# Poverty Among Older Adults in the City of Rochester

## Key Findings and Implications

*Prepared by Lifespan of Greater Rochester | April 2026*

This is an update to Lifespan's *Poverty in Later Life* report published in 2021 which used the 2019 5-YR American Community Survey Estimates. For this update, we used the 2024 5-YR American Community Survey Estimates.

## Summary

Between the 2019 and 2024 American Community Survey 5-YR Estimates' the City of Rochester experienced **substantial growth in its older adult population**, accompanied by **sharp increases in the number and share of older adults living in poverty**. Using the most recent and reliable **2019–2024 American Community Survey (5-Year Estimates)**, this analysis finds that both the **scale and severity of economic vulnerability among older residents have intensified**.

Key findings show:

- Rapid growth in the population aged **60+ and 65+.**
- Disproportionate growth in the number of older adults living **below 100% of the Official Poverty Measure (OPM).**
- Continued widespread **financial insecurity at or below 150% of poverty.**
- Significant **racial disparities** in poverty rates.
- Evidence that the **Official Poverty Measure substantially understates true economic need** when compared with the Elder Economic Security Standard.™

### Demographic Changes: Growing Older Population

Rochester's older adult population increased significantly between 2019 and 2024 as more residents aged in place.

- Residents **60 and older** grew from **33,089 to 39,200**, an increase of **6,111 people (+18.5%)**
- Residents **65 and older** grew from **22,531 to 27,400**, an increase of **4,869 people (+21.6%)**

**Key Takeaway** This demographic shift signals sustained increases in demand for **income supports, housing assistance, healthcare access, caregiver services, and benefits enrollment assistance**.

## Growing Poverty at the Deepest Level (Below 100% OPM)

As the older population grew, the number of older adults living below the federal poverty line rose at an even faster pace.

### Population-Level Increases

- **Ages 60+:**
  - Increased from **6,558 to 8,572**
  - Net change: **+2,014 people (+30.7%)**
- **Ages 65+:**
  - Increased from **3,864 to 5,490**
  - Net change: **+1,626 people (+42.1%)**

### Percentage of Population in Poverty

- **60+ poverty rate:**
  Rose from **20.8% to 22.8%** (+2.0 percentage points)
- **65+ poverty rate:**
  Rose from **18.4% to 21.2%** (+2.8 percentage points)

## Financial Insecurity Below 150% of Poverty: Persistently High

The 150% OPM threshold is widely used as a broader indicator of financial strain.

- **Ages 60+:**
  - Number living below 150% OPM increased by **2,290**
  - Share of population remained high at **35.4%** in 2024 (35.0% in 2019)
- **Ages 65+:**
  - Number increased by **2,243**
  - Percentage rose from **33.0% to 35.4%** (+2.4 percentage points)

**Key takeaway: More than one in three older adults in Rochester lives below 150% of the poverty threshold**, reflecting widespread economic fragility even among those not counted as "officially poor."

## Racial Disparities in Older Adult Poverty in Rochester

Poverty disproportionately affects older adults of color. Poverty rates:

- **Hispanic older adults:** 45.5%
- **Asian older adults:** 27.9%
- **Black older adults:** 22.5%
- **White older adults:** 14.0%

## Rochester Compared to New York State

According to a February 2025 report from the Center for an Urban Future:[i]

- 11.9% of New York State's older adults (65+) live below the poverty line compared to 10.1% nationwide. (The Center used the 2023 1-Year American Community Survey data.)
- Hispanic older adults have the highest poverty rate in the state at 23.1%, followed by Asian at 22.3% and Black at 16%.

Note: The Center for an Urban Future report said Rochester had a 16.8% poverty rate among residents 65 and older using the 2023 1-Year ACS. Using newer 5-Year ACS data. We note that using the updated data:

- The **poverty rate for residents 65+ in Rochester is 21.2%**, using 2024 5-YR ACS data.

- This places Rochester among the **highest poverty rates for older adults** in major New York population centers—behind only the Bronx and Brooklyn. Comparatively, Syracuse: 20.3%, Buffalo 19.2% and Albany, 17%.

*Note: It is important to remember that census data does not always align due to use of different data sets and years. Lifespan elected to utilize the 2019-2024 ACS 5-Year data set, as five-year estimates are widely recognized for providing the most reliable insights into population demographics. "5-year data is more reliable (lower sampling error) because it combines 60 months of data." The smaller the population set, the higher margin of error.*

## Poverty vs. Economic Security: The Limits of the OPM

The Official Poverty Measure (OPM) is far from being an accurate measure of a person's ability to meet basic needs.

The **Elder Economic Security Standard™ (Elder Index™[ii]**), 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 both nationally, state-by-state and county-by-county. https://elderindex.org/

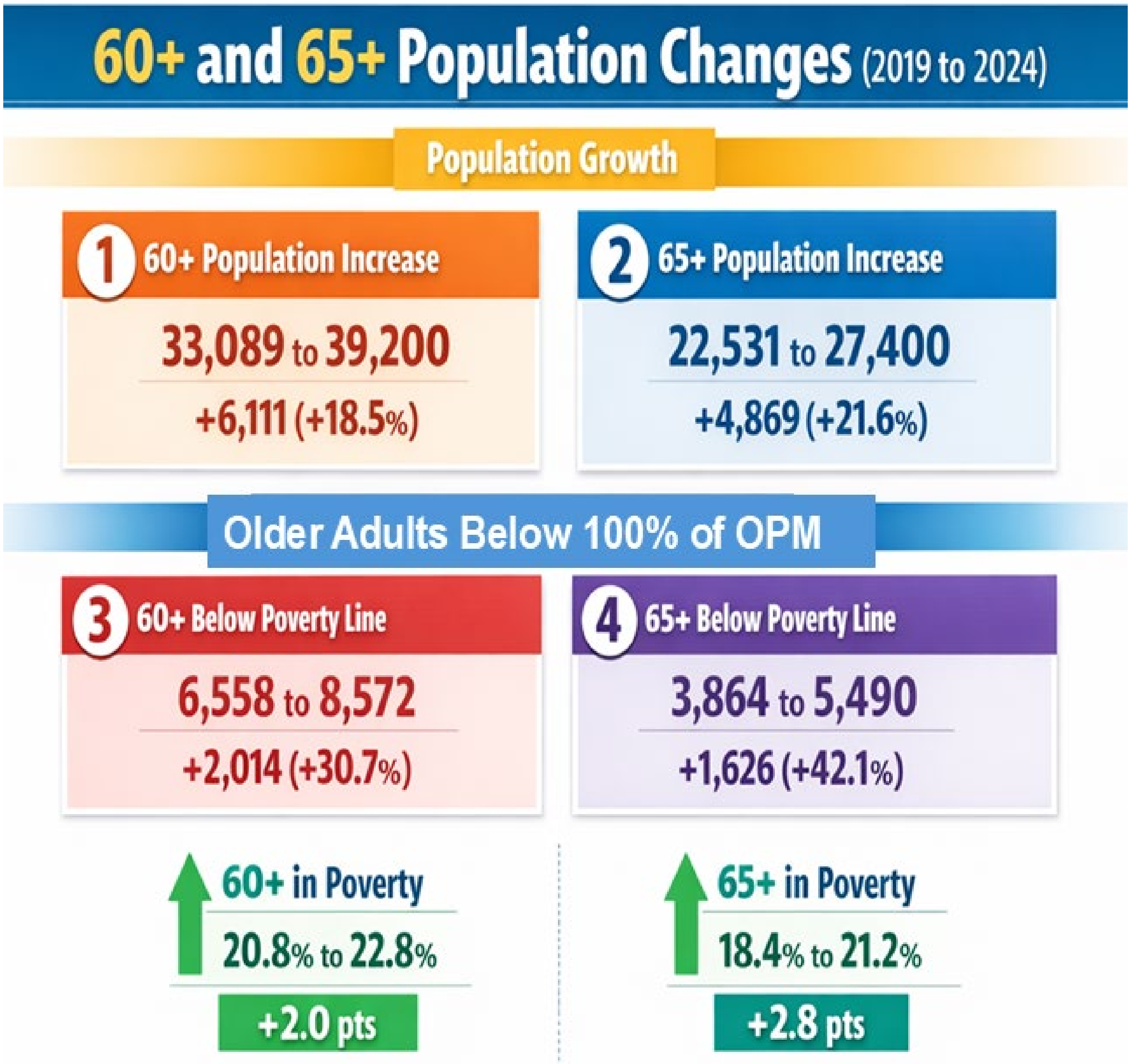
- **According to the Elder Index,** A **single renter age 65+ in Monroe County** needs **$31,548 annually** to meet basic needs
- A single renter in **poor health** needs **$33,984**
- Federal poverty for a single adult is **$15,060**—less than half the income needed for basic economic security

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

| Household Size | Official Poverty Measure (2024) | 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 | $15,060 | $31,548 | $33,984 | $28,716 | $26,290 |
| 2 | $20,400 | $45,000 | $49,872 | $44,604 | $39,732 |

## Conclusion

Even the thousands of older Rochester residents who appear "above poverty" are **economically insecure** when realistic housing, health care, and living costs are considered.




- *100% OPM thresholds for 2024 were $15,060 for one person and $20,440 for two people.*
- *Percentages in this report are calculated among residents for whom poverty status was determined (which is a smaller number than the total population estimate.)*
- *Source tables: 2019 ACS 5-Year and 2024 ACS 5-Year Estimates.*

## Older Adults Living Below 150% of the Official Poverty Measure

City of Rochester | Comparison between 2015 -2019 and 2019 -2024 5YR-ACS

**Number of Older Adults Living Below 150%**

**60+ Below OPM**
11,020 (2019) → 13,310 (2024)
+2,290 (+20.8%)

**65+ Below OPM**
6,925 (2019) → 9,168 (2024)
+2,243 (+32.4%)

**Percentage of Older Adults Below 150%**

**60+ Residents**
35.0% (2019) → 35.4% (2024 )
▲ +0.4 pts

**65+ Residents**
33.0% (2019) → 35.4% (2024)
▲ +2.4 pts

More than 1 in 3 older adults live below 150% of the poverty measure.

Economic vulnerability is increasing.

Rising faster among those age 65+.

**Other Demographic Data about 65 and Older in Rochester** (27,400):

- 53.4% White. (14, 316). 30.8% Black. (8,492). 11.5% Hispanic. (3,151). 1.7% Asian. (465)
- 55.6% female/44.4% male.
- 58.4 % live alone.
- 18% less than high school. 31% some high school. 23% some college. 27% Bachelors.
- 36% report a disability.
- 30% have SNAP.
- 12% speak English less than well.
- 43% rent vs own. 53% pay more than 30% of income for rent.

[i] https://nycfuture.org/research/the-emerging-financial-security-crisis-facing-older-adults-across-new-york

[ii] Gerontology Institute for Social and Demographic Research on Aging at UMass.