



## Basic Facts About Low-income Children, 2009

### *Children Under Age 3*

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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 nearly one in every five live in poor families. Our very youngest children, infants and toddlers under age 3, appear to be particularly vulnerable with 46 percent living in low-income and 24 percent living 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 infants and toddlers 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.



### National Center for Children in Poverty

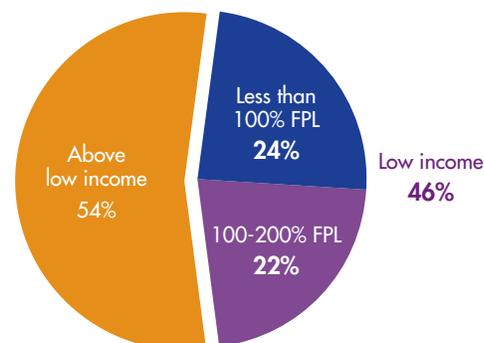
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### How many infants and toddlers under age 3 in the United States live in low-income families?

There are more than 12 million infants and toddlers under age 3 in the United States.

- ◆ 46 percent – 5.9 million – live in low-income families.
- ◆ 24 percent – 3.1 million – live in poor families.

#### Infants and toddlers 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 infants and toddlers living in low-income and poor families changed over time?**

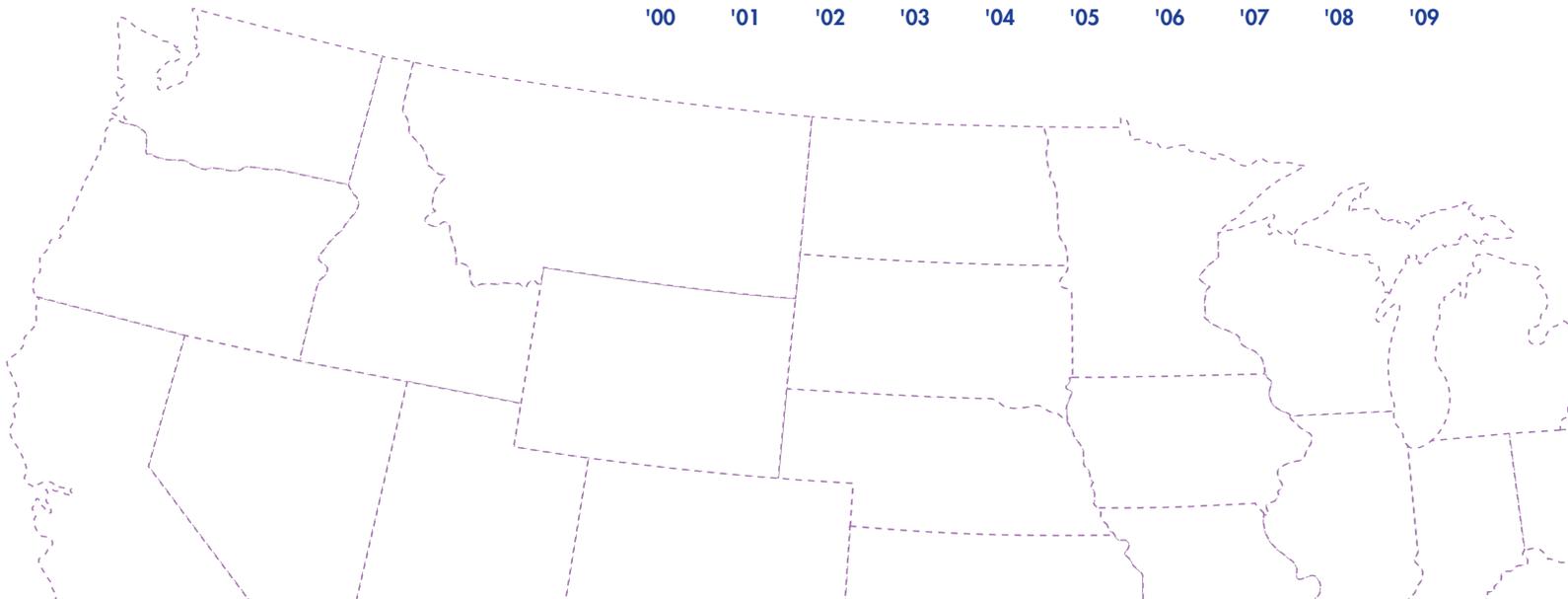
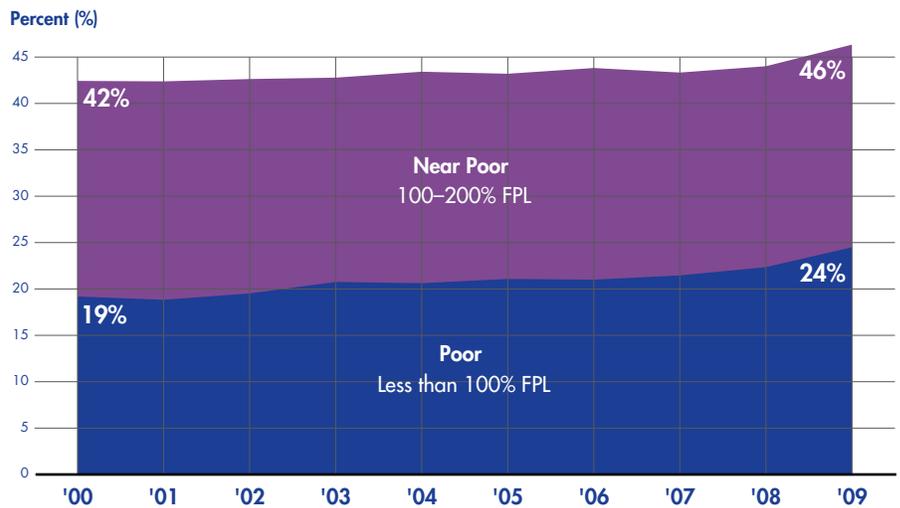
The percentage of infants and toddlers living in low-income families (both poor and near poor) has been *on the rise* – increasing from 42 percent in 2000 to 46 percent in 2009. During this time period, the overall number of the very youngest children

(children under age 3) increased by 10 percent while the number who were low-income and poor increased by 21 percent and 41 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 infants and toddlers living in low-income and poor families, 2000–2009**

	2000	2009	Percent change
Low income	4,894,014	5,905,529	21%
Poor	2,213,327	3,120,547	41%

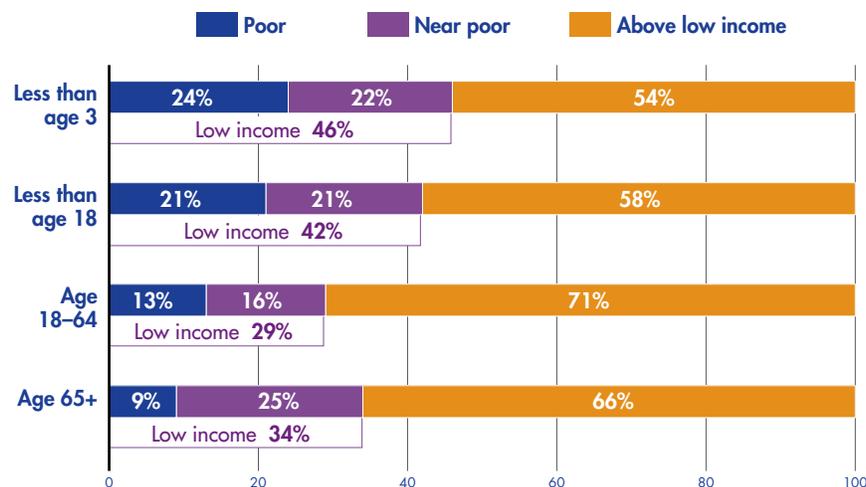
**Infants and toddlers living in low-income and poor families, 2000–2009**



## 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, 2009

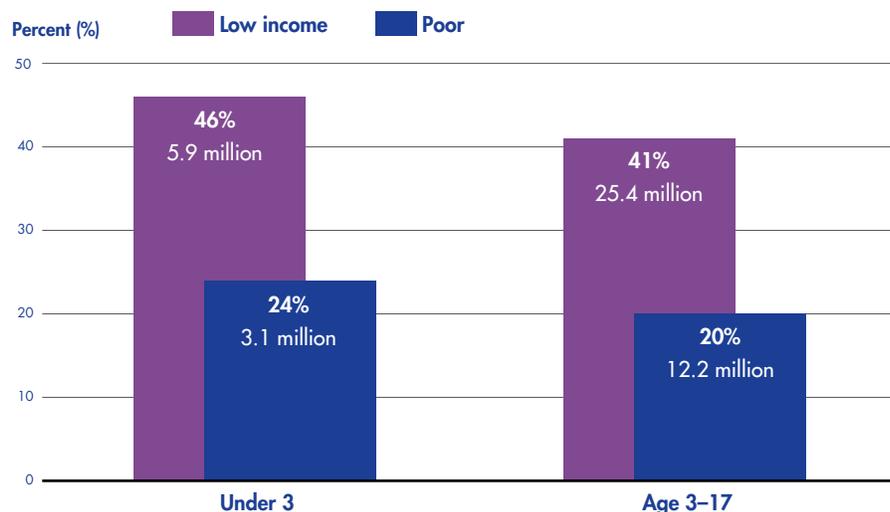


## Does the percentage of children in low-income families vary by children's age?

The overall percentages of children living in low-income and poor families masks important variation by age. Although children under age 3 represent 17 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.
- ◆ 41 percent of children ages 3 through 17 years – 25.4 million – live in low-income families.

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



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

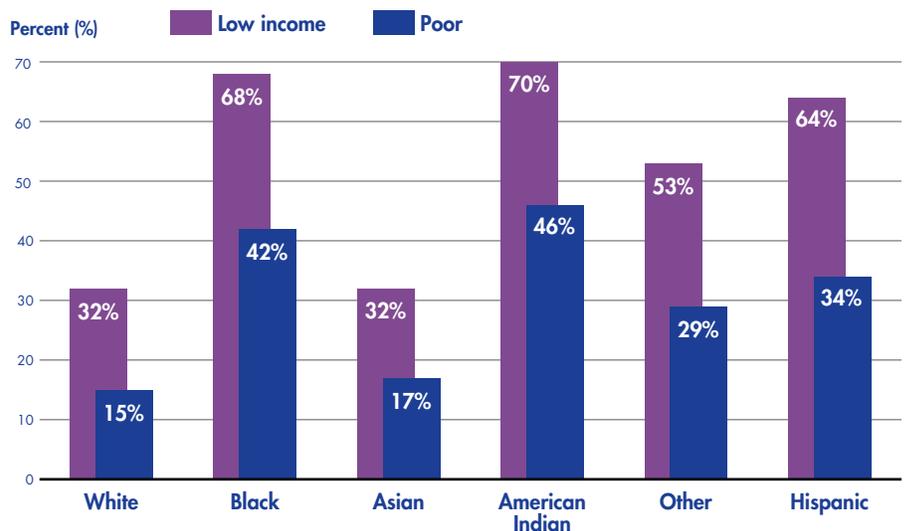
Black, American Indian, and Hispanic infants and toddlers are disproportionately low income, with children of Hispanic origin comprising the largest group of low-income infants and toddlers.

- ◆ 32 percent of white infants and toddlers – 2.1 million – live in low-income families.
- ◆ 68 percent of black infants and toddlers – 1.2 million – live in low-income families.
- ◆ 32 percent of Asian infants and toddlers – 0.2 million – live in low-income families.
- ◆ 70 percent of American Indian infants and toddlers – over 46,000 – live in low-income families.
- ◆ 53 percent of infants and toddlers of some other race – 0.2 million – live in low-income families.
- ◆ 64 percent of Hispanic infants and toddlers – 2.1 million – live in low-income families.

**Race/ethnicity among infants and toddlers by family income, 2009**



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



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

- ◆ 66 percent of infants and toddlers with immigrant parents – 1.6 million – live in low-income families.
- ◆ 43 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 infants and toddlers?

### 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, well over one-third of low-income and nearly 32 percent of poor infants and toddlers have a parent with at least some college.

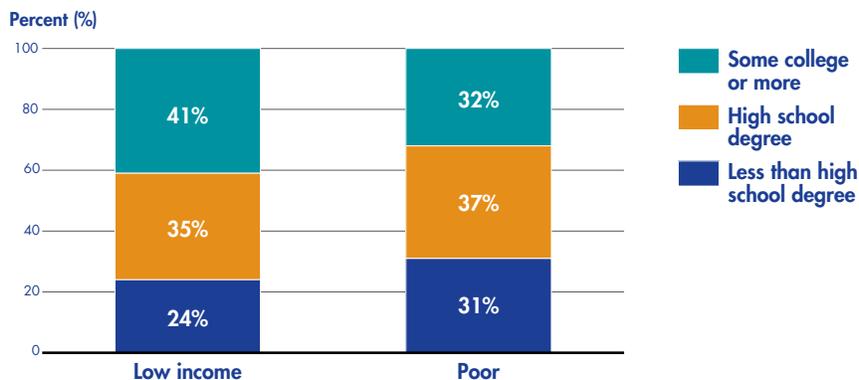
- ◆ 89 percent of infants and toddlers with parents who have less than a high school degree – 1.4 million – live in low-income families.
- ◆ 68 percent of infants and toddlers with parents who have no more than a high school degree – 2.1 million – live in low-income families.
- ◆ 30 percent of infants and toddlers with at least one parent who has some college or more education – 2.4 million – live in low-income families.

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

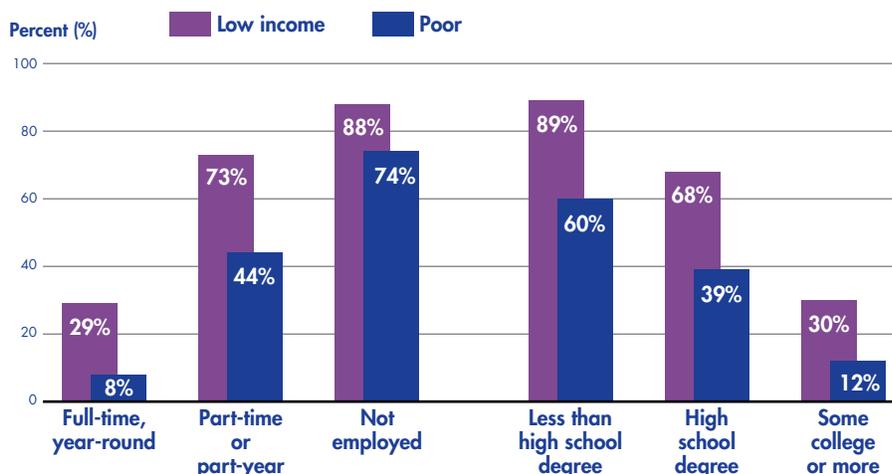
Although infants and toddlers with a full-time, year-round employed parent comprise over 40 percent of the low-income population, they are less likely to be living in a low-income family compared to infants and toddlers with parents who work part-time/part-year or who are not employed.

- ◆ 29 percent of infants and toddlers with at least one parent who works full-time, year-round – 2.4 million – live in low-income families.
- ◆ 73 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, 2009



Infants and toddlers living in low-income and poor families by parents' employment and education, 2009



year – 2.1 million – live in low-income families.

- ◆ 88 percent of infants and toddlers with no employed parents – 1.4 million – live in low-income families.

### Family Structure

Forty-seven percent of children under age 3 in low-income families – 2.8 million – and 35 percent of children under age 3 in poor

families – 1.1 million – live with married parents.

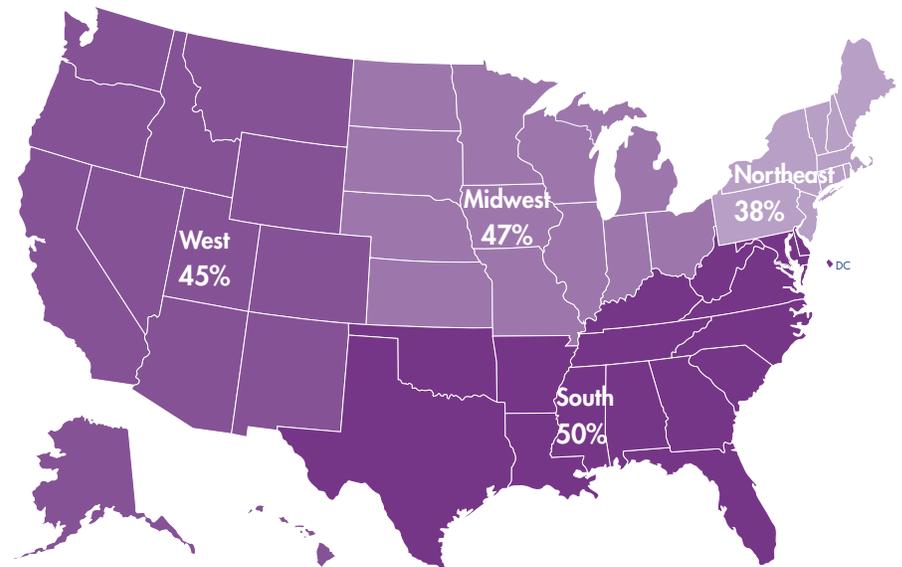
- ◆ 33 percent of infants and toddlers with married parents – 2.8 million – live in low-income families.
- ◆ 74 percent of infants and toddlers with a single parent – 3.1 million – live in low-income families.

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

### Region

- ◆ 50 percent of infants and toddlers in the South – 2.4 million – live in low-income families.
- ◆ 45 percent of infants and toddlers in the West – 1.5 million – live in low-income families.
- ◆ 38 percent of infants and toddlers in the Northeast – 0.8 million – live in low-income families.
- ◆ 47 percent of infants and toddlers in the Midwest – 1.2 million – live in low-income families.

Percentage of infants and toddlers living in low-income families by region, 2009



### Type of Area

- ◆ 53 percent of infants and toddlers in urban areas – 2.1 million – live in low-income families.
- ◆ 38 percent of infants and toddlers in suburban areas – 2 million – live in low-income families.
- ◆ 55 percent of infants and toddlers in rural areas – one million – live in low-income families.

more than two times *less* likely to live in families that own a home.

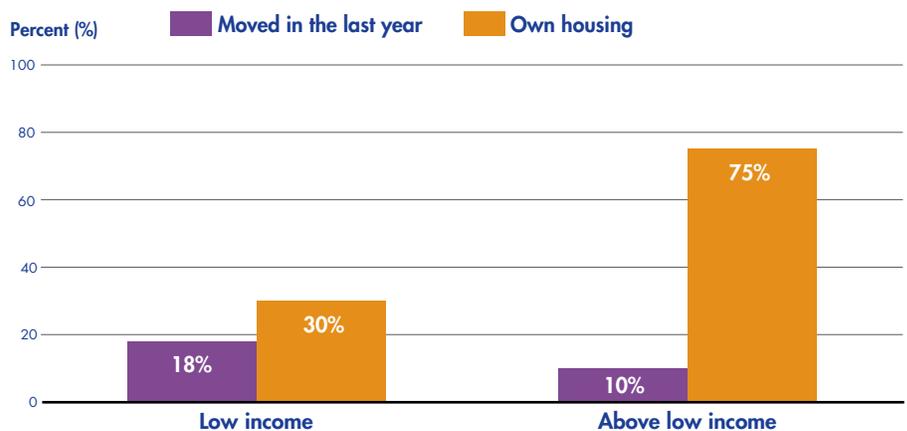
- ◆ 18 percent of infants and toddlers in low-income families – 1.1 million – moved in the last year.
- ◆ 10 percent of infants and toddlers in above low-income families – 0.7 million – moved in the last year.

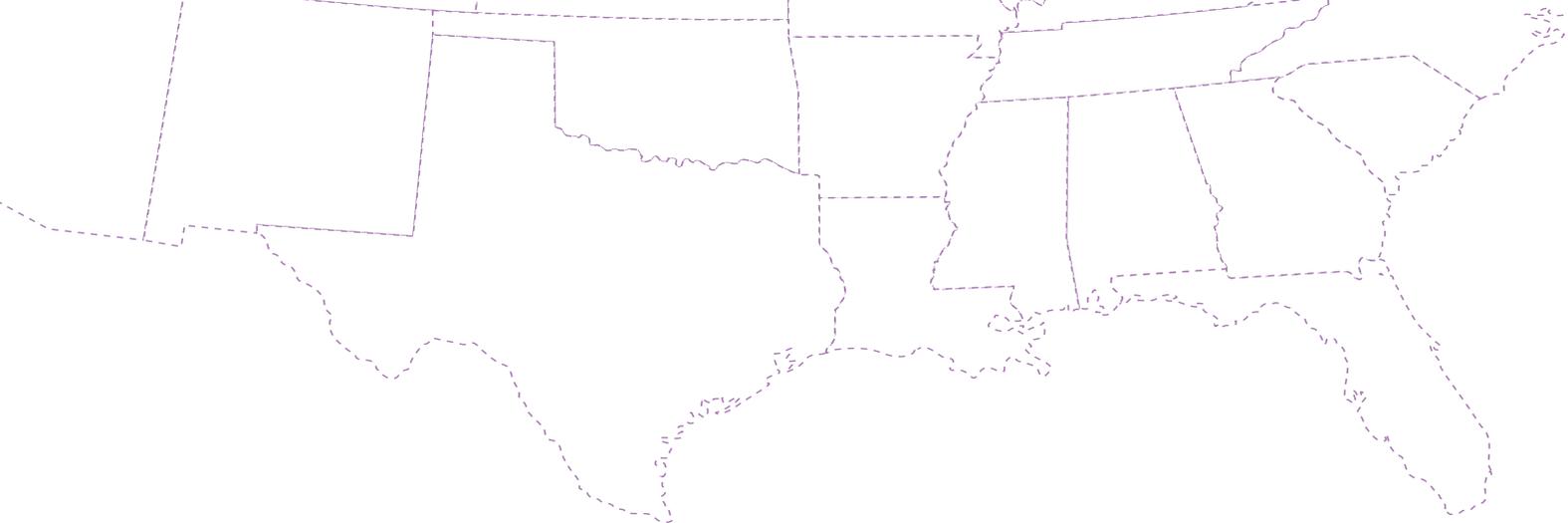
- ◆ 30 percent of infants and toddlers in low-income families – 1.8 million – live with a family that owns a home.
- ◆ 75 percent of infants and toddlers in above low-income families – 5.1 million – live with a family that owns a home.

### Residential Instability and Home Ownership

Research suggests that stable housing is important for healthy child development.<sup>8</sup> Yet, relative to children under age 3 in above low-income families, infants and toddlers living in low-income families were nearly twice as likely to have moved in the past year and were

Residential instability and home ownership among infants and toddlers by family income, 2009



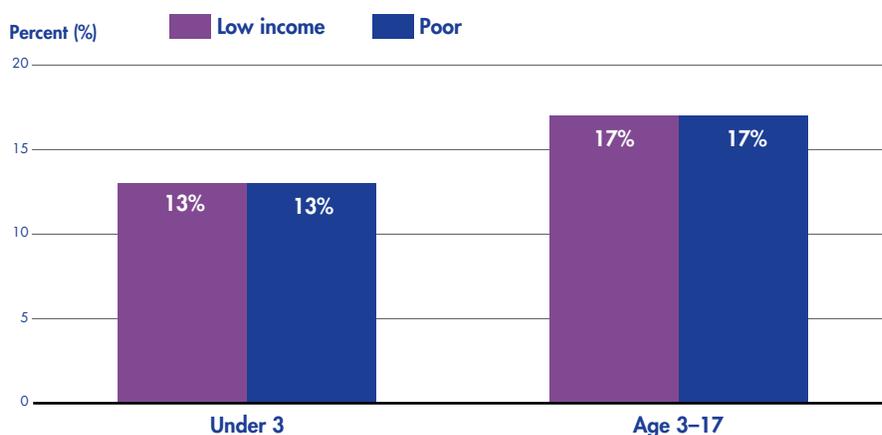


## Are infants and toddlers in low-income families covered by health insurance?<sup>9</sup>

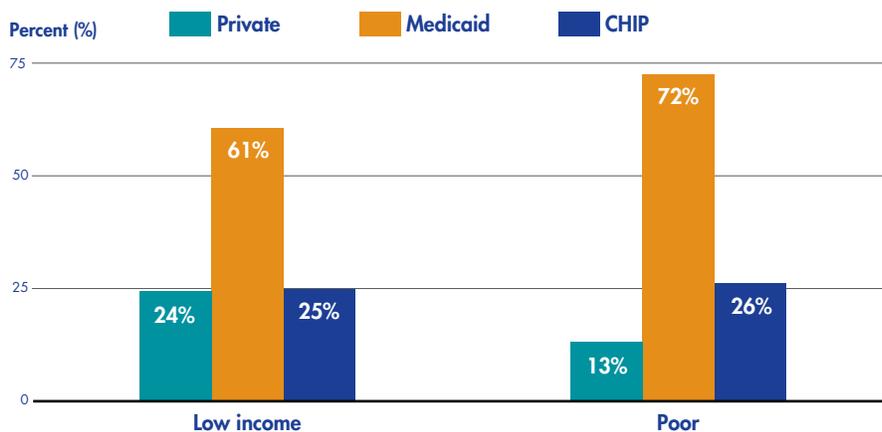
Among all infants and toddlers, approximately 13 percent in low-income families and 13 percent in poor families are uninsured. Consistent with research suggesting older children in general are particularly at risk of being uninsured, infants and toddlers are less likely to be without health insurance coverage compared to older children.<sup>10</sup> Medicaid covers the largest share of low-income and poor infants and toddlers with more than one-half (61 percent) in low-income families and nearly three-fourths (72 percent) in poor families reporting coverage by this public insurance program.

- ◆ 13 percent of infants and toddlers living in low-income families – 0.8 million – are uninsured.
- ◆ 24 percent of infants and toddlers living in low-income families – 1.4 million – are covered by private insurance.
- ◆ 61 percent of infants and toddlers living in low-income families – 3.6 million – are covered by Medicaid.
- ◆ 25 percent of infants and toddlers living in low-income families – 1.5 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 infants and toddlers by family income, 2009**



For comparable information about all children, see *Basic Facts About Low-income Children, 2009: Children Under Age 18*, or about young children, see *Basic Facts About Low-income Children, 2009: Children Under Age 6* or *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. Infants and toddlers living in households with one immigrant parent and one native-born parent (approximately 0.8 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.