

Poverty among Older Adults

Center for Social and Demographic Research on Aging

Gerontology Institute

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Fact Sheet

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Highlights

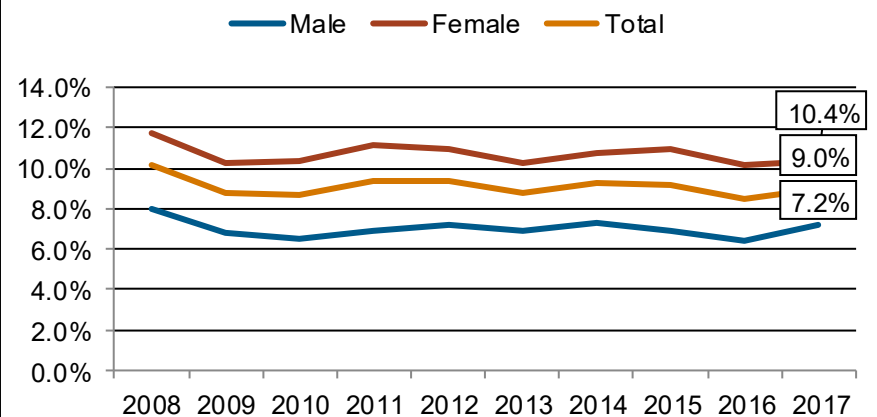
- Around 91,000 poor older adults live in Massachusetts. This represents a poverty rate of more than 9% for Massachusetts' older population.
- Older women are at higher risk of poverty than are their male counterparts. In 2017, 10% of older women, and 7% of older men, were poor in Massachusetts.
- Among communities across Massachusetts, the Boston area has the highest rates of poverty among older adults with nearly 1 in 5 older adults living on incomes beneath the poverty level.
- The lowest rates of older adult poverty are found on Nantucket and on the South Shore, on Cape Cod, as well as in Franklin, Norfolk, Middlesex, Berkshire and Hampshire counties.

Residents of Massachusetts, aged 65 and over

Poverty impacts the well-being of many of the Commonwealth's older residents. Older adults whose incomes are fixed near the federal poverty level are likely to experience difficulties paying for necessities such as nutritious foods, adequate housing, medical services, and supports that are needed to remain healthy and independent members of their communities. As of 2017, approximately 91,000 older adults in Massachusetts live in households with incomes falling below the federal poverty line. Many more have incomes that are insufficient to cover their basic expenses and remain independent.

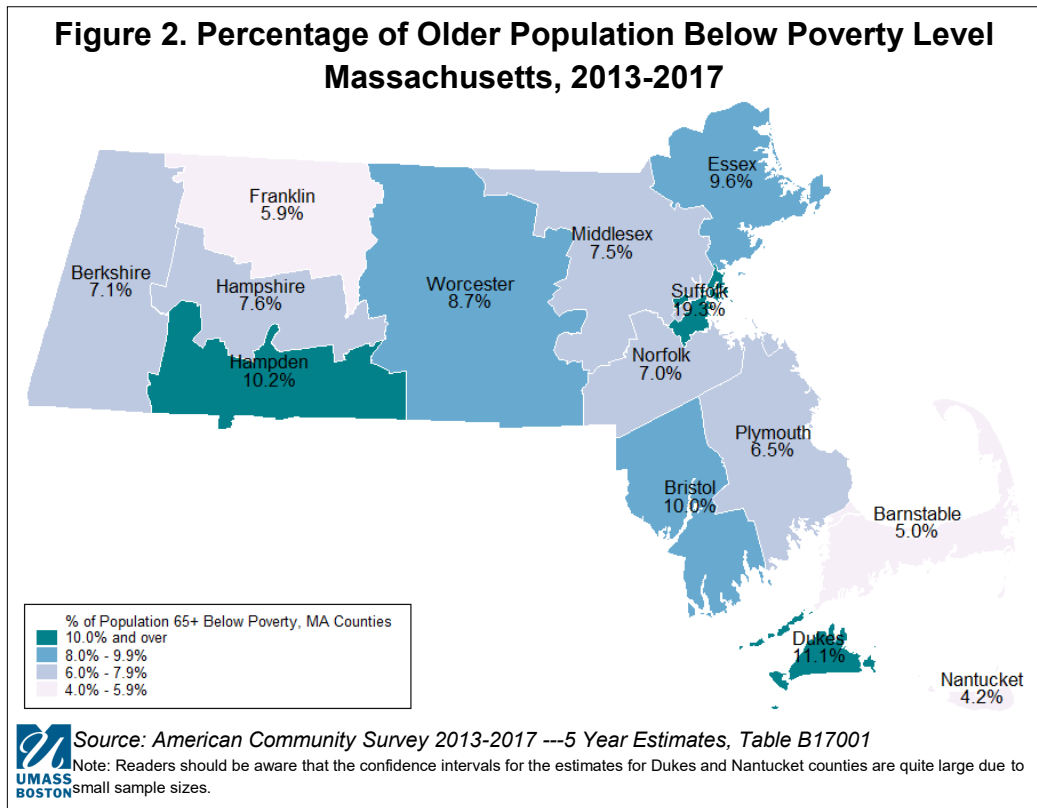
In 2008, the overall percentage of all older adults in Massachusetts below the federal poverty rate was just about 10%, with values fluctuating slightly over the ensuing ten years (2008-2017), (**Figure 1**). At 9%, the current rate of poverty is similar to that among U.S. older adults, which was 9.1% in 2017. In Massachusetts and throughout the U.S., older women are at greater risk of economic insecurity than their older male counterparts. In 2017, more than 1 in 10 older women in Massachusetts had incomes below the federal poverty level; whereas about 7% of older men were poor. Indeed, more than two-thirds of poor older adults age 65 and over are women. These gender disparities likely reflect differences in work histories as well as the longer average life expectancies of women.

Figure 1. Percentage of older adults age 65 and over below the poverty level, Massachusetts



American Community Survey 2008-2017 ---1 Year Estimates, Table B17001

The risk of poverty among older Massachusetts residents is higher in some locations than in others. **Figure 2** depicts poverty rates of older adults by county. The county with the largest percentage of seniors who are poor was Suffolk County (19.3%), which contains the Commonwealth's largest city, Boston. Poverty rates among older adults are comparatively lower among those living on Cape Cod, the South Shore, Franklin, Norfolk, Middlesex, Berkshire and Hampshire counties. Nantucket County had the lowest poverty rate, with only 4% of older adults reporting incomes beneath the poverty level in 2017.



Many state programs targeting older adults are designed to address problems associated with being poor or near-poor. Policy makers and program planners can benefit from knowledge about the distribution of poor older adults throughout the state. For instance, there may be greater demand for programs that provide congregate or home-delivered meals in areas where poverty levels are high. In addition, many rural areas with high proportions of poor residents, but low numbers of residents overall, may be underserved by public and private service providers that prioritize areas with greater population density. Thus, strategic placement of programs in these areas can improve efficiency and equity of services delivered to poor older residents throughout the Commonwealth. In addition to the approximately 91,000 of older Massachusetts residents who are poor, many more have incomes above the federal poverty line but below what is required for economic security. The Elder Index™, a cost-of-living measure for older adults, is a useful tool to illustrate this and estimates what it takes for older adults to get by and remain independent in their own homes. For more information on the Elder Index, see our reports at www.umb.edu/demographyofaging/elder_economic_security.

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