

“Stacking” Matters: How the Order of Counting Resources Affects the Magnitude of Anti-Poverty Impacts

A Policy Explainer

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Government assistance programs significantly reduced poverty in 2021. The overall child poverty rate was 5.2%, when measured using the Supplemental Poverty Measure, or SPM, but would have been 25.2% without governmental assistance, including tax credits and in-kind transfers. The substantial anti-poverty impact of income transfers in 2021 is largely due to the various policy expansions that were implemented under American Rescue Plan Act (ARPA), which helped support families throughout the COVID-19 pandemic. In this policy explainer, we utilize three policies—Unemployment Insurance (UI), Economic Impact Payments (EIPs), and the Child Tax Credit (CTC)—as case studies to examine how the sequence in which income transfers are counted affects the magnitude of their estimated impact on the child poverty rate. While each policy certainly reduced the child poverty rate in 2021, our aim is to demonstrate the broader implications of “stacking” order, or the order in which policies are counted, when measuring their anti-poverty impacts on poverty rates.

KEY FINDINGS

- The order in which government benefits are “stacked”, or counted, affects the magnitude of the estimated impacts of individual policies on child poverty.
- Policies exhibit the greatest impact in *absolute* terms when they are counted earlier in the benefit stacking sequence. In contrast, policies exhibit the greatest impact in *relative* terms when they are counted later in the sequence.
- For example, the 2021 Child Tax Credit’s absolute impacts on the child poverty rate decline from 7.1 percentage points when counted first to 4.0 percentage points when counted last; relative impacts on the child poverty rate, by contrast, increase from 28.2% to 43.2% when counted first versus when counted last.
- All three policies that we consider—Unemployment Insurance, Economic Impact Payments, and the Child Tax Credit—consistently demonstrate that the “stacking” order of counting benefits affects the magnitude of policies’ anti-poverty impacts.

POLICY CONTEXT

The combination of policies in place under the American Rescue Plan

The 2021 American Rescue Plan Act (ARPA) introduced a series of expansions to anti-poverty programs in response to the COVID-19 crisis, augmenting income support for individuals and families facing economic hardship. These expansions were credited with driving child poverty to historic lows and drew attention to the question of which policies were most responsible for the decline in the child poverty rate in that year.

The Census Bureau estimates the effect of a policy on the poverty rate by subtracting resources from that policy from a family’s total resources and then recalculating that family’s poverty status.¹ Using Unemployment Insurance (UI) as an example, if a family was not in poverty after considering all of their resources including UI, the Census Bureau would subtract UI income from their total family resources and then redetermine whether that family would be in poverty when their UI income was not counted. If the answer was yes, that family would be counted as being “lifted out” of poverty by the UI.

Implicit in this calculation is the idea that UI, or any other policy for that matter, is counted *last* when summing up families’ resources. If other programs, such as food assistance or tax credits, had already lifted a family above the poverty line, UI, by definition, can no longer lift that family out of poverty. But, if UI were counted earlier, before food assistance or tax credits, we might instead credit those resources as the ones lifting the family out of poverty.

In reality, resources from different sources work in concert to raise a family’s resources above the poverty line. But this example begs the question of whether the *ordering* of resources counted makes a difference for understanding the *magnitude* of that program’s poverty-reducing effects. We ask how this magnitude may differ when evaluating the effects of a policy in absolute terms (e.g., when examining the number of people moved out of poverty by a policy, or the percentage point reduction in poverty associated with a policy) and in relative terms (e.g., when looking at the percent reduction in the poverty rate).

This explainer provides new evidence documenting that indeed such ordering in the “stacking” of benefits matters. To better understand the magnitude of the effect of a policy on the poverty rate, our analysis “stacks” them sequentially—but in different orders each time—onto pre-tax, pre-transfer income (i.e., earnings, investment income, and other sources of cash resources counted before taxes) to assess how child poverty rates shift when a given policy is introduced at a specific stage in the adding up of family resources. We use three policies as examples: UI, Economic Impact Payments (EIPs), and the expanded Child Tax Credit that was put in place in 2021. These three policies are largely credited with being responsible for that year’s record low child poverty rates.²

¹ Shrider, [Poverty in the United States: 2023](#).

² Meyer, Han and Sullivan, [Poverty, hardship, and government transfers](#). We note that UI was substantially underreported in surveys, similar to many other benefits that are asked about via household survey questions (Meyer

What did Unemployment Insurance, Economic Impact Payments, and the Child Tax Credit in 2021?

Unemployment Insurance (UI): UI was expanded in numerous ways across the pandemic through a series of programs created by Congressional acts. These changes involved increasing weekly benefit amounts, extending the length of time that people could receive them, and expanding eligibility to include gig workers and self-employed individuals. These expansions generally ended in September 2021.

Economic Impact Payments (EIPs): The third round of EIPs, or stimulus checks, provided up to \$1,400 per eligible individual, or \$2,800 for married couples, and \$1,400 for every qualifying dependent. The IRS began issuing checks to eligible individuals in March of 2021. Unlike recurring benefits, EIPs were not ongoing interventions, but rather intended as short-term financial relief during the pandemic.

Child Tax Credit: Prior to ARPA, the Child Tax Credit provided up to \$2,000 per child under age 17, with only \$1,400 of it able to be claimed as a refund. In 2021, ARPA expanded the Child Tax Credit to \$3,600 for children ages 5 and under, and \$3,000 for children aged 6-17. The CTC was also made fully refundable and was distributed monthly rather than annually. This expansion was temporary and expired at the end of 2021, reverting the credit to its previous structure in 2022.

Below, we examine changes in child poverty rates as three different income transfers (UI, EIPs, and CTC) are incorporated sequentially to pre-transfer income. These are 3 of 12 programs commonly counted in post-tax, post-transfer resources. For each of these 12 policies, there are 12 different ways a policy could be counted sequentially when evaluating its effect on the poverty rate—it could be counted first, or after counting income from only one other policy, two other policies, all the way to being the last income source counted. This sequential approach identifies not only how much a given policy reduces the poverty rate, but also how these impacts vary depending on an income transfer’s position among other benefits. Results are presented for these three key policies, across twelve positions in the resource “stack.”

The full list of other policies considered in the sequential analysis are: (1) Social Security; (2) Supplemental Security Income (SSI); (3) Cash welfare (i.e., Temporary Assistance to Needy Families/General Assistance); (4) the Earned Income Tax Credit (EITC); (5) the Supplemental Nutrition Assistance Program (SNAP, formerly the Food Stamp Program); (6) the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC); (7) the School Lunch Program; (8) Federal housing assistance (e.g., Housing Choice Vouchers, public housing); and (9) the Low Income Heating and Energy Assistance Program (LIHEAP). Details on the data and methods for this analysis can be found in [Appendix A](#). Though the results here focus on child poverty, results for the total United States population are provided in [Appendix B](#).

et al., 2024); for our purposes, we are primarily interested not in comparing the effects of these three different policies on the poverty rate but in assessing whether the issue of “stacking” order affects the pattern of results.

The impact of UI on child poverty rates in 2021

Table 1 illustrates the effect of income from UI on child poverty rates when added at different points in the sequence of programs. The first column lists the order in which UI is introduced within the broader sequence of social safety net programs. The next two columns show the child poverty rate before and after the inclusion of UI at its specified order in the sequence. The next two columns show the absolute (percentage point) and relative (percent) reduction in the child poverty rate after including resources from UI at that specified order in the sequence. Finally, the last column shows the number of children estimated to have been moved out of poverty as a result of UI in the specified order.

Table 1. Effect of Unemployment Insurance on Child Poverty Rates in 2021

Policies included	Position # of UI	Poverty rate before UI	Poverty rate after UI	Absolute reduction	Relative reduction (%)	N children moved out of poverty
UI	1	25.2%	24.2%	1.0%	3.9%	726,000
Social Security + UI	2	23.5%	22.6%	1.0%	4.2%	719,000
Social Security + SSI + UI	3	23.2%	22.3%	1.0%	4.2%	712,000
Social Security + SSI + Cash Welfare + UI	4	23.1%	22.1%	1.0%	4.2%	703,000
Social Security + SSI + Cash Welfare + EIP + UI	5	17.3%	16.4%	0.9%	5.4%	689,000
Social Security + SSI + Cash Welfare + EIP + CTC + UI	6	11.2%	10.3%	0.9%	7.9%	644,000
Social Security + SSI + Cash Welfare + EIP + CTC + EITC + UI	7	9.0%	8.1%	0.9%	9.7%	640,000
Social Security + SSI + Cash Welfare + EIP + CTC + EITC + SNAP + UI	8	7.3%	6.5%	0.8%	11.4%	611,000
Social Security + SSI + Cash Welfare + EIP + CTC + EITC + SNAP + WIC + UI	9	7.3%	6.4%	0.9%	11.8%	631,000
Social Security + SSI + Cash Welfare + EIP + CTC + EITC + SNAP + WIC + School Lunch + UI	10	6.8%	6.0%	0.8%	11.4%	569,000
Social Security + SSI + Cash Welfare + EIP + CTC + EITC + SNAP + WIC + School Lunch + Housing + UI	11	5.9%	5.2%	0.7%	11.9%	517,000
Social Security + SSI + Cash Welfare + EIP + CTC + EITC + SNAP + WIC + School Lunch + Housing + LIHEAP + UI	12	5.9%	5.2%	0.7%	11.9%	512,000

Source: Center on Poverty and Social Policy (2025), using the 2022 Annual Social and Economic Supplement to the Current Population Survey (CPS-ASEC), retrieved from [IPUMS-CPS](#), University of Minnesota. Poverty measured using [Supplemental Poverty Measure](#) (SPM).

UI had a consistent effect on reducing the child poverty rate across all positions in the “stack” of counted government benefits. As noted in Footnote 2, these effects would be larger in both relative and absolute terms if UI were corrected for its substantial underreporting in underlying survey data. For our purposes, when UI is introduced first to family resources—before any other government assistance—UI reduces child poverty from 25.2% to 24.2%, a 3.9% relative reduction and a 1.0 percentage-point drop. As UI is added to resources later in the benefit sequence, its relative impact becomes more pronounced, reaching an 11.9% relative reduction in the child poverty rate at Positions 11 and 12. However, absolute reductions decrease, reducing to 0.7 percentage points (from 1.0 percentage points) when counted at the end of the sequence.

When the poverty rate is high, such as at the beginning of the stacking order, there are more individuals that can be moved above the poverty line. This would lead to greater *absolute* reductions in the poverty rate, as there are more available individuals below the poverty line to be lifted over by counting an additional set of resources. Later in the order, there are fewer absolute numbers of people who could be lifted above the poverty line, but because the percent with incomes below the line before counting a new resource is smaller, relative reductions in poverty (as a percent of a smaller base) will appear greater.

What was the impact of EIPs on child poverty rates in 2021?

Table 2 illustrates the effect of the third EIP on the child poverty rate at different points in the sequence of resources. Specifically, these represent the effects of the third of three EIPs, issued in spring 2021, which gave \$1,400 per individual in qualifying families.

Table 2. Effect of the Spring 2021 American Rescue Plan’s Economic Impact Payment on Child Poverty Rates in 2021

Policies included	Position # of EIP	Poverty rate before EIP	Poverty rate after EIP	Absolute reduction	Relative reduction (%)	N children moved out of poverty
EIP	1	25.2%	19.6%	5.6%	22.3%	4,120,000
Social Security + EIP	2	23.5%	18.0%	5.6%	23.7%	4,093,000
Social Security + SSI + EIP	3	23.2%	17.5%	5.7%	24.5%	4,179,000
Social Security + SSI + Cash Welfare + EIP	4	23.1%	17.3%	5.7%	24.9%	4,220,000
Social Security + SSI + Cash Welfare + UI + EIP	5	22.1%	16.4%	5.7%	25.9%	4,206,000
Social Security + SSI + Cash Welfare + UI + CTC + EIP	6	15.0%	10.3%	4.7%	31.6%	3,489,000
Social Security + SSI + Cash Welfare + UI + CTC + EITC + EIP	7	12.2%	8.1%	4.1%	33.6%	3,021,000
Social Security + SSI + Cash Welfare + UI + CTC + EITC + SNAP + EIP	8	10.2%	6.5%	3.8%	36.8%	2,766,000
Social Security + SSI + Cash Welfare + UI + CTC + EITC + SNAP + WIC + EIP	9	10.2%	6.4%	3.8%	37.2%	2,786,000
Social Security + SSI + Cash Welfare + UI + CTC + EITC + SNAP + WIC + School Lunch + EIP	10	9.4%	6.0%	3.4%	36.1%	2,501,000
Social Security + SSI + Cash Welfare + UI + CTC + EITC + SNAP + WIC + School Lunch + Housing + EIP	11	8.3%	5.2%	3.1%	37.3%	2,281,000
Social Security + SSI + Cash Welfare + UI + CTC + EITC + SNAP + WIC + School Lunch + Housing + LIHEAP + EIP	12	8.3%	5.2%	3.1%	37.6%	2,292,000

Source: Center on Poverty and Social Policy (2025), using the 2022 Annual Social and Economic Supplement to the Current Population Survey (CPS-ASEC), retrieved from [IPUMS-CPS](#), University of Minnesota. Poverty measured using [Supplemental Poverty Measure](#) (SPM).

The EIPs delivered in spring of 2021 had notable effects on the child poverty rate across all positions in the benefit sequence. When incorporated as the first resource to pre-transfer income, EIPs reduced child poverty by over 5 percentage-points, with a relative impact of 22.3%. Similar to the trends observed with UI, the relative impact of the EIP grows as it is introduced later, ultimately reaching a 37.6% reduction when implemented after all other supports. Absolute reductions in child poverty, on the other hand, decline from 5.6 percentage points to a final absolute reduction of 3.1 percentage-points. Like with UI, the EIPs’ measured impacts are contingent on the order within the benefit sequence.

What was the impact of the Child Tax Credit on the child poverty rate in 2021?

Table 3 illustrates the effect of the 2021 expanded Child Tax Credit on the child poverty rate when added to resources at different stages throughout the benefit sequence. This represents the total effect of the 2021 Child Tax Credit, including both its pre-ARPA structure and its ARPA expansion.

Table 3. Effect of the Child Tax Credit on Child Poverty Rates in 2021

POLICIES INCLUDED	Position # of CTC	Poverty rate before CTC	Poverty rate after CTC	Absolute reduction	Relative reduction (%)	N children moved out of poverty
CTC	1	25.2%	18.1%	7.1%	28.2%	5,223,000
Social Security + CTC	2	23.5%	16.5%	7.0%	29.9%	5,162,000
Social Security + SSI + CTC	3	23.2%	16.2%	7.1%	30.4%	5,192,000
Social Security + SSI + Cash Welfare + CTC	4	23.1%	15.9%	7.1%	30.9%	5,241,000
Social Security + SSI + Cash Welfare + UI + CTC	5	22.1%	15.0%	7.1%	32.0%	5,197,000
Social Security + SSI + Cash Welfare + UI + EIP + CTC	6	16.4%	10.3%	6.1%	37.2%	4,480,000
Social Security + SSI + Cash Welfare + UI + EIP + EITC + CTC	7	13.6%	8.1%	5.5%	40.2%	4,013,000
Social Security + SSI + Cash Welfare + UI + EIP + EITC + SNAP + CTC	8	11.7%	6.5%	5.2%	44.6%	3,815,000
Social Security + SSI + Cash Welfare + UI + EIP + EITC + SNAP + WIC + CTC	9	11.5%	6.4%	5.1%	44.3%	3,740,000
Social Security + SSI + Cash Welfare + UI + EIP + EITC + SNAP + WIC + School Lunch + CTC	10	10.6%	6.0%	4.6%	43.3%	3,381,000
Social Security + SSI + Cash Welfare + UI + EIP + EITC + SNAP + WIC + School Lunch + Housing + CTC	11	9.3%	5.2%	4.1%	43.8%	2,991,000
Social Security + SSI + Cash Welfare + UI + EIP + EITC + SNAP + WIC + School Lunch + Housing + LIHEAP + CTC	12	9.2%	5.2%	4.0%	43.8%	2,967,000

Source: Center on Poverty and Social Policy (2025), using the 2022 Annual Social and Economic Supplement to the Current Population Survey (CPS-ASEC), retrieved from [IPUMS-CPS](#), University of Minnesota. Poverty measured using [Supplemental Poverty Measure](#) (SPM).

The Child Tax Credit drives substantial reductions in the child poverty rate across all stages of the benefit sequence. When introduced as the first resource to pre-transfer income, the Child Tax Credit reduced the child poverty rate from 25.2% to 18.1%, representing a 7.1 percentage-point drop and a 28.2% relative reduction. As additional resources are added and the Child Tax Credit is “stacked” later in the benefit sequence, the Child Tax Credit’s effect on reducing child poverty grows in relative terms, but decreases in absolute terms. In the final position (Position 12), the Child Tax Credit reduced poverty by 4.0 percentage-points (down from 7.1 percentage points when in the first position in the benefit sequence), and by 43.8% in relative terms (up from 28.2% in relative terms in Position 1).

As with UI and EIPs, these findings demonstrate how the measured impact of the Child Tax Credit is influenced by the order of benefit implementation. Across all three policies, the *absolute* reduction in child poverty declines as resources are counted earlier in the stacking sequence, while the *relative* reduction in child poverty rates increase.

CONCLUSION

In sum, this analysis highlights how the ordering of government benefits significantly affects the measured effectiveness of anti-poverty programs. While UI, the third EIP, and the Child Tax Credit all contributed to reducing the child poverty rate in 2021, the position at which they are counted in the sequence of benefits, or the “stacking” of benefits affects the magnitude of their measured impact on poverty. This varies by whether one is focused on absolute versus relative reductions in poverty.

Different policy stakeholders care about different metrics. For some, they care about the absolute number of people that are helped by a policy. For others, they care about to what degree a policy helps reduce the overall rate, regardless of how many people are “lifted above” the poverty line. The purpose of this explainer is not to assert which calculation “matters more,” but rather to illustrate that these numbers - both relative and absolute - are sensitive to the order in which they are counted when adding up families’ resources.

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APPENDIX A: DATA & METHODOLOGY

Data

The analysis uses the 2022 Annual Social and Economic Supplement to the Current Population Survey (CPS-ASEC), a robust, representative survey conducted by the U.S. Census Bureau. The CPS-ASEC collects information on the socioeconomic characteristics of the U.S. population and is used to generate annual poverty estimates for the calendar year preceding the survey administration. The poverty results presented in this analysis are based on the Supplemental Poverty Measure (SPM), which accounts for cash and non-cash government benefits, health care, childcare, necessary expenses, and adjusts for family size and local housing costs. The 2022 CPS-ASEC used for this analysis was retrieved from IPUMS-CPS, University of Minnesota.³

We focus on three policy expansions in 2021: UI, the third EIP, and the Child Tax Credit. UI represents temporary income support for individuals who have lost employment, which we calculate at the family, or SPM unit, level. EIPs refer to the direct federal stimulus payments provided to low- and moderate-income individuals and families; specifically, we focus on the third round of EIPs, which were distributed in 2021. The Child Tax Credit is a federal tax benefit designed to provide financial relief to families with dependent children. We calculate the total refundable and non-refundable portions of the Child Tax received by a family in 2021. UI, EIP, and the Child Tax Credit are three of twelve income transfers that were accounted for in the calculation of poverty (using the SPM) in 2021.

We used pre-tax and pre-transfer resources to establish the baseline poverty rate—calculated as total resources before the addition of any government assistance programs.

³ Flood, Sarah, Miriam King, Renae Rodgers, Steven Ruggles, J. Robert Warren, Daniel Backman, Annie Chen, Grace Cooper, Stephanie Richards, Megan Schouweiler, and Michael Westberry. [IPUMS CPS: Version 12.0 \[dataset\]](#). Minneapolis, MN: IPUMS, 2024.

Approach

We quantified the marginal impact of UI, EIP, and the Child Tax Credit on poverty rates at different stages of the benefit sequence when adding up total resources. The following steps were taken to implement the sequential resource addition approach:

- 1. Establishing the baseline poverty rate:** We calculated poverty rates using pre-transfer income, which excludes all forms of government assistance. This baseline serves as a reference point for understanding the extent of poverty prior to policy interventions. The poverty rate was calculated using SPM thresholds.
- 2. Sequential addition of government programs:** To assess the impact of each government assistance program, we incrementally incorporated resources from the 12 policies in a stepwise manner and recalculated poverty rates at each stage.

Example: UI stacking

- 1. Baseline poverty rate:** We calculate the poverty rate using pre-tax credit, pre-transfer resources.
 - 2. Adding UI at position 1 (UI):** We add SPM unit total UI to pre-transfer income. The new poverty rate is calculated, illustrating the initial impact of UI alone.
 - 3. Adding UI at position 2 (Social Security + UI):** Next, we introduce Social Security as the first policy intervention. We recalculate the poverty rate before UI is added. Then, we add UI after Social Security, and recalculate the poverty rate.
 - 4. Adding UI at position 3 (Social Security + SSI + UI):** We introduce SSI as the next policy. The poverty rate is computed before UI is added. Then, we introduce UI after introducing Social Security and SSI, and we recalculate the poverty rate.
 - 5. We continue this process through position 12:** At each stage, we calculate the poverty rate *before* adding UI at that position, and *after* adding UI at that position. We then repeat this method for the third round of EIPs and the 2021 expanded Child Tax Credit.
- 3. Measuring absolute and relative poverty reductions:** For each policy increment, we computed two metrics: the (1) absolute and (2) relative reduction in the poverty rate. Absolute reduction is defined as the percentage-point decrease in the poverty rate after adding a specific benefit. Relative reduction is defined as the proportion of the initial poverty rate that declined due to the policy, after including resources from the policy.

APPENDIX B: ADDITIONAL RESULTS

Table A1. Effect of Unemployment Insurance on Total Population Poverty Rates in 2021

POLICIES INCLUDED	Position # of UI	Poverty rate before UI	Poverty rate after UI	Absolute reduction	Relative reduction (%)	N people moved out of poverty
UI	1	26.1%	25.3%	0.9%	3.3%	2,800,000
Social Security + UI	2	18.4%	17.6%	0.8%	4.5%	2,700,000
Social Security + SSI + UI	3	17.8%	17.0%	0.8%	4.6%	2,698,000
Social Security + SSI + Cash Welfare + UI	4	17.7%	16.9%	0.8%	4.6%	2,683,000
Social Security + SSI + Cash Welfare + EIP + UI	5	14.0%	13.2%	0.8%	5.9%	2,715,000
Social Security + SSI + Cash Welfare + EIP + CTC + UI	6	11.6%	10.8%	0.8%	6.8%	2,585,000
Social Security + SSI + Cash Welfare + EIP + CTC + EITC + UI	7	10.5%	9.7%	0.8%	7.4%	2,544,000
Social Security + SSI + Cash Welfare + EIP + CTC + EITC + SNAP + UI	8	9.5%	8.8%	0.7%	7.7%	2,393,000
Social Security + SSI + Cash Welfare + EIP + CTC + EITC + SNAP + WIC + UI	9	9.5%	8.7%	0.7%	7.8%	2,420,000
Social Security + SSI + Cash Welfare + EIP + CTC + EITC + SNAP + WIC + School Lunch + UI	10	9.3%	8.6%	0.7%	7.7%	2,341,000
Social Security + SSI + Cash Welfare + EIP + CTC + EITC + SNAP + WIC + School Lunch + Housing + UI	11	8.5%	7.8%	0.7%	8.1%	2,279,000
Social Security + SSI + Cash Welfare + EIP + CTC + EITC + SNAP + WIC + School Lunch + Housing + LIHEAP + UI	12	8.5%	7.8%	0.7%	8.1%	2,260,000

Source: Center on Poverty and Social Policy (2025), using the 2022 Annual Social and Economic Supplement to the Current Population Survey (CPS-ASEC), retrieved from IPUMS-CPS, University of Minnesota. Poverty measured using Supplemental Poverty Measure (SPM),

Table A2. Effect of the Spring 2021 American Rescue Plan’s Economic Impact Payment on Total Population Poverty Rates in 2021

POLICIES INCLUDING	Position # of EIP	Poverty rate before EIP	Poverty rate after EIP	Absolute reduction	Relative reduction (%)	N people moved out of poverty
EIP	1	26.1%	22.5%	3.6%	14.0%	11,997,000
Social Security + EIP	2	18.4%	14.8%	3.6%	19.7%	11,902,000
Social Security + SSI + EIP	3	17.8%	14.1%	3.7%	20.7%	12,124,000
Social Security + SSI + Cash Welfare + EIP	4	17.7%	14.0%	3.7%	20.9%	12,159,000
Social Security + SSI + Cash Welfare + UI + EIP	5	16.9%	13.2%	3.7%	21.9%	12,191,000
Social Security + SSI + Cash Welfare + UI + CTC + EIP	6	14.1%	10.8%	3.3%	23.1%	10,731,000
Social Security + SSI + Cash Welfare + UI + CTC + EITC + EIP	7	12.8%	9.7%	3.0%	23.8%	10,019,000
Social Security + SSI + Cash Welfare + UI + CTC + EITC + SNAP + EIP	8	11.7%	8.8%	2.9%	25.1%	9,629,000
Social Security + SSI + Cash Welfare + UI + CTC + EITC + SNAP + WIC + EIP	9	11.7%	8.7%	2.9%	25.2%	9,660,000
Social Security + SSI + Cash Welfare + UI + CTC + EITC + SNAP + WIC + School Lunch + EIP	10	11.4%	8.6%	2.8%	24.6%	9,196,000
Social Security + SSI + Cash Welfare + UI + CTC + EITC + SNAP + WIC + School Lunch + Housing + EIP	11	10.5%	7.8%	2.7%	25.9%	8,989,000
Social Security + SSI + Cash Welfare + UI + CTC + EITC + SNAP + WIC + School Lunch + Housing + LIHEAP + EIP	12	10.5%	7.8%	2.7%	26.0%	8,956,000

Source: Center on Poverty and Social Policy (2025), using the 2022 Annual Social and Economic Supplement to the Current Population Survey (CPS-ASEC), retrieved from [IPUMS-CPS](#), University of Minnesota. Poverty measured using [Supplemental Poverty Measure](#) (SPM).

Table A3. Effect of the Child Tax Credit on Overall Poverty Rates in 2021

POLICIES INCLUDED	Position # of CTC	Poverty rate before CTC	Poverty rate after CTC	Absolute reduction	Relative reduction (%)	N people moved out of poverty
CTC	1	26.1%	23.3%	2.8%	10.7%	9,214,000
Social Security + CTC	2	18.4%	15.6%	2.8%	15.0%	9,090,000
Social Security + SSI + CTC	3	17.8%	15.0%	2.8%	15.6%	9,147,000
Social Security + SSI + Cash Welfare + CTC	4	17.7%	14.9%	2.8%	15.8%	9,225,000
Social Security + SSI + Cash Welfare + UI + CTC	5	16.9%	14.1%	2.8%	16.6%	9,198,000
Social Security + SSI + Cash Welfare + UI + EIP + CTC	6	13.2%	10.8%	2.4%	17.8%	7,738,000
Social Security + SSI + Cash Welfare + UI + EIP + EITC + CTC	7	11.9%	9.7%	2.1%	18.0%	7,021,000
Social Security + SSI + Cash Welfare + UI + EIP + EITC + SNAP + CTC	8	10.8%	8.8%	2.0%	18.9%	6,714,000
Social Security + SSI + Cash Welfare + UI + EIP + EITC + SNAP + WIC + CTC	9	10.7%	8.7%	2.0%	18.7%	6,588,000
Social Security + SSI + Cash Welfare + UI + EIP + EITC + SNAP + WIC + School Lunch + CTC	10	10.4%	8.6%	1.8%	17.7%	6,033,000
Social Security + SSI + Cash Welfare + UI + EIP + EITC + SNAP + WIC + School Lunch + Housing + CTC	11	9.5%	7.8%	1.7%	17.6%	5,480,000
Social Security + SSI + Cash Welfare + UI + EIP + EITC + SNAP + WIC + School Lunch + Housing + LIHEAP + CTC	12	9.4%	7.8%	1.7%	17.6%	5,474,000

Source: Center on Poverty and Social Policy (2025), using the 2022 Annual Social and Economic Supplement to the Current Population Survey (CPS-ASEC), retrieved from IPUMS-CPS, University of Minnesota. Poverty measured using Supplemental Poverty Measure (SPM).