Poverty in the United States in 2021

December 27, 2022
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The federal government publishes poverty statistics using two measures: the official poverty measure and the Supplemental Poverty Measure (SPM). These two measures tell different stories about who is poor in the United States because they measure different things. Both measures compare the resources of a family or unrelated individual against a measure of need for that same family or individual. If the resources (measured in dollars) are less than the measure of need (also measured in dollars), the family or unrelated individual is considered to be in poverty; if resources are greater than or equal to the measure of need, the family or individual is classified as not being in poverty. The measures differ as to what is counted as resources or included in the measure of need.

- Under the official poverty measure, the measure of need was originally computed using family expenditure data from 1955 and food costs in 1962. Using the cost of a tightly constrained food budget, and the average share of family income that was spent on food, dollar amounts were computed to represent the overall income levels (the poverty thresholds) at which a family whose basic needs overall might have been similarly constrained. These official poverty thresholds have been updated annually for inflation. For the resources necessary to meet that level of need, the official poverty measure counts income in the form of cash only, before taxes—meaning that tax credits and the value of noncash benefits are not counted.

- Under the SPM, the measure of need is based on recent spending data from the Consumer Expenditure Survey; namely, a percentage of median family spending on food, clothing, shelter, and utilities (plus an extra 20% for miscellaneous expenses such as personal care products), as opposed to having been computed once and indexed forward for inflation (as is done for the official measure). For the resources necessary to meet that level of need, the SPM uses after-tax income (which includes tax credits), estimates the value of certain noncash benefits (such as food assistance), and subtracts some expenditures (such as work-related expenses, child care expenses, and medical expenses paid out-of-pocket) that families cannot use toward the categories of basic needs that are used to define the SPM poverty level. This approach is intended to better reflect the economic choices families currently face, and to better reflect the effects of government programs on the low-income population, than does the official measure.

For the official measure in 2021, no statistically significant change from 2020 was detected in the overall poverty rate—the percentage of people who are in poverty—or in the number of people in poverty in the United States: 11.6% of the population, or 37.9 million people, lived in poverty. Poverty among most segments of the population held steady, with some exceptions:

- the poverty rate fell among children (from 16.0% in 2020 to 15.3% in 2021) and rose among the aged (from 8.9% to 10.3%);
- as more people obtained full-time year-round work, the poverty rate fell among workers (from 5.0% to 4.7%) and rose for nonworkers (from 28.8% to 30.0%); and
- the poverty rate rose among people identifying racially as Asian (from 8.1% to 9.3%).

The SPM tells a different story—one that reflects the effects of taxes, refundable tax credits such as stimulus payments and child tax credits, and in-kind assistance such as food assistance, which were expanded to address economic effects of the COVID-19 pandemic. In 2021,

- the overall poverty rate under the SPM fell 1.4 percentage points (to 7.8% from 9.2% in 2020),
- nearly 4.5 million fewer people lived in poverty (25.6 million, down from 30.0 million in 2020) according to the SPM,
- SPM poverty rate declines were widespread among demographic groups, and
- the SPM child poverty rate reached the lowest level ever recorded, having fallen to 5.2% from 9.7% in 2020; this reflects the effects of policies targeted toward children and families with children.
Introduction

The federal government publishes poverty statistics using two measures: the official poverty measure and the Supplemental Poverty Measure (SPM). These two measures tell different stories about who is poor in the United States because they measure different things. Both measures compare the resources of a family or unrelated individual against a measure of need for that same family or individual. If the resources (measured in dollars) are less than the measure of need (also measured in dollars), the family or unrelated individual is considered to be in poverty; if resources are greater than or equal to the measure of need, the family or individual is classified as not being in poverty. The measures differ as to what is counted as resources or included in the measure of need.

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For the official measure in 2021, no statistically significant change from 2020 was detected in the overall poverty rate—the percentage of people who are in poverty—or in the number of people in poverty in the United States: 11.6% of the population, or 37.9 million people, lived in poverty. By the official measure, poverty among most segments of the population held steady, with some exceptions: the poverty rate fell among children and rose among the aged; it fell among workers as more people obtained full-time year-round work, and it rose for nonworkers; and it rose among people identifying racially as Asian.

The SPM tells a different story. The SPM differs from the official poverty measure in that the SPM takes account of taxes and noncash resources in ways the official measure does not. Under the SPM, the overall poverty rate fell 1.4 percentage points in 2021 (to 7.8% from 9.2% in 2020), and nearly 4.5 million fewer people lived in poverty (25.6 million, down from 30.0 million in 2020). Under the SPM, poverty rate declines were widespread among demographic groups, reflecting the noncash assistance and refundable tax credits provided in response to the COVID-
19 pandemic. In particular, the poverty rate for children under the SPM fell to 5.2% from 9.7% in 2020, which was the lowest rate ever recorded for that group under the SPM, and reflected the effects of policies targeted toward children and families with children.

This report presents a general overview of poverty in the United States. It introduces the concepts and data sources used in defining and measuring poverty. It then offers a historical perspective on poverty at the national level by presenting trend data on the official poverty measure. Next, the report focuses on poverty by demographic group, mainly by comparing 2021 estimates with 2020, along four characteristics:

- family structure, because poverty is defined according to the composition, needs, and resources of families, and because antipoverty interventions have often been targeted to families;
- age, because age groups vary in the types and sources of income available to them, and because congressional policymaking has often focused on children and the aged population;
- race and Hispanic origin, because poverty rates among these demographic groups historically have had wide differences; and
- work status, because economic well-being is typically tied to the current or past work of oneself or one’s family members.

State poverty rates are then presented to provide a geographical perspective on poverty throughout the United States. Lastly, the report describes the SPM, a newer measure that improves upon some of the official poverty measure’s limitations, and illustrates how the SPM offers a different view of poverty than the official measure. This different view is particularly relevant for examining the impact on poverty of the refundable tax credits and other measures Congress undertook to counteract the recession related to the pandemic.

**Poverty Data As Estimates: Survey Data Collection and Poverty Measure Definitions**

The numbers and percentages of those in poverty presented in this report are based on the Census Bureau’s estimates.\(^1\) While this official measure has been regarded as a statistical yardstick rather than a complete description of what people and families need to live,\(^2\) it does offer a measure of economic hardship faced by the low-income population. The poverty measure compares family income against a dollar amount called a *poverty threshold*, a level below which the family is considered to be poor. The Census Bureau releases these poverty estimates every September for the prior calendar year. Most of the comparisons discussed in this report are year-to-year. The report only considers a number or percentage to have changed from the previous year, or to be

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2 Creamer et al., 2022, Appendix A. The characterization of the poverty measure as a statistical yardstick goes back decades. See, for example, “U.S. Changes Yardstick on Who Is Poor,” *Chicago Tribune*, May 3, 1965, section 1B, p. 4.
different from another number or percentage, if the difference has been tested to be statistically significant at the 90% confidence level.\(^3\)

**Effect of the Pandemic on Survey Collection and Survey Estimates**

In addition to affecting people’s poverty statuses, the pandemic also affected the collection of the data used to measure poverty, which in turn affects how the data may be interpreted. The official, annual data on income and poverty are measured retrospectively by a Census Bureau survey conducted in February, March, and April of the following year.\(^4\) While data for 2021 (collected in 2022) were obtained using both in-person and telephone interviewing, data collection for income in 2020 (collected in 2021) was affected by social distancing measures that the Census Bureau implemented from March 2020 to September 2021.\(^5\) As a result, any interviews during time that previously would have been conducted in person, by a field representative visiting respondents at their homes, were conducted by telephone only. That temporary switch to telephone-only interviewing contributed to a lower response rate,\(^6\) which affected the estimates: those who did not respond were more likely to have had low incomes than high incomes.\(^7\) Further, even though

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\(^3\) Not every apparent difference in point estimates is a real difference. The official poverty measure uses information from the CPS ASEC, which surveys about 95,000 addresses nationwide. All poverty data discussed here are therefore estimates, which have margins of error. Error in this case refers to a difference from the true data that is caused by using a sample instead of the entire population, not mistakes in computation or biases from imperfect data collection or processing. Even if a survey were implemented perfectly and had collected complete and accurate information from all respondents in the sample, surveying a different sample would likely yield slightly different estimates of the poverty population or the poverty rate. Thus, even if the true poverty rate were exactly the same in two different years, it is possible to get survey estimates that appear different. To report that a change has occurred in the poverty rate—that is, that the difference between the estimates is likely not caused by sampling variability—the difference has to be large enough that fewer than 10% of all possible survey samples would produce a difference that large (and, conversely, 90% of the samples would not). Such a difference is said to be statistically significant at the 90% confidence level. Point estimates whose differences are not statistically significant are described as such in this report.

\(^4\) The CPS, the source of most of the data in this report, asks an extra set of questions (the ASEC) in February, March, and April, with most of the data collection taking place in March, in order to obtain detailed information about the previous year’s income. According to the U.S. Census Bureau, “It was thought that since March is the month before the deadline for filing federal income tax returns, respondents were likely to have recently prepared tax returns or be in the midst of preparing such returns and could report income more accurately than at any other time of the year”; U.S. Census Bureau, *Current Population Survey: Design and Methodology*, Technical Paper 66, October 2006, Chapter 11, “Current Population Survey Supplemental Inquiries,” p. 11-5, https://www.census.gov/prod/2006pubs/tp-66.pdf.


\(^6\) According to Jonathan Rothbaum and Charles Hokayem, “During the onset of the pandemic, response rates fell sharply to 73.0% in March 2020 and 69.9% in April 2020. In March and April of this year [2021], response rates climbed to 76.2% and 78.8%, respectively, but were still below the prepandemic trend.” See Jonathan Rothbaum and Charles Hokayem, “How Did the Pandemic Affect Survey Response: Using Administrative Data to Evaluate Nonresponse in the 2021 Current Population Survey Annual Social and Economic Supplement,” on the Census Bureau’s “Research Matters” blog entry for September 14, 2021, at https://www.census.gov/newsroom/blogs/research-matters/2021/09/pandemic-affect-survey-response.html. This decreased response rate could have many contributing causes, such as a respondent’s lack of a telephone, difficulties in finding a telephone number associated with a household selected for the survey, some respondents’ lower willingness to respond to a telephone call than to an in-person visit, or other reasons. See Jonathan Rothbaum and Adam Bee. *Coronavirus Infects Surveys Too: Nonresponse Bias During the Pandemic in the CPS ASEC*, U.S. Census Bureau, working paper number SEHSD WP2020-10, September 2020, at https://www.census.gov/library/working-papers/2020/demo/SEHSD-WP2020-10.html.

\(^7\) Every year, when processing the CPS ASEC data, the Census Bureau applies weighting procedures that attempt to correct for nonresponse, so that totals by age, sex, race, and Hispanic origin match independently computed totals based on administrative data. These procedures reduced but did not eliminate nonresponse bias. In a research paper (i.e., separate from the official reports), Census Bureau analysts estimated the likely effects of nonresponse bias on the
in-person interviewing had resumed when the 2021 data were collected, response rates did not return to their pre-pandemic levels, and nonrespondents were still more likely to have low income than high income.\textsuperscript{8} Thus, this drop in survey response tempers the conclusions that may be drawn from the data, particularly when examining longer historical trends.\textsuperscript{9} The information in this report necessarily uses the official estimates. Detailed experimental estimates that adjust for nonresponse bias specific to the pandemic are not available for the characteristics discussed in the report.

**How the Official Poverty Measure is Computed**

The Census Bureau determines a person’s poverty status by comparing his or her resources against a measure of need. For the official measure, the term *resources* is defined as total family income before taxes, and the measure of *need* is a dollar amount called a *poverty threshold*. There are 48 poverty thresholds that vary by family size and composition. If a person lives with other people to whom he or she is related by birth, marriage, or adoption, the money income from all family members is used to determine his or her poverty status. If a person does not live with any family members, his or her own income is used. Only *money income* before taxes is used in calculating the official poverty measure, meaning this measure does not treat in-kind benefits such as the Supplemental Nutrition Assistance Program (SNAP, formerly known as food stamps), housing subsidies, or employer-provided benefits as income. Because the official measure uses income before taxes, it also excludes refundable tax credits such as the Earned Income Tax Credit and the Child Tax Credit, as well as stimulus payments that were made as refundable tax credits.

The poverty threshold dollar amounts vary by the size of the family (from one person not living in a family, to nine or more family members living together) and the ages of the family members (how many of the members are children under 18 and whether or not the family head is 65 or older). Collectively, these poverty thresholds are often referred to as the *poverty line*. As a rough

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The poverty line in 2021 can be thought of as $27,740 for a family of four, $21,559 for a family of three, $17,529 for a family of two, or $13,788 for an individual not living in a family, though the official measure is actually much more detailed.\(^{10}\)

The threshold dollar amounts are updated annually for inflation using the Consumer Price Index. Notably, the same thresholds are applied throughout the country: no adjustment is made for geographic variations in living expenses.\(^{11}\)

The official poverty measure used in this report is the federal government’s definition of poverty for statistical purposes, such as comparing the number or percentage in poverty over time. A related definition of poverty, the poverty guidelines published by the Department of Health and Human Services (HHS), is used for administrative purposes such as eligibility criteria for assistance programs and will not be discussed in this report.\(^{12}\)

The Supplemental Poverty Measure: Its Relevance in Relation to the Official Measure

Over the past several decades, criticisms of the official poverty measure have led to the development of an alternative research measure called the SPM, which the Census Bureau also computes and releases. Statistics comparing the official measure with the SPM are provided at the conclusion of this report.

The SPM includes adjustments to reflect geographic variations in housing costs, and the estimated effects of taxes and in-kind benefits (such as housing, energy, and food assistance) on poverty, while the official measure does not. The SPM also takes a more expansive approach than the official measure in recognizing relationships among household members for the purpose of identifying how those members share costs and pool resources. Furthermore, while one-time payments such as economic stimuli are not considered as part of the official definition of income, these payments are considered as resources in the SPM. Because some types of tax credits and noncash benefits provide financial help to families and individuals in poverty, the SPM may be of interest to policymakers, particularly in light of the economic stimulus payments and tax credits provided in 2021 in response to the COVID-19 pandemic.

The official measure provides a comparison of the population below poverty over a longer period than does the SPM, including some years before many current antipoverty assistance programs.

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\(^{10}\) To provide a general sense of the poverty line, the Census Bureau computes weighted averages of the thresholds within each family size. For example, a family of three may consist of any of the following combinations: three adults, two adults and one child, or one adult and two children. Each combination has its own distinct threshold. The $21,559 figure cited represents an average of those family combinations, adjusted to reflect that some types of three-person families are more common than others. The averages are a convenience for the reader, but are not actually used to compute poverty status for statistical reports. In actual computations, 48 thresholds are used in the official measure.

\(^{11}\) Unlike the poverty thresholds that are used to compute official poverty statistics, the Health and Human Services (HHS) poverty guidelines used for administrative purposes do include separate amounts for Alaska and Hawaii.

\(^{12}\) The official poverty measure described in this report was established in the Office of Management and Budget’s Statistical Policy Directive 14, May 1978, reproduced on the Census Bureau’s website at [https://www.census.gov/topics/income-poverty/poverty/about/history-of-the-poverty-measure/omb-stat-policy-14.html](https://www.census.gov/topics/income-poverty/poverty/about/history-of-the-poverty-measure/omb-stat-policy-14.html). It states that the official measure is to be used for statistical purposes, but should not be construed as required for administrative purposes. Though the poverty guidelines published by HHS use the official thresholds as part of their computation, the HHS poverty guidelines are collectively a distinct poverty definition and are often used as a criterion in federal assistance programs. The HHS poverty guidelines are often referred to as the federal poverty level or FPL. See CRS Report R44780, *An Introduction to Poverty Measurement*, for further discussion.
had been developed.\textsuperscript{13} To the extent that policymakers may be interested in historical trends, the official poverty measure affords a longer consistent view.

**Historical Perspective Under the Official Poverty Measure**

Figure 1 shows a historical perspective of the number and percentage of the population below the poverty line. The *number* in poverty and the poverty *rates* are shown from the earliest year available (1959) through the most recent year available (2021). Because the total U.S. population has grown over time, poverty rates are useful for historical comparisons because they control for population growth.

Poverty rates fell through the 1960s. Since then, they have generally risen and fallen according to the economic cycle, though during the two most recent expansions poverty rates did not fall measurably until four to six years into the expansion. Historically notable lows occurred in 1973 (11.1%), 2000 (11.3%), and 2019 (10.5%).\textsuperscript{14} Poverty rate peaks occurred in 1983 (15.2%), 1993 (15.1%), and 2010 (15.1%).\textsuperscript{15}

Poverty rates tend to rise during and after recessions, as opposed to leading economic indicators such as new housing construction, whose changes often precede changes in the performance of the overall economy. The poverty rate’s lag is explainable in part by the way it is measured: it uses income from the entire calendar year.\textsuperscript{16}

\textsuperscript{13} While their methodology is not discussed in this report, researchers at Columbia University have developed an anchored SPM, which estimates what the SPM would have been in previous years before the data necessary for computing the SPM according to current methods were available. See Christopher Wimer, Liana Fox, Irv Garfinkel, Neeraj Kaushal, and Jane Waldfogel, “Trends in Poverty with an Anchored Supplemental Poverty Measure,” Institute for Research on Poverty Discussion Paper No. 1416-13, December 11, 2013, at https://www.irp.wisc.edu/resource/trends-in-poverty-with-an-anchored-supplemental-poverty-measure/.

\textsuperscript{14} The rate in 2019 is the lowest numerically, but suffered from nonresponse bias, as was described in the “Introduction” section. Before 2019, the poverty rates in 1973 and 2000 had been considered to be tied for the lowest measured poverty rate because they are not statistically different from each other.

\textsuperscript{15} These poverty rates may not necessarily be distinguishable from the poverty rates in their adjacent years. See footnote 3 for an explanation of statistical significance.

\textsuperscript{16} For further historical information about poverty and recessions, see CRS Report R45854, *Trends in the U.S. Poverty Rate after Recessions*, by Joseph Dalaker; and CRS Report R46939, *Underemployment, Recessions, and Poverty*, by Joseph Dalaker.
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Figure 1. Poverty Rate and Number of Persons in Poverty: 1959 to 2021
(poverty rates in percentages, number of persons in millions; shaded bars indicate recessions)


Notes: The 2019 and 2020 estimates were biased downward because of increased nonresponse associated with telephone-only interviewing during the pandemic; response rates for 2021 did not return to their pre-pandemic levels (for details, see the “Introduction” section). A summary of methodological changes to the Current Population Survey Annual Social and Economic Supplement (CPS ASEC) and the poverty measure in other years, with references to technical descriptions of the changes, is available in the Annual Statistical Supplement to the Social Security Bulletin, Appendix C, at https://www.ssa.gov/policy/docs/statcomps/supplement/2022/apnc.pdf.

Poverty by Demographic Group

Just as the overall poverty rate for the United States experienced no statistically detectable shift between 2020 and 2021, poverty rates by demographic group largely held steady. Notable exceptions were the decline in the poverty rate among children and rise among the aged population, the rise among those identifying as Asian, and the decline in the rate among workers overall—which was accompanied by a rise in the number of full-time year-round workers.

Family Structure

Because poverty status is determined at the family level by comparing resources against a measure of need, vulnerability to poverty may differ among families of different compositions. In this section, poverty data by family structure are presented using the official poverty measure, with families defined as persons related by birth, marriage, or adoption to the householder (the person in whose name the home is owned or rented). In the “Supplemental Poverty Measure” section of this report, a different definition will be used.

In general, women have higher poverty rates than men: 12.6% compared with 10.5% in 2021 (neither changed significantly from 2020). Historically, families with a female householder and no spouse present (female-householder families) have had higher poverty rates than both married-couple families and families with a male householder and no spouse present (male-householder
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families). This remained true in 2021: the poverty rate among female-householder families was 23.0% (not different from 2020), compared with 12.0% for male-householder families and 4.8% for married-couple families (Figure 2).

Even though survey nonresponse was more common among low-income families than high-income families, and female-householder families are more likely to be low income than the other family types, the 2021 female-householder poverty rate is the latest in a series of lower poverty rates for this group compared with previous decades.¹⁷

No discernible changes were detected in the poverty rates for married-couple families (4.8% in 2020), male-householder families (12.0%), or persons living alone or with non-relatives only (19.5%).

Figure 2. Poverty Rates of Families by Family Structure: 2021
(poverty rates in percentages)

<table>
<thead>
<tr>
<th>Family Structure</th>
<th>Poverty Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>All families</td>
<td>8.8%</td>
</tr>
<tr>
<td>Married couple</td>
<td>4.8%</td>
</tr>
<tr>
<td>Female householder, no spouse present</td>
<td>23.0%</td>
</tr>
<tr>
<td>Male householder, no spouse present</td>
<td>12.0%</td>
</tr>
</tbody>
</table>


Notes: The poverty rates above include only families with a householder (the survey’s reference person for the household; typically the person in whose name the home is owned or rented). The Census Bureau defines a family as those living together related by birth, marriage, or adoption.

Age

When examining poverty by age, the three main groups (under 18, 18 to 64, and 65 and older) are noteworthy for distinct reasons. People under age 18 are typically dependent on other family members for income, particularly young children below their state’s legal working age. People aged 18 to 64 are generally thought of as the working-age population and typically have wages and salaries as their greatest source of income. People aged 65 and older, referred to as the aged population, are often eligible for retirement, and those who do retire typically experience a change in their primary source of income, such as from earnings to Social Security.

As shown in Figure 3, poverty fell among children and rose among the aged population in 2021. Among children, 11.1 million (15.3%) lived in poverty, down from 11.8 million (16.0%) in 2020.

¹⁷ Poverty rates for female-householder families are available from 1959 onward. Until 1964, the rates for this group were estimated to be above 40%. From 1964 through 1997, poverty rates for female-householder families were between 30% and 40%, and from 1998 to 2014, they hovered close to or below 30% except during the years following the Great Recession, when they peaked above 30%. From 2015 to 2021, the poverty rates for this group remained below 30%.
Official poverty rate estimates use family income before taxes and thus do not count tax credits or stimulus payments—using post-tax income produces a steeper drop in the measured poverty rate for children in 2021 (discussed in the “Supplemental Poverty Measure” section). Among the aged population, 5.8 million (10.3%) lived in poverty in 2021, up from 4.9 million (8.9%) in 2020. Because Social Security constitutes the majority of family income among the aged below or near poverty, the rise in their poverty rate can be partially explained by comparing the cost-of-living adjustment (COLA) for Social Security with the inflation-adjustment of the poverty thresholds. The COLA for Social Security paid in January 2021 was 1.3%, which was lower than the increase in the poverty thresholds from 2020 to 2021 (4.7%); this suggests that the rise in poverty thresholds outpaced the rise in income for some seniors. The working age population experienced no significant change in their number in poverty or their poverty rate: 21.0 million (10.5%) were below poverty in 2021.

**Figure 3** illustrates poverty rates historically by age because the overall poverty rate (seen in **Figure 1**) masks the historical decline in poverty among the aged population. Before 1974, the poverty rate for those aged 65 and over was the highest of the three age groups. In 1966, people aged 65 and over had a poverty rate of 28.5%, compared with 17.6% for those under 18 and 10.5% for working-age adults. By 1974, the poverty rate for people aged 65 and over had fallen to 14.6%, compared with 15.4% for people under 18 and 8.3% for working-age adults. Since then, people under 18 have had the highest poverty rate of the three groups. The poverty rate among the 65-and-older population eventually fell below the poverty rate of the working-age population, and until 2021 had trended below that group since the early 2000s.

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18 Among the aged in poverty, Social Security constituted 56.0% of family income, on average (median: 79.7%). Among the aged between 100% and 149% of poverty, Social Security constituted 79.8% of family income, on average (median: 99.8%). This percentage was lower but still sizeable among higher-income seniors (an average of 40.2% and median of 34.6% for seniors at or above 150% of poverty); author’s computations, using the 2022 CPS ASEC public-use file.

19 The COLA paid in January 2022 was 5.8%, which was greater than the 1.3% paid in January 2021. Poverty statistics for the aged population for 2022 will not be available until September 2023. For a discussion of how COLA for Social Security is computed and historical COLA amounts, see CRS Report 94-803, *Social Security: Cost-of-Living Adjustments*, by Paul S. Davies and Tamar B. Breslauer.
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Figure 3. Poverty Rates by Age: 1959 to 2021
(poverty rates in percentages; shaded bars indicate recessions)


Notes: The 2019 and 2020 estimates were biased downward because of increased nonresponse associated with telephone-only interviewing during the pandemic; response rates for 2021 did not return to their pre-pandemic levels (for details, see the “Introduction” section). A summary of methodological changes to the Current Population Survey Annual Social and Economic Supplement (CPS ASEC) and the poverty measure in other years, with references to technical descriptions of the changes, is available in the Annual Statistical Supplement to the Social Security Bulletin, Appendix C, at https://www.ssa.gov/policy/docs/statcomps/supplement/2022/spnc.pdf.

Race and Hispanic Origin

Poverty rates vary by race and Hispanic origin, as shown in Figure 4. In surveys, Hispanic origin is asked about separately from race; accordingly, people identifying as Hispanic may be of any race. Comparing poverty rates in 2020 and 2021, among the Asian population the poverty rate rose from 8.1% to 9.3%. No statistical differences were observed in the poverty rates for the White non-Hispanic, Black, American Indian and Alaska Native, two or more races, or Hispanic populations.

20 Since 2002, federal surveys have asked respondents to identify with one or more races; previously, they could choose only one. The groups in this section represent those who identified with one race alone. Another approach is to include those who selected each race group either alone or in combination with one or more other races. Those data are also available on the Census Bureau’s website at https://www.census.gov/library/publications/2022/demo/p60-277.html, where they are published in Creamer et al., 2022; and in accompanying historical data tables.

21 Except for the two or more races population and the Hispanic population, the racial categories listed in this section include those identifying with one race only.

22 The Asian, Black, American Indian and Alaska Native, and two or more races populations all include Hispanics.
Figure 4. Poverty Rates by Race and Hispanic Origin: 2021
(poverty rates in percentages)

<table>
<thead>
<tr>
<th>Group</th>
<th>Poverty Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>All persons</td>
<td>11.6%</td>
</tr>
<tr>
<td>Non-Hispanic White alone</td>
<td>8.1%</td>
</tr>
<tr>
<td>Black alone</td>
<td>19.5%</td>
</tr>
<tr>
<td>Asian alone</td>
<td>9.3%</td>
</tr>
<tr>
<td>American Indian and Alaska Native alone</td>
<td>24.3%</td>
</tr>
<tr>
<td>Two or more races</td>
<td>14.2%</td>
</tr>
<tr>
<td>Hispanic (of any race)</td>
<td>17.1%</td>
</tr>
</tbody>
</table>


Notes: People of Hispanic origin may be of any race. Additionally, respondents may identify with one or more racial groups. Except for “All persons,” “Two or more races,” and “Hispanic,” the remaining groups shown include those who identified with one race only. The “non-Hispanic White alone” group includes only the White non-Hispanic population, while the “Black alone,” “Asian alone,” and “American Indian and Alaska Native alone” groups include persons who identify as Hispanic. Data for Native Hawaiians and Other Pacific Islanders are not shown separately.

Work Status

While having a job reduced the likelihood of being in poverty, it did not guarantee that a person or his or her family would avoid poverty. Among the population aged 18 to 64 living in poverty, 34.3% had jobs in 2021. Poverty rates among workers in this age group were 4.7% for all workers (down from 5.0% in 2020), 1.8% for full-time year-round workers (up from 1.6% in 2020), and 12.2% for part-time or part-year workers (up from 11.3% in 2020). Because many persons who were working part-time or part-year in 2020 obtained full-time year-round work in 2021, poverty rates for each of those separate groups rose while the poverty rate among workers as a whole fell. Among those who did not work at least one week in 2021, 30.0% were poor (up from 28.8% in 2020).

23 The seeming inconsistency—that the component groups experienced poverty rate increases while the total of workers aged 18 to 64 experienced a poverty rate decrease—is not actually inconsistent. All numbers below are rounded; details may not sum to totals.

Full-time year-round: 2020: 1,600,000 poor out of 100,000,000 (1.6%); 2021: 2,000,000 poor out of 111,000,000 (1.8%) ↑
Part-time or part-year: 2020: 6,000,000 poor out of 53,000,000 (11.3%); 2021: 5,100,000 poor out of 42,000,000 (12.2%) ↑
Total (after rounding): 2020: 7,600,000 poor out of 154,000,000 (5.0%); 2021: 7,200,000 poor out of 153,000,000 (4.7%) ↓

In 2021, the total of full-time year-round workers rose by 11 million and the total of part-time or part-year workers fell by 11 million. This is a net change; the CPS ASEC sample is not the same in consecutive years, so it is not possible to identify who exactly moved into full-time year-round work status, or directly compute their poverty rate. However, the net gain of full-time year-round workers in 2021 was more likely to be poor than full-time year-round workers overall.
Because poverty is a family-based measure, a change in one member’s work status can affect the poverty status of his or her entire family. Among all 18- to 64-year-olds who did not have jobs in 2021, 57.8% lived in families in which someone else did have a job. Among 18- to 64-year-olds with income below the poverty line and without jobs, 21.7% lived in families where someone else worked.

**Poverty Rates by State**

Poverty is not equally prevalent in all parts of the country. Figure 5 shows states with relatively high poverty rates across parts of the Appalachians, the Southwest, and the Deep South. Mississippi’s poverty rate (18.1%), seemingly the highest, was in a statistical tie with Louisiana’s (17.3%) and New Mexico’s (16.7%—see footnote 3 for a discussion of statistical significance). The poverty rate in New Hampshire (5.6%), seemingly the lowest, was not statistically distinguishable from that in Utah (7.5%). When comparing poverty rates geographically, the official poverty thresholds are not adjusted for geographic variations in the cost of living—the same thresholds are used nationwide. As such, an area with a lower cost of living accompanied by lower wages will appear to have a higher poverty rate than an area with a higher cost of living and higher wages, even if individuals’ purchasing power were exactly the same in both areas.

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24 Author’s tabulation using 2022 CPS ASEC public use file.
25 Ibid.
26 These state estimates are based on multi-year averages using 2020-2022 CPS ASEC data (which collected income data for calendar years 2019-2021), rather than from the 2022 CPS ASEC alone. Because the CPS ASEC surveys 90,000 to 100,000 addresses nationwide, it is sometimes difficult to obtain reliable estimates for small populations or small geographic areas—the sample may not have selected enough people from that group or area to provide a meaningful estimate. Using multi-year averages therefore affords greater statistical precision for comparing state areas. Three-year averages for 2019-2021 are used in Figure 5 and in comparing poverty rates across states. Alternatively, the American Community Survey (ACS) is typically recommended by the Census Bureau for estimates at the state level and smaller areas.
Figure 5. Three-Year Average State Poverty Rates: 2019-2021
(poorvity rates in percentages)


Notes: Data by state are based on three-year averages in order to reduce sampling error.

Supplemental Poverty Measure

Criticisms of the official poverty measure led to the development of the SPM. Described below are the development of the official measure, its limitations, attempts to remedy those limitations, the research efforts that eventually led to the SPM’s first release in November 2011, and a comparison of poverty rates in 2021 based on the SPM and the official measure.27

How the Official Poverty Measure Was Developed

The poverty thresholds were originally developed in the early 1960s by Mollie Orshansky of the Social Security Administration. Rather than attempt to compute a family budget by using prices for all essential items that low-income families need to live, Orshansky focused on food costs.28

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27 For a more thorough discussion of the SPM’s development and methodology, see CRS Report R45031, The Supplemental Poverty Measure: Its Core Concepts, Development, and Use.

28 While Orshansky did not attempt to compute a complete basket of goods and services, her focus on food costs was
Unlike other goods and services such as housing or transportation, which did not have a generally agreed-upon level of adequacy, minimum standards for nutrition were known and widely accepted. According to a 1955 U.S. Department of Agriculture (USDA) food consumption survey, the average amount of their income that families spent on food was roughly one-third. Therefore, using the cost of a minimum food budget and multiplying that figure by three yielded a figure for total family income. That computation was possible because USDA had already published recommended food budgets as a way to address the nutritional needs of families experiencing economic stress. Some additional adjustments were made to derive poverty thresholds for two-person families and individuals not living in families to reflect the relatively higher fixed costs of smaller households.

**Motivation for a Supplemental Poverty Measure**

While the official poverty measure has been used for nearly 60 years as the source of official statistics on poverty in the United States, it has received criticism over the years for several reasons. First, it does not take into account benefits from most of the largest programs that aid the low-income population. For instance, it uses money income before taxes—meaning that it does not necessarily measure the income available for individuals to spend, which for most people is after-tax income. Therefore, any effects of tax credits designed to assist persons with low income are not captured by the official measure. The focus on money income also does not account for in-kind benefit programs designed to help the poor, such as SNAP or housing assistance.

The official measure has also been criticized for the way it characterizes families’ and individuals’ needs in the poverty thresholds. That is, the method used to compute the dollar amounts used in the thresholds, which were originally based on food expenditures in the 1950s and food costs in the 1960s, does not accurately reflect current needs and available goods and services. The official measure also does not take account of the sharing of expenses and income among household members not related by birth, marriage, or adoption. And, as mentioned earlier, the official thresholds do not take account of geographic variations in the cost of living.

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29 The stringency of this food budget, called the Economy Food Plan, was characterized by Betty Peterkin and Faith Clark, “Money Value and Adequacy of Diets Compared with the USDA Food Plans,” Family Economics Review, September 1969, p. 8: “Diets were considered good if they provided the recommended allowances (1963) for all nutrients, and fair or better if they provided at least two-thirds of the allowances.” They presented results of a 1965 survey of urban families indicating that less than 50% of families on the Economy Food Plan had a fair or better diet (implying at least 50% did not), while less than 10% of the families on the plan had a good diet; see https://archive.org/details/familyeconomicsr6251inst_48.

30 Criticisms have been discussed in the mainstream press as well as academia. A 1988 article (Spencer Rich, “Drawing the Line Between Rich, Poor,” The Washington Post, September 23, 1988, https://www.washingtonpost.com/archive/politics/1988/09/23/drawing-the-line-between-rich-poor/60f5db4d-5dab3-4a42-819a-2dea34c7d63e/) documented dissatisfaction about the official measure. This came from both those claiming it was too high, citing its failure to capture the effects of in-kind benefits for the poor and its overstatement of inflation, and those claiming it was too low, based on the fact that if the thresholds were derived using more recent household consumption data, they would be based on roughly five times the cost of food, not three times as Orshansky had computed in the early 1960s.
In 1995, a panel from the National Academy of Sciences issued a report, *Measuring Poverty: A New Approach*, which recommended improvements to the poverty measure. Among the suggested improvements were to have the poverty thresholds reflect the costs of food, clothing, shelter, utilities (FCSU), and a little bit extra to allow for miscellaneous needs; to broaden the definition of *family*; to include geographic adjustments as part of the measure’s computation; to include the out-of-pocket costs of medical expenses in the measure’s computation; and to subtract work-related expenses from income. An overarching goal of the recommendations was to make the poverty measure more closely aligned with the real-life needs and available resources of the low-income population, as well as the changes that have taken place over time in their circumstances, owing to changes in the nation’s economy, society, and public policies (see Table 1).

After over a decade-and-a-half of research to implement and refine the methodology suggested by the panel, conducted both from within the Census Bureau as well as by other federal agencies and the academic community, the Census Bureau issued the first report using the SPM in November 2011.

### Table 1. Differences Between the Official and Supplemental Poverty Measures

<table>
<thead>
<tr>
<th>Resource units (families)</th>
<th>Official Poverty Measure</th>
<th>Supplemental Poverty Measure</th>
</tr>
</thead>
<tbody>
<tr>
<td>People related by birth, marriage, or adoption (official Census Bureau definition of <em>family</em>). People aged 15 and older not related to anyone else in the household are considered as their own economic units.</td>
<td>People related by birth, marriage, adoption, plus unrelated and foster children, and cohabiting partners and their children or other relatives (if any) are considered as “SPM resource units” (sharing resources and expenses together).</td>
<td></td>
</tr>
</tbody>
</table>


32 The portion of the SPM threshold that represents FCSU is set to 85% of the median FCSU expenditures among families with children, according to the Consumer Expenditure Survey, with *families* in this case defined as the consumer units measured within that survey. That amount is meant to represent a basic, modest level of FCSU. An extra 20% of that amount is then added to represent other basic needs, such as personal care products, cleaning supplies, and non-work-related transportation.

33 The effort to consolidate the previous research and create the SPM was done under the auspices of an Interagency Technical Working Group (ITWG) led by the Office of Management and Budget (OMB) and received public commentary via a Federal Register notice (Federal Register, vol. 75 no. 101, Wednesday, May 26, 2010, pp. 29513-29514, https://www.federalregister.gov/documents/2010/05/26/2010-12628/developing-a-supplemental-poverty-measure). The Federal Register notice referenced a report by the ITWG (“Observations from the Interagency Technical Working Group on Developing a Supplemental Poverty Measure”), which has since been moved to a new URL at https://www.census.gov/content/dam/Census/topics/income/supplemental-poverty-measure/spm-twgoberations.pdf. The comments that the Census Bureau received on that report are available on the Census Bureau’s website at https://www.census.gov/content/dam/Census/topics/income/supplemental-poverty-measure/redactedcomments.pdf. These and additional methodological documents on the SPM are available at https://www.census.gov/topics/income-poverty/supplemental-poverty-measure/guidance/methodology.html.
### Official Poverty Measure

<table>
<thead>
<tr>
<th>Needs (thresholds)</th>
<th>Supplemental Poverty Measure</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Vary according to family size and ages of family members.</td>
<td>• Vary according to the size and composition of the resource unit (see above).</td>
</tr>
<tr>
<td>• Dollar amounts based on the cost of a food plan for families in economic stress in the early 1960s, times three (with adjustments for two-person families and individuals).</td>
<td>• Dollar amounts based on consumer expenditure data for food, clothing, shelter, and utilities (FCSU), with adjustments by homeownership and mortgage or rental status.</td>
</tr>
<tr>
<td>• Updated for inflation using the Consumer Price Index for All Urban Consumers (CPI-U).</td>
<td>• Based on five years of consumer expenditure data (not fixed at one point and trended forward), lagged one year from the most recent for consistency with the CPS ASEC data available for computing in-kind benefit amounts for the SPM thresholds.</td>
</tr>
<tr>
<td>• No geographic cost adjustments.</td>
<td>• Housing costs geographically adjusted for individual metropolitan areas and the entire nonmetropolitan area within states.</td>
</tr>
</tbody>
</table>

| Resources | Money income before taxes (includes 18 private and government sources of income, including Social Security, cash assistance, and other sources of cash income). |
| Resources | Money income (both private and government sources) after taxes |
| Resources | • minus: work expenses, child care expenses, child support paid, out-of-pocket medical expenses. |
| Resources | • plus: tax credits (such as the Child Tax Credit and the Earned Income Tax Credit) and the value of in-kind benefits (such as food and housing subsidies). |


**Notes:** For caveats, see the “Supplemental Poverty Measure” section of this report.

### Official and Supplemental Poverty Findings for 2021

Compared with the official measure, the SPM takes into account greater detail of individuals’ and families’ living arrangements and provides a more up-to-date accounting of the costs and resources available to them. Because the SPM recognizes greater detail in relationships among household members and geographically adjusts housing costs, it provides an updated rendering, compared with the official measure, of the circumstances in which the poor live. In that context, some point out that the SPM’s measurement of taxes, transfers, and expenses may offer policymakers a clearer view of how government policies affect the population living in poverty today. However, the SPM was developed as a research measure, and the Office of Management and Budget set the expectation that it would be revised periodically to incorporate improved measurement methods and newer sources of data as they became available; it was not developed for administrative purposes. The fact that tax liabilities and credits are modeled, or that in-kind

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34 Data in this section are available in Appendix B of Creamer et al., 2022.

35 The Health and Human Services Poverty Guidelines were developed for administrative purposes—they are a simplification of the official poverty measure. For details, see CRS Report R44780, *An Introduction to Poverty*.
benefits are estimated using limited data, can be useful to bear in mind when comparing SPM estimates with official poverty estimates, or when any changes to the SPM methodology become implemented in the future. Conversely, the official measure’s consistency over a longer time span makes it easier for policymakers and researchers to make historical comparisons.

Under the SPM, the profile of the poverty population is different than under the official measure. The SPM poverty rate was 3.8 percentage points lower in 2021 than the official poverty rate (7.8%, compared with 11.6%; see Figure 6), and 1.4 percentage points lower than the corresponding SPM poverty rate in 2020 (9.2%).

This is the second year in which the SPM poverty rate has been lower than the official rate: in 2019 and before, SPM poverty rates had been higher than official poverty rates. Two factors help to explain this reversal, and both highlight policy responses to the pandemic in 2020 and 2021.

First, the SPM counts some resources that the official measure does not, such as refundable tax credits (which include stimulus payments). The 2021 SPM poverty rate would have been 2.7 percentage points higher if the third round of stimulus payments had not been included in that measure; the 2020 SPM poverty rate would have been 3.6 percentage points higher if the first two rounds of 2020 stimulus payments had not been included. These payments did not exist in 2019.

Second, the SPM defines families differently from the official measure, and this can make cash payments like unemployment insurance—which are included in both measures—appear to have larger antipoverty effects in the SPM because more people in a family are counted as having benefited from their receipt. The sharp increase in unemployment insurance (UI) payments in 2020, in response to layoffs related to the COVID-19 pandemic, highlighted how the SPM’s family definition makes a difference in who gets classified as poor. Under the SPM, approximately 0.7 million more persons in 2020 were counted as living in families that received

Measurement, by Joseph Dalaker.

36 For instance, work expenses such as commuting costs can be difficult to pin down precisely for every person or family, because they often influence and are influenced by a person’s or family’s decision about where to live. Rather than attempting to estimate the relevant work expenses for every family, in the SPM a flat amount is assigned to workers, multiplied by the number of weeks they worked. Some researchers have also found that the tax model used in the SPM underestimates refundable tax credits, in comparison with administrative data, which particularly affects families with children. Therefore, refinements to the SPM methodology based on the ongoing SPM research may not be trivial. Working papers that present results of research into SPM methodology may be found on the Census Bureau’s website at https://www.census.gov/topics/income-poverty-supplemental-poverty-measure/library/working-papers.html.

37 To establish a more accurate comparison with the SPM, a set of poverty estimates using the official measure was recomputed to include unrelated individuals under age 15 (such as foster children) who are not normally included in the official measure. Additionally, both the SPM and the official poverty measure were affected by increased rates of nonresponse in the CPS ASEC in 2021 and 2020 (see footnote 6 for detailed references). After adjusting for the increase in nonresponse bias, the SPM poverty rate in 2019 (based on the 2020 CPS ASEC) was 11.9% compared with 11.1% for the official poverty rate. As with the estimates based on the official measure, the SPM estimates discussed in this report are the estimates as published, because adjusted estimates are not available for the characteristics examined in the report.

38 The official measure does not treat cohabiting partners as being in the same family unit, while the SPM does. As a result, the antipoverty effects of unemployment insurance payments are greater as measured under the SPM. Among members of cohabiting partner families, the SPM counted approximately 5.2 million fewer persons in 2021 compared with the official measure (Cremer et al., 2022, Appendix Table B-4). In 2020, the corresponding figure was 4.2 million (see Liana Fox and Kaylee Burns, The Supplemental Poverty Measure: 2020, U.S. Census Bureau, Current Population Reports number P60-275, September 2021, Appendix Table 1, at https://www.census.gov/library/publications/2021/demo/p60-275.html; hereinafter, “Fox and Burns, 2021”). In 2019, the corresponding figure was 2.6 million (see Liana Fox, The Supplemental Poverty Measure: 2019, U.S. Census Bureau, September 2020, Appendix Table 1, at https://www.census.gov/content/dam/Census/library/publications/2020/demo/p60-272.pdf).
UI compared with the official measure (2.7 million compared in 2.0 million). In 2021, UI receipt declined slightly compared with 2020, but it remained elevated compared with receipt before the pandemic. Under the SPM, 0.4 million more persons were counted as living in families that received UI than were counted under the official measure (nearly 2.0 million compared with over 1.5 million). Before the pandemic, in 2019, approximately 9.3 million persons were poor under the official measure but not the SPM, with 0.3 million in SPM-defined families and 0.2 million in official measure-defined families counted as having received UI.

Fewer people aged 18 to 64 were estimated as being in poverty under the SPM (7.9%, compared with 10.5% under the official measure), as were people under age 18 (5.2%, compared with 15.3%, with foster children included). The poverty rate for people age 65 and older was higher under the SPM (10.7%) than under the official measure (10.3%).

As with the overall poverty rate, the results for working-age adults in 2021 run counter to the pre-pandemic comparisons between the SPM and the official measure, again, likely due in large part to refundable tax credits, including stimulus payments. Working-age adults usually have a higher SPM poverty rate than official poverty rate because the SPM deducts work expenses and child care expenses from income, but in both 2020 and 2021 the increase in refundable tax credits (including stimulus payments) made the SPM poverty rate lower for that group than under the official measure.

While children under 18 have consistently already had SPM poverty rates below the official rate (because refundable tax credits are often targeted to families with children), in 2020 and 2021 the stimulus payments seem to have made this difference even more striking. Notably, the 2021 SPM poverty rate for children was 5.2%, the lowest SPM poverty rate on record for this group; this was approximately 10.1 percentage points lower than their corresponding official poverty rate, and 4.5 percentage points lower than their 2020 SPM poverty rate (9.7%).

While geographically adjusted thresholds usually result in regional differences in how the SPM and official poverty rates compare, reflecting the differences in housing costs by region, that was not the case in 2021. The poverty rate in 2021 was lower under the SPM than under the official measure.

Author’s computations, using data from the 2021 CPS ASEC.

Author’s computations, using data from the 2020 CPS ASEC. The impact on the SPM of the increase in unemployment insurance payments can also be seen by recomputing SPM poverty rates without including these payments. If unemployment insurance payments were not counted in the SPM, the 2021 SPM poverty rate would have been 0.7 percentage points higher and the 2020 rate would have been 1.7 percentage points higher; in contrast, the 2019 rate would have been approximately 0.2 percentage points higher (see Creamer et al., 2022, Appendix Table B-7, and Fox and Burns 2021, Appendix Table 6).

The SPM deducts medical out-of-pocket expenses from income, while the official measure does not. Adults 65 and older are more likely to incur those expenses than are other age groups; hence, SPM poverty rates for those 65 and older are typically higher under the SPM than the official measure.

The SPM counts refundable tax credits, including the two stimulus payments in 2020 and the third round of stimulus payments in 2021, but the official measure does not. If the SPM had not included stimulus payments, the 2021 SPM poverty rate among 18- to 64-year-olds would have been approximately 2.5 percentage points higher, and approximately 3.2 percentage points higher in 2020 (Creamer et al., 2022, Table B-7). These payments did not exist in 2019. If other types of refundable tax credits were not included, the 2020 SPM poverty rate would have been 1.3 percentage points higher and the 2021 rate would have been 2.3 percentage points higher. In contrast, the corresponding 2019 SPM poverty rate would have been approximately 1.8 percentage points higher (Fox and Burns 2021, Appendix Table 6).

The 2021 SPM poverty rate among children would have been 3.1 percentage points higher if stimulus payments were not included and 6.7 percentage points higher if other refundable tax credits were not included; the corresponding figures for 2020 were 4.5 and 3.7 percentage points, respectively (Creamer et al., 2022, Table B-7). The 2019 SPM poverty rate for children would have been approximately 5.7 percentage points higher if refundable tax credits were not included (there were no stimulus payments that year). See Fox and Burns 2021, Appendix Table 6.
Poverty in the United States in 2021

measure for all four major geographic regions of the country. In the Northeast, the SPM poverty rate was 7.6% compared with 10.1% under the official measure; for the Midwest, 5.6% compared with 10.3%; for the South, 8.4% compared with 13.2%; and in the West, 8.9% compared with 11.0%.

Figure 6. Poverty Rates Under Official Measure and Supplemental Poverty Measure for the United States, by Age and by Region: 2021

(poverty rates in percentages)


Notes: Figures include unrelated individuals under age 15 (such as foster children), who are not usually included in official poverty estimates.

Author Information

Joseph Dalaker
Analyst in Social Policy

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