



# National Snapshot: Poverty Among Women & Families in 2022

# **By Shengwei Sun**

Poverty in the United States is a policy choice. In 2021, child poverty rates as measured by the supplemental poverty measure (SPM) dropped to a historic low thanks to the expanded Child Tax Credits and other pandemic-era public assistance measures enacted as part of the American Rescue Plan Act (ARPA).¹ A year later, the expiration of pandemic-era relief fueled the country's largest ever recorded single-year increase in SPM poverty in more than 50 years.² Between 2021 and 2022, the SPM poverty rate increased from 7.8% to 12.4% for the overall population. This increase is larger for women and girls (from 7.9% to 12.8%), for children overall (from 5.2% to 12.4%), and for family units with children headed by a single woman (from 11.9% to 26.7%).³

Women, and especially women of color, continue to face disproportionate poverty and hardship. In 2022, over one in nine women—or more than 15.5 million—lived in poverty as measured by the official poverty measure (OPM). Poverty rates were much higher for disabled women, Black, Latina, and Native women, those born outside of the United States, and families with children headed by a single woman.<sup>4</sup>

This fact sheet presents poverty estimates in 2022 using the Census Bureau's official poverty measure (OPM) and the supplemental poverty measure (SPM).<sup>5</sup> Findings reveal the harmful consequences of discontinuing temporary supports for women, children, and families without addressing underlying systemic inequities, underscoring the need for long-term public investments in child care, nutrition assistance, accessible and affordable housing, refundable tax credits, and other critical supports that women and families rely on.

# **What Does the Federal Poverty Rate Measure?**

The **official poverty measure (OPM)** 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., \$29,678 in 2022 for a family of four with two children). "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

# What Does the Federal Poverty Rate Measure? -continued-

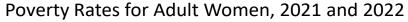
The supplemental poverty measure (SPM) extends the official poverty measure partly by incorporating the value of several federal and state benefits that help support low-income families but are not counted as income under the official poverty measure, minus necessary expenses. In 2022, benefits included (but were not limited to):

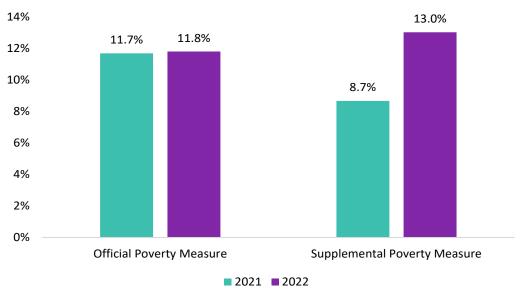
- Supplemental Nutrition Assistance Program (SNAP) benefits (formerly known as Food Stamps)
- Refundable tax credits (the Earned Income Tax Credit and the refundable portion of the Child Tax Credit)
- Long-term housing subsidies<sup>7</sup>

Necessary expenses that are subtracted include income taxes, Social Security payroll taxes, child care and other work-related expenses, child support payments to another household, and medical expenses. In addition, the SPM adjusts poverty thresholds for geographical differences in housing costs, uses updated data derived from the Consumer Expenditure Survey on expenditures on food, clothing, shelter, and utilities in the calculation of poverty thresholds, and defines family units as people living at the same address who share resources. The SPM includes unrelated children under the age of 15, while the OPM does not.8

# The SPM poverty rate for adult women rose significantly as pandemic-era relief programs expired.

- Despite a strong labor market with record-low unemployment rates, poverty rates for adult women using the Census Bureau's official poverty measure (OPM) barely budged (11.7% in 2021 and 11.8% in 2022), suggesting women and families were struggling in the face of rising costs of living and persistently low wages in some job sectors.
- Poverty rates for adult women using the supplemental poverty measure (SPM) increased significantly from 8.7% in 2021 to 13.0% in 2022, reflecting a decline in economic well-being following the end of many pandemic-era programs such as the expanded refundable tax credits and Unemployment Insurance, the stimulus payments, and more.





Source: NWLC calculations based on U.S. Census Bureau, Current Population Survey Annual Social and Economic Supplements microdata. Figures are for women age 18 and over.

# Women were more likely to live in poverty than men in 2022.

- Using the Census Bureau's official poverty measure (OPM), more than one in nine women 18 and older, over 15.5 million, lived in poverty in 2022.
- Nearly half (49.1%) of women in poverty last year lived in extreme poverty, defined as income at or below 50% of the federal poverty level. This means more than one in 18 (5.8%) women lived in extreme poverty last year, compared to 4.5% of men.
- Women were more likely than men to live in poverty in 2022 under the OPM (11.8% compared to 9.2%) and under the SPM (13.0% compared to 11.7%).

# Poverty remains even higher for certain groups of women.

- Using the official poverty measure, nearly one in 10 (9.5%) white, non-Hispanic women lived in poverty in 2022, compared to 7.3% of white, non-Hispanic men. However, many women of color were even more likely to live in poverty.
  - Black women: 16.6% of Black women lived in poverty.
  - Latina women: 16.8% of Latina women lived in poverty.
  - Asian women: 9.2% of Asian women lived in poverty.
  - Native women: 21.6% of Native women lived in poverty.<sup>10</sup>
- More than one in 7 (14.5%) women born outside of the United States lived in poverty using the OPM in 2022.
- Disabled women age 18 to 64 (26.2%) were over two times more likely than nondisabled women (10.7%) to live in poverty using the OPM. The poverty rate among their male counterparts was lower: 21.6% of disabled men and 8.2% of nondisabled men lived in poverty in 2022.

#### Poverty Rates for Adult Women, 2022 30% 25% 20% 15% White, non-10% Hispanic men, 7.3% 5% (OPM) 0% Women with Black Latina Born outside of the Asian White, nondisabilities U.S. Hispanic Official Poverty Measure ■ Supplemental Poverty Measure

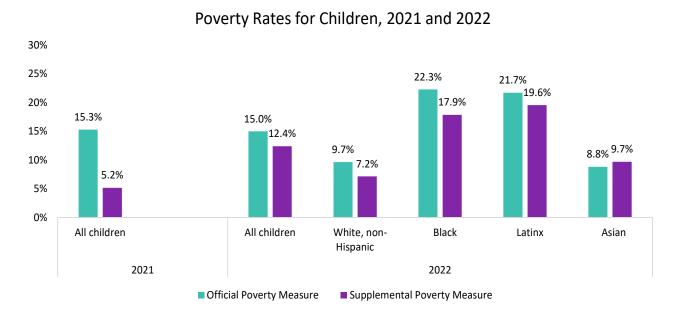
Source: NWLC calculations based on U.S. Census Bureau, Current Population Survey Annual Social and Economic Supplements microdata. Figures for disabled women are for age 18–64. Figures for all other groups are for age 18 and over.

- SPM rates show similar patterns:
  - o 17.3% of Black women, 20.2% of Latina women, and 12.4% of Asian women lived in poverty using the SPM, compared with 10.2% of white, non-Hispanic women.<sup>11</sup>
  - 23.6% of disabled women age 18 to 64 lived in poverty using the SPM, compared with 11.3% of nondisabled women of the same age.

# There was a historic increase in child poverty as measured by the SPM.

Nearly 11 million children lived in poverty in 2022 under the OPM, nearly half of whom (44.4%) lived in extreme poverty. This means that more than one in 15 (6.7%) children were in extreme poverty last year.

- Poverty rates under the OPM were even higher for certain groups of children:
  - o Black children: Over one in five (22.3%) Black children lived in poverty.
  - Latinx children: Over one in five (21.7%) Latinx children lived in poverty.
  - Asian children: Over one in 12 (8.8%) Asian children lived in poverty.
  - o Native children: Nearly three in 10 (28.7%) Native children lived in poverty.<sup>12</sup>
  - o White, non-Hispanic children: Nearly one in 10 (9.7%) white, non-Hispanic children lived in poverty.
  - Children born outside of the United States: Nearly one in four (24.4%) children born outside of the United States
    lived in poverty.
- The increase in SPM rates from 5.2% in 2021 to 12.4% in 2022 marks a record-high single-year increase in child poverty rates, largely driven by the expiration of the expanded Child Tax Credit and the refundability of the Child and Dependent Care Tax Credit, the stimulus payments, and other pandemic-era supports for families.



Source: NWLC calculations based on U.S. Census Bureau, Current Population Survey Annual Social and Economic Supplements microdata.

# The SPM poverty rates for family units with children headed by a single woman surged with the end of pandemic-era relief programs.

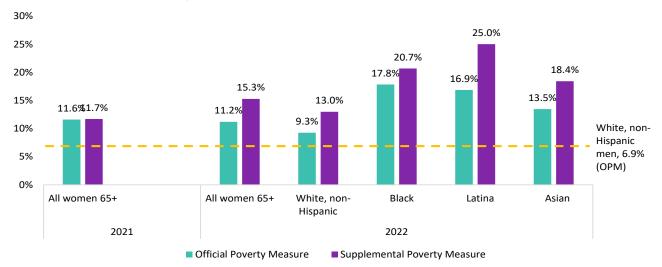
- The longstanding lack of robust public investments in women, children, and families pushes single mothers in the United States. into poverty at a much higher rate than their counterparts in other rich democracies.<sup>13</sup> The SPM poverty rate for family units with children headed by a single woman in 2022 (26.7%) was over two times higher than in 2021 (11.9%).<sup>14</sup> This stark single-year increase in the SPM poverty rates driven by the end of pandemic-era relief programs once again underscores the link between policy intervention and poverty.
- Using the OPM, nearly six in 10 poor children (58.3%) lived in families headed by a single woman in 2022.
- The official poverty rate for families with children headed by a single woman was 32.0%, twice as high as the rate of 16.3% for families with children headed by a single man.

- Families with children headed by a single Native woman, a single Black woman, and a single Latina woman fared even worse using the OPM:
  - o Nearly one in three (32.3%) families with children headed by a single Black woman lived in poverty.
  - o More than one in three (37.7%) families with children headed by a single Latina woman lived in poverty.
  - More than one in five (22.9%) families with children headed by a single Asian woman lived in poverty.
  - o More than two in five (41.2%) families with children headed by a single Native woman lived in poverty. 16
  - More than one in four (28.2%) families with children headed by a single white, non-Hispanic woman lived in poverty.
- Families with children under age 6 headed by a single woman—who must grapple with high child care costs and other financial burdens—had even higher poverty rates using the OPM:<sup>17</sup>
  - o 42.8% families with children under age 6 headed by a single woman lived in poverty.
  - 39.9% families with children under age 6 headed by a single Black woman lived in poverty.
  - o 48.2% families with children under age 6 headed by a single Latina woman lived in poverty.
  - o 42.6% families with children under age 6 headed by a single white, non-Hispanic woman lived in poverty.

# Poverty rates remain high for older women.

- Using the OPM, women made up more than six in 10 (60.0%) poor people age 65 and older in 2022.
- The official poverty rate for women 65 and older was 11.2% in 2022, compared to 9.0% for older men.
- Poverty rates were particularly high for certain groups of older women in 2022 under the OPM:
  - o **Black women**: More than one in six (17.8%) Black women 65+ lived in poverty.
  - o **Latina women**: More than one in six (16.9%) Latina women 65+ lived in poverty.
  - **Asian women**: Nearly one in seven (13.5%) Asian women 65+ lived in poverty.
  - Native women: More than one in five (21.4%) Native women 65+ lived in poverty.<sup>18</sup>
  - White, non-Hispanic women: More than one in 11 (9.3%) white, non-Hispanic women 65+ lived in poverty.
- Both the OPM and SPM poverty rates for older women increased between 2020 and 2021.
- Although the official poverty rate for older women declined slightly last year, it remained higher than its pre-pandemic level (11.2% in 2022 compared to 10.3% in 2019). The increase in the SPM poverty rate from 11.7% in 2021 to 15.3% in 2022 suggests that older women were impacted by the end of pandemic relief programs such as the stimulus payments and the expanded Earned Income Tax Credit and Unemployment Insurance.

#### Poverty Rates for Women 65 and Older, 2021 and 2022



Source: NWLC calculations based on U.S. Census Bureau, Current Population Survey Annual Social and Economic Supplements microdata.

The 2022 poverty data showed that poverty as measured by the Supplemental Poverty Measure surged among women and children, when pandemic relief programs expired. The increase in SPM poverty is a stark reminder that many women and families struggle to make ends meet after the pandemic, just as they did before, in the face of continued systemic inequities and rising costs of living. But it doesn't have to be this way. We know policies that can ameliorate long-standing inequities in our economy, like the expanded Child Tax Credit, and robust public investments in child care, paid family and medical leave, and aging and disability care. In contrast, cuts to funding for programs and services that women and families rely on—like child care, nutrition assistance, and housing assistance—will only push more families' incomes below the federal poverty level in years to come. Only by making long-overdue investments in women and families will we advance racial and gender equity and lay the groundwork for broadly shared prosperity.

# **Acknowledgements**

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- 1 The U.S. Census Bureau, "Child Poverty Fell to Record Low 5.2% in 2021" (September 13, 2022), <a href="https://www.census.gov/library/stories/2022/09/record-drop-in-child-poverty.html">https://www.census.gov/library/stories/2022/09/record-drop-in-child-poverty.html</a>.
- 2 Center on Budget and Policy Priorities, "Record Rise in Poverty Highlights Importance of Child Tax Credit; Health Coverage Marks a High Point Before Pandemic Safeguards Ended" (September 12, 2023), <a href="https://www.cbpp.org/press/statements/record-rise-in-poverty-highlights-importance-of-child-tax-credit-health-coverage">https://www.cbpp.org/press/statements/record-rise-in-poverty-highlights-importance-of-child-tax-credit-health-coverage</a>.
- 3 Unless otherwise noted, all data in this analysis are NWLC calculations of U.S. Census Bureau, Current Population Survey, 2023 Annual Social and Economic Supplement, available at <a href="https://www.census.gov/data/datasets/time-series/demo/cps/cps-asec.2023.html">https://www.census.gov/data/datasets/time-series/demo/cps/cps-asec.2023.html</a>. Note that the CPS ASEC 2023 response rate remains below pre-pandemic levels, biasing income statistics upward and official poverty rates downward. See <a href="https://www.census.gov/newsroom/blogs/research-matters/2023/09/using-administrative-data-nonresponse-cps-asec.html">https://www.census.gov/newsroom/blogs/research-matters/2023/09/using-administrative-data-nonresponse-cps-asec.html</a>. Using the Supplemental Poverty Measure, family units with children headed by a single woman are defined as female reference person units with children under 18, no spouse present. See endnote 14 on how the OPM and the SPM define family units differently.
- 4 All comparative statements have undergone statistical testing and are statistically significant at the 90 percent confidence level. Comparisons based on race/ethnicity were made with reference to the white, non-Hispanic group. The only exception is for Native women and children whose poverty rates were calculated using the American Community Survey data instead of the CPS ASEC data.
- 5 The OPM and the SPM are based on different measurement units leading to difference in universe: the SPM includes unrelated children under the age of 15, while the OPM does not. The Census Bureau accounts for this difference using an alternative "official+" poverty measure when directly comparing the official and SPM poverty rates in their poverty report (see <a href="https://www.census.gov/content/dam/Census/library/publications/2023/demo/p60-280.pdf">https://www.census.gov/content/dam/Census/library/publications/2023/demo/p60-280.pdf</a>). However, this factsheet does not directly compare OPM and SPM rates and thus the original OPM rates are presented.
- 6 The Census Bureau's federal poverty thresholds can be found at <a href="https://www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-thresholds.html">https://www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-thresholds.html</a>.
- 7 Note that the SPM did not account for the expansion of housing subsidies through temporary programs such as Emergency Rental Assistance (ERA).
- 8 The U.S. Census Bureau, "What Is the Supplemental Poverty Measure and How Does It Differ From the Official Measure?" (September 2018), <a href="https://www.census.gov/newsroom/blogs/random-samplings/2018/09/what is the suppleme.html">https://www.census.gov/newsroom/blogs/random-samplings/2018/09/what is the suppleme.html</a>.
- 9 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 as Black alone. Native women are those who identified themselves as American Indian or Alaskan Native 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. Latina 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 (Note that the Current Population Survey does not extend to Puerto Rico or to the outlying areas of the United States, and thus those living there are excluded from this analysis). Disabled persons 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 physical or cognitive difficulties.
- **10** Unlike for other groups, the 2022 OPM poverty rates for Native women and children were calculated using U.S. Census Bureau, 2022 American Community Survey, available at <a href="https://www.census.gov/programs-surveys/acs">https://www.census.gov/programs-surveys/acs</a>.

- 11 The 2022 SPM poverty rates are not available for Native women and children.
- 12 Supra note 10.
- 13 Ryan Finnigan, "Penalties for Poverty Risks Drive High Poverty in the United States" (The UC Davis Center for Poverty & Inequality Research, February 2018), <a href="https://poverty.ucdavis.edu/sites/main/files/file-attachments/finnigan\_brief\_penalites\_1.pdf?1519946490">https://poverty.ucdavis.edu/sites/main/files/file-attachments/finnigan\_brief\_penalites\_1.pdf?1519946490</a>.
- 14 Family units are defined different under the OPM and SPM: The OPM uses the Census-defined family as its unit of analysis, which includes all persons residing together who are related by birth, marriage, or adoption; it treats all unrelated individuals age 15 or older independently. The SPM unit more broadly includes all related persons at the same address, as well as any cohabitors and their relatives, and any coresident unrelated children who are cared for by the family (such as foster children). See <a href="https://www.ssa.gov/policy/docs/ssb/v75n3/v75n3p55.html">https://www.ssa.gov/policy/docs/ssb/v75n3/v75n3p55.html</a>. Using the OPM, family units with children headed by a single woman are defined as primary families with related children under 18, headed by a female reference person, no spouse present. Using the SPM, family units with children headed by a single woman are defined as female reference person units with children under 18, no spouse present.
- 15 Nearly 10.8 million children lived in poverty in 2022, which includes 230,000 not living in families. Using the OPM, families with children headed by a single woman or man are defined as primary families with related children under 18, headed by a female or male reference person, no spouse present. The OPM poverty rates for families with children were calculated based on Census Table POV-06, available at <a href="https://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pov/pov-06.html">https://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pov/pov-06.html</a>.
- 16 NWLC calculations based on U.S. Census Bureau, 2022 American Community Survey, table C17010C, available at <a href="https://www.census.gov/programs-surveys/">https://www.census.gov/programs-surveys/</a> acs.
- 17 Poverty rates for families with children under age 6 headed by a single woman were calculated based on Census Table POV-06, available at <a href="https://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pov/pov-06.html">https://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pov/pov-06.html</a>. Data were not available for Native families or Asian families.
- 18 Supra note 10.