

POVERTY STATUS

In California, approximately one-third of adults aged 65 years and older experience economic hardship due to the rapidly rising costs of living.¹ **In 2017, approximately 8% of adults aged 65 years and older in the nine county Bay Area were living in poverty.**^{2,3} Table one presents the share of the older adult population living at or below the federal poverty in 2017 level by Bay Area county.

Table 1: Bay Area Older Adult Population Living in Poverty by County²

County	Older Adult Pop. (65+ Years)	Older Adult Pop. Living At or Below FPL (#)	Older Adult Pop. Living At or Below FPL (%)
Alameda	204,503	19,201	9.4%
Contra Costa	160,934	10,093	6.3%
Marin	52,026	2,789	5.4%
Napa	23,580	1,831	7.8%
San Francisco	126,081	17,144	13.6%
San Mateo	113,042	7,474	6.6%
Santa Clara	235,417	19,987	8.5%
Solano	60,177	4,128	6.9%
Sonoma	85,675	5,733	6.7%
TOTAL (2017)	1,061,435	88,380	8.3%

Among older adults in the Bay Area region who are living in poverty, approximately half (49.2%) are between the ages of 65 years and 74 years, and half (50.7%) are about the age of 75 years. Across all age groups within the older adult population, there are more women than men living in poverty.⁴

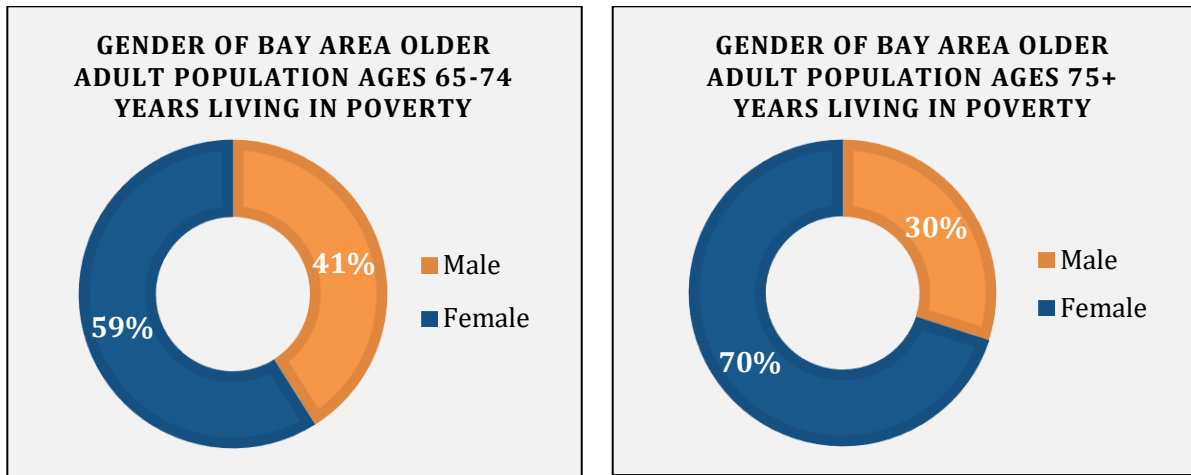


Figure 1: Older Adult Population 65 Years and Older Living in Poverty in the Bay Area (2017)⁵

¹ Ebner, N. & Rhee, N. (October 2015). Aging California’s Retirement Crisis: State and Local Indicators.
² Author’s analysis of U.S. Census Bureau. (2017). American Community Survey 1-Year Estimates: Poverty Status In The Past 12 Months By Sex By Age. [Data File]. Retrieved from https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_17_1YR_B17001&prodType=table
³ United States Census Bureau. (August 2019). How the Census Bureau Measures Poverty. Retrieved from <https://census.gov/topics/income-poverty/poverty/guidance/poverty-measures.html>
⁴ Author’s analysis of U.S. Census Bureau. (2017). American Community Survey 1-Year Estimates: Poverty Status In The Past 12 Months By Sex By Age. [Data File]. Retrieved from https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_17_1YR_B17001&prodType=table
⁵ Ibid.

ECONOMIC INSECURITY

According to the Center for Social and Demographic Research on Aging Gerontology Institute, in the United States:

“50% of older adults living alone, and 23% of older adults living in older couple households (with an older spouse, partner, or some other older adults), have annual incomes below the Elder Index.”⁶

The annual income required to support economic security in California has increased substantially by household status and housing type over the past six years. Figure two presents the monthly Elder Index by Bay Area county in 2018.⁷

About the Elder Index

The Elder Index is a tool developed by the Gerontology Institute to calculate, by state and by county, the percentage of independent adults aged 65 years and older who live in households with annual incomes below the level required to pay for basic and necessary living expenses without relying upon means-tested income programs, loans, or gifts.

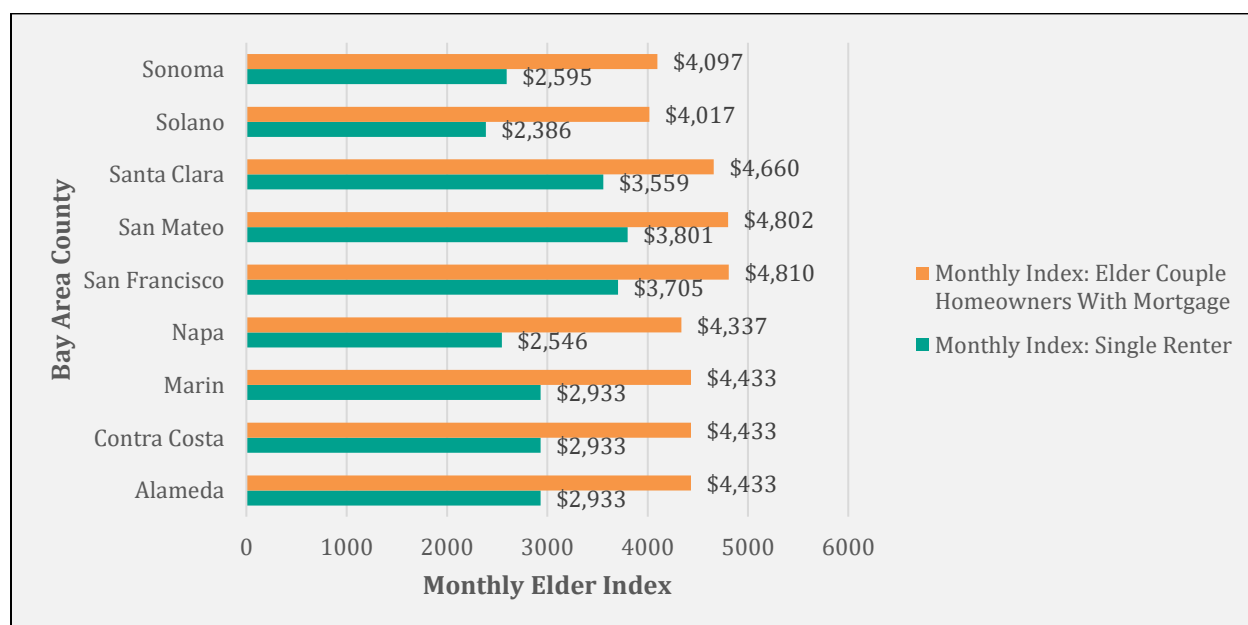


Figure 2: Monthly Income Required to Meet Basic Expenses by Bay Area County (2018)

SOURCES OF INCOME: More than half (53%) of older adults living in the nine county Bay Area region depend upon Social Security for the majority of their income.⁸ A growing share of the Bay Area older adult population receives Supplemental Security Income (SSI). **Since 2009, the number of adults aged 65 years and over who receive SSI has increased by 141%, from 15.8% of the older adult population to 38%.⁹** Bay Area older adult SSI recipients (65 years and over) account for nearly one-fifth of the state’s total SSI recipients aged 65 years and older.¹⁰

⁶ Mutchler, J., Li, Y. & Velasco Roldan, N. (November 2019). Living Below the Line: Economic Insecurity and Older Americans Insecurity in the States 2019. Center for Social and Demographic Research on Aging Gerontology Institute. Retrieved from <https://scholarworks.umb.edu/cgi/viewcontent.cgi?article=1039&context=demographyofaging>

⁷ Author’s analysis of Gerontology Institute, University of Massachusetts Boston. (2012). The Elder Economic Security Standard Index. Retrieved from <https://www.ncoa.org/economic-security/money-management/elder-index/>

⁸ Ebner, N. & Rhee, N. (October 2015). Aging California’s Retirement Crisis: State and Local Indicators.

⁹ Author’s analysis of California Health Interview Survey. (2018). Currently Receiving SSI Compared by Age Groups. [Data File]. Retrieved from <https://healthpolicy.ucla.edu/Pages/home.aspx>

¹⁰ Author’s analysis of U.S. Social Security Administration, Office of Retirement and Disability Policy, Office of Research, Evaluation, and Statistics. (2018). SSI Recipients by State and County. Retrieved from https://www.ssa.gov/policy/docs/statcomps/ssi_sc/2018/