



## Basic Facts About Low-income Children, 2010

### *Children Under Age 3*

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Children represent 24 percent of the population. Yet, they comprise 34 percent of all people in poverty.<sup>1</sup> Among all children, 44 percent live in low-income families and approximately one in every five (21 percent) live in poor families. Our very youngest children, infants and toddlers under age 3, appear to be particularly vulnerable, with 48 percent living in low-income families, including 25 percent living in poor families. Winding up in a low-income or poor family does not happen by chance. There are a range of factors associated with children's experiences of economic insecurity, including race/ethnicity and parents' educational attainment and employment. This fact sheet, which is an update to the series based on the 2010 American Community Survey (ACS), 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.



### National Center for Children in Poverty

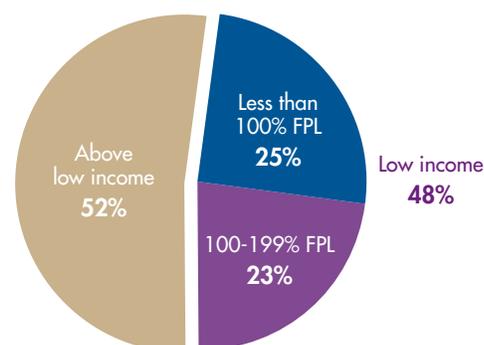
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### How many infants and toddlers under age 3 in the United States live in low-income families?

There are more than 11 million infants and toddlers under age 3 in the United States.

- ◆ 48 percent – 5.7 million – live in low-income families.
- ◆ 25 percent – 3.0 million – live in poor families.

#### Infants and toddlers by family income, 2010



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**What is the federal poverty level (FPL) in 2011?<sup>2</sup>**

- ◆ \$22,350 for a family of four.
- ◆ \$18,530 for a family of three.
- ◆ \$14,710 for a family of two.

**Is a poverty-level income enough to support a family?<sup>2</sup>**

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>3</sup> Families with incomes below this level are referred to as low income:

- ◆ \$44,700 for a family of four.
- ◆ \$37,060 for a family of three.
- ◆ \$29,420 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 \$64,000 per year in Los Angeles, CA, \$57,000 in Newark, NJ, \$47,000 in Billings, MT, and \$42,000 in Jackson, MI.<sup>4</sup> The U.S. Census Bureau recently developed a new supplemental poverty measure that reflects a more comprehensive estimate of the resources families have at their disposal and sets the thresholds at a dollar amount representative of what families need to purchase a bundle of commodities beyond just food. In addition, the new supplemental measure is sensitive to the needs of different family types as well as geographic differences in housing costs.

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

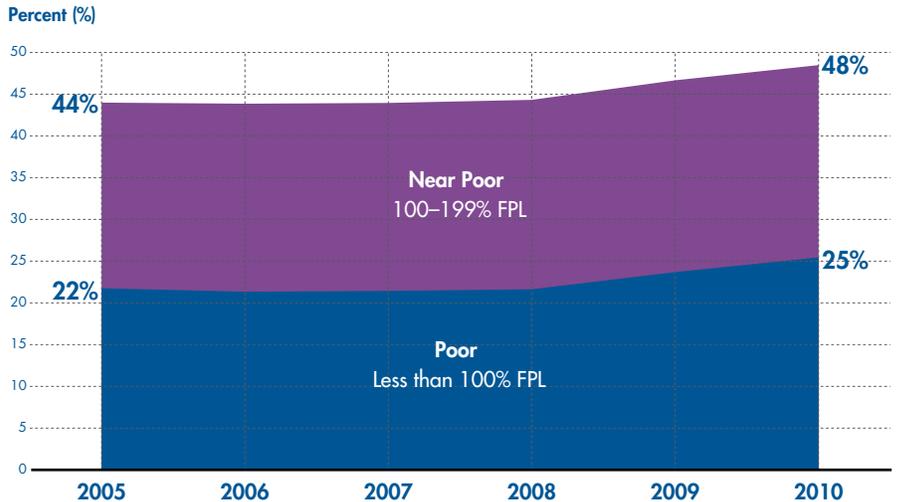
The percentage of infants and toddlers living in low-income families (both poor and near poor) has been *on the rise* – increasing from 44 percent in 2005 to 48 percent in 2010. During this time period, the overall number

of the very youngest children (children under age 3) decreased by two percent while the number who were low-income and poor increased by eight percent and 15 percent, respectively.

**Percentage change of infants and toddlers living in low-income and poor families, 2005–2010**

	2005	2010	Percent change
<b>Low income</b>	5,217,724	5,658,776	8%
<b>Poor</b>	2,579,349	2,970,578	15%

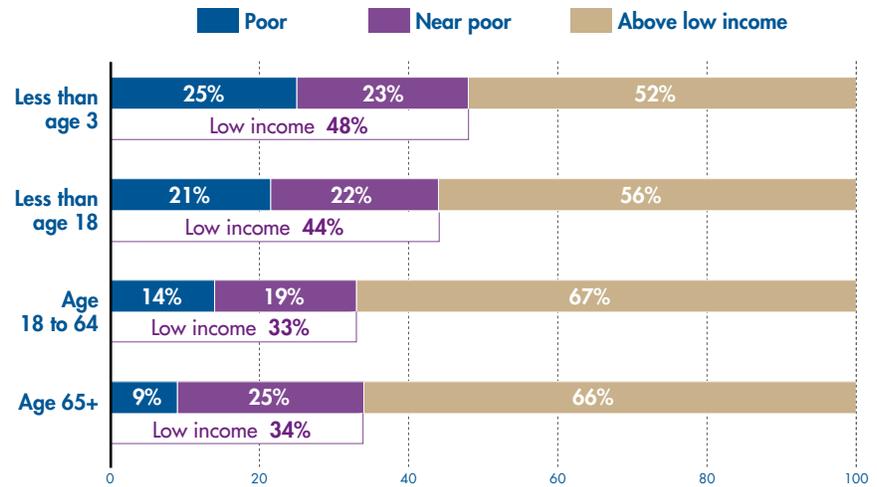
**Infants and toddlers living in low-income and poor families, 2005–2010**



## How do infants and toddlers compare to the rest of the population?

The percentage of infants and toddlers in low-income families surpasses that of adults. In addition, children less than age three are more than twice as likely as adults aged 65 and older to live in poor families.

Family income by age, 2010



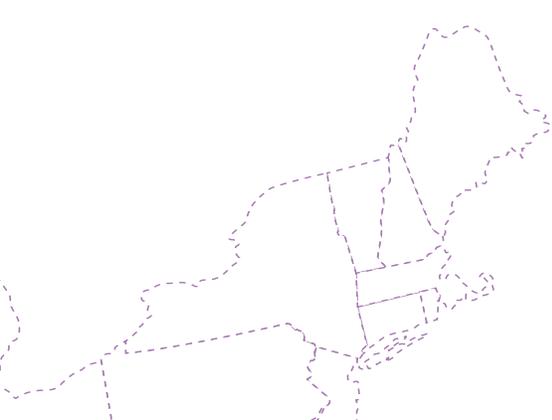
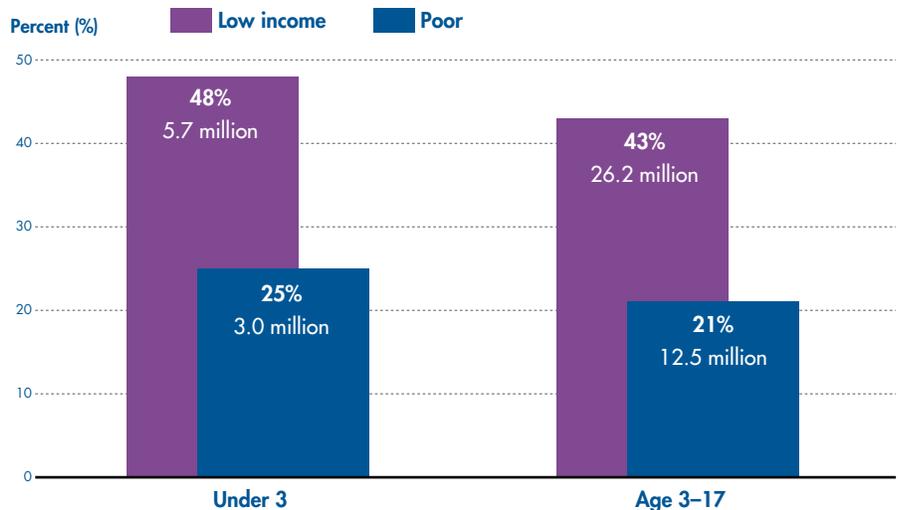
Percentages may not add to 100 due to rounding.

## 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 mask important variation by age. Although children under age 3 represent 16 percent of the population under age 18, they are disproportionately low income.

- ◆ 48 percent of children under age 3 – 5.7 million – live in low-income families.
- ◆ 43 percent of children ages 3 through 17 years – 26.2 million – live in low-income families.

Percentage of children in low-income and poor families by age, 2010

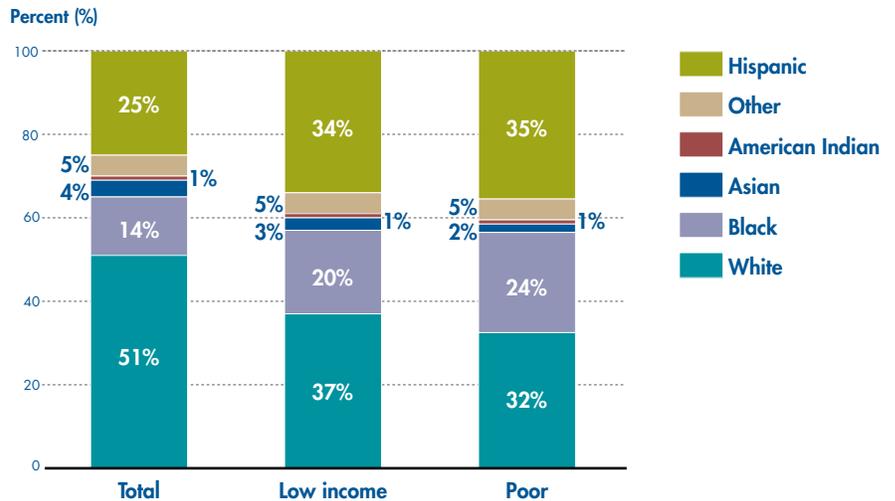


## Does the percentage of infants and toddlers in low-income families vary by race/ethnicity?<sup>5</sup>

Black, American Indian, and Hispanic children comprise a disproportionate share of the low-income population under age 3. Together, they represent 40 percent of all infants and toddlers but more than one-half (55 percent) of low-income infants and toddlers. They are also about two times as likely to live in a low-income family compared to white and Asian children.

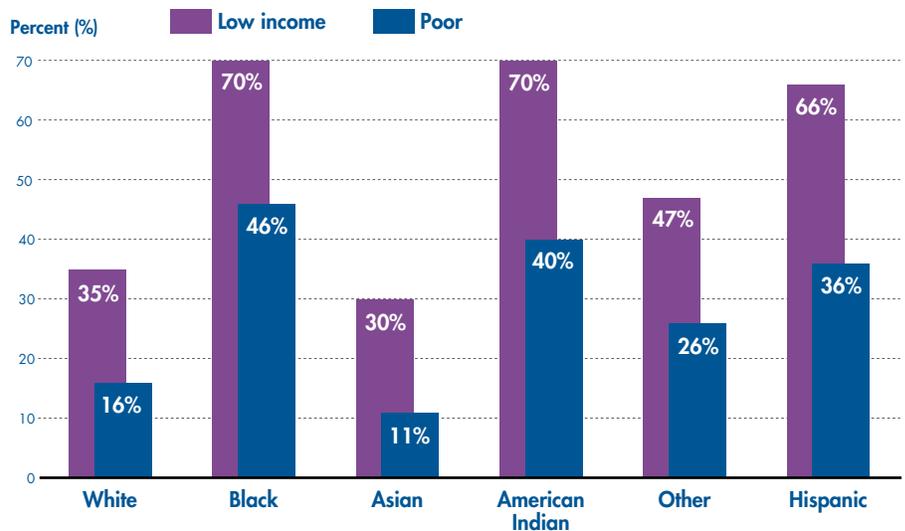
- ◆ 35 percent of white infants and toddlers – 2.1 million – live in low-income families.
- ◆ 70 percent of black infants and toddlers – 1.1 million – live in low-income families.
- ◆ 30 percent of Asian infants and toddlers – 0.2 million – live in low-income families.
- ◆ 70 percent of American Indian infants and toddlers – over 65,000 – live in low-income families.
- ◆ 47 percent of infants and toddlers of some other race – 0.3 million – live in low-income families.
- ◆ 66 percent of Hispanic infants and toddlers – 1.9 million – live in low-income families.

**Race/ethnicity among infants and toddlers by family income, 2010**



Percentages may not add to 100 due to rounding.

**Percentage of infants and toddlers in low-income and poor families by race/ethnicity, 2010**



## Does the percentage of infants and toddlers in low-income families vary by parents' country of birth?<sup>6</sup>

- ◆ 63 percent of infants and toddlers with immigrant parents – 1.3 million – live in low-income families.
- ◆ 46 percent of infants and toddlers with native-born parents – 4.1 million – live in low-income families.

## What are the family characteristics of low-income and poor infants and toddlers?

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

Higher levels of parents' education decrease the likelihood that a child will live in a low-income or poor family. Yet, nearly one-half (45 percent) of low-income and over one-third (37 percent) of poor infants and toddlers have a parent with at least some college.

- ◆ 86 percent of infants and toddlers with parents who have less than a high school degree – 1.3 million – live in low-income families.
- ◆ 72 percent of infants and toddlers with parents who have no more than a high school degree – 1.8 million – live in low-income families.
- ◆ 33 percent of infants and toddlers with at least one parent who has some college or more education – 2.5 million – live in low-income families.

### Parents' Employment<sup>8</sup>

Although infants and toddlers with a full-time, year-round employed parent comprise over 40 percent of the low-income population, they are less likely to be living in a low-income family compared to infants and toddlers with parents who work part-time/part-year or who are not employed.

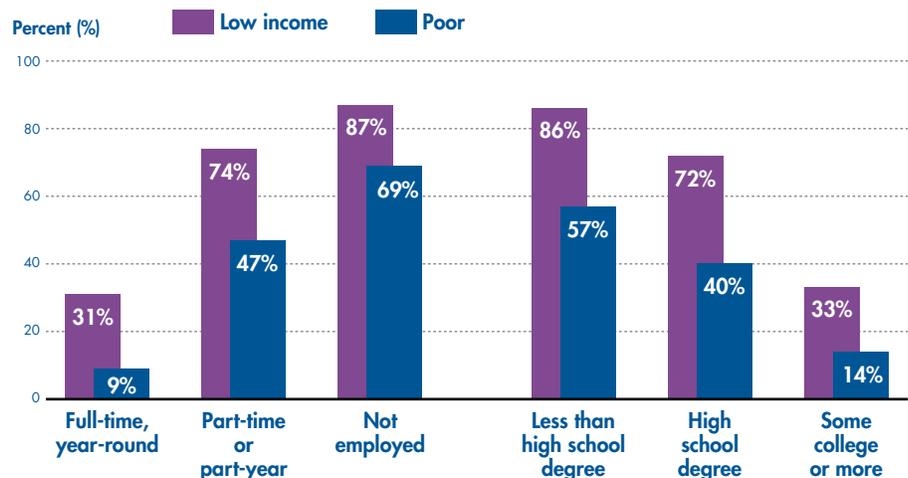
- ◆ 31 percent of infants and toddlers with at least one parent who works full-time, year-round – 2.3 million – live in low-income families.
- ◆ 74 percent of infants and toddlers with at least one parent who works part-time or part-

### Parents' education among infants and toddlers by family income, 2010



Percentages may not add to 100 due to rounding.

### Percentage of infants and toddlers in low-income and poor families by parents' employment and education, 2010



year – 2.0 million – live in low-income families.

- ◆ 87 percent of infants and toddlers with no employed parents – 1.3 million – live in low-income families.

### Family Structure

Forty-seven percent of children under age 3 in low-income families – 2.6 million – and 35 percent

of children under age 3 in poor families – 1.0 million – live with married parents.

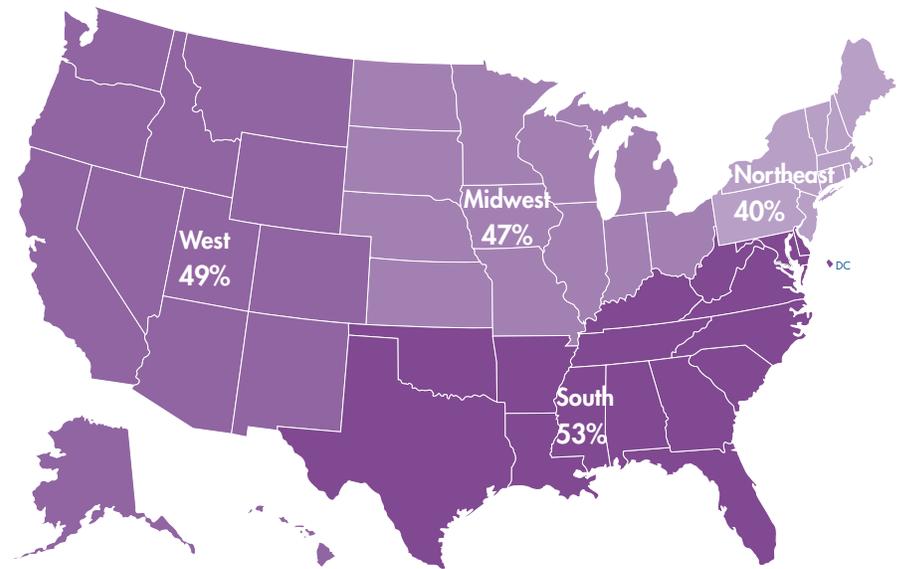
- ◆ 35 percent of infants and toddlers with married parents – 2.6 million – live in low-income families.
- ◆ 75 percent of infants and toddlers with a single parent – 3.0 million – live in low-income families.

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

### Region

- ◆ 40 percent of infants and toddlers in the Northeast – 0.7 million – live in low-income families.
- ◆ 47 percent of infants and toddlers in the Midwest – 1.2 million – live in low-income families.
- ◆ 53 percent of infants and toddlers in the South – 2.3 million – live in low-income families.
- ◆ 49 percent of infants and toddlers in the West – 1.4 million – live in low-income families.

Percentage of infants and toddlers in low-income families by region, 2010



### Type of Area

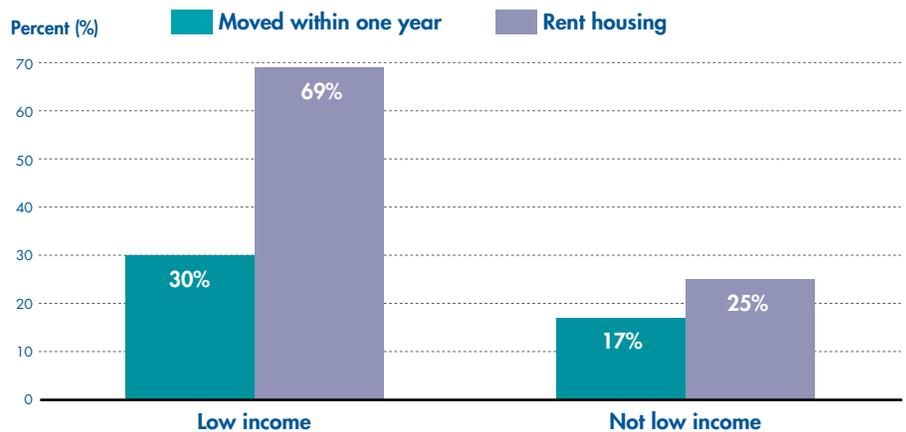
- ◆ 47 percent of infants and toddlers in urban areas – 4.3 million – live in low-income families.
- ◆ 58 percent of infants and toddlers in rural areas – 1.0 million – live in low-income families.

### Residential Instability and Home Ownership

Research suggests that stable housing is important for healthy child development.<sup>9</sup> Yet, relative to children under age 3 in families that are not low income, infants and toddlers living in low-income families are more likely to have moved in the past year and to live in families that rent a home.

- ◆ 30 percent of infants and toddlers in low-income families – 1.7 million – moved in the last year.

Residential instability and home ownership among infants and toddlers by family income, 2010



- ◆ 17 percent of infants and toddlers in above low-income families – 1.0 million – moved in the last year.
- ◆ 25 percent of infants and toddlers in above low-income families – 1.5 million – live with a family that rents a home.
- ◆ 69 percent of infants and toddlers in low-income families – 3.9 million – live with a family that rents a home.

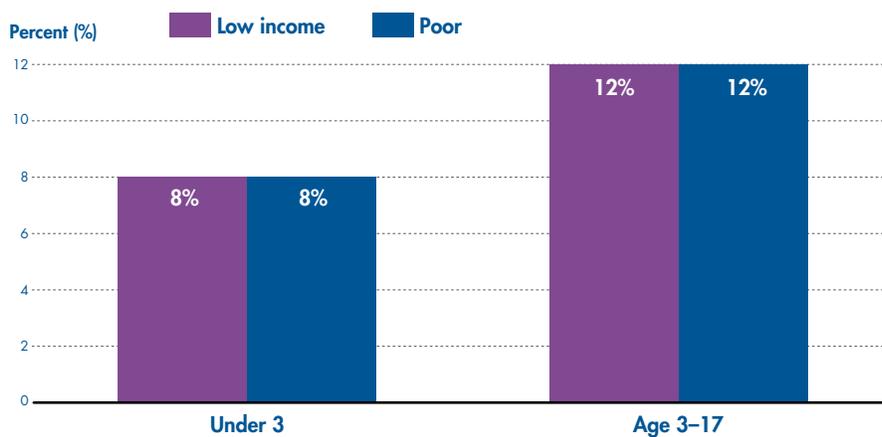


## Are infants and toddlers in low-income families covered by health insurance?

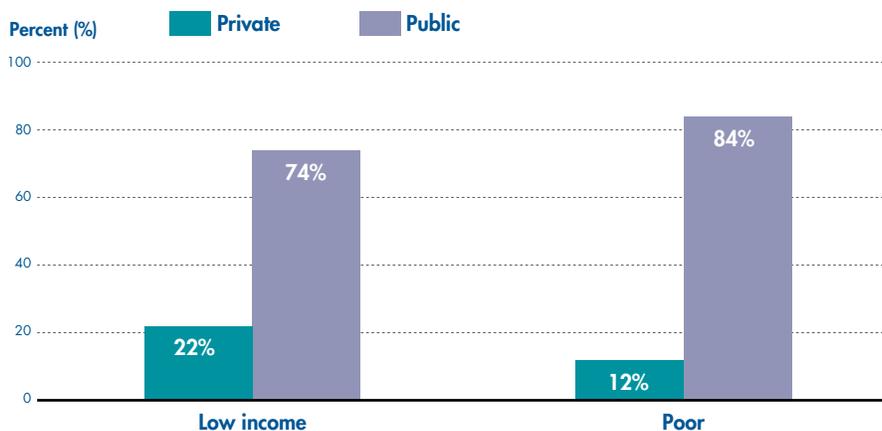
Among all infants and toddlers, approximately eight percent in low-income families and eight percent in poor families are uninsured. Consistent with research suggesting older children are particularly at risk of being uninsured, infants and toddlers are less likely to be without health insurance coverage compared to older children.<sup>10</sup> Public insurance reaches the largest share of economically disadvantaged infants and toddlers covering about three-fourths (74 percent) of these children in low-income families and 84 percent of these children in poor families.

- ◆ 8 percent of infants and toddlers living in low-income families – 0.5 million – are uninsured.
- ◆ 22 percent of infants and toddlers living in low-income families – 1.3 million – are covered by private insurance.<sup>11</sup>
- ◆ 74 percent of infants and toddlers living in low-income families – 4.2 million – are covered by public insurance.<sup>11</sup>

Percentage of children uninsured in low-income and poor families by age, 2010



Type of health insurance coverage among infants and toddlers by family income, 2010



For comparable information about all children, see *Basic Facts About Low-income Children, 2010: Children Under Age 18*, or about young children, see *Basic Facts About Low-income Children, 2010: Children Under Age 6* or *Basic Facts About Low-income Children, 2010: Children Aged 6 through 11*, or about adolescent children, see *Basic Facts About Low-income Children, 2010: 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. However, estimates published in this year's fact sheet are not directly comparable with earlier years, as the data analyzed have changed from the Current Population Survey (used in previous years) to the American Community Survey (ACS). Unless otherwise noted, analysis of the 2010 American Community Survey (ACS) was conducted by Sophia Addy 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. In this fact sheet, poverty is defined using the U.S. Census Bureau's official measure. Children in families with income less than 100 percent of the poverty threshold are considered poor. Children in families with income less than 200 percent of the poverty threshold are considered low income.

2. 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://aspe.hhs.gov/poverty/11poverty.shtml> for the 2011 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.

3. Cauthen, N. K., & Fass, S. (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.

4. These figures were derived from NCCP's Basic Needs Budget Calculator.

5. In the most recent ACS, parents could report children's race as one or more of the following: "White," "Black," "American Indian or Alaska 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 Alaska 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.

6. Children living in households with one immigrant parent and one native-born parent (approximately 0.7 million) are not included in these estimates.

7. 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.

8. 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.

9. Aratani, Y. (2009). *Homeless children and youth*. New York, NY: National Center for Children in Poverty, Columbia University, Mailman School of Public Health.

10. Schwarz, S. W. (2009). *Adolescent mental health in the United States*. New York, NY: National Center for Children in Poverty, Columbia University, Mailman School of Public Health.

11. People can report more than one type of insurance coverage. Children not covered by private or public health insurance at the time of the survey are considered uninsured.