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**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:**

 people 60+ live below 100% of the poverty measure

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

# Older Adult	# For Whom Poverty	# Below 100% OPM	% Below 100% OPM	# Below 150% OPM	% Below 150% OPM
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	Residents	Status Determined	\$12,490/1 \$16,910/2		\$18,735/1 \$25,265/2	
<b>60+</b>	33,089	31,488	6,558	<b>20.8</b>	11,020	<b>35%</b>
<b>65+</b>	22,531	20,986	3,864	<b>18.4</b>	6,925	<b>33%</b>

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+**

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

*"Making ends meet is a daily challenge for many older*



their Elder Economic Security Standard™ (Elder Index™),<sup>iv</sup> which provides a more accurate picture

adults, especially those who live alone," said Jan Mutchler,

**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)
<b>1</b>	\$12,490	\$24,456	\$27,096	\$25,008	\$22,369
<b>2</b>	\$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.

- 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

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

## 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 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.

**Francine** – Uplift funding covered Francine’s health insurance payment to prevent a lapse in

Project Uplift supported discretionary interventions

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.

*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

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.<sup>x</sup> 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.<sup>xi</sup>

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.<sup>xiii</sup>

## Housing & Poverty

### 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.<sup>xiv</sup>

#### 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,"<sup>xv</sup> 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.<sup>xvi</sup>

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.<sup>xvii</sup>

## 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

## 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.

**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

(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.

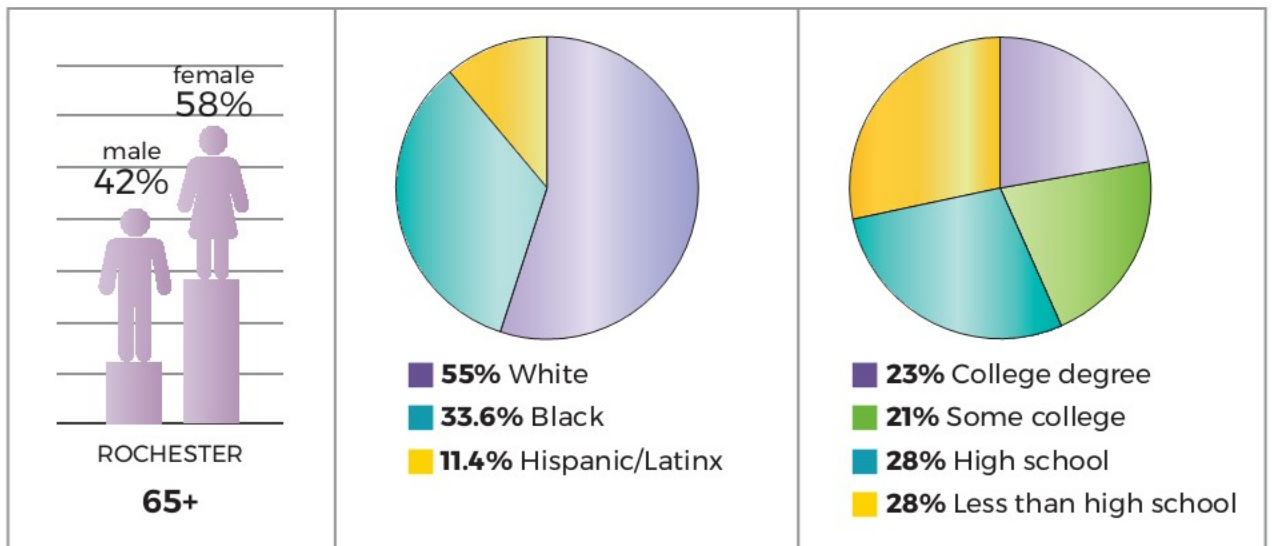
# Addendums

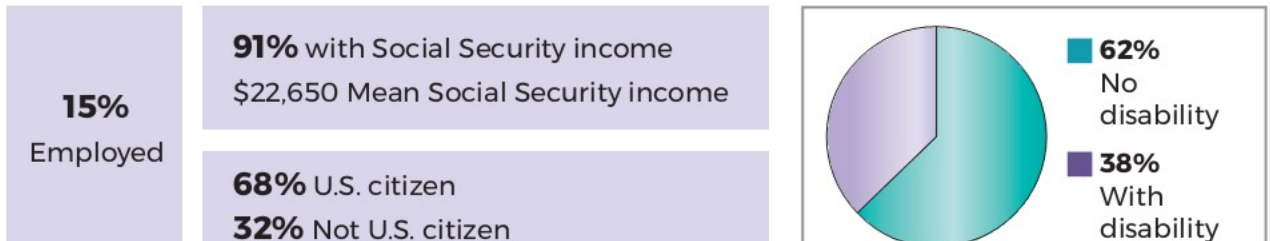
All data based on the 2015-2019 5-Year American Community Survey (ACS)

## City of Rochester 65+

POPULATION: **22,531** (9.1%)

Source: 2015-2019 ACS

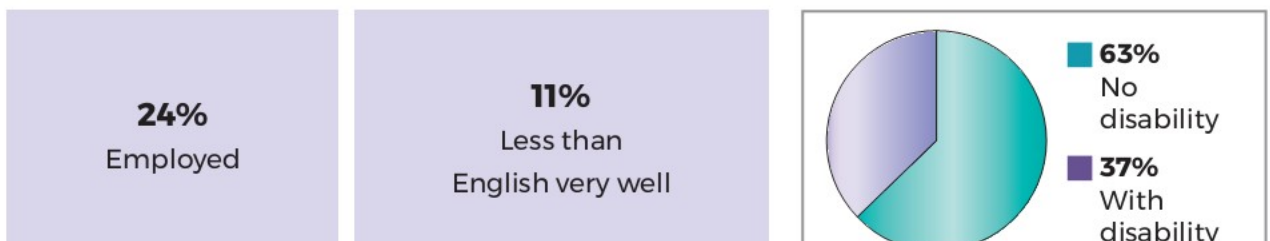
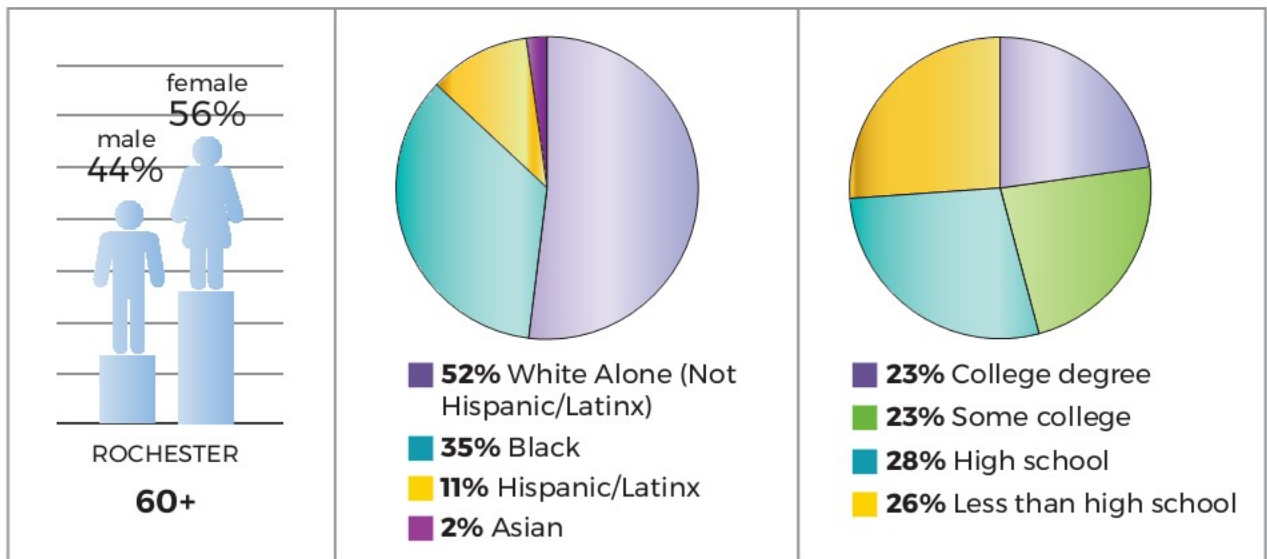




### City of Rochester 60+

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

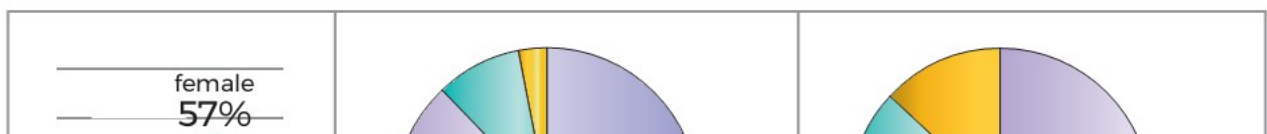
Source: 2015-2019 ACS



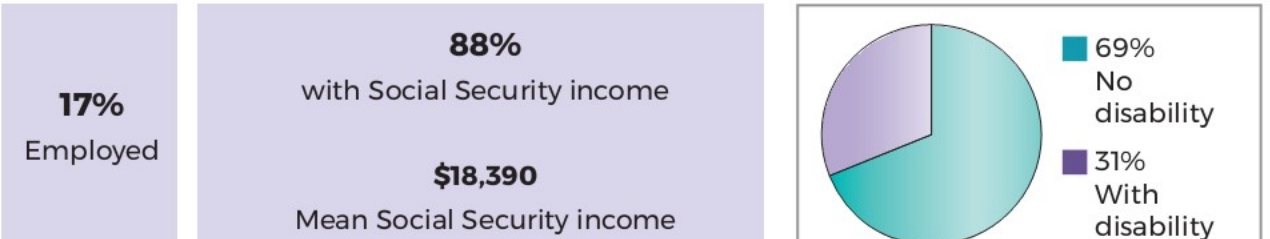
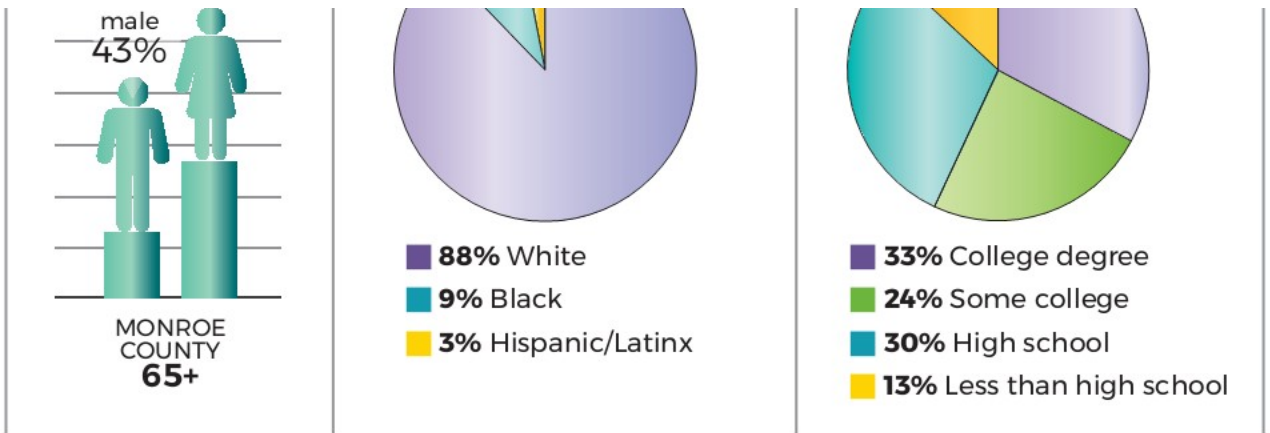
### Monroe County 65+

POPULATION: **125,344** (16.9%)

Source: 2015-2019 ACS



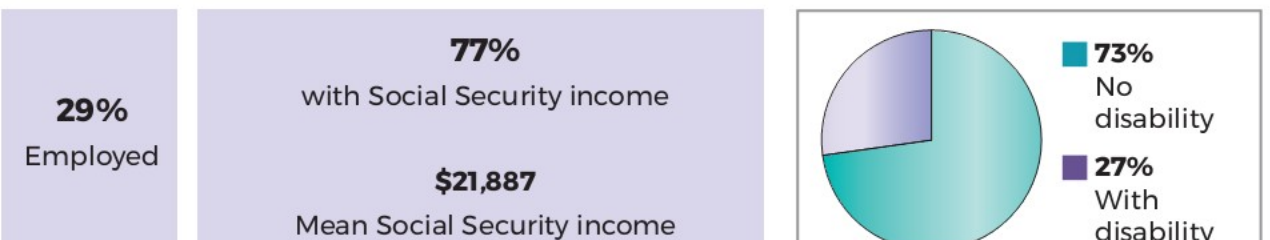
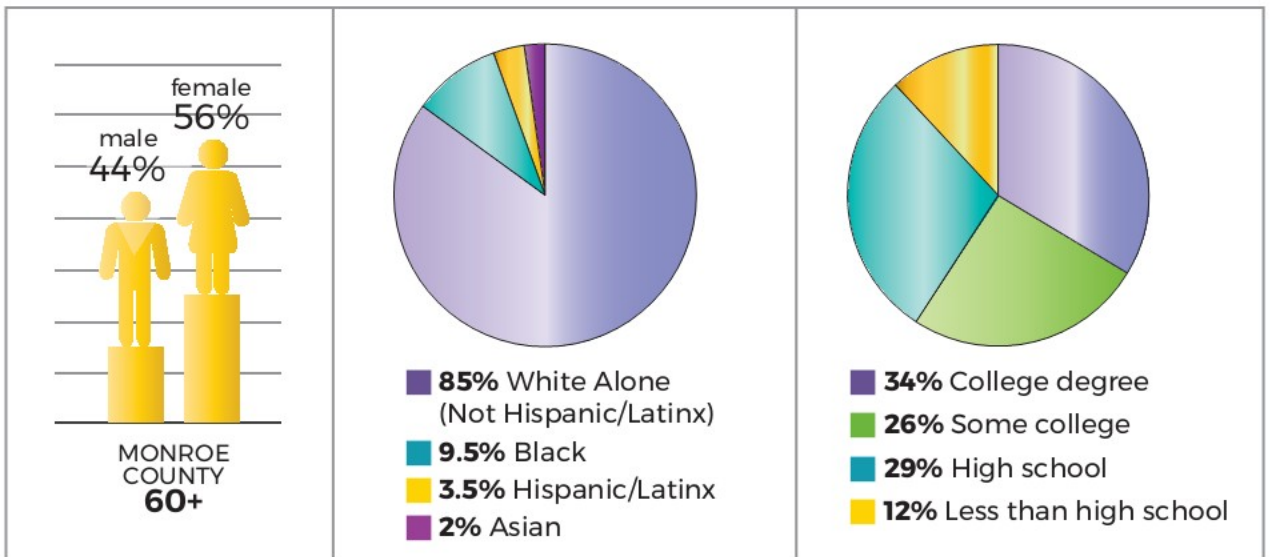




## Monroe County 60+

POPULATION: **175,022** (23.5%)

Source: 2015-2019 ACS



# 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.

### 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.

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## 2019 Federal Poverty Measures (USD)

Number in household	100% of poverty	125%	150%	185%
1	12,490	15,613	18,735	23,107

1

12,490

15,613

18,735

23,107

		Poverty in Later Life		
		15,910	19,735	25,157
<b>2</b>	16,910	21,138	25,365	31,284
<b>3</b>	21,330	26,663	31,995	39,461

**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.<sup>xxiii</sup>

## End Notes

- i <https://data.census.gov/cedsci/table?q=2019%205%20yr%20poverty%20status%20in%20past%2012%20months%20rochester%20ny&tid=ACSDT5Y2019.B170011>
- x <https://www.cbpp.org/research/social-security/top-ten-facts-about-social-security#:~:text=Social%20Security%20benefits%20are%20much,aged%20widow%20received%20slightly%20less.>
- xi <https://www.nasi.org/learn/socialsecurity/people-of-color#:~:text=During%20that%20year%2C%20the%20average,for%20many%20people%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-nothing-saved-78809#:~:text=GAO%20report%20reveals%2048%25%20have,s%20or%20individual%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://hundersolutionsnv.org/snap-and-seniors>



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LIVABLE COMMUNITIES  
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Common Ground Health  
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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