Children represent 24 percent of the population. Yet, they comprise 34 percent of all people in poverty. Among all children, 44 percent live in low-income families and approximately one in every five (21 percent) live in poor families. Among our oldest children, adolescents aged 12 through 17, 40 percent live in low-income families, including 18 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.

How many adolescent children ages 12 through 17 in the United States live in low-income families?

There are more than 24 million adolescents ages 12 through 17 in the United States.

- 40 percent – 9.8 million – live in low-income families.
- 18 percent – 4.5 million – live in poor families.
Has the percentage of adolescents living in low-income and poor families changed over time?

The percentage of adolescent children living in low-income families (both poor and near poor) has been on the rise—increasing from 36 percent in 2005 to nearly 40 percent in 2010. During this time period, the overall number of adolescent children ages 12 through 17 remained relatively constant while the number who were low-income and poor increased by nine percent and 12 percent, respectively.

### Percentage change of adolescents living in low-income and poor families, 2005–2010

<table>
<thead>
<tr>
<th></th>
<th>2005</th>
<th>2010</th>
<th>Percent change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low income</td>
<td>8,923,153</td>
<td>9,768,015</td>
<td>9%</td>
</tr>
<tr>
<td>Poor</td>
<td>3,997,197</td>
<td>4,458,466</td>
<td>12%</td>
</tr>
</tbody>
</table>

### Adolescents living in low-income and poor families, 2005–2010

<table>
<thead>
<tr>
<th>Year</th>
<th>Percent (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2005</td>
<td>36</td>
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<tr>
<td>2006</td>
<td>35</td>
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<td>2007</td>
<td>34</td>
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<td>2008</td>
<td>33</td>
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<td>2009</td>
<td>32</td>
</tr>
<tr>
<td>2010</td>
<td>40</td>
</tr>
</tbody>
</table>

- Near Poor: 100–199% FPL
- Poor: Less than 100% FPL

What is the federal poverty level (FPL) in 2011?²

- $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?

Research suggests that, on average, families need an income equal to about two times the federal poverty level to meet their most basic needs.³ 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.⁴ 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.
How do adolescents compare to the rest of the population?

The percentage of adolescents in low-income families surpasses that of adults. In addition, children ages 12 through 17 are twice as likely as adults aged 65 and older to live in poor families.

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. Adolescents are less likely to live in low-income families than younger children.

- 46 percent of children under age 12 – 22.1 million – live in low-income families.
- 40 percent of children ages 12 through 17 years – 9.8 million – live in low-income families.
Does the percentage of adolescents in low-income families vary by race/ethnicity? 5

Black, American Indian, and Hispanic children comprise a disproportionate share of the low-income population aged 12 through 17. Together, they represent 36 percent of all adolescents but more than one-half (54 percent) of low-income adolescents. They are also more likely to live in a low-income family compared to white and Asian children.

- 27 percent of white adolescents – 3.8 million – live in low-income families.
- 59 percent of black adolescents – 2.1 million – live in low-income families.
- 34 percent of Asian adolescents – 0.4 million – live in low-income families.
- 59 percent of American Indian adolescents – 0.1 million – live in low-income families.
- 38 percent of adolescents of some other race – 0.3 million – live in low-income families.
- 59 percent of Hispanic adolescents – 3.1 million – live in low-income families.

Does the percentage of adolescents in low-income families vary by parents’ country of birth? 6

- 58 percent of adolescents of immigrant parents – 2.6 million – live in low-income families.
- 36 percent of adolescents of native-born parents – 6.8 million – live in low-income families.
Parents' Education

Higher levels of parents’ education decrease the likelihood that a child will live in a low-income or poor family. Yet, 45 percent of low-income adolescents and more than one-third of poor adolescents have a parent with at least some college education.

- 81 percent of adolescents with parents who have less than a high school degree – 2.3 million – live in low-income families.
- 58 percent of adolescents with parents who have no more than a high school degree – 3.1 million – live in low-income families.
- 27 percent of adolescents with at least one parent who has some college or more education – 4.4 million – live in low-income families.

Parents’ Employment

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

- 26 percent of adolescents with at least one parent who works full-time, year-round – 4.7 million – live in low-income families.
- 69 percent of adolescents with at least one parent who works part-time or part-year – 3.0 million – live in low-income families.
- 87 percent of adolescents with no employed parents – 2.0 million – live in low-income families.
- 28 percent of adolescents with married parents – 4.7 million – live in low-income families.
- 63 percent of adolescents with single parents – 5.1 million – live in low-income families.

Family Structure

Forty-eight percent of adolescents in low-income families – 4.7 million – and 38 percent of adolescents in poor families – 1.7 million – live with married parents.
Does the percentage of adolescents in low-income families vary by where they live?

**Region**
- 33 percent of adolescents in the Northeast – 1.4 million – live in low-income families.
- 37 percent of adolescents in the Midwest – 2.0 million – live in low-income families.
- 43 percent of adolescents in the South – 3.9 million – live in low-income families.
- 42 percent of adolescents in the West – 2.5 million – live in low-income families.

**Type of Area**
- 38 percent of adolescents in urban areas – 7.4 million – live in low-income families.
- 46 percent of adolescents 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. Yet, relative to children ages 12 through 17 living in families that are not low income, adolescents living in low-income families are more than two times as likely to have moved in the past year and more than three times as likely to live in families that rent a home.
- 17 percent of adolescents in low-income families – 1.7 million – moved in the last year.
- 8 percent of adolescents in above low-income families – 1.2 million – moved in the last year.
- 54 percent of adolescents in low-income families – 5.3 million – live with a family that rents a home.
- 17 percent of adolescents in above low-income families – 2.5 million – live with a family that rents a home.
Are adolescents in low-income families covered by health insurance?

Consistent with research suggesting older children in general are particularly at risk of being uninsured, low-income and poor adolescents are more likely to be without health insurance coverage than their younger counterparts with approximately 15 percent in low-income families and 15 percent in poor families reporting no insurance coverage of any kind. Although about one-third (32 percent) of low-income adolescents are covered by private health insurance, public insurance reaches more than one-half (57 percent) of low-income children and nearly three-fourths (71 percent) of poor adolescents.

- 15 percent of adolescents living in low-income families – 1.5 million – are uninsured.
- 32 percent of adolescents living in low-income families – 3.2 million – are covered by private insurance.
- 57 percent of adolescents living in low-income families – 5.6 million – are covered by public insurance.
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.


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. Adolescents living in households with one immigrant parent and one native-born parent (approximately 1.2 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.


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.