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Low Income Households: Residents of Massachusetts, Aged 65 and Over

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Seniors in low-income households struggle to make ends meet in virtually every community throughout the Commonwealth. An estimated 158,000 households headed by an adult aged 65 or older lives on an income below $20,000—representing more than one-quarter of all older households.

**Geographical Distribution of Older Adult Households with Incomes below $20,000**

Figure 1 shows the geographic distribution of older adult households with incomes less than $20,000 in Massachusetts. Not surprisingly, low-income households headed by older adults are concentrated in communities around the state with the highest population density. In 2011, Boston contained the greatest absolute number of low-income households headed by persons aged 65 and over, followed by Worcester and Springfield. Smaller municipalities, including New Bedford and Fall River, also had relatively high numbers of low-income households headed by older adults.
Proportion of Older Adult Households that are Low Income

Generally, urban areas with the greatest number of older households also had the highest percentages of households with low incomes. For instance, of the 40,884 households in Boston that were headed by individuals over age 65, 18,500 (44%) were households with incomes below $20,000. Similarly, 38% of older households in Worcester, and 42% of older households in Springfield were low-income households. Figure 2 shows quartiles representing low to high percentages of older households with incomes below $20,000 by municipality. Towns with the greatest proportion of low-income older households appear in dark blue.

Recent research by the Gerontology Institute at the University of Massachusetts Boston suggests that seniors living in low-income households are at high risk of being unable to meet their expenses. The Elder Economic Security Standard™ Index estimates the income needed by older households to cover daily expenses, including housing, food, transportation, health care, and other necessities.

According to the Elder Index, single renters aged 65 and older living in Massachusetts need $27,048 annually to cover their expenses; older couples who own a home without a mortgage need $34,332. For singles and couples across Massachusetts, household incomes of just $20,000 fall far short of needed resources.

A copy of the National Elder Economic Security Standard™ Index report can be downloaded from the Institute website at: http://scholarworks.umb.edu/gerontologyinstitute_pubs/75/

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