Poverty in Later Life

Rochester's poverty problem is a problem across the lifespan.

Lifespan
CELEBRATING 50 YEARS! 1971–2021

LIVABLE COMMUNITIES
Rochester and Monroe County

Contents

Poverty in Later Life

**Rochester's poverty problem is a problem across the lifespan.**

> "A *nation's greatness*
> *is measured by how it treats*
> *its weakest members.*"
> — MAHATMA GANDHI

The inability to meet basic needs among older adults is hidden and rarely acknowledged even though a significant number of older adults in the City of Rochester are living in poverty. This report, *Poverty in Later Life*, summons your attention to the lives of Rochester's older residents who struggle to survive in their 60s, 70s, 80s and 90s. Our intent is not to pit old against young but to cast light on poverty across the lifespan.

A significant number of older adults in the City of Rochester are living below 100% of the Official Poverty Measure (OPM) and below 150% of OPM.

Within the city:

6,500 people 60+ live below 100% of the poverty measure.
(One in five residents 60+.)

11,000 people 60+ live below 150% of the poverty measure.
(Over one in three residents 60+.)

3,800 people 65+ live below 100% of the poverty measure.
(One in five residents 65+.)

6,900 people 65+ live below 150% of the poverty measure.
(One in three residents 65.)

Among city residents 65 and older living below 100% of poverty are:

39% of the city's Hispanic/Latinx city residents 65 and older.[i]

20% of the city's Black residents 65 and older.[ii]

In contrast **11%** of the city's white only (not Hispanic/Latinx) residents 65 and older live below 100% of the poverty line. [iii]

Table 1 Number & Percent Older Adults – City of Rochester/Poverty

	# Older Adult Residents	# For Whom Poverty Status Determined	# Below 100% OPM $12,490/1 $25,365/2	% Below 100% OPM	# Below 150% OPM $18,735/1 $25,265/2	% Below 150% OPM
60+	33,089	31,488	6,558	20.8	11,020	35%
65+	22,531	20,986	3,864	18.4	6,925	33%

*Source: 2015-19 American Community Survey*

Increasing Number of Older City Residents Leads to Increasing Number Living in Poverty

After decreasing for decades due to the population shift to the suburbs, the city's population of older adults is rebounding due the aging of the large baby boom generation. The oldest boomers are 75 and the youngest are 57.

Table 2 Number of City of Rochester Residents 60+

1970	1980	1990	2000	2010	2020
42,500	44,600	35,400	27,000	28,400	33,089
Lifespan Historical Data	*Lifespan Historical Data*	*Lifespan Historical Data*	*2000 DEC Summary File 4*	*2010 5-YR ACS*	*2019 5-YR ACS*

Number of 60+ Population - City of Rochester
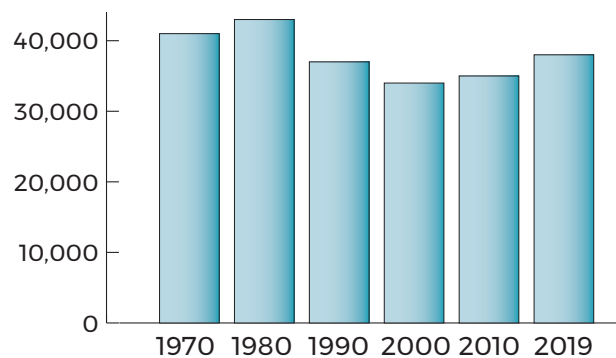
Increasing Number of Older City Residents Living Below 100% of Poverty

In 2010, **28,410** city residents were 60+. [2010 5-Yr. ACS]

- Of that number, **18.3%** (5,199) lived below 100% of poverty.

In 2019, **33,089** city residents were 60+. [2019 5-Yr. ACS]

     • Of that number, **20.8%** (6,618) lived below 100% of poverty.

Note the 10,000 + difference in Table 1 between the number of residents 60+ and the number of residents 65+. Data support an increase in the number of poor residents 65+ over the next decades.

Facts

One in five (21%) city residents 60+ live below 100% Official Poverty Measure.

The number of poor older adults living in the city is increasing.

The poverty rate is highest for Latinx elders, nearly twice the rate of Black elders.

Federal Poverty Guidelines Vs Economic Security

As all other local poverty reports have noted, the Official Poverty Measure (OPM) is far from being an accurate measure of a person's ability to meet basic needs.

The Gerontology Institute for Social and Demographic Research on Aging at UMass developed and maintains their Elder Economic Security Standard™ (Elder Index™),[iv] which provides a more accurate picture of older people whose incomes do not meet basic needs for expenses like food, housing, health care, transportation, and other necessities.

The Elder Index is specific to household size, location, housing tenure, and health status and includes the costs of housing, health care, transportation, food, and miscellaneous essentials. The Elder Index calculates the elder economic security rate nationally, state-by-state and by county.

"Making ends meet is a daily challenge for many older adults, especially those who live alone," said Jan Mutchler, the UMASS Gerontology Institute's director.

"The Elder Index provides an important reality check — a realistic measure of the actual cost of a no-frills lifestyle for elders living independently."

According to the Elder Index, a single Monroe County renter 65+ who is in "good" health needs an annual income of $24,456 to be "economically secure."

A single renter 65+ in "poor health" needs $27,096 to be economically secure.

Table 3 Comparison of Elder Index Economic Security Standard and Federal Poverty Measure: Monroe County NY

Household Size	Official Poverty Measure (2020)	Elder Index "Good" Health - Renter	Elder Index "Poor' Health - Renter	Elder Index "Poor" Health Homeowner (no mortgage)	Elder Index "Good" Health Homeowner (no mortgage)
1	$12,490	$24,456	$27,096	$25,008	$22,369
2	$16,910	$36,120	$41,400	$39,312	$34,032

Fact: Using the Elder Index, thousands of people 60+ and 65+ in Rochester do not have incomes adequate to meet their basic needs. 11,000 (35%) of city residents 60 and older live below 150% of OPM of $18,735. Hundreds, if not thousands more, live in the gap between $18,735 and the Elder Index economic security thresholds shown above.

6,900 (33%) of city residents 65 and older live below 150% of OPM of $18,735. Again, hundreds, if not thousands more, live in the gap between $18,735 and the Elder Index economic security thresholds.

Older Women Bear the Brunt of Longer Lives and Lower Pay

"D" is an 80-year-old city resident who lives on an income of less than $15,000/year. Her home required numerous and crucial repairs. With large holes in her roof and the home's second floor in severe disrepair, she was reduced to living in two rooms on the first floor. She received a cancellation notice for her homeowner's insurance policy due to the condition of the roof.

Fact: Women consistently experience higher levels of poverty compared to men, and women of color have the highest rates of poverty. Women 65 and older are 80% more likely to live in poverty compared to men. Women of color are twice as likely as white women to experience poverty.[v]

Factors affecting older women:
- Legacy effect of the wage gap between men and women on retirement benefits. (Lower Social Security payments.)

- Effect of caregiving on women's financial security.
- Racism.
- Limited retirement savings.
- Loss of income from a partner through divorce or death.
- Women's longer life expectancy. Women outlive men by four to five years.
- Financial exploitation.

COVID Exposed the Insecurity of Older Residents — Especially Women

"I only have a sleeve of Ritz crackers."

El, 63, a former LPN, lives alone in the city on an income of $1,300 a month in Social Security and $18 a month in SNAP. She struggles with co-morbidities. Pre-COVID, El obtained money orders at her bank to pay her rent. With banks closed to in-person transactions, El used the ATM but did not realize the zipper on her purse was broken. Her wallet fell out in a parking lot. It was turned in to a nearby store with all her cards — sans cash — her rent money. El lives month-to-month with less than $10 left after bills.

El says, "One thing can destroy you. Just one thing. What if I was evicted? Where would I have gone? I have never been in a position like this. I thought I was going to be on the streets. It is really stressful living check-to-check. I worry all the time. My money runs out the second week of each month.

Like El, one-third of older adult households have no money left over each month or is in debt after meeting essential expenses.[vi]

Esther, 91. Lifespan of Greater Rochester[vii] delivered a box of food to Esther who lives in Irondequoit on an income of about $1,100 a month. Esther answered the door but, small and slightly bent, she could not handle the box of food. Ignoring guidance, we brought the box into a small, dark entryway. Esther apologized. She told us she and her husband bought the house 62 years ago, but he died in 1999. Esther shared that she never worked, and her only son died nine years ago. Usually, her neighbor across the street buys a few groceries for her. But with the lockdown, she was not going out. We left, pointing out the card with Lifespan's phone number, and with ongoing concern about how she survives day-to-day, what she eats, how she pays her taxes, how she heats her home.

Women live longer than men on average, so they must stretch their savings and other retirement resources further. Likely Esther did not plan to live to 91.

A Shocking Need for Food and Help with Basic Needs

In March 2020, older adults faced challenges obtaining food and other necessities because of the pandemic. At Lifespan, suddenly, there were hundreds of calls a day asking for help. With food pantries and older adult centers closed, older adults' food insecurity was palpable, and perhaps for the first time, highly visible. One caller said, "I only have one sleeve of Ritz crackers." Many, many others said they had only enough food for one day.

Using agency funds, Lifespan of Greater Rochester staff members began buying and delivering food. A room was turned a room into a food pantry. From March to December 2020, in collaboration with Foodlink, Medical Motor Service, The Association for the Blind and Visually Impaired and the Monroe County Office for the Aging, more than 6,100 boxes of food were delivered to older adults throughout the county. These are just a few examples of the requests for help.

Loretta, 63, 14626
Down to bread and water. She would like to have someone bring her some groceries. Does not have anyone to bring her anything.

Annie, 75, 14621
Low on food and money. Has enough food to get her through until tomorrow. Lives alone.

Gumersindo, 90, 14608
In need of food.

Frank, 85, 14608
Only has a few Ensure drinks and a can of tomato soup left. He has no family or friends. No access to transportation. Several health issues. (Frank is an "Elder Orphan.")

Gregory, 70, 14624
Received a food delivery last week. Had two cans left.

During the summer and fall of 2020, when Project Uplift funds became available through United Way of Greater Rochester and the ESL Foundation, the need for help with basic needs for older adult clients was astonishing. Lifespan distributed goods in the amount of $140,000 for 355 older adults. The fund helped people like:

Eddie – Uplift funding paid for winter coat, boots, hat, and gloves.

Francine – Uplift funding covered Francine's health insurance payment to prevent a lapse in coverage. It also paid for her diabetic meds while she was in the Part D donut hole. (The donut hole refers to a period of expenses when Medicare does not cover prescriptions.)

Roosevelt – Uplift funding paid for several months of medication while Roosevelt's health insurance was up in the air. He did not have to skip his medications due to not being able to afford them.

Project Uplift supported discretionary interventions for Monroe County residents experiencing barriers to well-being and economic stability, including but not limited to help with car repairs, school and childcare expenses, medical bills, and other needed supports.

These are older adults living in a state of impoverishment; they struggle to live day-by-day on incomes and resources which do not meet basic needs for food, housing, utilities, medicine, and socialization.

Myth – Social Security Provides for Older Adults

Social Security was never meant to provide 90% of retirement income but it does for older Americans who worked low wage jobs without pensions or other savings. It was never meant to provide for a retirement that could last 20 to 30 years. Older adults now trying to survive on Social Security were among the working poor for most of their lives, and they are among the retired poor today.

Many older adults depend on Social Security for 90% or more of their income.[viii] This is true for[ix]:

- **21%** of married Social Security recipients.
- **43%** of single recipients.
- **46%** of unmarried women.
- **41%** of those who did not complete high school.
- **35%** of married Black couples.
- **58%** of unmarried Black persons.
- **40%** of Hispanics.
- **26%** of Asian and Pacific Islanders.
- **18%** of whites.

Social Security was enacted in 1935 when the average lifespan was 60 compared to 80 in 2019.

In 2020, the average Social Security benefit was $1,514 or about $18,000 a year.[x] However, due to lower lifetime earnings, the annual Social Security income for Black men 65+ was $14,409 and just $12,806 for Black women.[xi]

Aging service providers in Rochester routinely assist older adults whose Social Security benefit ranges from $800 to $1,000 a month. Many are women without a substantial work history who rely on survivor benefits.

Health & Poverty

Poverty is associated with poor health outcomes. It is linked to an increased risk of mortality and chronic disease. Medical conditions more prevalent in older adults with lower incomes include emphysema, kidney disease, having no teeth and liver disease. Food insecure older adults are more likely to have diabetes, depression, heart disease and asthma.

Per AARP, 63% of low-income older adults choose to pay for food instead of medical care.[xii]

Housing & Poverty

In the City of Rochester, rent is more than 30% of income for 61% of renters 60 and older. Throughout Monroe County, rent is more than 30% of income for 58% of renters 60 and older.

> "Older adult renters are more likely to spend a large share of their income on rent than the population as a whole and these rental cost burdens place them at increased risk of housing instability and homelessness. Due to discrimination and higher rates of poverty, Black and Latinx older renters are more likely than older white renters to have insufficient income and few assets as they enter retirement."[xiii]

As in the rest of the country, safe, affordable housing is in extremely short supply. A two-year waiting list for affordable older adult housing in Monroe County is common. Affordable, supportive housing is even more scarce for local older adults while supportive housing at $2,000 to $5,000 a month is likely over-built.

Factors Affecting The Future & Aging

1. The Age Wave

More people are living longer. The graph below shows the increase in the number of older Americans from 1900 to 2060. Today, about 56 million Americans are 65 and older. In just nine years, by 2030, that number will increase to 72 million.

Nationally, the number of adults 65 or older living in poverty has grown as the total number of older adults has grown.[xiv]

An historic Age Wave
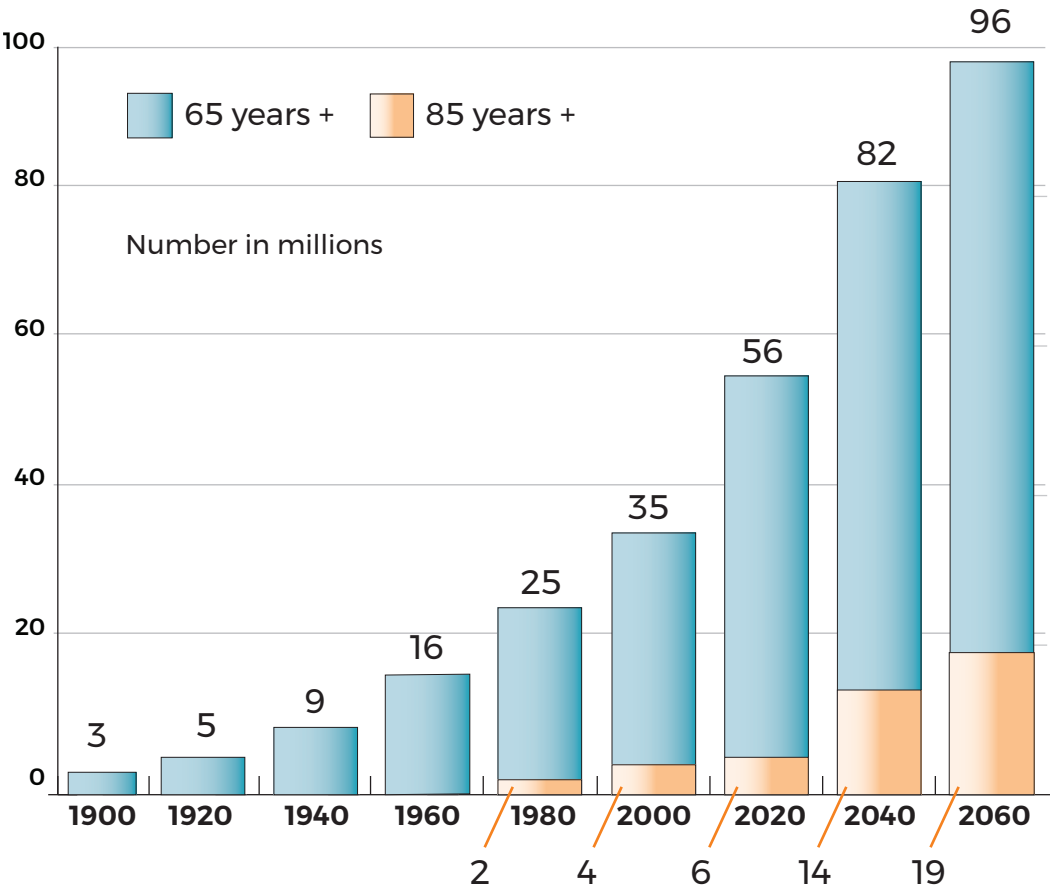
2. A Growing Number of Elder Orphans

An elder orphan is defined as someone who does not have a spouse, adult children, or a companion to rely on for assistance of any kind, financial support included. The 2016 study, "Elder Orphan Hiding in Plain Sight,"[xv] estimates 22% of the older adult population could be elder orphans.

According to Dr. John Feather, former CEO of Grantmakers in Aging, the baby boom generation was half as likely to marry or to have children as the generation before it. These baby boomers, along with those who did marry but subsequently separated or divorced, are at greater risk of becoming elder orphans.

Divorced and separated older persons represented 15% of all older persons in 2019, an increase from 5% in 1980.[xvi]

These social changes raise concerns about a growing number of elder orphans. While little is known about the number of elder orphans in Rochester, anecdotal accounts confirm that they exist — and that they can be counted among those in poverty.

It is concerning that within the City of Rochester, 40% of residents 65+ live alone including more than 5,300 women.[xvii]

3. Lack of Retirement Savings/No Pension Benefits/Possible Social Security Cuts

Gone are the days when older adults could count on the three-legged retirement stool which included income from a defined benefit pension plan, Social Security, and savings.

In 1983, 90% of private companies offered defined pension benefits. By 2018, only 17% of private companies offered a defined pension benefit. Companies moved employees into 401Ks and 403bs and put the onus on them to plan financially for retirement.

Financial education for workers is lacking. Today, almost half of people 55 and older have nothing saved for retirement according to the Government Accountability Office (GAO).[xviii]

Due to the need to provide benefits for the large baby boom generation, Social Security benefits are set to decline by 20-30% by 2035 unless Congress acts.[xix]

Conclusions

1 A significant number and percentage of City of Rochester residents 60+ and 65+ are living in poverty. A far larger number of older residents do not have incomes adequate to meet basic needs according to the Elder Index.

2 Black and Hispanic/Latinx older adults in Rochester bear the brunt of financial inequity as they age. Hispanic/Latinx elders in Rochester have the highest poverty rate of any older adult racial group; twice as high as Black elders.

3 Elder poverty is increasing in the City of Rochester along with the increasing population of older adults.

4 Nationally, women are 80% more likely to live in poverty than men. Older women bear the consequences of longer lives and lower lifetime pay.

5 The Official Poverty Measure (OPM) is not a good measure of the income required to meet older adults' basic needs. The Elder Index provides a more accurate picture of older people whose incomes do not meet basic needs for expenses like food, housing, health care, transportation, and other necessities.

6 Social Security was never meant to provide 90% of income as it does for nearly 25% of older adults nationally. Social Security also was never meant to provide for a retirement that could last 20 to 30 years.

Poverty Across the Lifespan

As stated at the outset, we do not aim to pit young against old with this report. We DO aim to cast a light on impoverishment, the daily struggle of our community's older adults to live on incomes and resources which do not meet basic needs for food, housing, utilities, medicine, and socialization.

How many older adults in our community have one day of food in their kitchens? The COVID lockdown uncovered too many. How many older adults are one unfortunate event away from a crisis? Project Uplift showed us there are too many.

The federal government's Official Poverty Measure does not capture the day-to-day struggles to meet basic needs even at incomes above the poverty threshold. Income at 125% or 150% of the poverty line does not provide for an adequate standard of living.

Due to the large population of aging baby boomers and with increasing longevity, poverty among Rochester's older adults demands attention now and into the future.

Rochester's poverty problem is a problem across the lifespan.

Policy Recommendations

We provide the following recommendations on behalf of older adults in our city, county, state, and country.

Make Racial Equity an Affirmative Goal – (Justice in Aging Policy Brief)
Older adults of color are disproportionately poorer and have greater health disparities. All governmental and other organizations must ensure that all economic and stimulus responses are focused on those most in need, especially for people of color. Rochester's Black and Hispanic/Latinx adults over the age of 65 are disproportionately at or below the official poverty line compared to older white adults.

Federal

Use the Elder Index as the baseline for programs that have income eligibility requirements. This is a better measure of income needed to meet basic needs.

Provide support for Medicaid home & community-based services (FMAP).
Even before COVID deterred people from moving into long-term care, most people wanted to remain in their own environment, and often can do so at a lower cost than facility-based care. As states face massive budget shortfalls, cuts to these services will significantly impair our ability to respond.

Increase participation of older adults in SNAP.
According to the National Council on Aging, 48% of eligible older adults do not participate in the Supplemental Nutrition Assistance Program (SNAP).[xx] They are missing out on up to $105/month in food assistance. In New York State this average benefit for older adults is $166/month; an amount that can increase food security for poor elders. "SNAP reduces the likelihood of admission into a hospital by 14% and reduces the duration of stay if admitted. Every $10 increase in monthly SNAP benefits further reduces the odds of additional days in the hospital. SNAP also reduces the likelihood of admission into a nursing home by 23%."[xxi]

Enhance funding in the Older Americans Act.
This funding provides critical services for nutrition services, health & wellness programs, home & community-based services, caregiver supports and elder abuse prevention. We must increase funding to support an ever-increasing older adult population, especially those in poverty.

Address the Social Security solvency issue.
We are opposed to any efforts to privatize Social Security. Because 50% of married couples and 70% of unmarried persons receive 50% or more of their income from Social Security, it is important to ensure the solvency of the fund. Raising the maximum taxable limit on wages is one way to ensure the sustainability of this critical income source for current and future retirees.

Address the solvency of Medicare and improve the prescription drug benefit.
We support the preservation of Medicare and ways for older adults to obtain affordable prescription drugs. We support President Biden's plan to expand access to affordable medications.

Support and increase funding for the Senior Community Services Employment Program (SCSEP). This program provides low-income older adults with job training and help securing permanent employment. With reduced pensions, more older adults are staying in the workforce longer to make ends meet. This program directly impacts low-income older adults. It is often at risk of elimination.

State

Increase support for the Community Services for the Elderly (CSE).
This funding is flexible and allows communities to earmark funding based on need. Services include transportation, care management, etc. During COVID, the relaxed restrictions allowed providers to quickly pivot to services for those most in need.

Increase the eligibility criteria for the Elderly Pharmaceutical Insurance Coverage (EPIC).
Currently, a person must be 65 or older, but all other New York State Office for the Aging programs follow the Older Americans Act eligibility criteria for services at age 60. Reducing the age requirement for eligibility to 60 would also assist those elders not yet eligible for Medicare.

Support the expansion of affordable housing for older persons.
In Monroe County, affordable housing is one of the primary calls for information. Safe, affordable housing is a high priority. In both the city and county, 60% of older renters are spending more than 30% of income on monthly housing.

Address the digital divide.
Low-income older adults lost access to health care during COVID because they did not have computers, internet, or skills in using technology. Older Adults Technology Services

(OATS), a nonprofit that trains older adults to use technology, reports that 22 million older persons lack broadband access at home. This was apparent locally as agencies, including Lifespan, were called upon to help more than 3,000 older adults schedule the COVID vaccine.

Local

(Adopted from the Commission on Race and Structural Equity (RASE) of Rochester and Monroe County Older Adults Subcommittee 2021)

Upgrade older adult centers in neighborhoods.
Huge disparities exist in funding, programs, and physical structures between older adult centers in the City of Rochester and their counterparts in wealthier suburbs. The county and city should embark on a strategy to rebuild the physical infrastructure of centers whose buildings are lacking. Transportation for older adults to and from centers should be a priority. Center programs should be designed to be "in tune" with the cultures and values of the local people they serve.

Address the long-term condition of elder poverty by joining community efforts to raise wages and address employment discrimination.
The disproportionately high rates of poverty among older Black Americans and other adults of color, and their greater need for services, are primarily caused by a lifetime of higher rates of:
- Employment in lower wage jobs.
- Employment in jobs without retirement benefits.
- Periods of unemployment.
- Periods of employment interrupted due to incarceration.
- Disability and lower health status.
- Lower rates of intergenerational wealth due in part by redlining.

Both county and city governments should join and lead in efforts to bring every job in Monroe County to a level of self-sufficient wages, comprehensive medical benefits, and retirement savings paid by the employer. One such effort is RMAPI's employer pledge. Others include the "Fight for $15" and the drive for a voluntary living wage paid by all employers.

Support Monroe County's Livable Communities Planning initiative.
The Rochester and Monroe County Aging Alliance is undertaking the development of a livability plan as part of the AARP/World Health Organization's Age Friendly Network. The plan will recommend actions in the areas of housing, health, transportation, technology, employment, outdoor spaces, diversity, and social engagement.
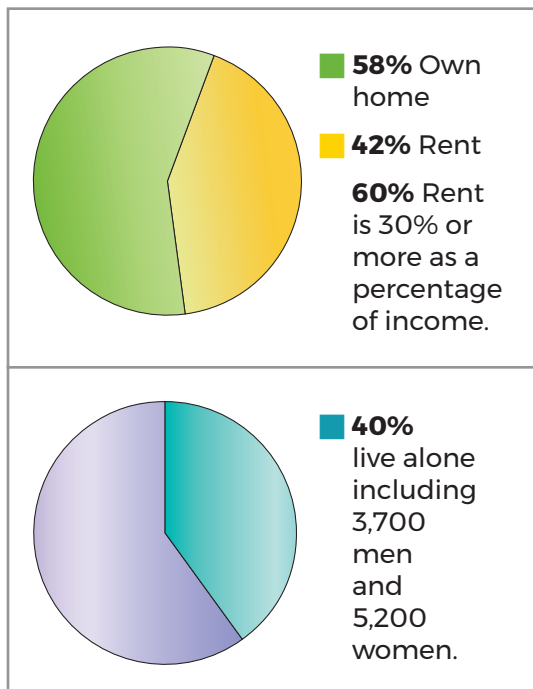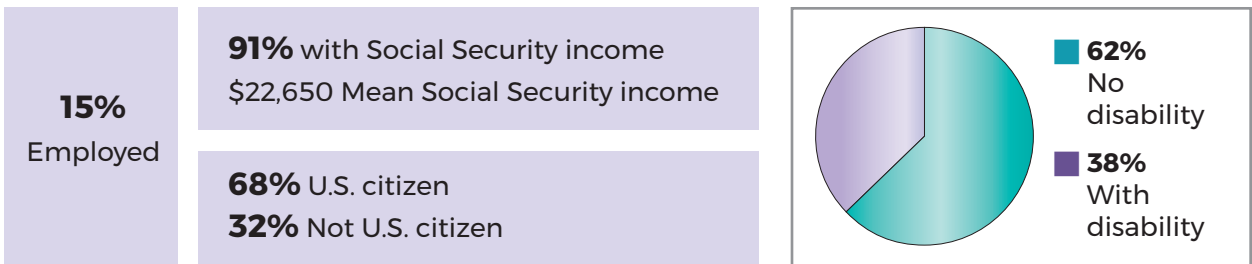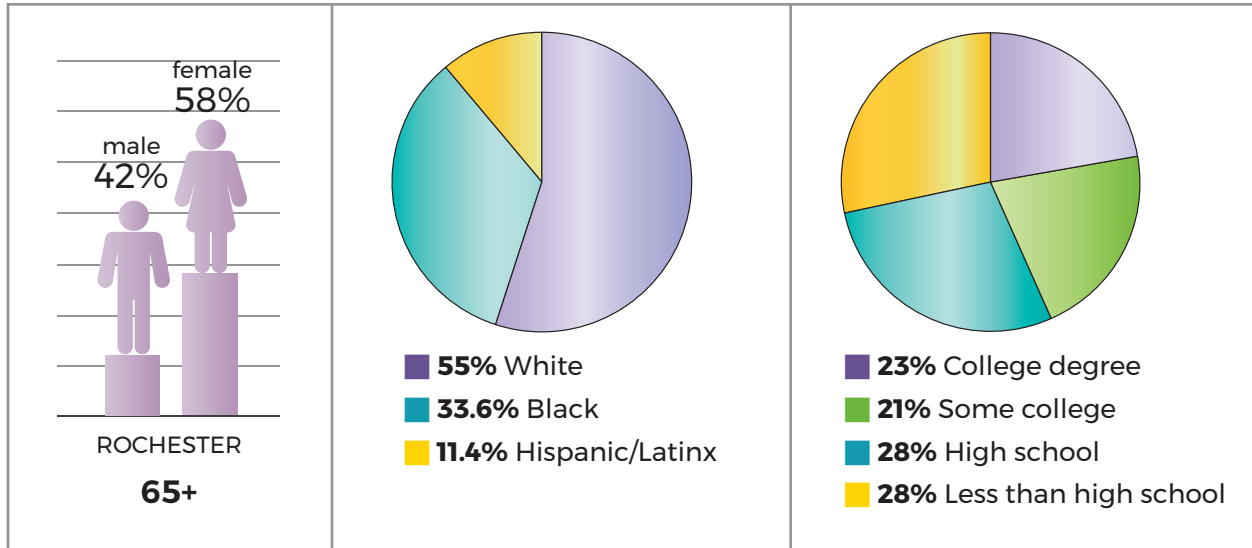
Addendums

All data based on the 2015-2019 5-Year American Community Survey (ACS)

City of Rochester 65+

POPULATION: 22,531 (9.1%)

Source: 2015–2019 ACS

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female
58%

male
42%

ROCHESTER
65+

- **55%** White
- **33.6%** Black
- **11.4%** Hispanic/Latinx

- **23%** College degree
- **21%** Some college
- **28%** High school
- **28%** Less than high school

15%
Employed

91% with Social Security income
$22,650 Mean Social Security income

68% U.S. citizen
32% Not U.S. citizen

- **62%** No disability
- **38%** With disability

- **58%** Own home
- **42%** Rent
- **60%** Rent is 30% or more as a percentage of income.

12% Less than English very well

30% With SNAP

1.4% Responsible for grandchildren

- **40%** live alone including 3,700 men and 5,200 women.

City population 65+ for whom poverty status is determined = 20,986.

Below 50% of poverty level:
1,049 **5%**

Below 100% of poverty level:
3,864 **18.4%**

Below 125% of poverty level:
5,456 **26%**

100 to 149% of poverty level:
3,063 **14.6%**
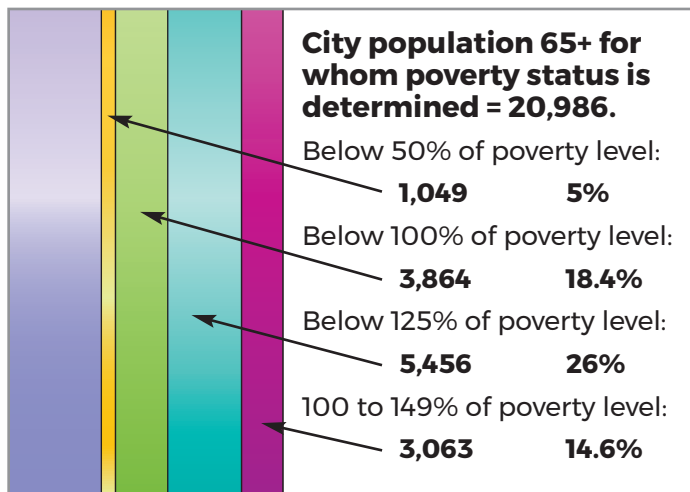
City of Rochester 60+

POPULATION: **33,089** (16%)

Source: 2015-2019 ACS

female **56%**
male **44%**

ROCHESTER
60+

- **52%** White Alone (Not Hispanic/Latinx)
- **35%** Black
- **11%** Hispanic/Latinx
- **2%** Asian

- **23%** College degree
- **23%** Some college
- **28%** High school
- **26%** Less than high school
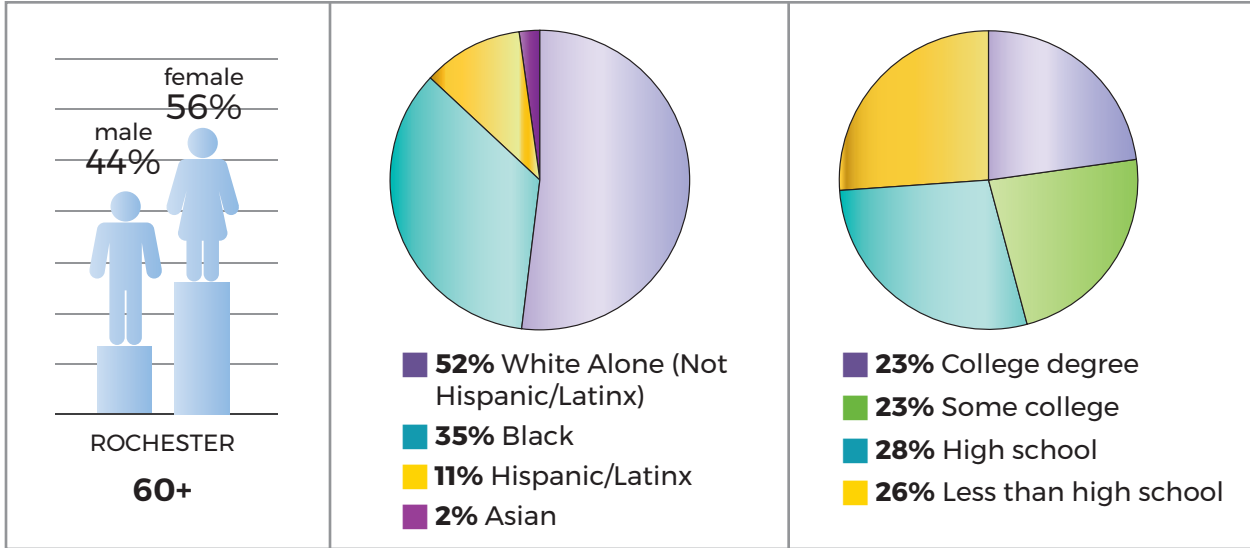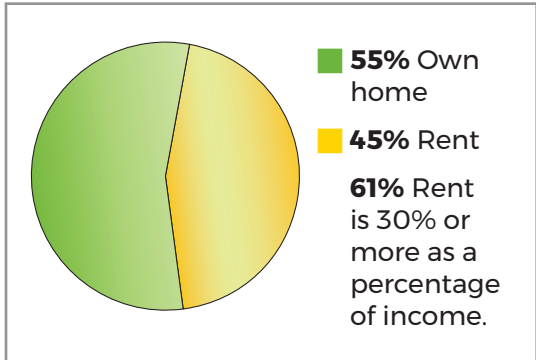
24%
Employed

11%
Less than
English very well

- **63%** No disability
- **37%** With disability

- **55%** Own home
- **45%** Rent

61% Rent is 30% or more as a percentage of income.

1.9% Responsible for grandchildren

- **30%** with SNAP

Population for whom poverty status is determined = 31,488

Below 100% of poverty level:
6,558   **20.8%**

100 to 149% of poverty level:
4,376   **13.9%**
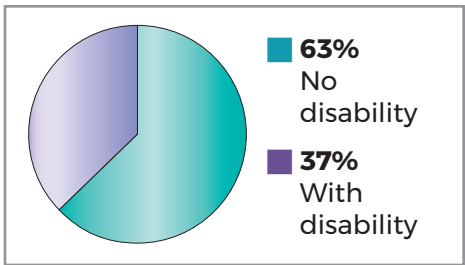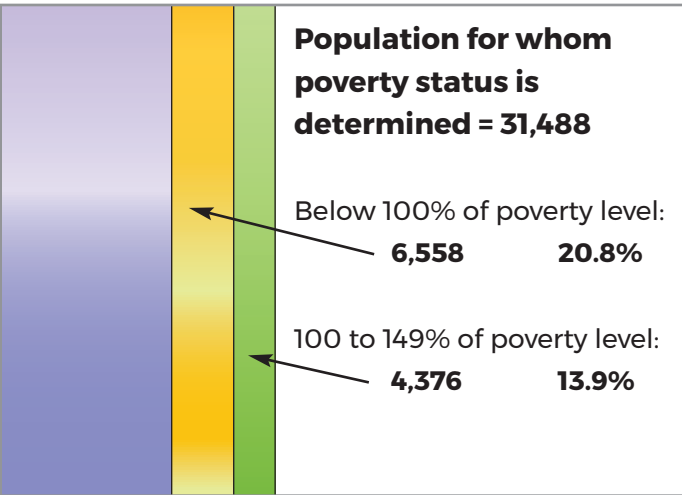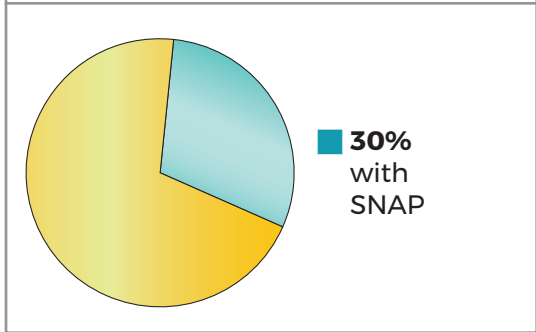
Monroe County 65+

POPULATION: 125,344 (16.9%)

Source: 2015–2019 ACS

female 57%

male 43%

MONROE COUNTY 65+

- **88%** White
- **9%** Black
- **3%** Hispanic/Latinx

- **33%** College degree
- **24%** Some college
- **30%** High school
- **13%** Less than high school

17% Employed

88% with Social Security income

$18,390 Mean Social Security income

- 69% No disability
- 31% With disability

- **73%** Own home
- **27%** Rent
- **60%** Rent is 30% or more as a percentage of income.

6% Less than English very well

11% With SNAP

.9% Responsible for grandchildren

- **31%** live alone including 12,000 men and 26,000 women.

Population 65+ for whom poverty status is determined = 120,585.

Below 100% of poverty level:
9,477   **7.9%**

Below 125% of poverty level:
14,229   **11.8%**

100 to 149% of poverty level:
10,250   **8.5%**

Monroe County 60+

POPULATION: 175,022 (23.5%)

Source: 2015-2019 ACS

male 44%

female 56%

MONROE COUNTY 60+

- ■ **85%** White Alone (Not Hispanic/Latinx)
- ■ **9.5%** Black
- ■ **3.5%** Hispanic/Latinx
- ■ **2%** Asian

- ■ **34%** College degree
- ■ **26%** Some college
- ■ **29%** High school
- ■ **12%** Less than high school

29% Employed

77% with Social Security income

$21,887 Mean Social Security income

- ■ **73%** No disability
- ■ **27%** With disability

- ■ **26%** Rent
- **58%** Rent is 30% or more as a percentage of income.
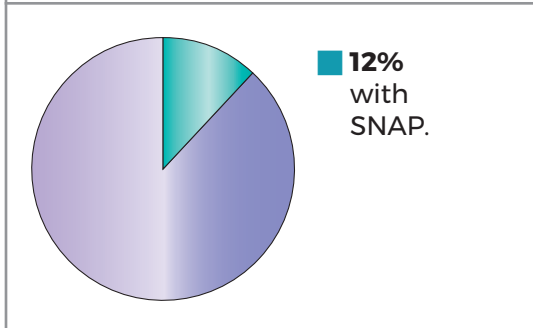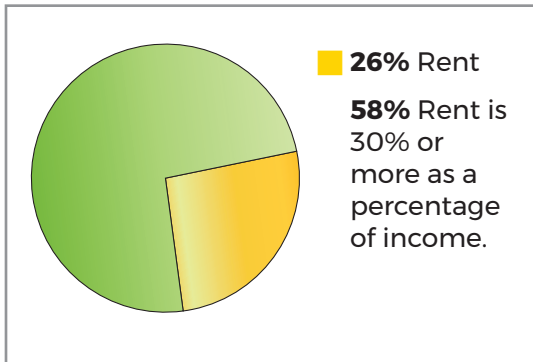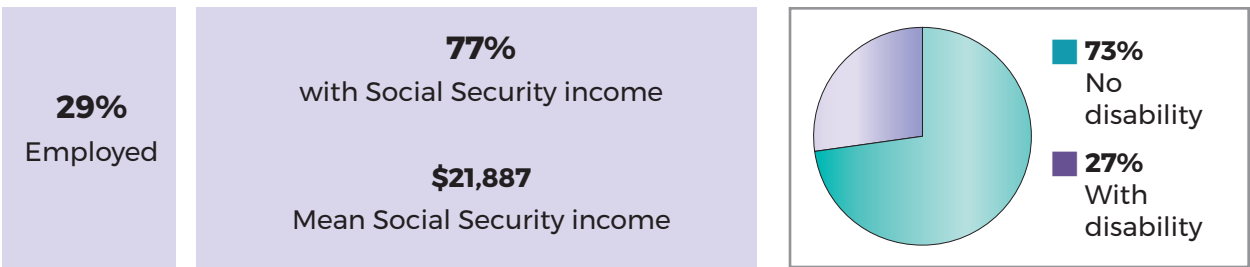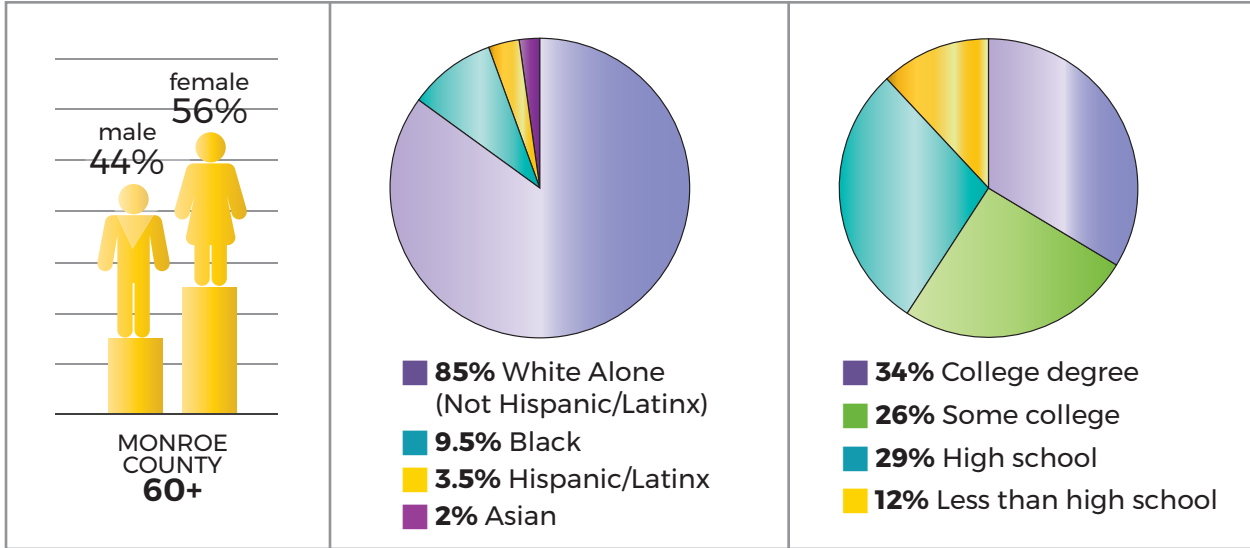
6% Less than English very well

1% Responsible for grandchildren

- ■ **12%** with SNAP.

Population for whom poverty status is determined = 170,148.

Below 100% of poverty level:

14,632

8.6%

100 to 149% of poverty level:

12,931

7.6%

Poverty Statistics

Source: 2015-2019 ACS

City of Rochester

65+ Living on Less than 100% of Poverty Guideline

18.4% (almost 3,900) of city residents 65+ lived below 100% of the poverty level which was $12,490 for one person and $16,910 for two people in 2019.

65+ Living on Less than 125% of Poverty Guideline

Almost 5,500 (26%) of city residents 65+ lived on less than 125% of the poverty level which was $15,613 for one person and $21,138 for two people in 2019.

65+ Living on Less Than 150% of Poverty Guideline

33% (almost 7,000) of city residents 65+ lived on less than 150% of the poverty level which was less than $18,735 for one person and less than $25,365 for two people in 2019.

60+ Living on Less Than 100% of Poverty Guideline

20.8% (6,500) of city residents 60+ lived below 100% of the poverty level which was $12,140 for one person and $16,460 for two people.

60+ Living on Less Than 150% of Poverty Guideline

35% (almost 11,000) of city residents 60+ lived below 150% of the poverty level which was less than $18,735 for one person and less than $25,365 for two people in 2019.

Monroe County

*County stats include the city numbers.

65+ Living on Less Than 100% of Poverty Guideline

7.9% (almost 9,500) of county residents 65+ lived below 100% of the poverty level which was $12,490 for one person and $16,910 for two people.

65+ Living on Less Than 125% of Poverty Guideline

11.8% (more than 14,000) of county residents 65+ lived on less than 125% of the poverty level which is $15,613 for one person and $21,138 for two people.

65+ Living on Less Than 150% of Poverty Guideline

16.4% (almost 20,000) of county residents 65+ lived on less than 150% of the poverty level which was less than $18,735 for one person and less than $25,365 for two people.

60+ Living on Less Than 100% of Poverty Guideline

8.6% (almost 15,000) of county residents 60+ lived below 100% of the poverty level which was $12,140 for one person and $16,460 for two people.

60+ Living on Less Than 150% of Poverty Guideline

16% (27,500) of county residents 60+ lived below 150% of the poverty level which was less than $18,735 for one person and less than $25,365 for two people.

2019 Federal Poverty Measures (USD)

Number in household	100% of poverty	125%	150%	185%
1	12,490	15,613	18,735	23,107
2	16,910	21,138	25,365	31,284
3	21,330	26,663	31,995	39,461

Measures of Poverty

OFFICIAL POVERTY MEASURE. The official poverty measure was developed in the 1960s to determine how many Americans are living in poverty. It is calculated by taking the cost of food in 1963, multiplying it by three, and adjusting for inflation. It does not consider regional differences in costs, most notably housing.

SUPPLEMENTAL POVERTY MEASURE (SMP). In 2011, the U.S. Census Bureau began reporting the Supplemental Poverty Measure, recognizing that the Official Poverty Measure did not accurately represent household income and expenses. The Supplemental Poverty Measure calculation reflects more current expenditures and accounts for regional costs in housing. Additionally, it reflects household expenses, including medical expenses, making it a more accurate measure for older adults. For broad age groups, the SPM and Official Poverty Measure give quite different results. The SMP shows substantially less poverty for persons younger than age 18 (a decrease in the poverty rate from 22.3 percent to 18.1 percent) and much more poverty for persons aged 65 or older (an increase from 9.1 percent to 14.8 percent).[xxii]

ELDER INDEX. The Elder Index (https://elderindex.org) was developed by the Gerontology Institute at the University of Massachusetts Boston with Wider Opportunities for Women.

The Elder Index defines economic security as the income level at which older people can cover basic and necessary living expenses and age in their homes, without relying on means-tested income support programs, loans, or gifts. The Elder Index is calculated for every county in the United States. Statewide and national averages are also generated. Elder Index expenses include housing, food, transportation, health care, and basic household items including clothing, a telephone, hygiene items and cleaning supplies.

The Elder Index is a basic budget, allowing no vacations, restaurant meals, savings, large purchases, gifts, or entertainment of any kind. The Congressional Budget Office cites the Elder Index as the most used measure of retirement adequacy, noting that it is the only adequacy measure that is oriented specifically to older people and that considers the unique demands of housing and medical care on older budgets.[xxiii]

End Notes

i   https://data.census.gov/cedsci/table?q=2019%205%20yr%20poverty%20status%20in%20 past%2012%20months%20rochester%20ny&tid=ACSDT5Y2019.B17001I

ii   https://data.census.gov/cedsci/table?q=2019%205%20yr%20poverty%20status%20in%20 past%2012%20months%20rochester%20ny&tid=ACSDT5Y2019.B17001B

iii   https://data.census.gov/cedsci/table?q=2019%205%20yr%20poverty%20status%20in%20 past%2012%20months%20rochester%20ny&tid=ACSDT5Y2019.B17001A

iv   https://elderindex.org

v   Asset Funders Network Publication 2020

vi   Asset Funders Network Publication 2020

vii   www.lifespanrochester.org

viii   https://www.ssa.gov/news/press/factsheets/basicfact-alt.pdf

ix   https://www.ssa.gov/policy/docs/ssb/v77n2/v77n2p1.html#:~:text=Furthermore%2C%20a% 20substantial%20proportion%20(41,14%20percent%20of%20college%20graduates.

x   https://www.cbpp.org/research/social-security/top-ten-facts-about-social-security#:~:text=Social%20Security%20benefits%20are%20much,aged%20widow%20re-ceived%20slightly%20less.)

xi   https://www.nasi.org/learn/socialsecurity/people-of-color#:~:text=During%20that%20year%2C%20the%20average,for%20many%20peo-ple%20of%20color.

xii   https://www.aarp.org/politics-society/advocacy/info-2018/senior-poverty-quiz.html#quest1

xiii   Justice in Aging: Low-Income Older Adults Face Unaffordable Rents, Driving Housing Instability and Homelessness, Feb. 2021

xiv   Congressional Research Service, Poverty Among Older Americans, 2019

xv   https://pubmed.ncbi.nlm.nih.gov/27843450

xvi   Profile of Older Americans, 2019

xvii https://data.census.gov/cedsci/table?q=city%20of%20rochester%20ny%20living%20alone%2065%2B&tid=ACSDT5Y2019.B09020

xviii https://www.investmentnews.com/half-of-americans-approaching-retirement-have-noth-ing-saved-78809#:~:text=GAO%20report%20reveals%2048%25%20have,s%20or%20indi-vidual%20retirement%20accounts

xix   https://www.ssa.gov/policy/docs/ssb/v70n3/v70n3p111.html

xx   https://www.ncoa.org/article/get-the-facts-on-snap-and-senior-hunger

xxi   https://hungersolutionsny.org/snap-and-seniors

xxii The Supplemental Poverty Measure (SPM) and Children: How and Why the SPM and Official Poverty Estimates Differ by Benjamin Bridges and Robert V. Gesumaria, Social Security Bulletin, Vol. 75, No. 3, 2015

xxiii Living Below the Line: Economic Insecurity and Older Americans, Insecurity in the States Nov. 2019

Other reference sources consulted:

https://www.ncpssm.org/our-issues/social-security/african-americans-and-social-security/

https://www.nasi.org/learn/socialsecurity/people-of-color

https://www.nasi.org/learn/socialsecurity/womens-stake

https://www.ssa.gov/news/press/factsheets/africanamer-alt.pdf

All Census data taken from 2015-2019 5-Year American Community Survey tables.

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Aging Alliance Members

Lifespan of Greater Rochester Inc.
Action for A Better Community
Alzheimer's Association
Catholic Family Services
City of Rochester
Common Ground Health
County of Monroe
Episcopal Senior Life Communities
Finger Lakes Caregiver Institute
Home Leasing
Ibero American Action League
Jewish Family Service of Rochester
Rochester Area Community Foundation
Rochester Regional Health: ElderONE
The American Association of Retired Persons
The Greater Rochester Area Partnership for the Elderly
United Way of Greater Rochester
Urban League of Rochester