



USA FACTS

AMERICA IN FACTS 2024



Standard of living

Standard of living facts

Gross domestic product (GDP) per person

- In 2023, real gross domestic product (rGDP, or GDP adjusted for inflation) per person in the US reached an all-time high of \$66,749, up 2.0% from 2022.
- 2023 rGDP per person exceeded \$85,000 in New York, Massachusetts, and Washington state, while it was below \$46,000 in Mississippi, West Virginia, and Arkansas.
- The change in rGDP per person from 2022 to 2023 varied by state, decreasing most in Delaware (-2.4%) and increasing most in Alaska (5.3%).

Family income, taxes, and transfers

- In 2022, the average middle-class family made about \$64,420 in market income, paid \$21,620 in taxes, and received \$25,780 in government assistance.
- Between 2000 and 2022, average tax payments increased for all families except the bottom 20% of earners (adjusted for inflation) and government assistance increased for all income quintiles.
- The Mortgage Interest Deduction and Charitable Contribution Deduction benefit higher-earning families more than lower-earning families, while the Earned Income Tax Credit most benefits the 20th-40th percentile of earners. In 2022 the expanded Child Tax Credit average benefits were highest among families in the 60th-80th percentile of earners.

Poverty

- The US poverty rate was 11.5% in 2022, but 15% among children.
- In 2022, nine out of the 10 states with the highest poverty rates were in the South. New Mexico had the highest poverty rate, with one in five people living in poverty.

Housing

- Nearly 52% of renters and almost 23% of homeowners spent 30% or more of their income on housing in 2022.
- The United States had 15.3 subsidized housing units available per 1,000 people in 2023, a figure that has been relatively stable since 2016.
- Per 1,000 people, Washington, DC, plus Rhode Island and New York, had the most subsidized units. Arizona, Utah, and Idaho had the fewest.
- In 2023, the average wait time for subsidized housing was 25 months, consistent with 2022 and slightly shorter than 2021 and 2020.

Food insecurity

- In 2022, 12.8% of US households experienced food insecurity. Households with children faced nearly a 5 percentage point rise in food insecurity rates compared to the previous year.
- An average of 42.1 million people received SNAP benefits each month in FY 2023, up 18% from FY 2019. The average per-person benefit surged to \$211.93 a month due to COVID-19 relief efforts, despite emergency allotments ending in March 2023.

Median annual wages

- The nation's median annual wage was \$48,151 in 2023, down 0.3% from 2022 after adjusting for inflation.
- Massachusetts, Washington, and New York had the highest median wages, each with wages above \$56,500. Median wages were under \$40,000 in three states: Mississippi, Arkansas, and West Virginia.

About the data

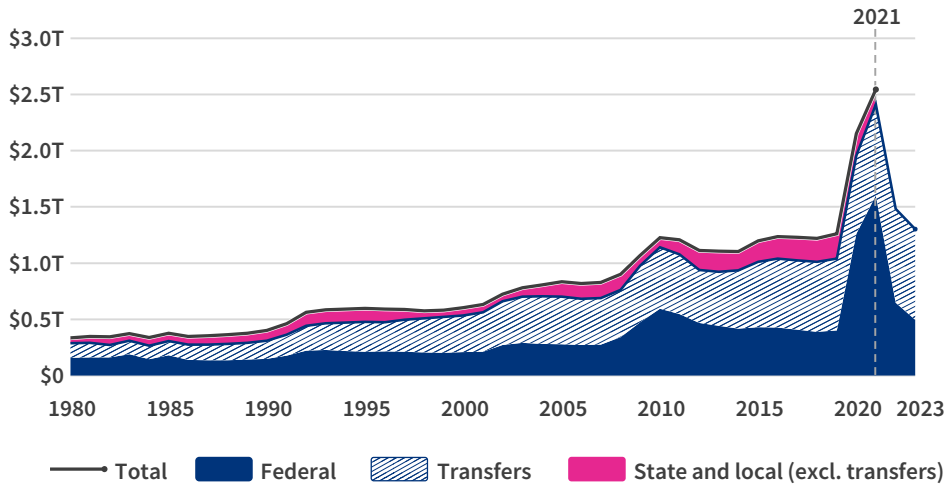
What are the primary sources of data on this topic?

- Census Bureau
- Internal Revenue Service
- Bureau of Economic Analysis
- Bureau of Labor Statistics
- Department of Housing and Urban Development
- Department of Agriculture

What adjustments did USAFacts make to this data?

- There are many ways to define middle class. USAFacts defines the middle class as those in the middle fifth of the family market income distribution — or the 40th–60th percentile. Families are defined in this analysis as tax filing units and can consist of one or more individuals.
- USAFacts combines IRS, Census, and some other government sources to provide a closer look at how certain economic and demographic characteristics differ among family types and across the income spectrum. Charts in this section showing market income, taxes, transfers, tax savings, and tax credits rely upon this combined data. USAFacts uses a procedure similar to that used by the Congressional Budget Office and others, as explained in the families and individuals methodology here: <https://usafacts.org/methodology/>.

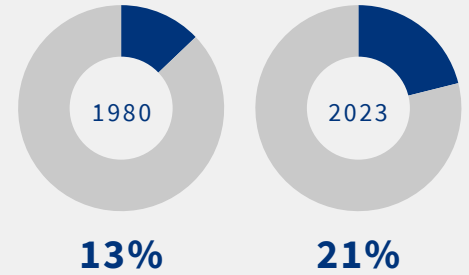
GOVERNMENT SPENDING 1980–2023
STANDARD OF LIVING



2023 FEDERAL SPENDING*

\$1.3 trillion

PERCENT OF FEDERAL SPENDING



Source: USAFacts aggregation of data from the Office of Management and Budget (OMB), the Census Bureau, and the Bureau of Economic Analysis (BEA)
Adjusted for inflation (FY 2023 dollars)
Note: *Includes direct spending and transfers.

Federal agencies spending: Standard of living

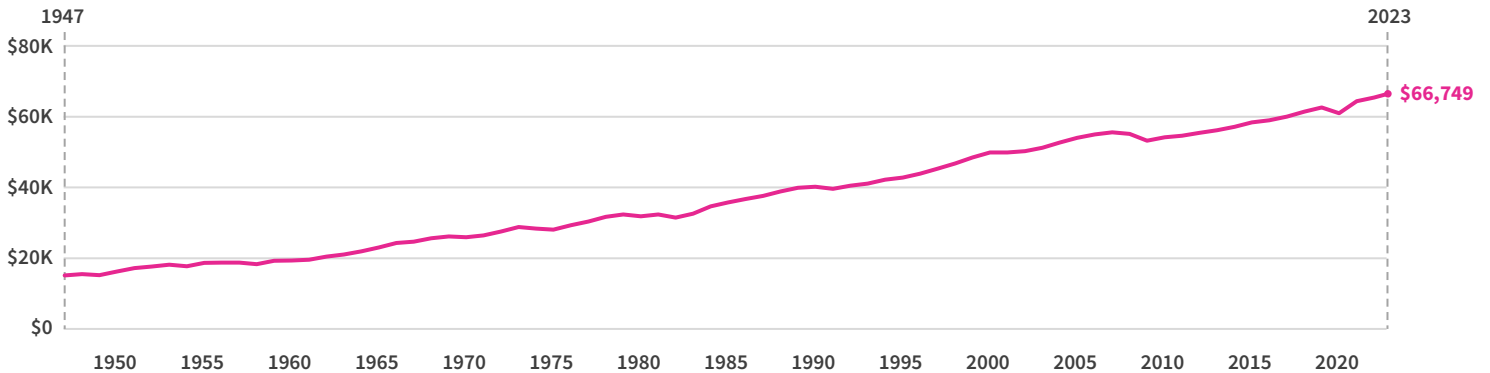
Federal agency	Net spending in FY 2023	Share of spending transferred to state and local governments	Share of spending that was mandatory
Department of Health and Human Services	\$706.7 billion	97%	96%
Department of the Treasury	\$224.1 billion	8%	100%
Department of Agriculture	\$174.2 billion	28%	95%
Social Security Administration	\$62.0 billion	0%	93%
Other agencies	\$134.5 billion	39%	29%

Source: USAFacts calculations based on the Public Budget Database from the Office of Management and Budget

How has the standard of living changed over time?

GDP per person is often used as a proxy for a country's standard of living.ⁱ Real gross domestic product per person was \$66,749 in 2023, an all-time high. It increased 2.0% from 2022, higher than the average annual change from 2000 through 2022 of 1.3%.

REAL GROSS DOMESTIC PRODUCT (GDP) PER CAPITA

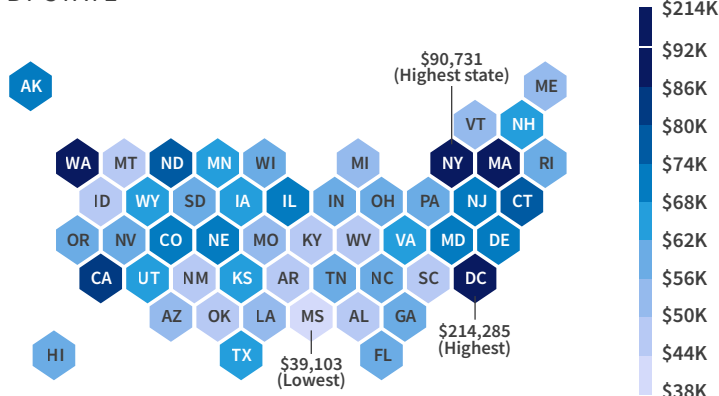


Source: Bureau of Economic Analysis

How does the standard of living vary by state?

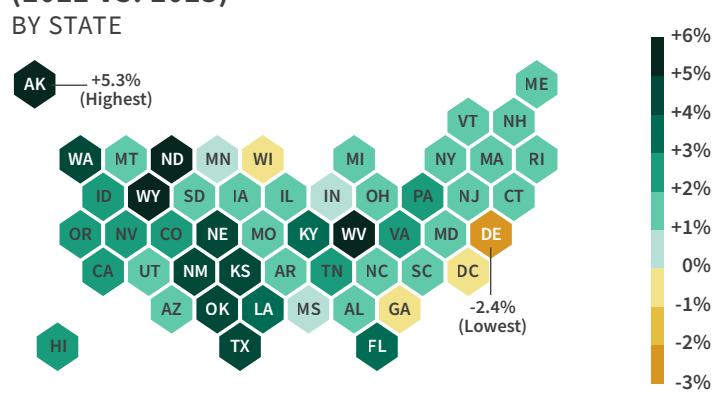
In 2023, rGDP per person exceeded \$85,000 in three states — New York, Massachusetts, and Washington — and was less than \$46,000 in three states — Mississippi, West Virginia, and Arkansas. From 2022 to 2023, the change in GDP per capita ranged from -2.4% in Delaware to 5.3% in Alaska.

REAL GDP PER CAPITA (2023) BY STATE



Source: Bureau of Economic Analysis

PERCENT CHANGE IN REAL GDP PER CAPITA (2022 VS. 2023) BY STATE



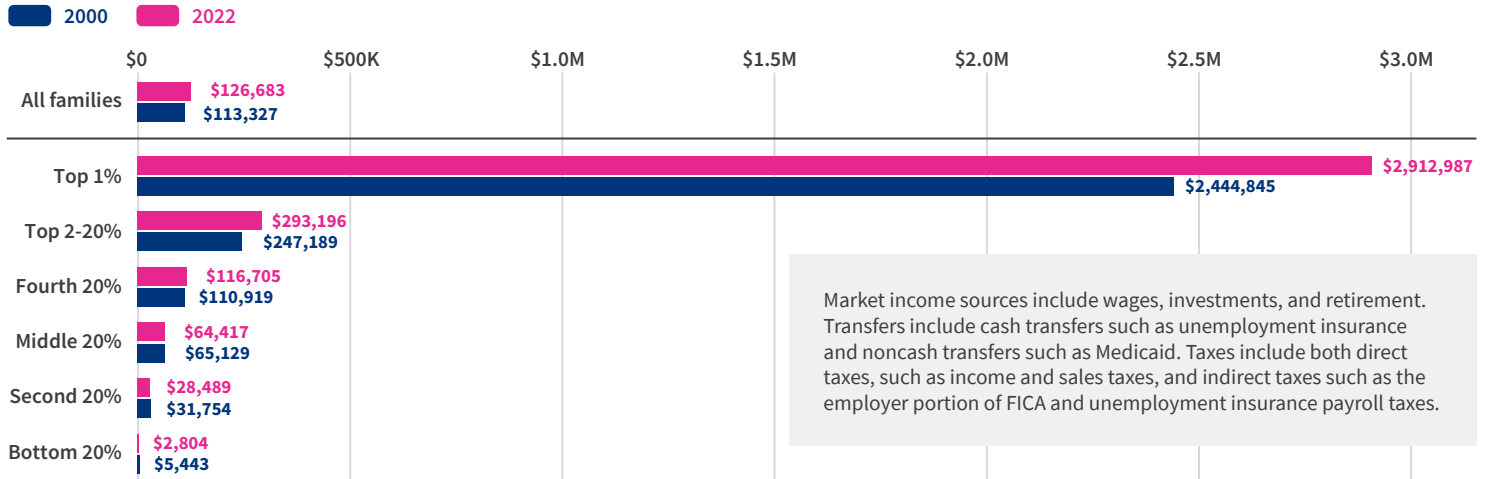
Source: Bureau of Economic Analysis

How much do people in the US make and how has that changed?

In 2022, the average middle-class family (the middle 20% of income earners) earned about \$64,420 in market income. That is down 1% from 2000 after adjusting for inflation. Income for the bottom 20% and second 20% also decreased. The largest percent decrease was among the bottom 20%, with their average market income falling 48% to \$2,804. Income for the top 1% rose most — 19% — to over \$2.9 million.

AVERAGE TOTAL MARKET INCOME (2000 AND 2022)

BY INCOME GROUP



Market income sources include wages, investments, and retirement. Transfers include cash transfers such as unemployment insurance and noncash transfers such as Medicaid. Taxes include both direct taxes, such as income and sales taxes, and indirect taxes such as the employer portion of FICA and unemployment insurance payroll taxes.

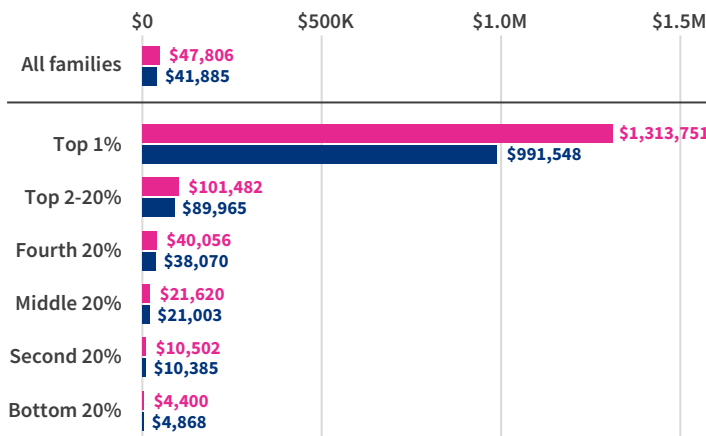
Source: USAFacts calculations using data from the Internal Revenue Service and Census Bureau Adjusted for inflation (2023 dollars)

How much do Americans pay in taxes and how much do they receive from the government?

The average middle-class family paid \$21,620 in taxes and received \$25,778 in government assistance in 2022. The average family in each percentile, except those in the bottom 20%, paid more in taxes compared to 2000 after adjusting for inflation. Average government assistance to families increased across all income percentiles. It increased more than 50% for all groups, except for the bottom 20%. Part of the increase between 2000 and 2022 was due to temporary COVID-19 programs that sent more money to individuals and families (i.e., expanded Child Tax Credit, SNAP).

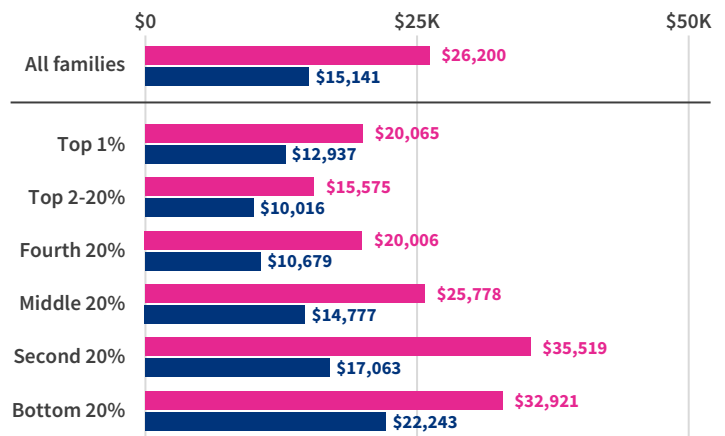
AVERAGE TAXES PAID (2000 AND 2022)

BY INCOME GROUP



AVERAGE TRANSFERS RECEIVED (2000 AND 2022)

BY INCOME GROUP



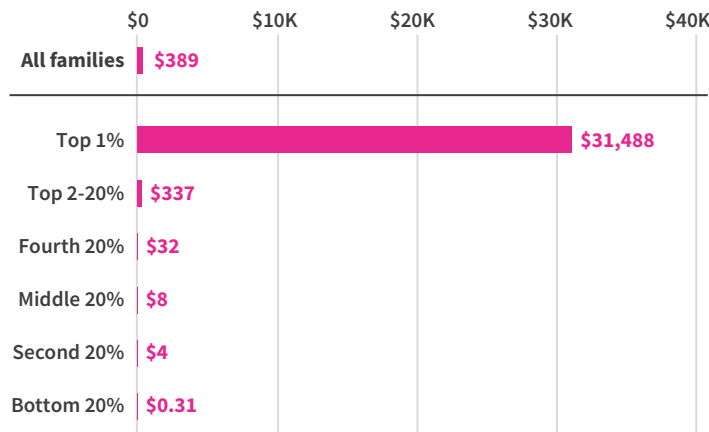
Source: USAFacts calculations using data from the Internal Revenue Service and Census Bureau Adjusted for inflation (2023 dollars)

How much tax savings do families achieve through credits and deductions?

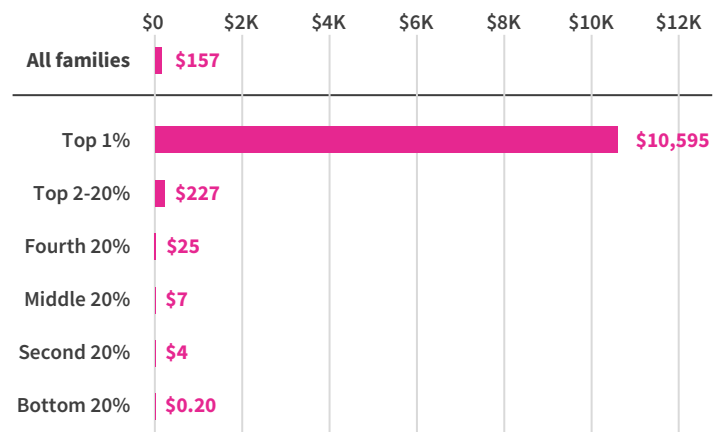
Tax deductions and credits can reduce people’s tax liability and government revenue. **Deductions** lower a person’s taxable income, which means they owe less money. Two of the costliest deductions for the federal government are the Charitable Contribution Deduction and the Mortgage Interest Deduction. In 2022, the top 20% saved more money in taxes from the Charitable Contribution Deduction and from the Mortgage Interest Deduction than lower-earning income percentiles.

The government provides tax **credits** to encourage certain behaviors and reduce how much taxpayers owe. The Earned Income Tax Credit (EITC) and Child Tax Credit (CTC) are the costliest tax credits for the federal government. Both support families with children but have different eligibility rules. The EITC primarily targets lower-income families; the second 20% of earners received the highest average EITC benefit. The 2017 Tax Cuts and Jobs Act (TCJA) extended the CTC to higher-earning families (married couples earning up to \$400,000 are eligible for at least a partial benefit). In 2022, families in the fourth 20% of earners received the highest average credit. The CTC provision of the TCJA, along with changes to the standard deduction, marginal tax rates, itemized deductions, and some other provisions will expire at the end of 2025 without new legislation from Congress.

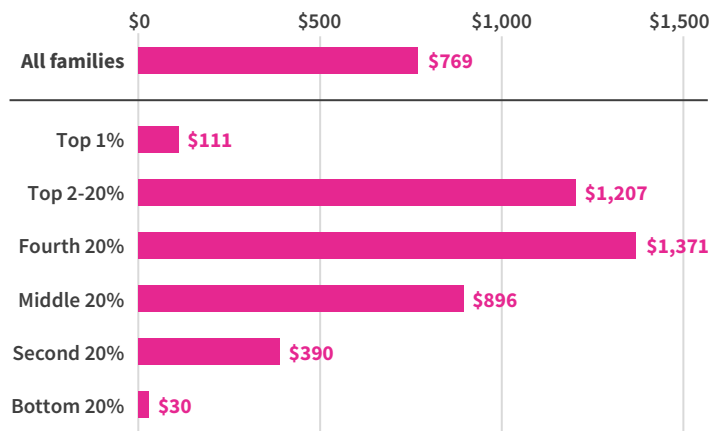
AVERAGE SAVINGS FROM CHARITABLE CONTRIBUTION DEDUCTION (2022)
BY INCOME GROUP



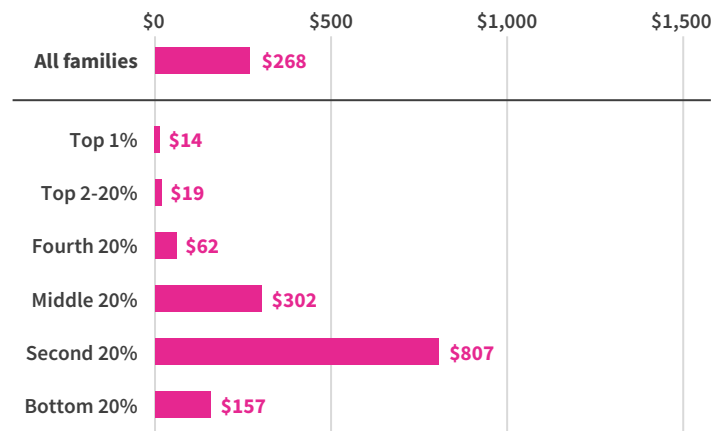
AVERAGE SAVINGS FROM MORTGAGE INTEREST DEDUCTION (2022)
BY INCOME GROUP



AVERAGE CREDIT FROM CHILD TAX CREDIT (2022)
BY INCOME GROUP



AVERAGE CREDIT FROM EARNED INCOME TAX CREDIT (2022)
BY INCOME GROUP

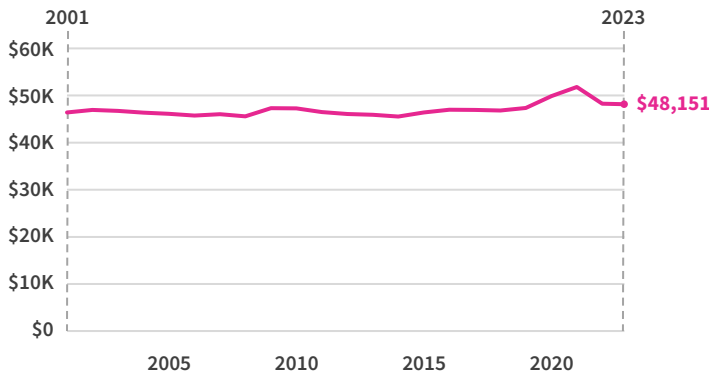


Source: USAFacts calculations using data from the Internal Revenue Service and Census Bureau Adjusted for inflation (2023 dollars)

How much do workers in the US earn?

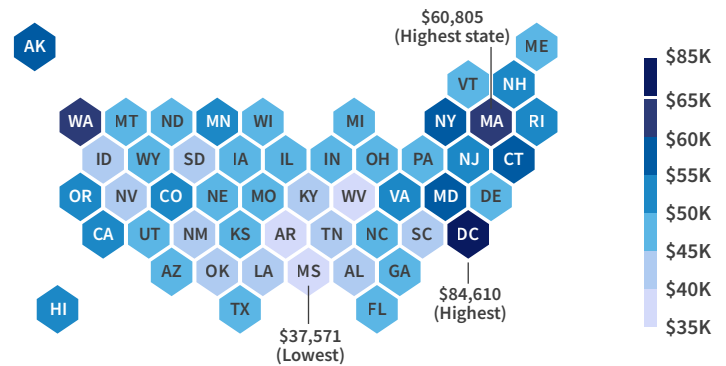
The nation's median annual wage was \$48,151 in 2023. After adjusting for inflation, this was down 0.3% from 2022. Massachusetts, Washington, and New York had the highest median wages, all over \$56,500. Three states had median wages under \$40,000: Mississippi, Arkansas, and West Virginia.

MEDIAN ANNUAL WAGES



Source: Bureau of Labor Statistics
Adjusted for inflation (2023 dollars)

MEDIAN ANNUAL WAGES (2023) BY STATE

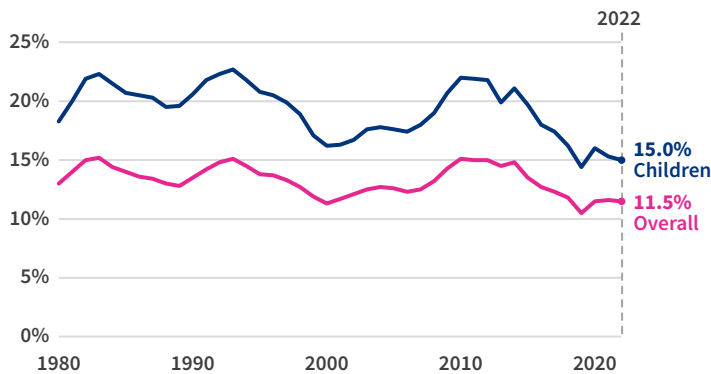


Source: Bureau of Labor Statistics
Adjusted for inflation (2023 dollars)

What is the US poverty rate?

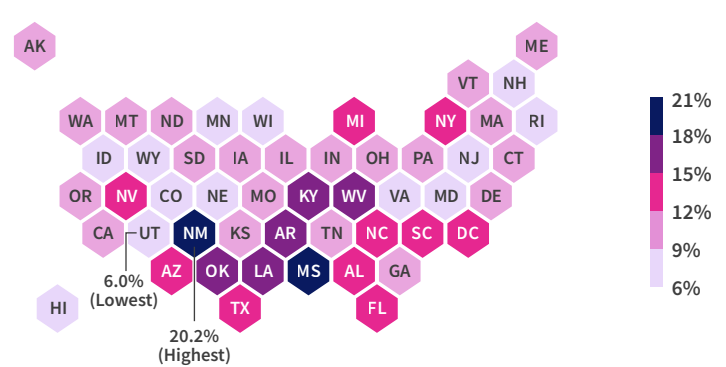
The overall poverty rate was 11.5% in 2022 and 15.0% among children. Both remain above their pre-pandemic levels in 2019. The overall poverty rate has only been lower than its current rate in two of the last 44 years (2019 and 2000) and the child poverty rate has only been lower in one (2019). In 2022, nine out of the 10 states with the highest poverty rate were in the South. In New Mexico, the state with the highest poverty rate, 1 in 5 people were in poverty.

POVERTY RATE SHARE OF PEOPLE IN POVERTY



Source: Census Bureau
Note: Children include those under 18.

OVERALL POVERTY RATE (2022) BY STATE

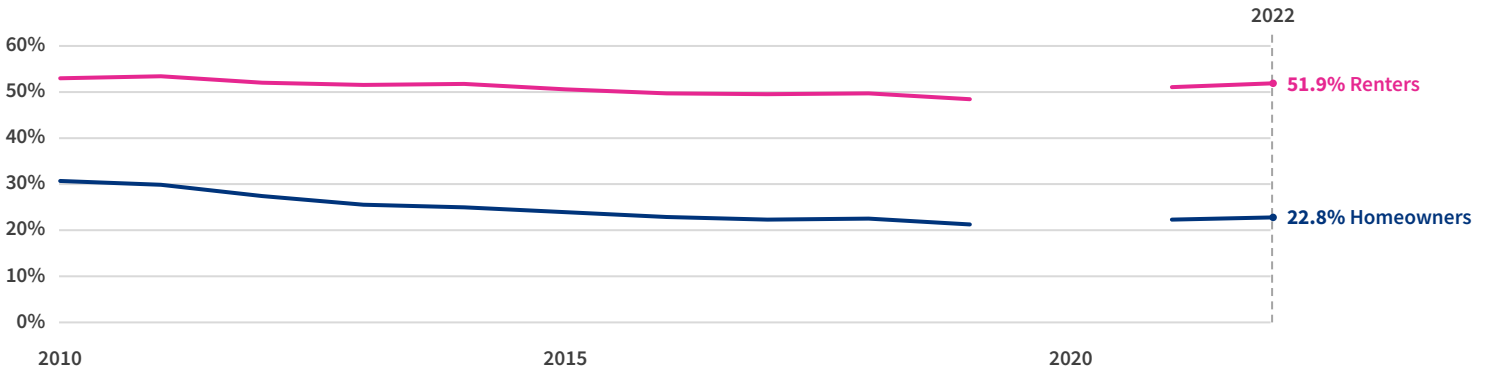


Source: Census Bureau

What share of people pay too much for housing?

The Department of Housing and Urban Development (HUD) says households should spend less than 30% of their income on housing to have enough money for other needs. Households spending more than this threshold are considered housing burdened. Nearly 52% of renters were housing burdened in 2022, while almost 23% of homeowners were. Both rates are down compared to 2010, but rose in both 2021 and 2022.

SHARE OF HOUSEHOLDS THAT ARE HOUSING BURDENED



Source: Census Bureau

Note: The Department of Housing and Urban Development defines housing-burdened families as those who pay more than 30% of their income for housing. Data for 2020 is not available.

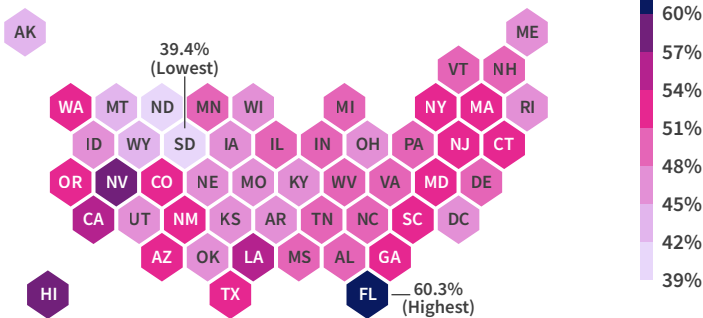
Where do people pay too much for housing?

In 2022, every state had a higher share of housing-burdened renters than homeowners. The share of renters that spent more than 30% of their income on housing was the highest in Florida, Hawaii, and Nevada. Three-fifths of renters in Florida were housing burdened. Meanwhile, the share of homeowners that were housing burdened ranged from 31% in California to 14% in West Virginia.

SHARE OF HOUSEHOLDS THAT ARE HOUSING BURDENED (2022)

BY STATE

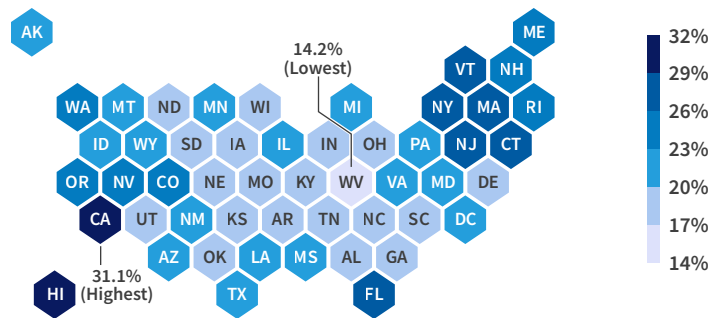
RENTERS



Source: Census Bureau

Note: The Department of Housing and Urban Development defines housing-burdened families as those who pay more than 30% of their income for housing.

HOMEOWNERS

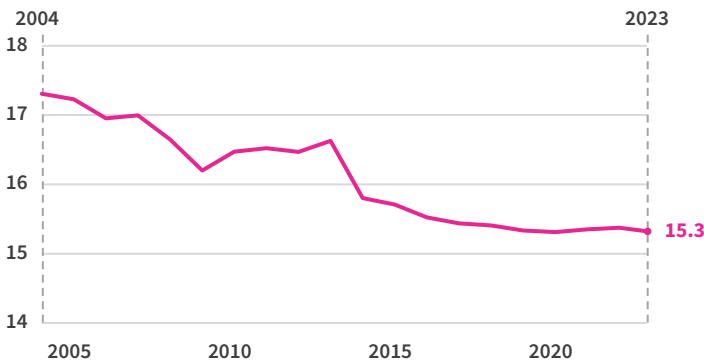


How many subsidized housing units are available in the US?

There were 15.3 subsidized housing units available per 1,000 people in 2023. These units housed more than 9 million people and had been occupied by the same individual or family for an average of 10 years. The number of units available has remained at or below 15.5 per 1,000 people since 2016. Washington, DC, Rhode Island, and New York had the highest number of available units per 1,000 people, while Arizona, Utah, and Idaho had the fewest.

SUBSIDIZED HOUSING UNITS AVAILABLE PER 1,000 PEOPLE

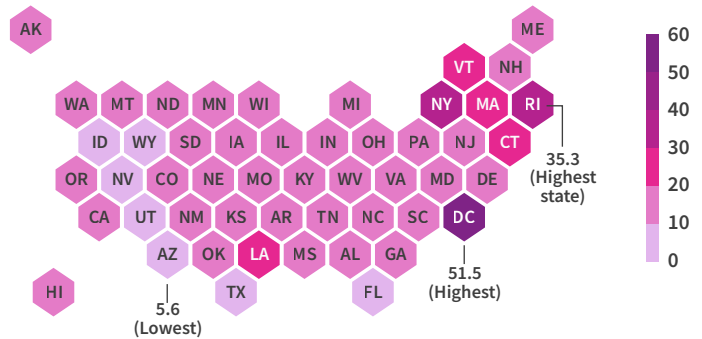
TOTAL



Source: Department of Housing and Urban Development

Note: Data represents the number of units under contract for federal subsidy and available for occupancy, including both occupied and unoccupied units.

BY STATE (2023)

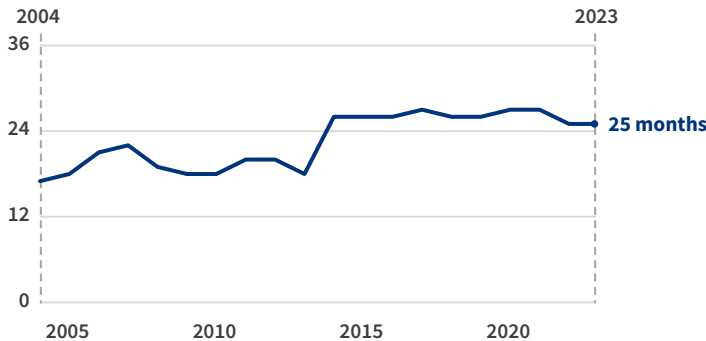


How long do people wait for subsidized housing?

On average, those who received subsidized housing in 2023 had waited 25 months. Average wait times did not change from 2022, and were two months shorter than the 2021 and 2020 averages. Massachusetts, Louisiana, Maryland, and Delaware had the longest average wait times, at or above 37 months. Wyoming, North Dakota, and West Virginia had the shortest, under 10 months.ⁱⁱ

AVERAGE MONTHS ON SUBSIDIZED HOUSING WAITLIST

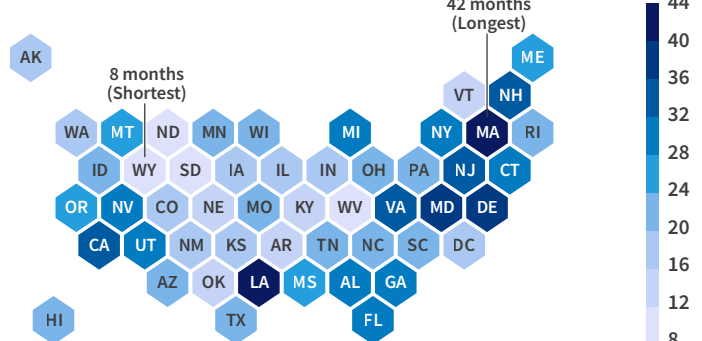
TOTAL



Source: Department of Housing and Urban Development

Note: Among affordable housing program recipients.

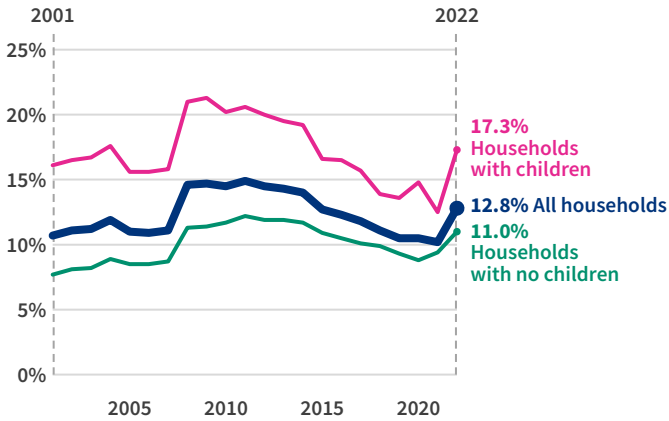
BY STATE (2023)



What share of households are food insecure?

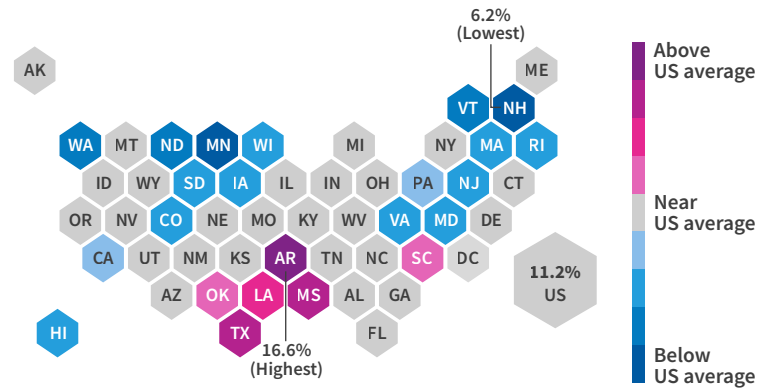
In 2022, 12.8% of households were food insecure, meaning they were uncertain about having enough food or did not have enough food at some point in the year. This was 2.1 percentage points lower than the peak of 14.9% in 2011, but 2.6 points higher than in 2021. Food insecurity rates for households with children rose nearly 5 percentage points compared to 2021 and are consistently higher than other household types. The six states with food insecurity rates significantly higher than the US average are in the South.

SHARE OF HOUSEHOLDS THAT ARE FOOD INSECURE



Source: Department of Agriculture

SHARE OF HOUSEHOLDS THAT ARE FOOD INSECURE (2020-2022 AVERAGE) BY STATE



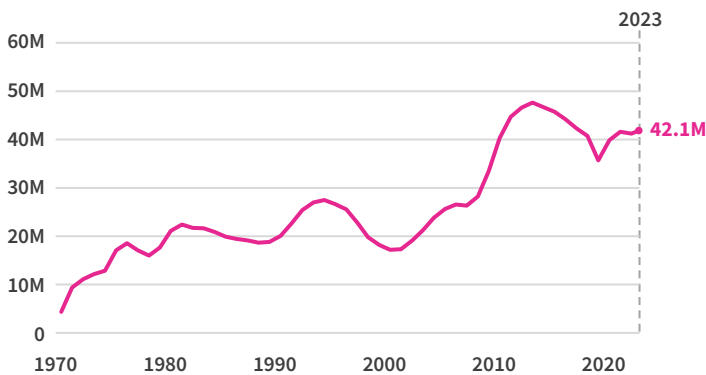
Source: Department of Agriculture

Note: States that are categorized as "Near US average" have rates that are not statistically significantly different from the US average.

How many people receive nutrition assistance (SNAP)? How much do they receive?

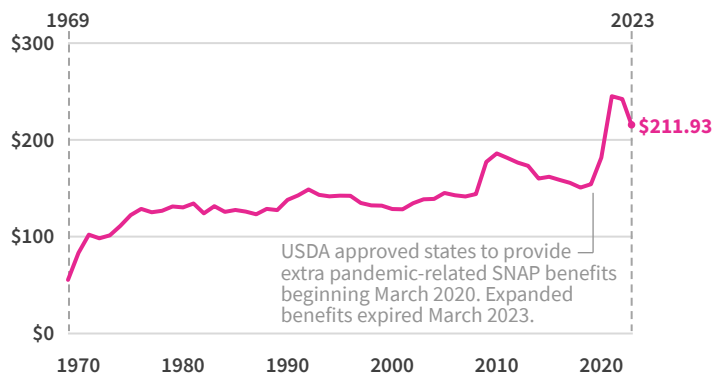
An average of more than 42.1 million people received SNAP benefits each month in FY 2023, 18% more than in FY 2019, but less than the peak of 47.6 million in FY 2013. The average monthly SNAP benefit was \$211.93 per person in FY 2023, 37% higher than in FY 2019 but 12% lower than FY 2022. Congress expanded SNAP benefits during the pandemic to combat food insecurity. These emergency allotments ended nationwide in March 2023.ⁱⁱⁱ

NUTRITION ASSISTANCE (SNAP) AVERAGE MONTHLY RECIPIENTS



Source: Department of Agriculture

NUTRITION ASSISTANCE (SNAP) AVERAGE MONTHLY BENEFIT PER PERSON



Source: Department of Agriculture
Adjusted for inflation (FY 2023 dollars)

Note(s): BLS calculates annual wages by multiplying the hourly mean wage by the equivalent of year-round, full-time hours (2,080 hours).

Median annual wages (2023), by state: BLS (2024, April 3). *Occupational Employment and Wage Statistics* (2022, State, XLS Version). <https://www.bls.gov/oes/tables.htm>.

Note(s): BLS calculates annual wages by multiplying the hourly mean wage by the equivalent of year-round, full-time hours (2,080 hours).

Poverty rate: US Census Bureau (2023). *Historical Poverty Tables: People and Families - 1959 to 2022* (Table 2. Poverty Status of People by Family Relationship, Race, and Hispanic Origin: 1959 to 2022; Table 3. Poverty Status of People by Age, Race, and Hispanic Origin: 1959 to 2022). <https://www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-people.html>.

Poverty rate (2022), by state: US Census Bureau (2023). *Historical Poverty Tables: People and Families - 1959 to 2022* (Table 20. Percent of People in Poverty by State: 2020, 2021, and 2022). <https://www.census.gov/data/tables/time-series/demo/income-poverty/historical-poverty-people.html>.

Share of households that are housing burdened: (1) For renters: US Census Bureau (2023). *American Community Survey: (Multiple Years) 1-year estimates* (B25070 Gross Rent as a Percentage of Household Income in the Past 12 Months). [https://data.census.gov/table/ACS1Y2022.B25070?q=B25070:%20GROSS%20RENT%20AS%20A%20PERCENTAGE%20OF%20HOUSEHOLD%20INCOME%20IN%20THE%20PAST%2012%20MONTHS&g=010XX00US,\\$0400000&tid=ACSDT1Y2019.B25070](https://data.census.gov/table/ACS1Y2022.B25070?q=B25070:%20GROSS%20RENT%20AS%20A%20PERCENTAGE%20OF%20HOUSEHOLD%20INCOME%20IN%20THE%20PAST%2012%20MONTHS&g=010XX00US,$0400000&tid=ACSDT1Y2019.B25070); (2) For homeowners: US Census Bureau (2023). *American Community Survey: (Multiple years) 1-year estimates* (B25091 Mortgage Status by Selected Monthly Owner Costs as a Percentage of Household Income in the Past 12 Months). [https://data.census.gov/table/ACS1Y2022.B25091?q=B25091:%20MORTGAGE%20STATUS%20BY%20SELECTED%20MONTHLY%20OWNER%20COSTS%20AS%20A%20PERCENTAGE%20OF%20HOUSEHOLD%20INCOME%20IN%20THE%20PAST%2012%20MONTHS&g=010XX00US,\\$0400000&tid=ACSDT1Y2021.B25091](https://data.census.gov/table/ACS1Y2022.B25091?q=B25091:%20MORTGAGE%20STATUS%20BY%20SELECTED%20MONTHLY%20OWNER%20COSTS%20AS%20A%20PERCENTAGE%20OF%20HOUSEHOLD%20INCOME%20IN%20THE%20PAST%2012%20MONTHS&g=010XX00US,$0400000&tid=ACSDT1Y2021.B25091).

Note(s): Denominator excludes households for which a percentage of household income spent on housing was not computed.

Share of households that are housing burdened (2022), by state: Ibid.

Note(s): Denominator excludes households for which a percentage of household income spent on housing was not computed.

Subsidized housing units available: (1) For 2004–2008: Department of Housing and Urban Development (2023). *Picture of Subsidized Households for 2004–2008* (Select Year, “U.S. total”, “Total for all HUD programs”, “total_units”) <https://www.huduser.gov/portal/picture/query.html>; (2) For 2009–2023: HUD (2024). *Picture of Subsidized Households* (Select Year, “U.S. total”, “Summary of all HUD programs”, “Subsidized units available”) https://www.huduser.gov/portal/datasets/assthsg.html#2009-2017_query; (3) For 2023 data by state: HUD (2023). *Picture of Subsidized Households* (Select “2023 based on 2020 census”, “State”, “Summary of all HUD programs”, “Subsidized units available”) https://www.huduser.gov/portal/datasets/assthsg.html#2009-2017_query.

Average months on subsidized housing waitlist: (1) For 2004–2008: Department of Housing and Urban Development (2023). *Picture of Subsidized Households for 2004–2008* (Select Year, “U.S. total”, “Total for all HUD programs”, “months_waiting”) <https://www.huduser.gov/portal/picture/query.html>; (2) For 2009–2023: HUD (2024). *Picture of Subsidized Households* (Select Year, “U.S. total”, “Summary of all HUD programs”, “Average months on waiting list”) https://www.huduser.gov/portal/datasets/assthsg.html#2009-2017_query; (3) For 2023 data by state: HUD (2024). *Picture of Subsidized Households* (Select “2023 Based on 2020 Census”, “State”, “Summary of all HUD programs”, “Average months on waiting list”) https://www.huduser.gov/portal/datasets/assthsg.html#2009-2017_query.

Share of households that are food insecure: US Department of Agriculture (USDA) Economic Research Service (2023, October 25). *Food Security in the US* (Food Security Data file, “Food security, all households”). <https://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-u-s/interactive-charts-and-highlights/#trends>.

Share of households that are food insecure (2020–2022 average), by state: US Department of Agriculture (USDA) Economic Research Service (2023, October 25). *Food Security in the US* (Food Security Data file, “Food security by State”). <https://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-u-s/interactive-charts-and-highlights/#trends>.

Nutrition assistance (SNAP) average monthly recipients: USDA Food and Nutrition Service (2024, January 12). *SNAP Data Tables* (National Level Annual Summary: Participation and Costs, 1969–2023). <https://www.fns.usda.gov/pd/supplemental-nutrition-assistance-program-snap>.

Nutrition assistance (SNAP) average monthly benefit per person: Ibid.

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