NATIONAL WOMEN'S LAW CENTER

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NOVEMBER 2026 FACT SHEET

National Snapshot: Poverty Among Women & Families in 2025

By Sarah Javaid

In July 2025, President Trump and congressional Republicans enacted the One Big Beautiful Bill Act (OBBBA), making historically deep cuts to poverty-reducing programs such as the Supplemental Nutrition Assistance Program (SNAP) and Medicaid—all to pay for massive new tax cuts for the ultra-wealthy.[1] OBBBA has already worsened economic circumstances for many women and their families; since July 2025, as grocery prices have continued to rise, over five million people have lost the SNAP benefits they need to put food on the table.[2] But the worst is yet to come: Many OBBBA provisions that reduce critical supports for families start to take effect in 2026, threatening to push more people into poverty and worsen longstanding inequities.

2025 data from the U.S. Census Bureau reveals persistently high rates of poverty for individuals and families across the country. Women and children disproportionately face poverty and hardship, with much higher rates for disabled women, Black and Latina women, women born outside of the United States, and families with children headed by single mothers.[3] The impacts of OBBBA are not fully reflected in the 2025 data because the bill was enacted midyear, with many provisions taking effect later in 2025, and other changes scheduled for 2026 and beyond.

In addition, data shows that nearly two in five working-age women (ages 16–64) who lived below the poverty threshold under the supplemental poverty measure (SPM) worked for pay in 2025. This underscores that for many women—who are overrepresented in low-paying jobs[4]—employment alone was not enough to escape poverty. Data further shows that many women in poverty could not engage in paid work due to caregiving responsibilities, illness, and/or disability. The 2024 income and poverty data paint a troubling picture for two groups in particular.

Findings from this analysis make clear that too many women, children, and families in the United States experience extreme economic hardship. And that is why policymakers should undo OBBBA's devastating cuts to SNAP and Medicaid, and instead make long-term public investments in these programs and other critical supports like child care assistance, housing assistance, and refundable tax credits.

This fact sheet presents poverty estimates in 2025 and prior years using the supplemental poverty measure (SPM), which accounts for both cash and non-cash benefits as well as necessary expenses. The 2025 poverty estimates using the official poverty measure (OPM) are available in the appendix.

Why Use the Supplemental Poverty Measure?

The Census Bureau uses both the supplemental poverty measure (SPM) and the official poverty measure (OPM) to track poverty in the United States. Relative to the OPM, the SPM better reflects the realities of income and costs that many families face today. For this analysis, the SPM is better suited to capture the poverty-reducing effects of non-cash public benefits such as SNAP and tax credits—benefits that are especially significant for families with children. In 2021, for example, child SPM poverty rates dropped to a historic low thanks to the expanded Child Tax Credit and other pandemic-era assistance measures enacted as part of the American Rescue Plan Act (ARPA).[5]

The OPM remains the source for official poverty statistics and for determining means-tested program eligibility. It measures the percentage of the U.S. population whose total income falls below the federal poverty threshold for their family size (e.g., $32,649 in 2025 for a family of four with two children).[6] Income is calculated before taxes and includes only cash income.[7] Methodology for calculating the poverty threshold has remained unchanged since its development in the 1960s, does not vary by geographic location, and assumes all families spend one-third of their pre-tax income on food.[8]

The SPM accounts for a range of additional factors to more accurately reflect how individuals and families are faring economically.[9] Notably, the SPM incorporates the value of several federal and state benefits that help support low-income families but are not counted as income under the OPM, minus "necessary expenses."[10] In 2025, 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

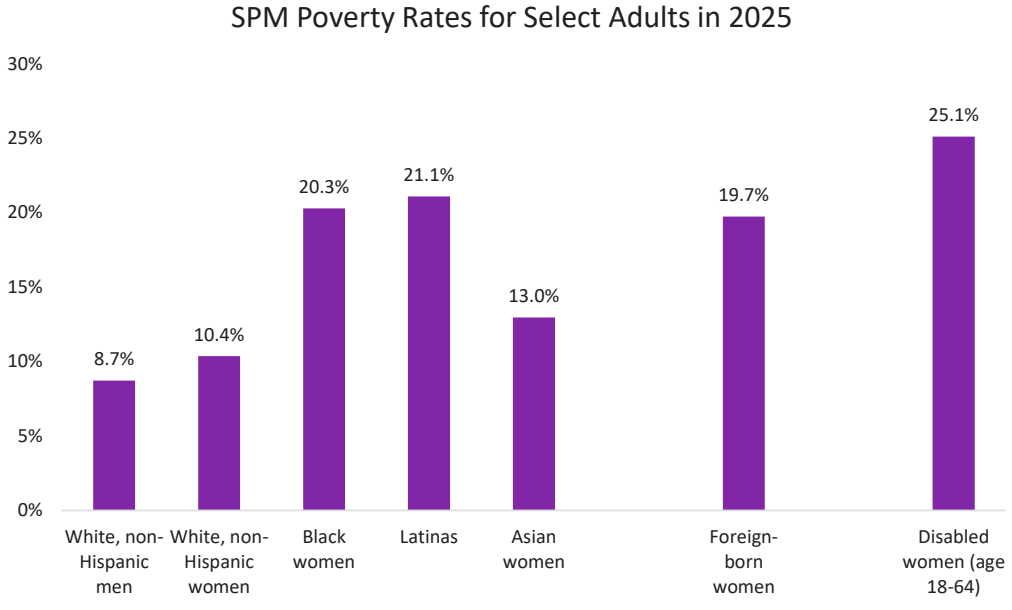
Poverty rates were higher for women of color, disabled women, and immigrant women.

The poverty rate for adult women using the SPM increased slightly from 13.7% in 2024 to 13.9% in 2025. Women were more likely to be in poverty than men (12.1%) in 2025. Poverty rates were much higher for women of color, disabled women, and immigrant women. It is clear women are struggling in the face of rising costs, insufficient incomes, and the failure to make robust public investments in women, families, and communities—even before OBBBA's cuts have fully taken effect.

- 21.1% of Latinas, 20.3% of Black women, and 13.0% of Asian women lived in poverty in 2025, compared with 10.4% of white, non-Hispanic women and 8.7% of white, non-Hispanic men.
- Nearly one in five (19.7%) women born outside of the United States lived in poverty in 2025, and they were more likely than women born in the United States (12.5%) to be in poverty. Among women born outside the United States who are noncitizens, close to one in four (24.8%) lived in poverty.
    - Many immigrants have been excluded from public benefits programs—even as they pay taxes and support our economy in vital occupations and industries like child care, health care, domestic work, and agricultural packaging and processing.[11]

- OBBBA excluded even more legally present immigrants from basic needs programs and certain tax benefits, and dramatically increased funding for the Trump administration's detention and deportation agenda.[12] Taking income supports away from immigrant families and expanding excessive and harmful immigration policies harm not only immigrants but our communities, economy, and all of us.

- One in four (25.1%) disabled women ages 18 to 64 lived in poverty—meaning disabled women experienced poverty at over two times the rate of nondisabled men (10.5%) and nondisabled women (11.8%) in the same age range. The SPM poverty rate among disabled men (24.9%) was similar to the rate for disabled women. Funding cuts that begin to take effect in 2026, including cuts to Medicaid, will disproportionately harm disabled people who rely on this essential program for health care and support with daily activities.



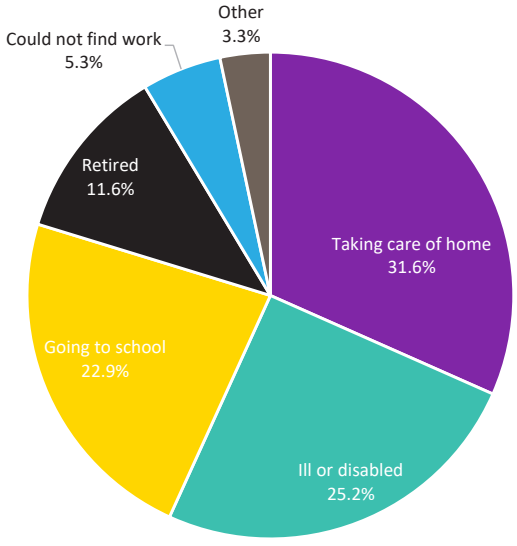
Source: NWLC calculations based on U.S. Census Bureau, Current Population Survey Annual Social and Economic Supplements microdata. Figures are for women ages 18 and over.

Work was not enough to lift women out of poverty.

In 2025, nearly two in five (38.9%) working-age women (ages 16–64) who were in poverty as measured by the SPM worked for pay.[13] Women of every race are overrepresented in low-paid jobs, where employers often do not provide the wages, hours, or benefits that people need to achieve economic security.[14]

Among working-age women in SPM poverty who did not work for pay last year, nearly one-third (31.6%) cited "taking care of home" as the main reason for not working for pay; one-quarter (25.2%) reported "illness and disability"; and nearly another quarter (22.9%) reported "going to school." As the data affirms, most working-age women in SPM poverty who did not work for pay were unable to do so because of caregiving responsibilities, illness, and/or disability, pointing to the structural barriers many women face in the workforce.

Taking Care of Home and Illness or Disability Were the Main Reasons for Not Working for Pay Among Working-Age Women in SPM Poverty in 2025

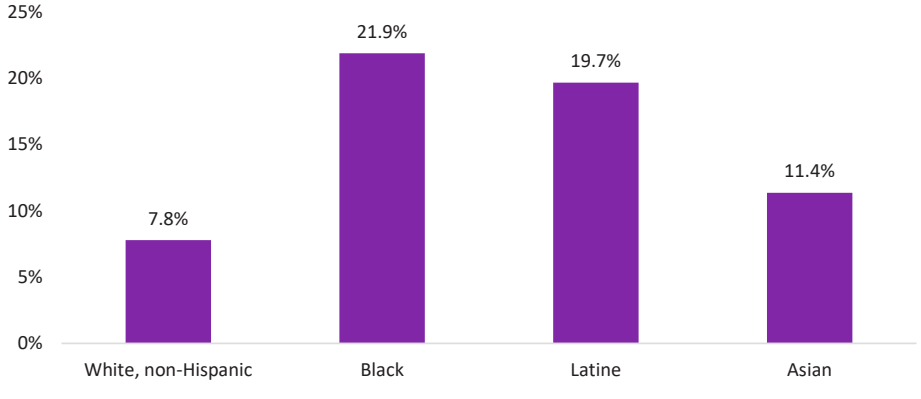


Source: NWLC calculations based on U.S. Census Bureau, Current Population Survey Annual Social and Economic Supplements microdata. Figures are for women ages 16 to 64 who were in SPM poverty and did not work at a job or business at any time in 2025.

Black and Latine children were particularly likely to be in poverty.

- For children, the SPM poverty rate remained high at 13.4% in 2025. The child poverty rate is close to the prior year's level (13.3% in 2024), but nearly three times the rate in 2021 (5.2%), when pandemic-era relief programs were in effect.
- Poverty rates were even higher for Black and Latine children: More than one in five (21.9%) Black children and nearly one in five (19.7%) Latine children lived in poverty last year, compared to 11.4% of Asian children and 7.8% of white, non-Hispanic children.

SPM Poverty Rates for Children in 2025, by Race and Ethnicity

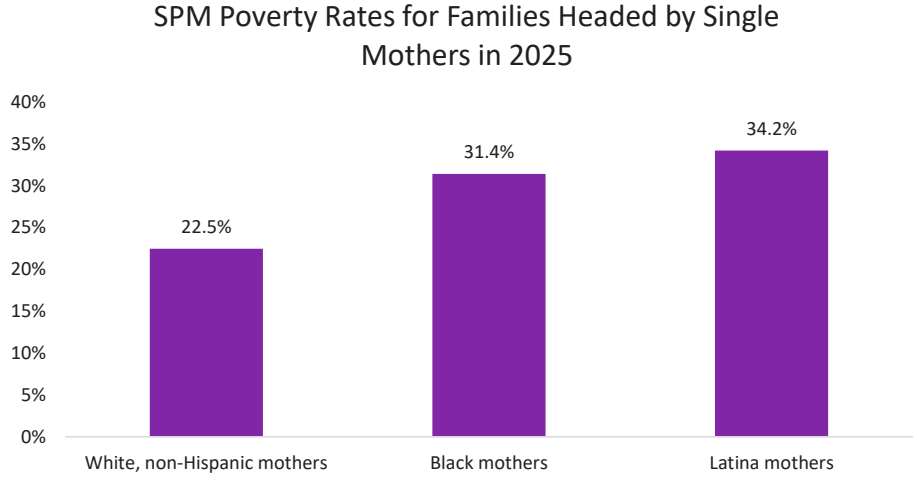


Source: NWLC calculations based on U.S. Census Bureau, Current Population Survey Annual Social and Economic Supplements microdata. Figures are for women ages 18 and over.

Nearly one in three families headed by single mothers lived in poverty.

- 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.[15] The SPM poverty rate for family units with children headed by a single woman in 2025 was 29.3%,[16] up slightly from 28.9% in 2024 and over two times higher than it was in 2021 (11.9%).[17] The increase in poverty rates due to the end of pandemic-era relief programs once again underscores the link between policy interventions and poverty.

- Families headed by single Latina and Black mothers fared even worse:
  - 34.2% of families headed by single Latina mothers lived in poverty.
  - 31.4% of families headed by single Black mothers lived in poverty.
  - 22.5% of families headed by single, white, non-Hispanic mothers lived in poverty.

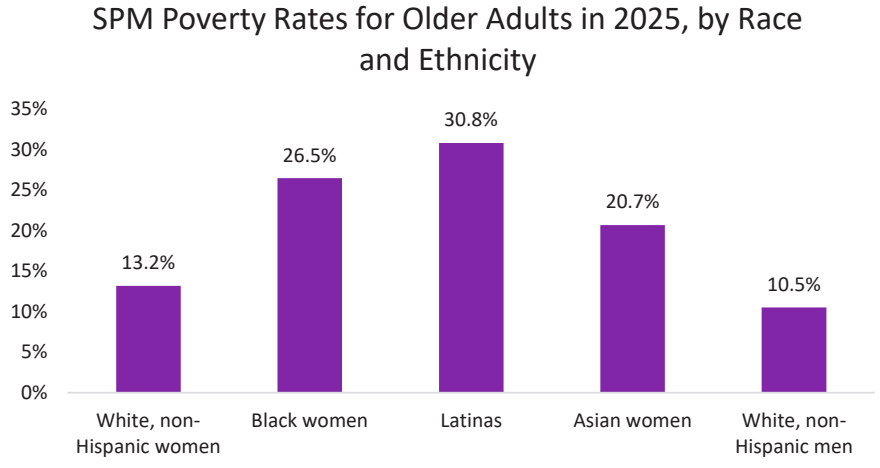


Source: NWLC calculations based on U.S. Census Bureau, Current Population Survey Annual Social and Economic Supplements microdata. Single mothers, or families with children headed by a single woman, are defined as female reference person units with children under 18 and no spouse present.

Older women were more likely to be in poverty than older men, with the highest rates for older Latinas and Black women.

- Roughly one in six (16.8%) women ages 65 and older lived in SPM poverty in 2025, compared to 13.7% of older men. Rising costs of living—especially medical expenses[18]—likely have an outsized impact on older women, who face higher risks than men of economic insecurity as a result of lifelong patterns of gender inequality in the workforce, caregiving responsibilties, and wealth accumulation.[19]
- The poverty rate for older women increased slightly to 16.8% in 2025 from 16.2% in 2024. An even higher share of older women could experience poverty as OBBBA's cuts to supports such as SNAP and Medicaid take effect in 2026 and beyond.

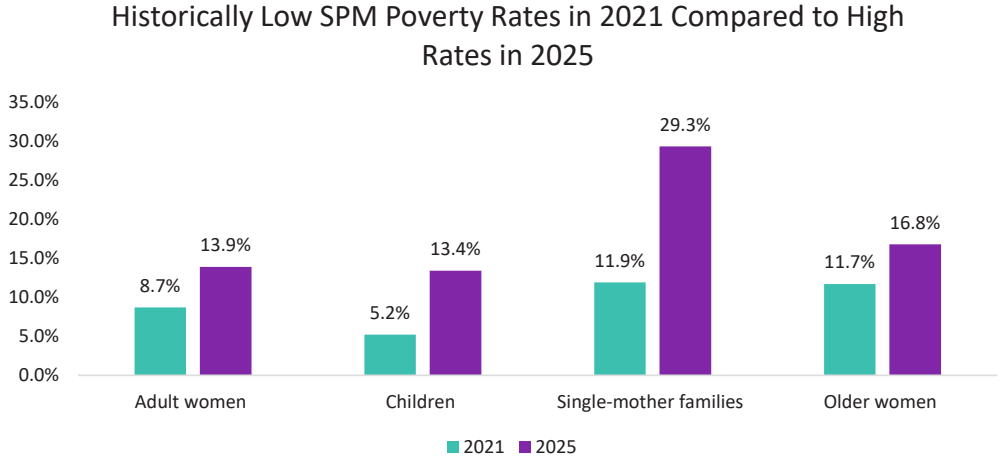
- Poverty rates were particularly high for certain groups of older women in 2025, using the SPM:
  - Among adults ages 65 and older, nearly one in three (30.8%) Latinas and more than one in four (26.7%) Black women lived in poverty, compared to 20.7% of Asian women; 13.2% of white, non-Hispanic women; and 10.5% of white, non-Hispanic men.



Source: NWLC calculations based on U.S. Census Bureau, Current Population Survey Annual Social and Economic Supplements microdata. Figures are for adults ages 65 and over.

Poverty is a policy choice.

Between 2020 and 2021, poverty rates as measured by the SPM fell dramatically—even in the midst of a pandemic wreaking havoc on the U.S. economy—because lawmakers chose to expand the Child Tax Credit, the Earned Income Tax Credit, and the Child and Dependent Care Tax Credit; provide more robust nutrition assistance and housing assistance; strengthen unemployment protections; and more.[20] However, between 2021 and 2022, as lawmakers chose to allow pandemic-era assistance to expire, poverty rates jumped by the largest recorded single-year increase in more than 50 years.[21] Because of these choices, poverty rates have remained elevated since 2022, and they more than doubled for children and families headed by single mothers.



Source: NWLC calculations based on U.S. Census Bureau, Current Population Survey Annual Social and Economic Supplements microdata. Adults are defined as ages 18 and over; children are defined as under the age of 18. Single-mother families are those with children headed by a single woman, defined as female reference person units with children under 18 and no spouse present. Older women are those aged 65 and over.

As OBBBA's cuts to programs and services that women and families rely on—like SNAP and Medicaid—continue to take effect in the months and years ahead, the law will only increase hardship and exacerbate disparities. In particular, the law's expansion of so-called "work requirements" for Medicaid enrollees[22] and those who would otherwise be eligible for SNAP benefits[23] will strip needed support from women and their families, adding administrative hurdles while doing little to encourage employment. Prior research shows that most Medicaid enrollees and non-elderly adult SNAP recipients who can work, do work.[24]

But it doesn't have to be this way. Along with higher wage standards for employers, basic needs programs such as SNAP and Medicaid have proven effective in reducing poverty. Policies like the expanded Child Tax Credit (as seen in 2021) and robust public investments in child care, paid family and medical leave, and aging and disability care can address longstanding gender and racial inequities and help more families thrive. Raising additional revenue to support policies and investments like these, while also making sure the wealthiest and big corporations pay their fair share in taxes, will ensure that our economy works for everyone, not just the wealthy few. Only by making long-overdue investments in women and families will we lay the groundwork for broadly shared prosperity.

ACKNOWLEDGEMENTS

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Appendix: Poverty Rates as Measured by the Official Poverty Measure (OPM)

Poverty rates as measured by the OPM are lower than poverty rates as measured by the SPM for most demographic groups included in this analysis, except for children (especially Black children) and female-headed families with children, because non-cash benefits like SNAP and tax credits are significant for families with children.

Poverty Rates Using the Official Poverty Measure in 2025

Men 18 and older	**8.1%**
Women 18 and older	**10.5%**
Black women	**16.6%**
Latinas	**14.4%**
Asian women	**7.8%**
White, non-Hispanic women	**8.2%**
White, non-Hispanic men	**6.3%**
Women born outside of the United States	**12.3%**
Women born in the United States	**10.1%**

Disabled women ages 18 to 64	22.8%
Disabled men ages 18 to 64	20.0%
Nondisabled women ages 18 to 64	9.3%
Nondisabled men ages 18 to 64	6.9%
Children	13.4%
Black children	24.1%
Latine children	17.8%
Asian children	7.6%
White, non-Hispanic children	8.5%
Families with children headed by a single woman	29.5%
Families with children headed by a single Black woman	34.7%
Families with children headed by a single Latina	31.2%
Families with children headed by a single Asian woman	19.0%
Families with children headed by a single, white, non-Hispanic woman	24.4%
Women 65 and older	10.7%
Black women 65 and older	19.8%
Latinas 65 and older	19.4%
Asian women 65 and older	12.8%
White, non-Hispanic women 65 and older	8.1%
Men 65 and older	8.6%

Sources: The OPM poverty rates for families with children headed by a single woman were calculated based on Census Table POV-06, available at https://www.census.gov/data/tables/time-series/demo/income-poverty/cps-pov/pov-06.html. Rates for all other groups were calculated using U.S. Census Bureau, 2026 Current Population Survey Annual Social and Economic Supplements microdata.

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1 See generally "5 FAQs on Trump and Congressional Republicans' Budget and Tax Law" (National Women's Law Center, September 2025), https://nwlc.org/wp-content/uploads/2025/01/5-FAQs-on-Donald-Trump-Congressional-Republicans-Budget-and-Tax-Law.pdf; Kennedy Adara, Corey Husak, and Sara Partridge, "The Implementation Timeline of the One Big Beautiful Bill Act" (Center for American Progress, July 29, 2025), https://www.americanprogress.org/article/the-implementation-timeline-of-the-one-big-beautiful-bill-act/.

2 Dottie Rosenbaum, Joseph Llobrera, Catlin Nchako, and Luis Nuñez, "SNAP Tracker: People Are Losing Food Assistance as the Harmful 2025 Republican Reconciliation Law Is Implemented" (Center on Budget and Policy Priorities, September 24, 2026), https://www.cbpp.org/research/food-assistance/snap-tracker-people-are-losing-food-assistance-as-the-republican-megabill.

3 All comparative statements have undergone statistical testing and are statistically significant at the 95% confidence level. Comparisons based on race/ethnicity were made with reference to the white, non-Hispanic group.

4 Sarah Javaid, "Hard Work Is Not Enough: Women in Low-Paid Jobs" (National Women's Law Center, June 16, 2026), https://nwlc.org/resource/hard-work-is-not-enough-women-in-low-paid-jobs/.

5 Kalee Burns, Liana Fox, and Danielle Wilson, "Expansions to Child Tax Credit Contributed to 46% Decline in Child Poverty Since 2020" (U.S. Census Bureau, September 13, 2022), https://www.census.gov/library/stories/2022/09/record-drop-in-child-poverty.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 Examples of pre-tax cash incomes used to construct the OPM measure include earnings, pension and retirement income, investment income, Social Security, unemployment benefits, workers' compensation, veterans' payments, and more.

8 Gordon M. Fisher, "The Development of the Orshansky Poverty Thresholds and Their Subsequent History as the Official U.S. Poverty Measure" (U.S. Census Bureau, September 1997), https://www.census.gov/library/working-papers/1997/demo/fisher-02.html.

9 The SPM accounts for geographical differences in housing costs; uses updated data derived from the Consumer Expenditure Survey on expenditures for food, clothing, shelter, and utilities in the calculation of poverty thresholds; takes into account income and non-cash benefits while subtracting "necessary expenses" such as income taxes and medical expenses; 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. See Liana Fox, "What Is the Supplemental Poverty Measure and How Does It Differ From the Official Measure?" (U.S. Census Bureau, September 2018), https://www.census.gov/newsroom/blogs/random-samplings/2018/09/what_is_the_suppleme.html.

10 "Necessary expenses" include income taxes, Social Security payroll taxes, child care and other work-related expenses, child support payments to another household, and medical expenses.

11 Ashir Coillberg, "Immigrant Women's Contributions to Our Economy" (National Women's Law Center, May 2025), https://nwlc.org/resource/immigrant-womens-contributions-to-our-economy/.

12 OBBBA further narrowed immigrants' eligibility for a range of public benefits, with varying effective dates. For example, SNAP eligibility changes were effective immediately upon passage of the law, and the law barred parents without a Social Security number from claiming the Child Tax Credit for their U.S. citizen children beginning in tax year 2025—but Medicaid and Children's Health Insurance Program eligibility changes just took effect October 1, 2026. For more information, see Heidi Altman, Tanya Broder, and Ben D'Avanzo, "The Anti-Immigrant Policies In Trump's 'Big Beautiful Bill,' Explained" (National Immigration Law Center, August 20, 2025), 4–9, https://media.nilc.org/wp-content/uploads/2025/07/The-Anti-Immigrant-Policies-in-Trumps-Final-Big-Beautiful-Bill-Explained.pdf; and "The Budget Reconciliation Act of 2025: Harms to Immigrant Children and Families" (Children Thrive Action Network, July 2025), https://childrenthriveaction.org/wp-content/uploads/2025/07/The-Budget-Reconciliation-Act-of-2025-Report.pdf.

13 "Worked for pay" is defined as having worked at a job or business at any time during 2025.

14 See Sarah Javaid, "Hard Work Is Not Enough."

15 Ryan Finnigan, "Penalties for Poverty Risks Drive High Poverty in the United States," Policy Brief 6, no. 2 (Center for Poverty and Inequality Research, University of California, Davis, February 2018), https://poverty.ucdavis.edu/sites/main/files/file-attachments/finnigan_brief_penalites_1.pdf?1519946490.

16 These families in SPM do include any unrelated children under the age of 15 in the household.

17 The SPM unit 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). Using the SPM, family units with children headed by a single woman are defined as female reference person units with children under 18 and no spouse present. See Benjamin Bridges and Robert V. Gesumaria, "The Supplemental Poverty Measure (SPM) and Children: How and Why the SPM and Official Poverty Estimates Differ" (U.S. Social Security Administration, August 2015), https://www.ssa.gov/policy/docs/ssb/v75n3/v75n3p55.html.

18 Shameek Rakshit, Emma Wager, Paul Hughes-Cromwick, Cynthia Cox, and Krutika Amin, "How Does Medical Inflation Compare to Inflation in the Rest of the Economy?," Peterson-KFF Health System Tracker, August 2, 2024, https://www.healthsystemtracker.org/brief/how-does-medical-inflation-compare-to-inflation-in-the-rest-of-the-economy/.

19 National Women's Law Center, "Left Behind: The Retirement Crisis for Women and LGBTQIA+ People," https://nwlc.org/left-behind-the-retirement-crisis-for-women-and-lgbtqia-people/.

20 Burns, Fox, and Wilson, "Expansions to Child Tax Credit."

21 "Record Rise in Poverty Highlights Importance of Child Tax Credit; Health Coverage Marks a High Point Before Pandemic Safeguards Ended" (Center on Budget and Policy Priorities, September 12, 2023), https://www.cbpp.org/press/statements/record-rise-in-poverty-highlights-importance-of-child-tax-credit-health-coverage.

22 National Women's Law Center, "Medicaid Work Reporting Requirements Would Harm Women's and LGBTQ+ People's Health and Economic Security to Fund Tax Breaks for the Rich" (February 6, 2025, https://nwlc.org/resource/medicaid-work-reporting-requirements-would-harm-womens-and-lgbtq-peoples-health-and-economic-security-to-fund-tax-breaks-for-the-rich.

23 Courtney Anderson, Amy Matsui, and Gina Plata-Nino, "SNAP Time Limits Harm Women, LGBTQIA+ People, and Families" (National Women's Law Center and Food Research & Action Center, June 24, 2025), https://nwlc.org/resource/snap-time-limits/.

24 Gideon Lukens, "Research Note: Most Medicaid Enrollees Work, Refuting Proposals to Condition Medicaid on Unnecessary Work Requirements," Center on Budget and Policy Priorities, November 12, 2024, https://www.cbpp.org/research/health/most-medicaid-enrollees-work-refuting-proposals-to-condition-medicaid-on; "Chart Book: SNAP Helps Struggling Families Put Food on the Table," Center on Budget and Policy Priorities, updated November 25, 2024, https://www.cbpp.org/research/food-assistance/snap-helps-struggling-families-put-food-on-the-table-0.