 16 percent of children living in low-income families – 5 million – are uninsured.
- ◆ 29 percent of children living in low-income families – 9.1 million – are covered by private insurance.
- ◆ 53 percent of children living in low-income families – 16.6 million – are covered by Medicaid.
- ◆ 23 percent of children living in low-income families – 7.2 million – are covered by their state’s Children Health Insurance Program (CHIP).

**Percentage of children uninsured in low-income and poor families by age, 2009**



**Type of health insurance coverage among all children by family income, 2009**





For comparable information about infants and toddlers, see *Basic Facts About Low-income Children, 2009: Children Under Age 3*, or about young children, see *Basic Facts About Low-income Children, 2009: Children Under Age 6* and *Basic Facts About Low-income Children, 2009: Children Aged 6 through 11*, or about adolescent children, see *Basic Facts About Low-income Children, 2009: Children Aged 12 through 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 2010, was conducted by Michelle Chau, Kalyani Thampi, 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 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. Please see <http://www.census.gov/hhes/www/poverty/data/threshld/index.html> for the 2009 poverty thresholds. For more information on measuring poverty and the differences between the federal poverty guidelines and the thresholds, see the U.S. Department of Health and Human Services website.

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. Children living in households with one immigrant parent and one native-born parent (approximately 3.9 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 2009 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.