ISSUE BRIEF

A State-by-State Snapshot of Poverty Among Seniors:

FINDINGS FROM ANALYSIS OF THE SUPPLEMENTAL POVERTY MEASURE

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During recent deficit reduction discussions, policymakers have debated whether to increase Medicare beneficiaries' contributions toward their medical care and reduce the cost of living adjustment to Social Security benefits. Having a clear picture of the extent of poverty among seniors, both nationally and at the state level, is important in the context of these debates. Traditionally, the Census Bureau has estimated poverty rates using the "official" poverty measure, which was created in the early 1960s. Some have expressed concern that the official measure is outdated and does not accurately reflect individuals' incomes or financial resources.

In response, the Census Bureau released an alternative measure for the first time in 2011, known as the supplemental poverty measure, which defines income and poverty differently than the official measure. The Census Bureau has reported that poverty rates among the elderly (those ages 65 and older) are higher under the supplemental poverty measure (15%) than under the official poverty measure (9%), which is due in large part to the fact that the former deducts health expenses from income.[1]

This analysis looks beyond the national data to examine results by state. The brief describes the two measures of poverty and examines the share of seniors living in poverty and the share of seniors with modest incomes (defined here as below 200 percent of poverty), by state, under both measures, based on pooled data from the 2009 to 2011 Current Population Surveys.

Key Findings

Seniors Living in Poverty, by State:

» The share of seniors living in poverty is higher in every state under the supplemental measure than under the official measure,[2] and at least twice as high in 12 states: California, Colorado, Connecticut, Hawaii, Massachusetts, Maryland, Minnesota, New Hampshire, New Jersey, Nevada, Wisconsin, and Wyoming.

» The share of seniors living in poverty under the supplemental measure is especially high in some areas. Based on the supplemental measure, about one in four seniors (26%) are living in poverty in DC and roughly one in five seniors are living in poverty in six states: California (20%); Hawaii, Louisiana, and Nevada (19%), and Georgia and New York (18%).

Seniors with Incomes Below 200 Percent of Poverty, by State:

» Nationally, nearly half of all seniors (48%) live with incomes below 200 percent of the poverty threshold under the supplemental measure, compared to 34 percent under the official measure.[3] The share of seniors with incomes below 200 percent of poverty is higher under the supplemental measure in every state than under the official measure.[4]

» Under the supplemental measure, at least two-fifths of seniors (40%) have incomes below 200 percent of poverty in 48 states and in DC; using the official measure, this is the case in only six states.

» At least half of seniors have incomes below 200 percent of poverty in 10 states and DC based on the supplemental measure: DC (59%); California (56%); Hawaii (55%); Georgia (54%); Louisiana, New York, Rhode Island, and Tennessee (52%); Florida and Mississippi (51%); and Arizona (50%).

Background

The Census poverty measure is used to provide official statistics of the share of Americans living in poverty.[5] Under this measure, poverty thresholds are set at three times the subsistence food budget from 1963 (adjusted for inflation) and vary based on the size of a family and the age of its members. Among one- and two-person families, thresholds are lower for units with elderly members. For example, in 2011, the poverty threshold (which is different from the "federal poverty level") was $11,702 for an individual under age 65, but $10,788 for an elderly individual.[6,7] When comparing incomes to this threshold, the Census Bureau includes all monetary income (such as income from a job and Social Security benefits) prior to taxes.[8]

The Census Bureau's supplemental poverty measure is based on recommendations of a 1995 National Academy of Sciences Panel and differs from the official measure in several ways, including the following:

» ***Poverty thresholds.*** The supplemental measure bases poverty thresholds on more recent patterns of expenditures on basic necessities (with a small additional allowance) and adjusts them to reflect homeownership status and regional differences in housing prices. For example, under the supplemental measure, the poverty threshold was about $9,500 for a single homeowner without a mortgage living in Charlotte, North Carolina, but was about $16,300 for a homeowner with a mortgage living in San Jose, California. Unlike the official poverty threshold, the supplemental poverty threshold does not differentiate between adults above and below age 65.[9]

» ***Resources.*** When measuring family resources, the supplemental measure adds to monetary income the value of tax credits and in-kind government benefits (such as food stamps) received. It deducts job-related expenses and taxes from income, as well as out-of-pocket expenses on health care.[10] This last deduction is especially important from the perspective of people ages 65 and older, who devote a substantial portion of their incomes to health expenses. In 2009, half of seniors spent at least 16% of their income on health care.[11]

ILLUSTRATIVE EXAMPLES – COMPARING POVERTY UNDER THE OFFICIAL AND SUPPLEMENTAL MEASURES:

John is a 70 year-old man in Louisville, Kentucky who owns a home with a mortgage and lives alone. In 2011, his sole source of income was $17,500 in Social Security benefits. John had a stroke that year, and incurred substantial out-of-pocket health expenses of $8,000 as a result.

» **Under the *official poverty measure*, John does NOT fall under the poverty threshold.** In determining John's poverty status, this measure only looks at John's income of <u>$17,500</u>, which is higher than the nationwide official poverty threshold of about <u>$10,800</u> for an elderly individual who lives alone.

» **Under the *supplemental measure*, however, John IS counted as being in poverty, mainly because of his high medical expenses.** In determining John's poverty status, this measure subtracts the value of his medical expenses ($8,000) from his income of $17,500, leaving resources of <u>$9,500</u>. The supplemental poverty threshold for a homeowner with a mortgage living alone in Louisville is about <u>$10,700</u>.

Doris is an 85 year-old widow who rents an apartment in Miami, Florida. In 2011, her sole source of income was $12,000 in Social Security benefits. She spent $500 on out-of-pocket health care expenses.

» **Under the *official poverty measure*, Helen does NOT fall under the poverty threshold.** In determining her poverty status, this measure only looks at Doris's income of <u>$12,000</u>. This is lower than the nationwide official poverty threshold of about <u>$10,800</u> for an elderly individual who lives alone.

» **Under the *supplemental measure*, however, Helen IS counted as being in poverty because she lives in an area with a high cost of living.** In determining Doris's poverty status, this measure subtracts her medical expenses of $500 from her income of $12,000, resulting in <u>$11,500</u> in resources. Under the supplemental poverty measure, the threshold for single renters living in Miami is about <u>$13,600</u>. This threshold is higher than under the official measure because the supplemental measure takes local cost-of-living into account, and renters in Doris's area have relatively high living expenses.

Proponents of the supplemental measure argue that it is an improvement upon the official measure because it: provides a more up-to-date standard of the income needed to meet basic needs; adjusts those standards to reflect regional variations in the cost of living; and more accurately conveys the income available to meet those needs by taking into account tax liabilities and credits, in-kind government benefits, and out-of-pocket medical and other expenses.[12]

Others have been critical of the supplemental measure. One criticism is that medical spending is sometimes discretionary, which could imply that the new measure may at times overstate the extent to which medical expenses crowd out spending on basic needs.[13,14] A broader criticism of income-related poverty measures, including both the official and supplemental measures, is that they do not consider the value of families' assets, which could have especially important implications for some seniors.[15] Another limitation of both measures is that they do not consider the risk of facing unaffordable medical expenses in the future, nor the extent to which individuals are insured against those risks.[16]

The poverty rates described in this brief apply to non-institutionalized seniors only, rather than the total Medicare population (which includes younger people with disabilities). The rates presented in this paper are therefore lower than the poverty rates for the Medicare population as a whole because of the exclusion of nonelderly beneficiaries with disabilities (a population with much higher poverty rates than seniors) and the exclusion of seniors residing in facilities, who are more likely to have low incomes than seniors residing in the community.

Findings

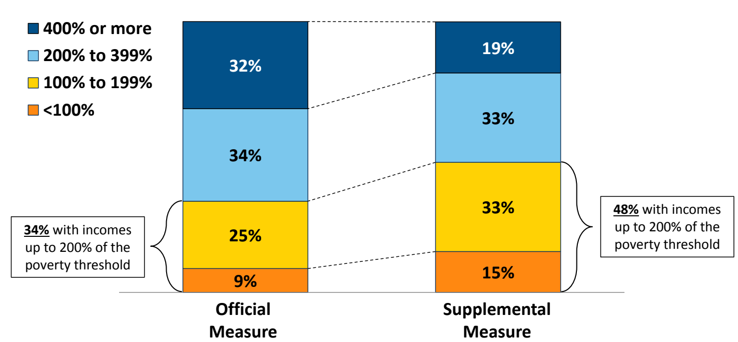
Seniors Living in Poverty Nationwide. The supplemental poverty measure indicates that elderly poverty rates overall and at the state level are much higher than indicated by the official poverty measure. At the national level, this result is largely due to the fact that the supplemental measure deducts health expenses from income, while the official measure does not.[17] Based on pooled data from 2009-2011:[18]

» About one in ten individuals ages 65 and older (9%) have incomes below the poverty level using the official measure, compared to about one in seven (15%) when using the supplemental measure (see Figure 1). The difference between the measures is not as pronounced among non-elderly adults, and poverty rates among children are actually lower under the supplemental measure than they are under the official measure[19] (although poverty rates are higher among children than seniors under both poverty measures, and considerably higher under the official poverty measure).[20]

Figure 1

Percent of People in the U.S. Ages 65 and Older, by Income as a Percent of Poverty, 2009-2011

Comparison of Official Poverty Measure and Supplemental Poverty Measure Estimates



NOTE: Data were pooled over three years.
SOURCE: Current Population Survey, 2009, 2010, and 2011 Annual Social and Economic Supplement.

» The share of elderly people with incomes under 200 percent of poverty is just over a third (34%) under the official measure, but nearly one-half (48%) under the supplemental measure. Conversely, a smaller share of seniors has incomes *above* 400 percent of the poverty threshold under the supplemental measure than under the official measure (19% compared to 32%).

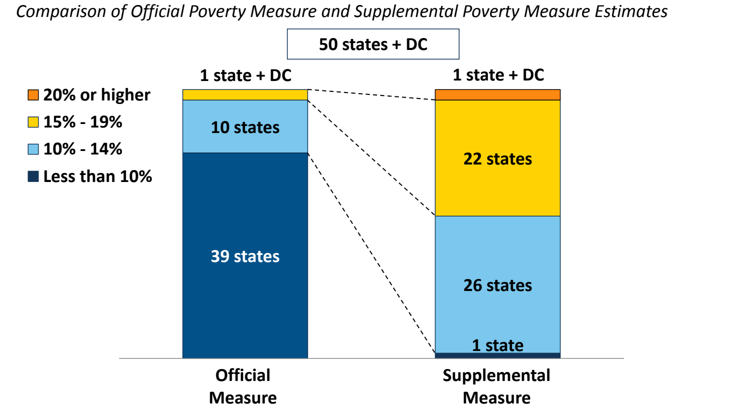
Seniors Living in Poverty, by State. Poverty rates among seniors are higher in every state under the supplemental measure than they are under the official measure:[21]

» Under the supplemental measure, at least 10 percent of seniors live in poverty in nearly every state (all states but Iowa) and in DC; in contrast, under the official measure, senior poverty rates are below 10 percent in most states (39) (see Figure 2 and Appendix Tables 1-3).

Figure 2

Distribution of States by Percent of Residents Ages 65 and Older in Poverty, 2009-2011

Comparison of Official Poverty Measure and Supplemental Poverty Measure Estimates



NOTE: Data were pooled over three years.
SOURCE: Current Population Survey, 2009, 2010, and 2011 Annual Social and Economic Supplement.

» Under the supplemental poverty measure, 15 percent or more of seniors live on incomes below the poverty level in nearly half of the states (23) plus DC, but under the official measure, senior poverty rates are at or above 15 percent only in DC and Louisiana.

The share of seniors living in poverty under the supplemental measure is especially high in some states:

» In DC, about one in four seniors (26%) live in poverty under the supplemental measure, compared to 16 percent under the official measure (see Figure 3 and Figure 4).[22]

» In California, one-fifth of seniors (20%) live in poverty under the supplemental measure, compared to 8 percent under the official measure.

» Nearly one in five seniors live in poverty in another five states, including Hawaii, Louisiana, and Nevada (19%) and Georgia and New York (18%).

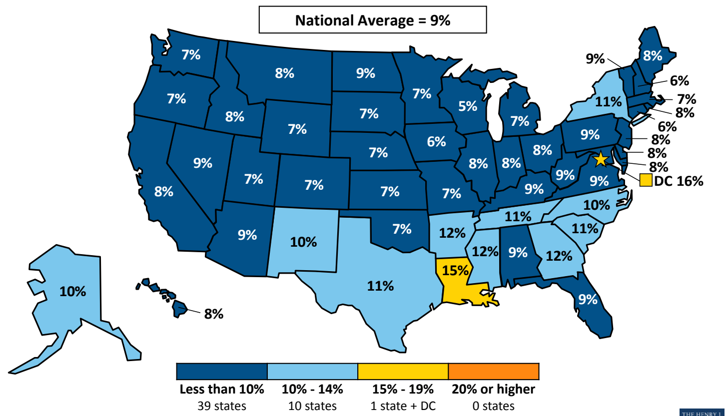
While the share of seniors in poverty is higher under the supplemental measure than the official measure in every state, the difference is especially large in some states. For example:

» In 12 states, poverty rates among seniors are at least twice as high under the supplemental measure as they are under the official measure: California, Colorado, Connecticut, Hawaii, Massachusetts, Maryland, Minnesota, New Hampshire, New Jersey, Nevada, Wisconsin, and Wyoming (see Figure 5).

» In New Hampshire, the share of seniors living in poverty is nearly three times as high (17% under the supplemental measure compared to 6% under the official measure).

Figure 3

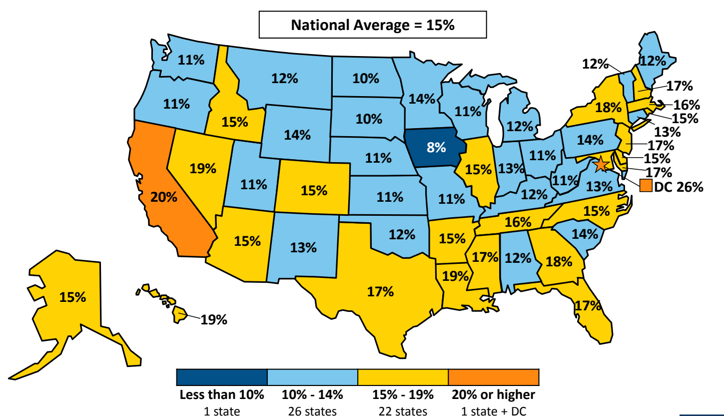
Percent of Individuals Ages 65 and Older With Incomes Below 100% of the Official Poverty Threshold, by State, 2009-2011



NOTE: Data were pooled over three years.
SOURCE: Current Population Survey, 2009, 2010, and 2011 Annual Social and Economic Supplement.

Figure 4

Percent of Individuals Ages 65 and Older With Incomes Below 100% of the Supplemental Poverty Threshold, by State, 2009-2011



NOTE: Data were pooled over three years.
SOURCE: Current Population Survey, 2009, 2010, and 2011 Annual Social and Economic Supplement.

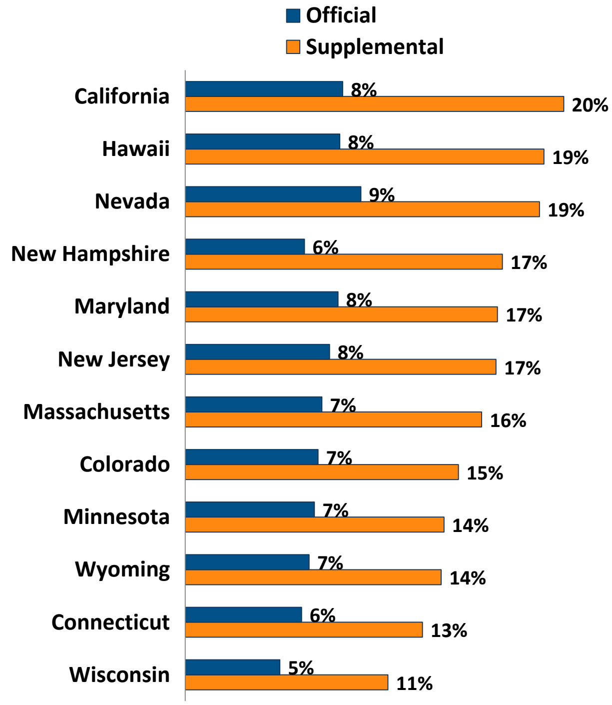
The difference between the official poverty measure and the supplemental poverty measure may vary geographically for several reasons, including state income distributions; differences in housing prices, which are factored into the supplemental poverty thresholds; variations in health utilization and costs, since medical expenses are deducted from income under the supplemental measure but not the official measure; and differences in the generosity of state Medicaid programs, which affects medical expenses.

Seniors with Incomes Below 200 Percent of Poverty, by State. As is the case with poverty rates, the share of seniors with incomes below 200 percent of poverty is higher under the supplemental measure in every state than it is under the official measure, based on pooled data from 2009-2011 (see Appendix Tables 1-3).[23] Under the supplemental measure, at least two-fifths of seniors have incomes below 200 percent of poverty in nearly every state (all but North Dakota and South Dakota) plus DC. In contrast, under the official measure, this is only the case in six states (Arkansas, Georgia, Kentucky, Louisiana, Mississippi, and Tennessee).

Figure 5

Percent of People Ages 65 and Older in Poverty, by State, 2009-2011

States where the poverty rate is at least twice as high under the supplemental measure



NOTE: Data were pooled over three years.
SOURCE: Current Population Survey, 2009, 2010, and 2011 Annual Social and Economic Supplement.

In 10 states and DC, at least half of seniors have incomes below 200 percent of poverty under the supplemental measure. For example:

» In DC, nearly three-fifths of seniors (59%) have incomes below 200 percent of poverty under the supplemental measure, compared to 37 percent under the official measure.

» In California, 56 percent of seniors have incomes below 200 percent of poverty under the supplemental measure, compared to 33 percent under the official measure.

» In Hawaii, 55 percent of seniors have incomes below 200 percent of poverty under the supplemental measure, compared to 30 percent under the official measure.

Although the share of seniors with incomes below 200 percent of poverty is higher in every state under the supplemental measure than under the official measure, the share is much higher in some states. For example:

» The share of seniors with incomes below 200 percent of poverty is at least 20 percentage points higher under the supplemental measure than it is under the official measure in California, Hawaii, and DC.

» This is also true in Maryland, where nearly one-half of seniors (48%) have incomes below 200 percent of poverty under the supplemental measure, compared to just over one-quarter (27%) under the official measure.

» The difference is also greater than 20 percentage points in Connecticut, where 46 percent of seniors have incomes below 200 percent of poverty under the supplemental measure, compared to 26 percent under the official measure.

Discussion

During recent deficit reduction discussions, policymakers have put forth a variety of proposals to reduce Federal spending that would affect people on Medicare, including options that would shift costs onto beneficiaries by increasing the program's cost-sharing requirements or premiums and that would reduce Social Security benefits over time. This analysis provides context for that debate. Based on the Census Bureau's supplemental poverty measure, the poverty rate among people ages 65 and older is higher than is reflected in the official poverty measure, and is particularly high among seniors in some states. With notable differences between the two measures, there is ongoing interest in assessing these methods for measuring poverty and the implications of each measure for public policy.

Under the supplemental poverty measure, which deducts health spending from income, poverty rates could increase if beneficiaries were required to pay higher cost sharing or premiums for Medicare. Medicaid would cover new cost-sharing requirements for some people, but many low-income beneficiaries do not receive Medicaid coverage. Proposed reductions in Social Security benefits, such as imposing a slower rate of growth on benefits by using the chained Consumer Price Index in the cost-of-living update,[24] would be expected to contribute to higher poverty rates among older seniors under both the supplemental and official measure over time. The supplemental measure suggests that a greater share of seniors may already be struggling financially than is conveyed by the official measure.

Methodology

This analysis uses the 2009-2011 Current Population Survey March Annual Social and Economic Supplement (CPS ASEC) for the official poverty figures, as well as the recently-released Supplemental Poverty Measures (SPM) Public Use Research Files – which are derived from the CPS ASEC – for the supplemental poverty figures.[25] Data were pooled across the three years to enable estimates and comparisons at the state level. To achieve consistency across the three years of data, the analysis used the revised 2009 and 2010 SPM files, which are weight-adjusted to the decennial 2010 Census. Standard errors were calculated using the replicate weights and a Fay's adjustment. All reported statistics have a cell size of at least one hundred observations and a relative standard error below 30 percent.

The poverty rates described in this brief may differ from estimates reported elsewhere for a variety of reasons. One reason is because this analysis only includes individuals ages 65 and older. Poverty rates are much higher among non-elderly Medicare beneficiaries with disabilities, which means that poverty rates are higher among the total Medicare population (including both the elderly and non-elderly people with disabilities). The CPS ASEC also does not include seniors residing in institutions, who are more likely to have low incomes than seniors residing in the community. In addition, this analysis compares the incomes of family units to poverty thresholds, consistent with the approach defined by the official and supplemental measures (although each defines families somewhat differently). Relying on a unit of measurement other than family units could produce different poverty rates. For example, health insurance units tend to smaller than family units, and poverty rates may be much higher when based on the former. Finally, the Census Bureau poverty thresholds analyzed in this brief are different than the Health and Human Services (HHS) "poverty guidelines" (also known as the "federal poverty level") used by some programs to determine income eligibility, although the HHS poverty guidelines are a simplified version of the Census poverty thresholds.

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Endnotes

[1] Kathleen Short, "The Research Supplemental Poverty Measure: 2010," *The Census Bureau*, November 2011, http://census.gov/hhes/povmeas/methodology/supplemental/research/Short_ResearchSPM2010.pdf and Kathleen Short, "The Research Supplemental Poverty Measure: 2011," *The Census Bureau*, www.census.gov/prod/2012pubs/p60-244.pdf, November 2012.

[2] The difference was statistically significant in DC and all but 14 states: Alabama, Arkansas, Iowa, Kansas, Kentucky, Louisiana, Missouri, North Dakota, New Mexico, South Carolina, South Dakota, Utah, Vermont, and West Virginia.

[3] The share of Medicare beneficiaries overall with incomes below 100 percent and 200 percent of the poverty thresholds is higher than for seniors, because poverty rates are higher among disabled Medicare beneficiaries than among seniors.

[4] The difference was statistically significant in DC and all but 9 states: Alabama, Arkansas, Iowa, Kentucky, Louisiana, Montana, North Dakota, Oklahoma, and West Virginia.

[5] "Frequently Asked Questions Related to the Poverty Guidelines and Poverty," Health and Human Services Assistant Secretary of Planning and Evaluation, accessed on May 8, 2013, http://aspe.hhs.gov/poverty/faq.cfm.

[6] The "federal poverty level" is a simplified version of the poverty threshold that is used in some instances to determine eligibility for public assistance.

[7] "Poverty Thresholds for 2012 by Size of Family and Number of Related Children Under 18 Years," The Census Bureau, http://census.gov/hhes/www/poverty/data/threshld/index.html.

[8] Short, "The Research Supplemental Poverty Measure: 2011."

[9] Short, "The Research Supplemental Poverty Measure: 2011."

[10] Short, "The Research Supplemental Poverty Measure: 2011."

[11] Kaiser Family Foundation analysis of the CMS Medicare Current Beneficiary Survey 2009 Cost and Use File.

[12] Rebecca M. Blank and Mark E. Greenberg, "Improving the Measurement of Poverty", *The Brookings Institution*. December 2008, www.brookings.edu/research/papers/2008/12/poverty-measurement-blank.

[13] John F. Cogan, "Measuring Poverty: A New Approach – Appendix A: Dissent," *National Academy of Sciences*, 1995, http://nap.edu/openbook.php?record_id=4759&page=385 and Bruce D. Meyer and James X. Sullivan., "Identifying the Disadvantaged: Official Poverty, Consumption Poverty, and the New Supplemental Poverty Measure", *Journal of Economic Perspectives* 26, no.3 (2012), http://aeaweb.org/articles.php?doi=10.1257/jep.26.3.111.

[14] Analysts have also debated how to update the measure over time, although that discussion is less relevant to this brief, which provides a snapshot of poverty. According to the Census Bureau, the official and supplemental poverty rates among the overall population differed by one percentage point or less from 2009 – 2011. Over time, official poverty thresholds will change with inflation, effectively maintaining their real value, while the supplemental thresholds will increase based on the 33rd percentile of expenditures on basic necessities (multiplied by 1.2). Because the latter is based on actual spending patterns, supplemental poverty thresholds may increase over time with improvements in the general standard of living, a feature that is debated among policy analysts (see for example Robert Rector and Rachel Sheffield, "Obama's New Poverty Measure 'Spreads the Wealth'," *National Review*, November, 9, 2011, http://heritage.org/research/commentary/2011/11/obamas-new-poverty-measure-spreads-the-wealth and Blank and Greenberg, "Improving the Measurement of Poverty").

[15] Meyer and Sullivan, "Identifying the Disadvantaged: Official Poverty, Consumption Poverty, and the New Supplemental Poverty Measure."

[16] The authors of the NAS report recommended developing a separate measure for such "medical care risk." Robert T. Michael et al., "Measuring Poverty: A New Approach", *National Academy of Sciences*, 1995, http://nap.edu/openbook.php?isbn=0309051282.

[17] Based on 2009, 2010, and 2011 results from the Census Bureau, the national poverty rate for individuals ages 65 and older would not differ substantially under the supplemental and official measures if the former did not exclude medical expenses (Short, "The Research Supplemental Poverty Measure: 2011" and Short, "The Research Supplemental Poverty Measure: 2010"). The Census Bureau also notes that elderly poverty rates under the official and supplemental measures differ partially because the official poverty threshold is lower for families with seniors in some instances, while the supplemental poverty threshold does not differentiate between adults above and below age 65.

[18] This is very similar to analysis conducted in Short, "The Research Supplemental Poverty Measure: 2011" and Short, "The Research Supplemental Poverty Measure: 2010." However, this output includes pooled data from 2009-2011 to match the state-level analysis in this brief.

[19] This is in part because of the inclusion of refundable tax credits and food stamps. Carmen DeNavas-Walt, Bernadette D. Proctor, and Jessica C. Smith, "Income, Poverty, and Health Insurance Coverage in the United States: 2009," September 2010, http://census.gov/prod/2010pubs/p60-238.pdf; Short, "The Research Supplemental Poverty Measure: 2011;" and Short, "The Research Supplemental Poverty Measure: 2010."

[20] Poverty rates are higher among nonelderly Medicare beneficiaries with disabilities than among seniors under both the official measure (27% compared to 9%) and the supplemental measure (25% compared to 15%). Unlike poverty rates among seniors, poverty rates among nonelderly Medicare beneficiaries with disabilities are *lower* under the supplemental measure than they are under the official measure. This might in part reflect the comparatively high rates of Medicaid coverage and receipt of other federal assistance payments such as food stamps among nonelderly Medicare beneficiaries with disabilities relative to seniors.

[21] The difference was statistically significant in DC and all but 14 states: Alabama, Arkansas, Iowa, Kansas, Kentucky, Louisiana, Missouri, North Dakota, New Mexico, South Carolina, South Dakota, Utah, Vermont, and West Virginia.

[22] We did not assess whether the poverty rate among seniors in DC is also high relative to other major metropolitan areas, due to limitations with the Current Population Survey (CPS) city data. CPS also includes data on "core based statistical areas" (CBSAs), which include a county containing at least one urban area of 10,000 people or more and related regions nearby. The CBSA containing DC also includes other areas in Maryland, Virginia, and West Virginia, and has a lower senior poverty rate under the supplemental measure relative to DC alone (18% compared to 26%). Of the 30 largest CBSAs, the CBSA containing DC had the 12th highest supplemental poverty rate among seniors, while the CBSAs containing San Jose, Los Angeles, and Miami had the highest poverty rates (26%, 25%, and 24% respectively).

[23] The difference was statistically significant in DC and all but 9 states: Alabama, Arkansas, Iowa, Kentucky, Louisiana, Montana, North Dakota, Oklahoma, and West Virginia.

[24] Social Security benefits are currently adjusted based on the consumer price index (specifically, the CPI-W) to reflect increases in the cost of living. Some deficit recommendation proposals – including the proposals put forth by The National Commission on Fiscal Responsibility and Reform (sometimes referred to as "Simpson-Bowles") and The Debt Reduction Task Force (sometimes referred to as "Domenici-Rivlin") – have suggested updating Social Security benefits based on another version of inflation, known as the "chained" CPI. Because this measure tends to increase less quickly than the CPI-W, Social Security benefits would likely decline over time.

[25] Available at: www.census.gov/hhes/povmeas/data/supplemental/public-use.html.

APPENDIX TABLE 1: PERCENT OF INDIVIDUALS AGES 65 AND OLDER WITH INCOMES BELOW 100% AND 200% OF POVERTY, 2009-2011

	Below 100% of the poverty threshold			Below 200% of the poverty threshold		
State	Official poverty measure	Supplemental poverty measure	Percentage point difference	Official poverty measure	Supplemental poverty measure	Percentage point difference
UNITED STATES	**9%**	**15%**	**6%***	**34%**	**48%**	**14%***
Alaska	10%	15%	5%*	31%	47%	16%*
Alabama	9%	12%	3%	39%	45%	6%
Arkansas	12%	15%	3%	44%	50%	7%
Arizona	9%	15%	6%*	31%	42%	12%*
California	8%	20%	12%*	33%	56%	23%*
Colorado	7%	15%	8%*	28%	42%	15%*
Connecticut	6%	13%	6%*	26%	46%	20%*
DC	16%	26%	10%*	37%	59%	22%*
Delaware	8%	15%	7%*	29%	46%	17%*
Florida	9%	17%	9%*	33%	51%	18%*
Georgia	12%	18%	6%*	42%	54%	11%*
Hawaii	8%	19%	11%*	30%	55%	25%*
Iowa	6%	8%	2%	33%	41%	8%
Idaho	8%	15%	6%*	32%	43%	11%*
Illinois	8%	15%	7%*	34%	47%	13%*
Indiana	8%	13%	5%*	34%	48%	14%*
Kansas	7%	11%	4%	32%	41%	9%*
Kentucky	9%	12%	3%	41%	48%	7%
Louisiana	15%	19%	4%	45%	52%	6%
Massachusetts	7%	16%	9%*	30%	48%	18%*
Maryland	8%	17%	9%*	27%	48%	21%*
Maine	8%	12%	4%*	36%	47%	12%*
Michigan	7%	12%	4%*	32%	44%	13%*
Minnesota	7%	14%	7%*	31%	44%	13%*
Missouri	7%	11%	4%	35%	43%	8%*
Mississippi	12%	17%	5%*	43%	51%	8%*
Montana	8%	12%	4%*	39%	45%	6%
North Carolina	10%	15%	5%*	39%	47%	8%*
North Dakota	9%	10%	1%	30%	36%	6%
Nebraska	7%	11%	5%*	30%	40%	11%*
New Hampshire	6%	17%	11%*	30%	49%	19%*
New Jersey	8%	17%	9%*	30%	49%	19%*
New Mexico	10%	13%	2%	36%	45%	9%*
Nevada	9%	19%	10%*	30%	49%	19%*
New York	11%	18%	7%*	35%	52%	17%*
Ohio	8%	11%	3%*	35%	44%	9%*
Oklahoma	7%	12%	5%*	34%	41%	7%
Oregon	7%	11%	4%*	28%	43%	15%*
Pennsylvania	9%	14%	5%*	35%	46%	12%*
Rhode Island	8%	15%	6%*	36%	52%	16%*
South Carolina	11%	14%	3%	38%	47%	9%*
South Dakota	7%	10%	3%	29%	37%	8%*
Tennessee	11%	16%	5%*	42%	52%	10%*
Texas	11%	17%	6%*	36%	47%	11%*
Utah	7%	11%	4%	28%	43%	15%*
Virginia	9%	13%	4%*	29%	42%	13%*
Vermont	9%	12%	3%	35%	47%	12%*
Washington	7%	11%	5%*	25%	42%	16%*
Wisconsin	5%	11%	6%*	30%	40%	11%*
West Virginia	9%	11%	2%	38%	43%	5%
Wyoming	7%	14%	7%*	33%	46%	13%*

Notes: Data were pooled over three years. * Indicates statistical significance at the 95 percent confidence level.
Source: Current Population Survey, 2009, 2010, and 2011 Annual Social and Economic Supplement.

Appendix Table 2: Percent of Individuals Ages 65 and Older with Incomes Below 100% and 200% of Poverty, 2009-2011, Sorted by Poverty Rates Based on the Supplemental Measure

	Below 100% of the poverty threshold			Below 200% of the poverty threshold		
State	Official Poverty Measure	Supplemental Poverty Measure	Percentage Point Difference	Official Poverty Measure	Supplemental Poverty Measure	Percentage Point Difference
UNITED STATES	**9%**	**15%**	**6%***	**34%**	**48%**	**14%***
District of Columbia	16%	26%	10%*	37%	59%	22%*
California	8%	20%	12%*	33%	56%	23%*
Hawaii	8%	19%	11%*	30%	55%	25%*
Nevada	9%	19%	10%*	30%	49%	19%*
Louisiana	15%	19%	4%	45%	52%	6%
New York	11%	18%	7%*	35%	52%	17%*
Georgia	12%	18%	6%*	42%	54%	11%*
Florida	9%	17%	9%*	33%	51%	18%*
Mississippi	12%	17%	5%*	43%	51%	8%*
New Hampshire	6%	17%	11%*	30%	49%	19%*
Maryland	8%	17%	9%*	27%	48%	21%*
New Jersey	8%	17%	9%*	30%	49%	19%*
Texas	11%	17%	6%*	36%	47%	11%*
Tennessee	11%	16%	5%*	42%	52%	10%*
Massachusetts	7%	16%	9%*	30%	48%	18%*
Alaska	10%	15%	5%*	31%	47%	16%*
Arkansas	12%	15%	3%	44%	50%	7%
North Carolina	10%	15%	5%*	39%	47%	8%*
Arizona	9%	15%	6%*	31%	42%	12%*
Delaware	8%	15%	7%*	29%	46%	17%*
Colorado	7%	15%	8%*	28%	42%	15%*
Illinois	8%	15%	7%*	34%	47%	13%*
Rhode Island	8%	15%	6%*	36%	52%	16%*
Idaho	8%	15%	6%*	32%	43%	11%*
South Carolina	11%	14%	3%	38%	47%	9%*
Minnesota	7%	14%	7%*	31%	44%	13%*
Pennsylvania	9%	14%	5%*	35%	46%	12%*
Wyoming	7%	14%	7%*	33%	46%	13%*
Indiana	8%	13%	5%*	34%	48%	14%*
Virginia	9%	13%	4%*	29%	42%	13%*
Connecticut	6%	13%	6%*	26%	46%	20%*
New Mexico	10%	13%	2%	36%	45%	9%*
Alabama	9%	12%	3%	39%	45%	6%
Maine	8%	12%	4%*	36%	47%	12%*
Montana	8%	12%	4%*	39%	45%	6%
Oklahoma	7%	12%	5%*	34%	41%	7%
Kentucky	9%	12%	3%	41%	48%	7%
Michigan	7%	12%	4%*	32%	44%	13%*
Vermont	9%	12%	3%	35%	47%	12%*
Oregon	7%	11%	4%*	28%	43%	15%*
Washington	7%	11%	5%*	25%	42%	16%*
Missouri	7%	11%	4%	35%	43%	8%*
Nebraska	7%	11%	5%*	30%	40%	11%*
West Virginia	9%	11%	2%	38%	43%	5%
Utah	7%	11%	4%	28%	43%	15%*
Ohio	8%	11%	3%*	35%	44%	9%*
Wisconsin	5%	11%	6%*	30%	40%	11%*
Kansas	7%	11%	4%	32%	41%	9%*
North Dakota	9%	10%	1%	30%	36%	6%
South Dakota	7%	10%	3%	29%	37%	8%*
Iowa	6%	8%	2%	33%	41%	8%

Notes: Data were pooled over three years. * Indicates statistical significance at the 95 percent confidence level.
Source: Current Population Survey, 2009, 2010, and 2011 Annual Social and Economic Supplement.

APPENDIX TABLE 3: PERCENT OF INDIVIDUALS AGES 65 AND OLDER WITH INCOMES BELOW 100% AND 200% OF POVERTY, 2009-2011, SORTED BY THE DIFFERENCE BETWEEN THE OFFICIAL AND SUPPLEMENTAL POVERTY RATES

	Below 100% of the Poverty Threshold			Below 200% of the Poverty Threshold		
State	Official Poverty Measure	Supplemental Poverty Measure	Percentage Point Difference	Official Poverty Measure	Supplemental Poverty Measure	Percentage Point Difference
UNITED STATES	**9%**	**15%**	**6%***	**34%**	**48%**	**14%***
California	8%	20%	12%*	33%	56%	23%*
Hawaii	8%	19%	11%*	30%	55%	25%*
New Hampshire	6%	17%	11%*	30%	49%	19%*
District of Columbia	16%	26%	10%*	37%	59%	22%*
Nevada	9%	19%	10%*	30%	49%	19%*
New Jersey	8%	17%	9%*	30%	49%	19%*
Massachusetts	7%	16%	9%*	30%	48%	18%*
Maryland	8%	17%	9%*	27%	48%	21%*
Florida	9%	17%	9%*	33%	51%	18%*
Colorado	7%	15%	8%*	28%	42%	15%*
New York	11%	18%	7%*	35%	52%	17%*
Delaware	8%	15%	7%*	29%	46%	17%*
Wyoming	7%	14%	7%*	33%	46%	13%*
Illinois	8%	15%	7%*	34%	47%	13%*
Minnesota	7%	14%	7%*	31%	44%	13%*
Connecticut	6%	13%	6%*	26%	46%	20%*
Rhode Island	8%	15%	6%*	36%	52%	16%*
Georgia	12%	18%	6%*	42%	54%	11%*
Idaho	8%	15%	6%*	32%	43%	11%*
Arizona	9%	15%	6%*	31%	42%	12%*
Texas	11%	17%	6%*	36%	47%	11%*
Wisconsin	5%	11%	6%*	30%	40%	11%*
Indiana	8%	13%	5%*	34%	48%	14%*
Alaska	10%	15%	5%*	31%	47%	16%*
North Carolina	10%	15%	5%*	39%	47%	8%*
Pennsylvania	9%	14%	5%*	35%	46%	12%*
Oklahoma	7%	12%	5%*	34%	41%	7%
Tennessee	11%	16%	5%*	42%	52%	10%*
Washington	7%	11%	5%*	25%	42%	16%*
Mississippi	12%	17%	5%*	43%	51%	8%*
Nebraska	7%	11%	5%*	30%	40%	11%*
Michigan	7%	12%	4%*	32%	44%	13%*
Oregon	7%	11%	4%*	28%	43%	15%*
Missouri	7%	11%	4%	35%	43%	8%*
Maine	8%	12%	4%*	36%	47%	12%*
Montana	8%	12%	4%*	39%	45%	6%
Louisiana	15%	19%	4%	45%	52%	6%
Kansas	7%	11%	4%	32%	41%	9%*
Utah	7%	11%	4%	28%	43%	15%*
Virginia	9%	13%	4%*	29%	42%	13%*
Alabama	9%	12%	3%	39%	45%	6%
Vermont	9%	12%	3%	35%	47%	12%*
Arkansas	12%	15%	3%	44%	50%	7%
South Carolina	11%	14%	3%	38%	47%	9%*
Ohio	8%	11%	3%*	35%	44%	9%*
Kentucky	9%	12%	3%	41%	48%	7%
South Dakota	7%	10%	3%	29%	37%	8%*
New Mexico	10%	13%	2%	36%	45%	9%*
Iowa	6%	8%	2%	33%	41%	8%
West Virginia	9%	11%	2%	38%	43%	5%
North Dakota	9%	10%	1%	30%	36%	6%

Notes: Data were pooled over three years. * Indicates statistical significance at the 95 percent confidence level.
Source: Current Population Survey, 2009, 2010, and 2011 Annual Social and Economic Supplement.

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