

# National Snapshot: Poverty Among Women & Families, 2021

By Sarah Javaid and Jasmine Tucker

Women were already struggling to make ends meet before the pandemic. The poverty rate increased between 2019 and 2020 – unsurprisingly given the health and economic shock brought on by COVID-19. But a key takeaway from this year's data is that critical programs such as economic impact payments (also called stimulus payments) and unemployment insurance benefits prevented millions from falling into poverty last year.<sup>1</sup> In fact, the supplemental poverty measure, which takes into account a broader array of income supports such as nutrition assistance and housing, showed that amidst historic hardship and unemployment, the poverty rate actually fell due to the effectiveness of public supports.

The fact remains, however, that women and especially women of color, faced disproportionate poverty and hardship. In 2020, over 1 in 9 women – or nearly 15.1 million – and nearly 1 in 6 children – over 11.6 million – lived in poverty.<sup>2</sup> Some women of color, women with disabilities, and families headed by unmarried mothers all face even higher rates of poverty. About 6 in 10 (58.4%) of all poor children lived in families headed by unmarried mothers.

## Women were more likely to live in poverty than men in 2020.

- Over 1 in 9 women, nearly 15.1 million, lived in poverty in 2020.
- Nearly half (48.7%) of women in poverty last year lived in extreme poverty, defined as income at or below 50% of the federal poverty level. This means 1 in 18 women lived in extreme poverty last year.
- Women (11.5%) were more likely than men (8.6%) to live in poverty in 2020. Women were also more likely than men to be in extreme poverty: 5.6% of women versus 4.1% of men lived in extreme poverty in 2020.

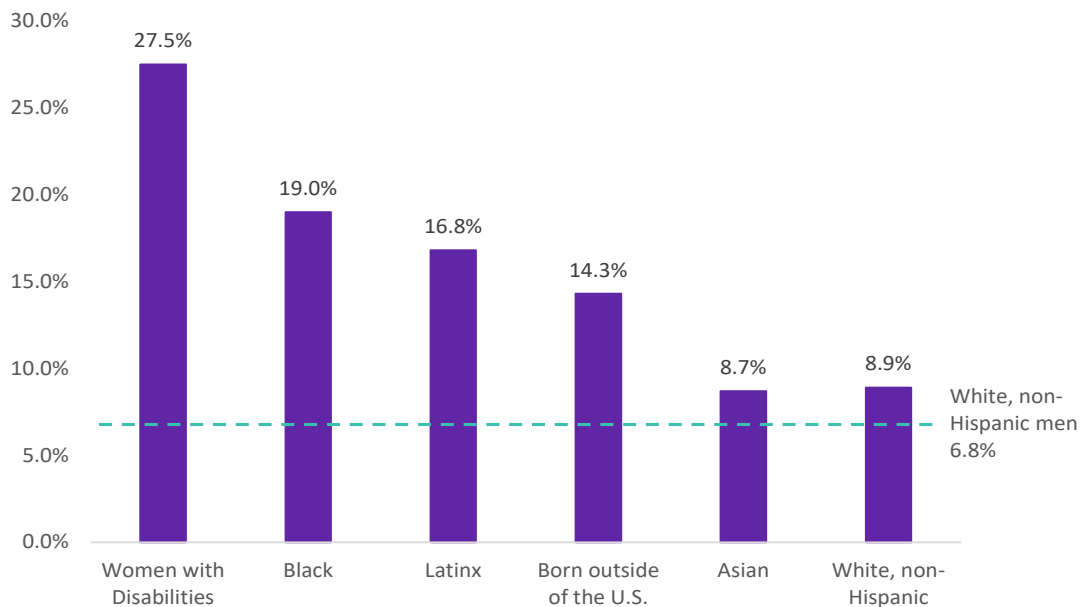
## Poverty remains even higher for certain groups of women.

- Nearly 1 in 11 (8.9%) white, non-Hispanic women lived in poverty in 2020, compared to 6.8% of white, non-Hispanic men. However, some women of color were even more likely to be in poverty:<sup>3</sup>
  - **Black women:** 19.0% of Black women lived in poverty.
  - **Latinx women:** 16.8% of Latinx women lived in poverty.
  - **Asian women:** 8.7% of Asian women lived in poverty.

- About 1 in 7 (14.3%) women born outside of the U.S. lived in poverty in 2020.
- The poverty rate for women ages 18 to 64 with disabilities was higher than it was for women without disabilities, 27.5% and 10.8%, respectively. The poverty rate among their male counterparts was lower: 22.6% of men with disabilities lived in poverty and 7.8% of men without disabilities lived in poverty in 2020.

Poverty data is not yet available for Native American women, children, or families, which is calculated using annual 1-year American Community Survey data from the U.S. Census Bureau. Due to COVID-19, data collection for the 2020 American Community Survey experienced significant interruptions and high non-response rates.<sup>4</sup> The Census Bureau will release this data using “experimental weights” later in 2021.<sup>5</sup> If the experimental data meets data quality standards, this factsheet will be updated.

### Poverty Rates for Adult Women, 2020



Source: U.S. Census Bureau, Current Population Survey. Figures for women with disabilities are for ages 18-64. Figures for all other groups are for ages 18 and over

### What Does the Federal Poverty Rate Measure?

The official poverty rate reported by the Census Bureau measures the percentage of the U.S. population with total income below the federal poverty threshold for their family size (e.g., \$26,246 in 2020 for a family of four with two children).<sup>6</sup> “Income” is calculated before taxes and includes only cash income, such as:

- Earnings
- Pension and retirement income
- Investment income (i.e. interest, dividends, royalties, estates, and trusts)
- Social Security
- Public assistance (non-cash benefits are not included in the measure – see below)
- Unemployment benefits, workers’ compensation, veterans’ payments
- Alimony and child support payments

A number of other federal and state benefits that help support low-income families are not counted as income under the official poverty measure. These include:

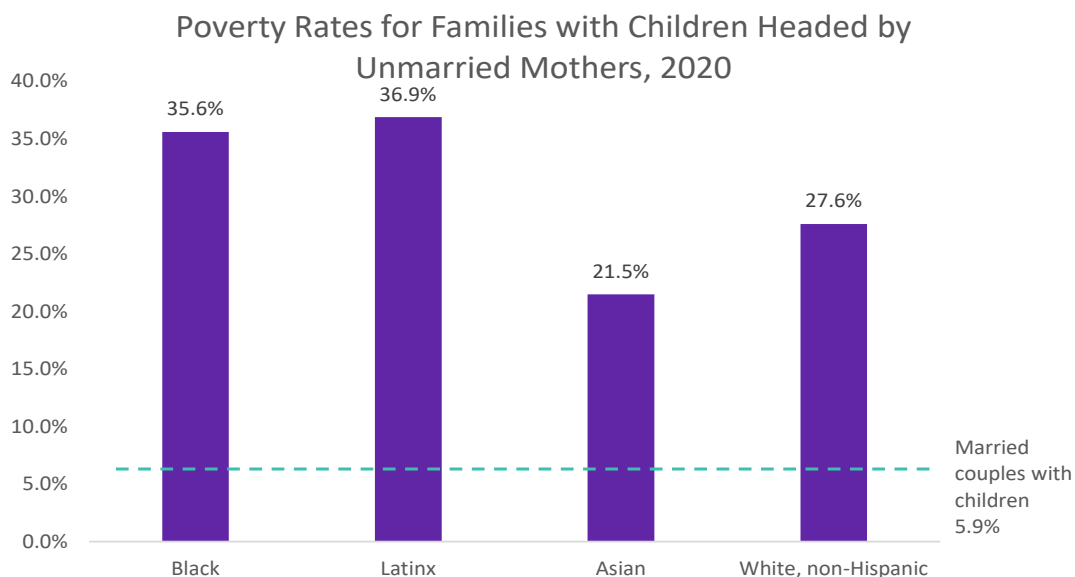
- Supplemental Nutrition Assistance Program (SNAP) benefits (formerly known as Food Stamps)
- Tax benefits (e.g., Earned Income Tax Credit, Child Tax Credit)
- Housing subsidies

## Nearly 1 in 6 children lived in poverty in 2020.

- Over 11.6 million children lived in poverty in 2020, nearly half of whom (47.5%) lived in extreme poverty. This means that nearly 1 in 13 (7.6%) children were in extreme poverty last year.
- Poverty rates were even higher for certain groups of children:
  - **Black children:** Over 1 in 4 (27.7%) Black children lived in poverty.
  - **Latinx children:** Nearly 1 in 4 (23.1%) Latinx children lived in poverty.
  - **Asian children:** Over 1 in 12 (8.4%) Asian children lived in poverty.
  - **White, non-Hispanic children:** Nearly 1 in 10 (9.9%) white, non-Hispanic children lived in poverty.
  - **Children born outside of the U.S.:** More than 1 in 5 (23.4%) children born outside of the U.S. lived in poverty.

## Nearly 1 in 3 families with children headed by unmarried mothers lived in poverty in 2020.

- Nearly 6 in 10 poor children (58.4%) lived in families headed by unmarried mothers.<sup>7</sup>
- Among those with a householder who worked full-time throughout the year, 283,000 families headed by unmarried mothers (7.0%) were poor in 2020.
- Families with children headed by unmarried mothers were much more likely to be in poverty than families headed by unmarried fathers or married couple families. The poverty rate for families with children headed by unmarried mothers was 32.1%, compared to 14.3% for families with children headed by unmarried fathers and 5.9% of married couple families with children.
- Families with children headed by unmarried Black women and Latinas fared even worse
  - **Black families headed by unmarried mothers:** More than 1 in 3 (35.6%) Black families with children headed by unmarried mothers lived in poverty.
  - **Latinx families headed by unmarried mothers:** More than 1 in 3 (36.9%) Latinx families with children headed by unmarried mothers lived in poverty.
  - **Asian families headed by unmarried mothers:** More than 1 in 5 (21.5%) Asian families with children headed by unmarried mothers lived in poverty.
  - **White, non-Hispanic families headed by unmarried mothers:** More than 1 in 4 (27.6%) white, non-Hispanic families with children headed by unmarried mothers lived in poverty.

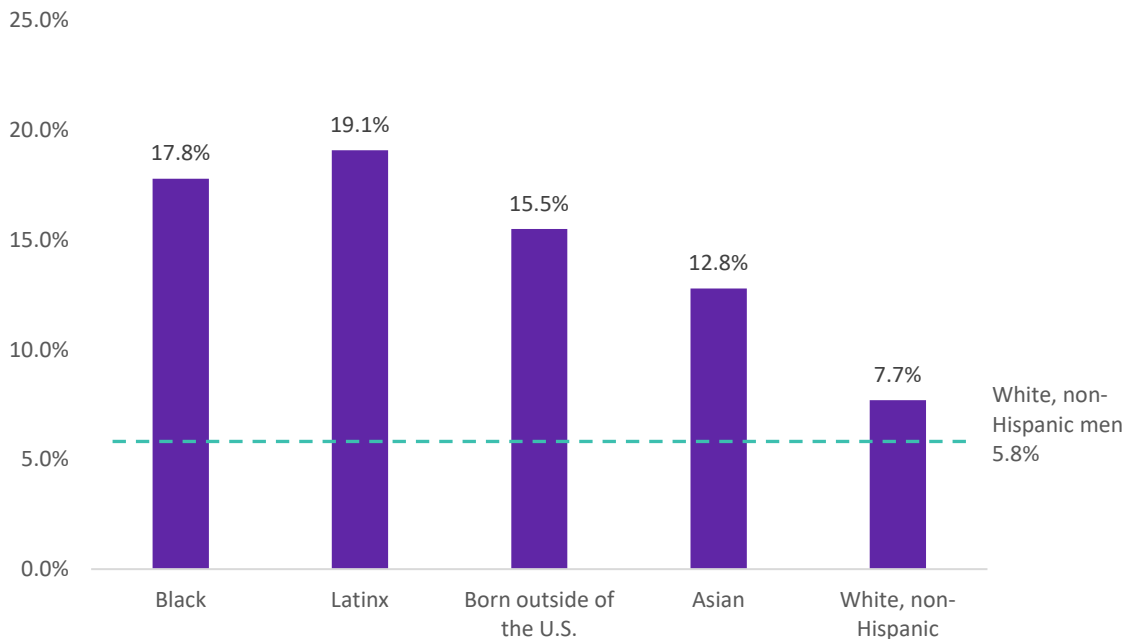


Source: U.S. Census Bureau, Current Population Survey.

## Older women were more likely to be poor than older men.

- Women made up more than 6 in 10 (61.6%) poor people aged 65 and older in 2020.
- The poverty rate for women 65 and older was 10.1%, compared to 7.6% for older men.
- Poverty rates were particularly high for certain groups of older women in 2020:
  - **Black women:** More than 1 in 6 (17.8%) Black women 65+ lived in poverty.
  - **Latinx women:** Nearly 1 in 5 (19.1%) Latinx women 65+ lived in poverty.
  - **Asian women:** More than 1 in 8 (12.8%) Asian women 65+ lived in poverty.
  - **White, non-Hispanic women:** About 1 in 13 (7.7%) white, non-Hispanic women 65+ lived in poverty.
  - **Women born outside of the U.S.:** More than 1 in 7 (15.5%) foreign-born women 65+ lived in poverty.

### Poverty Rates for Women 65 and Older, 2020



Source: U.S. Census Bureau, Current Population Survey.

In 2020, women bore the brunt of the COVID-19 pandemic and related economic downturn. Now, in the midst of the slow and uneven recovery from COVID, women are continuing to bear the heavy burden of the current economic and health crisis.<sup>8</sup> Job losses in every sector impacting women, and especially women of color, have pushed even more women closer than ever to experiencing poverty.<sup>9</sup> As we enter 2021 and beyond, we must ensure women – and especially those who have experienced severe hardship in the last year and half – are centered in this recovery.

- 1 Unless otherwise noted, all data in this analysis are NWLC calculations of U.S. Census Bureau, Current Population Survey, 2021 Annual Social and Economic Supplement, available at <https://www.census.gov/programs-surveys/cps.html> and in some cases using Sarah Flood, Miriam King, Renae Rodgers, Steven Ruggles, J. Robert Warren, and Michael Westberry. Integrated Public Use Microdata Series, Current Population Survey: Version 9.0 [dataset]. Minneapolis, MN: IPUMS, 2021. [www.ipums.org](http://www.ipums.org).
- 2 Sarah Javaid and Jasmine Tucker, "Women of Color Use Their Advance Child Tax Credit to Cover Food Costs" (National Women's Law Center, Sept. 2020), <https://nwlc.org/resources/women-of-color-use-their-advance-child-tax-credit-to-cover-food-costs/>.
- 3 Men and women self-identify their sex in U.S. Census Bureau surveys as their male or female. They also self-identify their race and ethnicity. Asian women are those who self-identified as Asian alone. Black women are those who self-identified themselves as Black alone. White, non-Hispanic women and men are those who identified themselves as white alone, but who are not of Hispanic, Latinx, or Spanish origin. Latinx women are of any race who identified themselves to be of Hispanic, Latinx, or Spanish origin. Foreign-born women are those who have identified themselves as born outside of U.S territories and possessions. Persons with disabilities are those who have identified themselves as having any physical or cognitive difficulty, as measured by affirmative responses to any of the Current Population Survey's six cognitive difficulties.
- 4 "Adapting the American Community Survey Amid COVID-19," U.S. Census Bureau (May 2021), <https://www.census.gov/newsroom/blogs/random-samplings/2021/05/adapting-the-acs-amid-covid-19.html>.
- 5 "Census Bureau Announces Changes for 2020 American Community Survey 1-Year Estimates," U.S. Census Bureau (July 2021), <https://www.census.gov/newsroom/press-releases/2021/changes-2020-acs-1-year.html>.
- 6 The Census Bureau's federal poverty thresholds can be found at <https://www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-thresholds.html>.
- 7 Over 11.6 million children lived in poverty in 2020, which includes 110,000 not living in families.
- 8 Sarah Javaid and Jasmine Tucker, "Women of Color Use Their Advance Child Tax Credit to Cover Food Costs" (National Women's Law Center, Sept. 2020), <https://nwlc.org/resources/women-of-color-use-their-advance-child-tax-credit-to-cover-food-costs/>.
- 9 Jasmine Tucker, "At August's Rate, It Will Take Women 9 Years to Regain the Jobs They Lost in the Pandemic" (National Women's Law Center, Sept. 2021), <https://nwlc.org/resources/at-augusts-rate-it-will-take-women-9-years-to-regain-the-jobs-they-lost-in-the-pandemic/>.