



## Basic Facts About Low-income Children, 2008

### *Children Under Age 6*

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Children represent 25 percent of the population. Yet, 41 percent of all children live in low-income families and nearly one in every five live in poor families. Young children under age 6 appear to be particularly vulnerable with 44 percent living in low-income and 22 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 young children 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

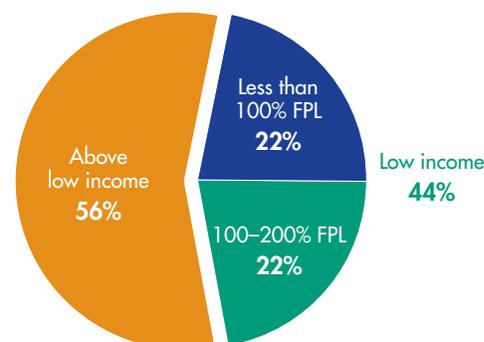
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### How many young children under age 6 in the United States live in low-income families?

There are more than 25 million young children under age 6 in the United States.

- ◆ 44 percent – 11.1 million – live in low-income families.
- ◆ 22 percent – 5.5 million – live in poor families.

#### Children under age 6 by family income, 2008



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**What is the federal poverty level (FPL) in 2009?**<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 young children living in low-income and poor families changed over time?**

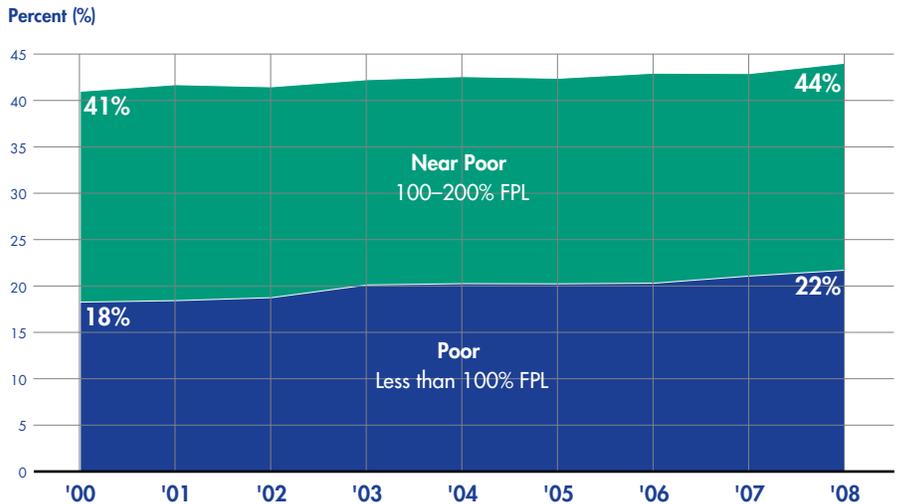
The percentage of young children living in low-income families (both poor and near poor) has been *on the rise* – increasing from 41 percent in 2000 to 44 percent in 2008. During this time period, the overall number of young children under age 6 increased

by 9 percent while the number who were low-income and poor increased by 17 percent and 30 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 under age 6 living in low-income and poor families, 2000–2008**

	2000	2008	Percent change
Low income	9,441,211	11,053,420	17%
Poor	4,206,196	5,450,274	30%

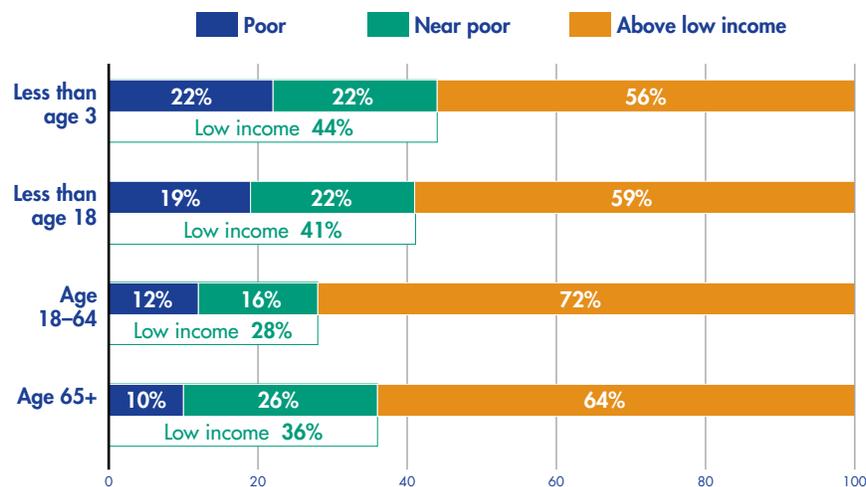
**Children under age 6 living in low-income and poor families, 2000–2008**



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

The percentage of young children in low-income families surpasses that of adults. In addition, children under age 6 are more than twice as likely as adults aged 65 and older to live in poor families.

Percentage low-income and poor by age, 2008

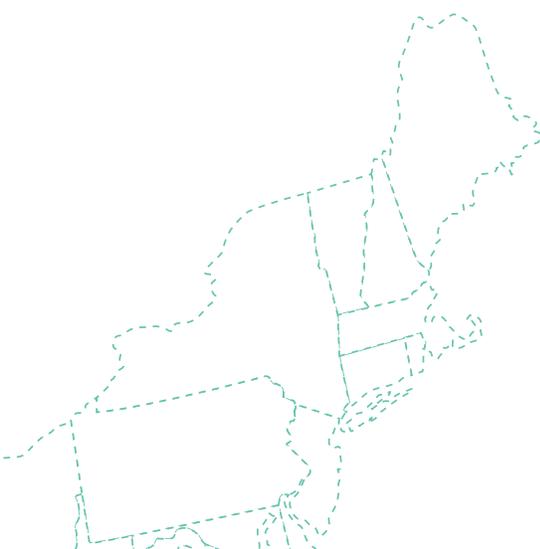
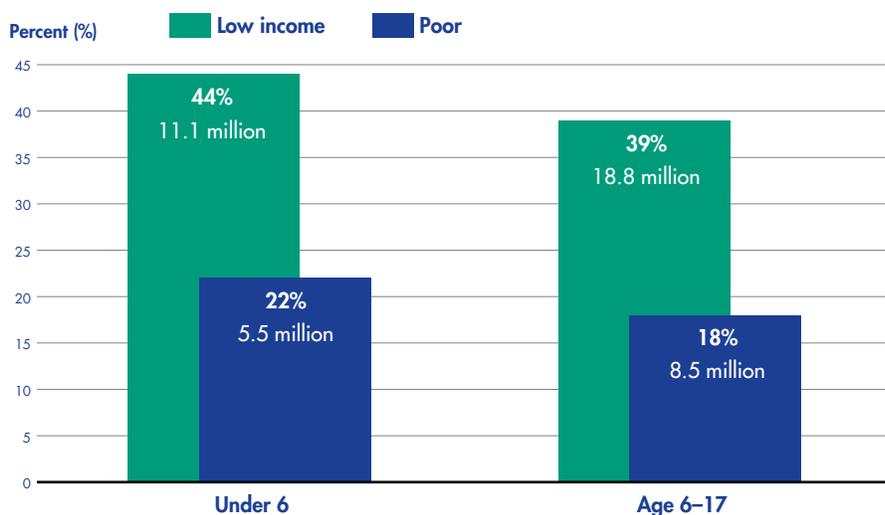


## Does the percentage of children in low-income families vary by children's age?

The overall percentages of children living in low-income and poor families masks important variation by age. Young children under age 6 are disproportionately low income. Although they represent 34 percent of the population under age 18, 44 percent of children under age 6 – 11.1 million – live in low-income families and 22 percent of children under age 6 – 5.5 million – live in poor families.

- ◆ 44 percent of children under age 6 – 11.1 million – live in low-income families.
- ◆ 39 percent of children ages 6 through 17 years – 18.8 million – live in low-income families.

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

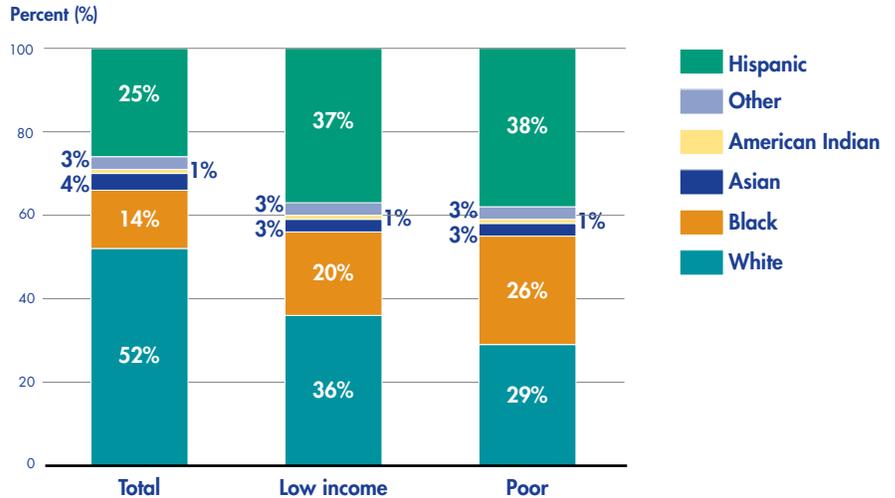


## Does the percentage of young children in low-income families vary by race/ethnicity?<sup>4</sup>

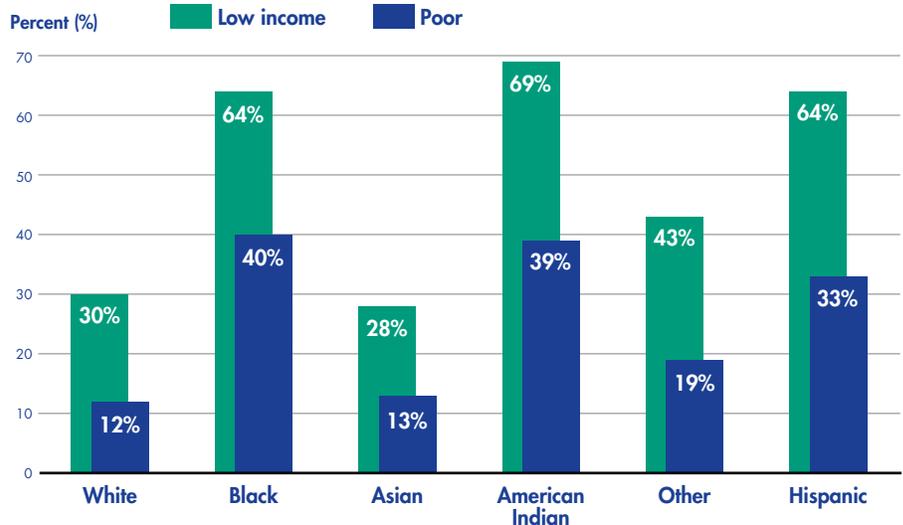
Black, American Indian, and Hispanic children under age 6 are disproportionately low income, with children of Hispanic origin comprising the largest group of low-income and poor young children.

- ◆ 30 percent of white children under age 6 – 3.9 million – live in low-income families.
- ◆ 64 percent of black children under age 6 – 2.2 million – live in low-income families.
- ◆ 28 percent of Asian children under age 6 – 0.3 million – live in low-income families.
- ◆ 69 percent of American Indian children under age 6 – 0.1 million – live in low-income families.
- ◆ 43 percent of children under age 6 of some other race – 0.4 million – live in low-income families.
- ◆ 64 percent of Hispanic children under age 6 – 4.1 million – live in low-income families.

### Percentage distribution of all children under age 6 and children under age 6 living in low-income and poor families by race/ethnicity, 2008



### Percentage of children under age 6 in low-income and poor families by race/ethnicity, 2008



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

- ◆ 63 percent of children under age 6 with immigrant parents – 2.8 million – live in low-income families.
- ◆ 40 percent of children under age 6 with native-born parents – 7.7 million – live in low-income families.

## What are the family characteristics of low-income young 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 well over one-third of low-income and nearly 30 percent of poor young children have a parent with at least some college.

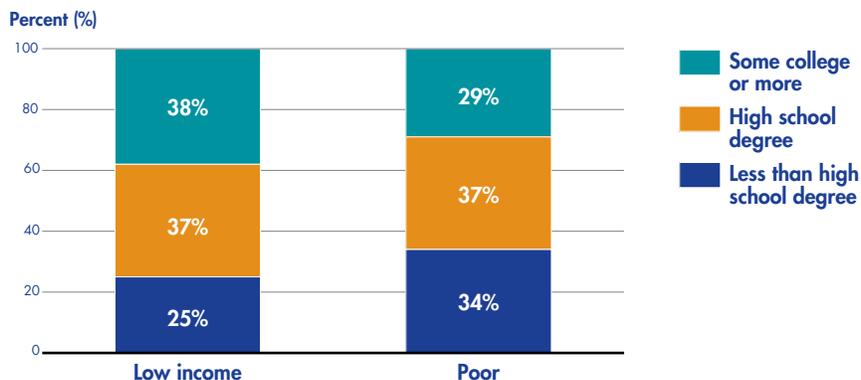
- ◆ 87 percent of children under age 6 with parents who have less than a high school degree – 2.8 million – live in low-income families.
- ◆ 68 percent of children under age 6 with parents who have no more than a high school degree – 4.1 million – live in low-income families.
- ◆ 26 percent of children under age 6 with at least one parent who has some college or more education – 4.2 million – live in low-income families.

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

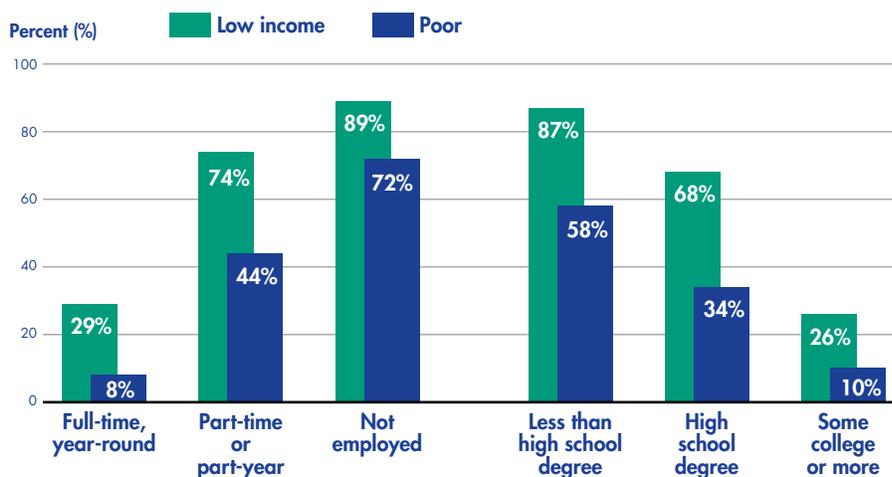
Although young children with a full-time, year-round employed parent comprise nearly half of the low-income population, they are less likely to be living in a low-income family compared to young children with parents who work part-time/part-year or who are not employed.

- ◆ 29 percent of children under age 6 with at least one parent who works full-time, year-round – 5.2 million – live in low-income families.
- ◆ 74 percent of children under age 6 with at least one parent who works part-time or part-

Children under age 6 living in low-income and poor families by parents' education, 2008



Children under age 6 living in low-income and poor families by parents' employment and education, 2008



year – 3.6 million – live in low-income families.

- ◆ 89 percent of children under age 6 with no employed parents – 2.3 million – live in low-income families.

### Family Structure

Forty-nine percent of young children in low-income families – 5.4 million – and 35 percent of

young children in poor families – 1.9 million – live with married parents.

- ◆ 31 percent of children under age 6 with married parents – 5.4 million – live in low-income families.
- ◆ 72 percent of children under age 6 with a single parent – 5.7 million – live in low-income families.

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

### Region

- ◆ 49 percent of children under age 6 in the South – 4.6 million – live in low-income families.
- ◆ 44 percent of children under age 6 in the West – 2.7 million – live in low-income families.
- ◆ 35 percent of children under age 6 in the Northeast – 1.4 million – live in low-income families.
- ◆ 43 percent of children under age 6 in the Midwest – 2.3 million – live in low-income families.

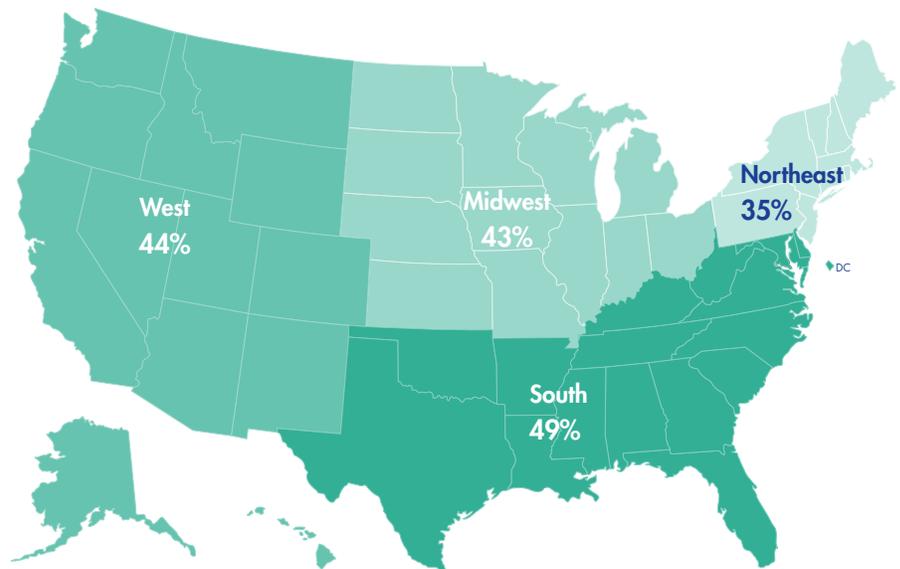
### Type of Area

- ◆ 52 percent of children under age 6 in urban areas – 3.8 million – live in low-income families.
- ◆ 36 percent of children under age 6 in suburban areas – 3.7 million – live in low-income families.
- ◆ 53 percent of children under age 6 in rural areas – two million – live in low-income families.

### Residential Instability and Home Ownership

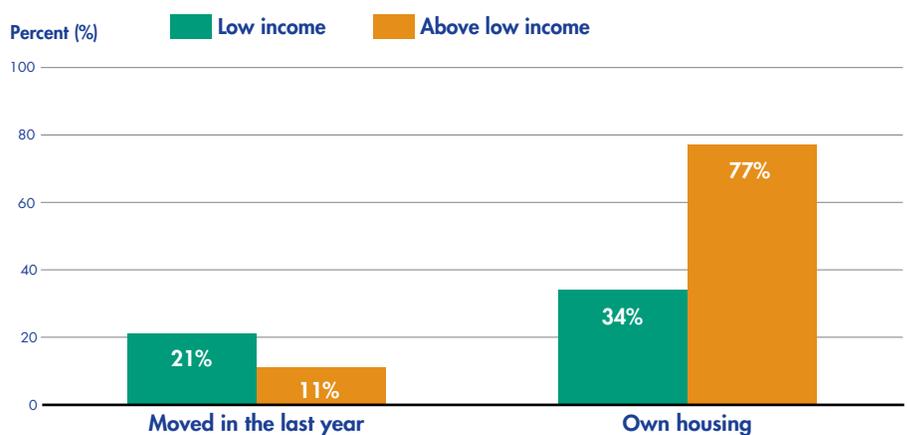
Research suggests that stable housing is important for healthy child development.<sup>8</sup> Yet, young children living in low-income families were nearly twice as likely to have moved in the past year and were *less* likely (by more than two times) to live in families that own a home compared with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

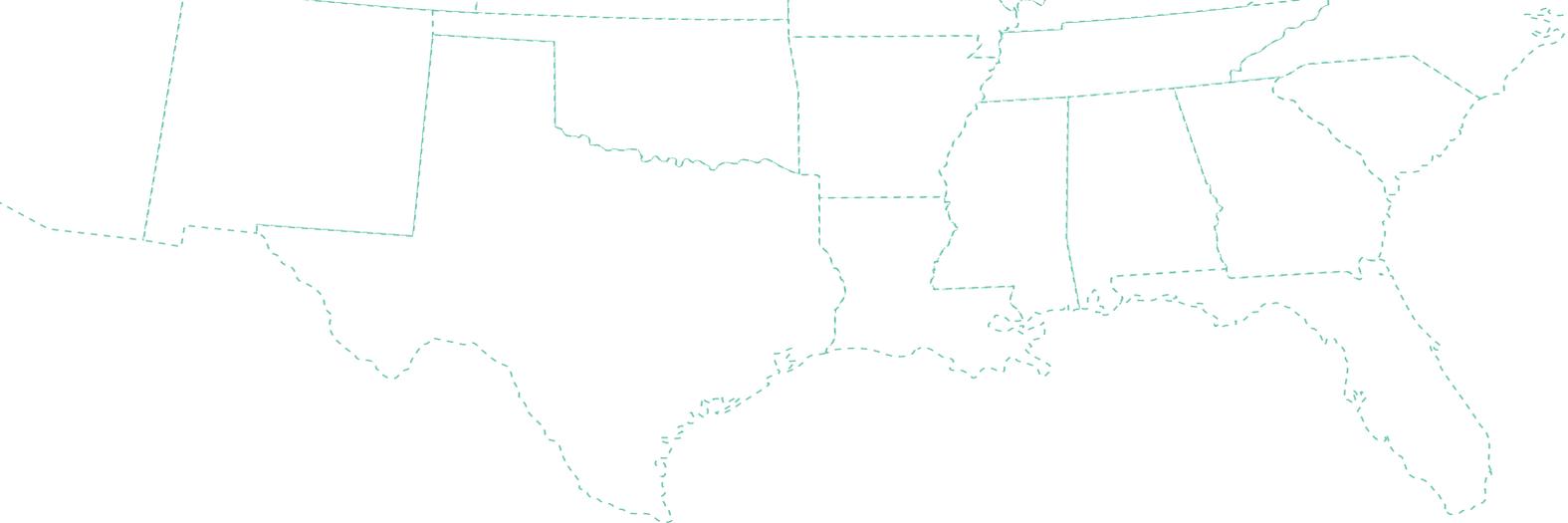
Percentage of children under age 6 living in low-income families by region, 2008



- ◆ 21 percent of children under age 6 in low-income families – 2.3 million – moved in the last year.
- ◆ 11 percent of children under age 6 in above low-income families – 1.5 million – moved in the last year.
- ◆ 34 percent of children under age 6 in low-income families – 3.7 million – live with a family that owns a home.
- ◆ 77 percent of children under age 6 in above low-income families – 10.9 million – live with a family that owns a home.

Percentage of children under age 6 living in low-income and above low-income families by residential instability and home ownership, 2008



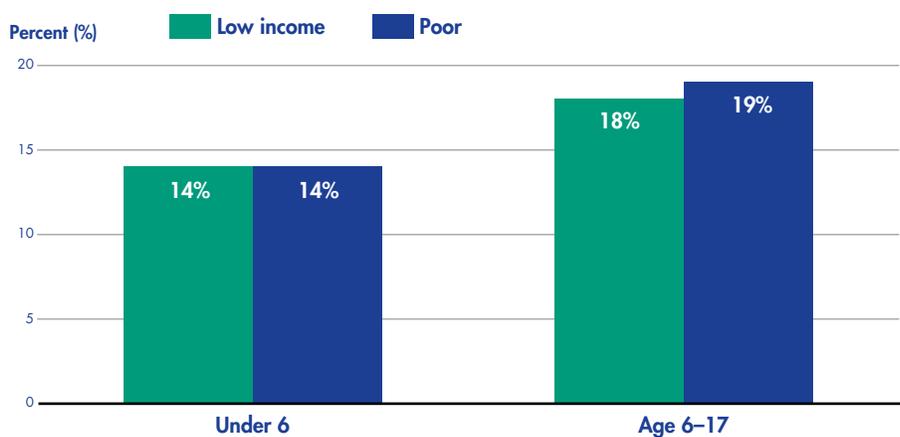


## Are young children in low-income families covered by health insurance?<sup>9</sup>

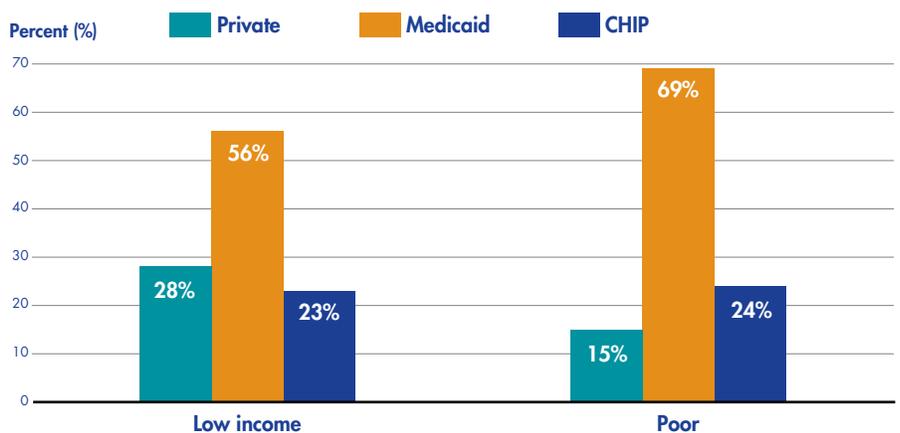
Among all young children under age 6, approximately 14 percent in low-income families and 14 percent in poor families are uninsured. Consistent with research suggesting older children in general are particularly at risk of being uninsured, low-income and poor children under age 6 are less likely to be without health insurance coverage compared to older children in low-income and poor families.<sup>10</sup> Medicaid covers the largest share with more than one-half (56 percent) in low-income families and more than two-thirds (69 percent) in poor families reporting coverage by this public insurance program.

- ◆ 14 percent of children under age 6 living in low-income families – 1.5 million – are uninsured.
- ◆ 28 percent of children under age 6 living in low-income families – 3.1 million – are covered by private insurance.
- ◆ 56 percent of children under age 6 living in low-income families – 6.1 million – are covered by Medicaid.
- ◆ 23 percent of children under age 6 living in low-income families – 2.5 million – are covered by their state's Children Health Insurance Program (CHIP).

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



Health insurance coverage of children under age 6 living in low-income and poor families, 2008



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 Aged 6–11*, 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.