



Benchmarking Rochester's Poverty

A 2015 Update and Deeper Analysis of Poverty in the City of Rochester



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Poverty and the concentration of poverty are separate but related threats to our community. Poverty damages the lives of tens of thousands of Rochester’s children and adults. Our extreme concentration of poverty threatens to undermine virtually all efforts to build a more equitable and viable metropolitan area.

Poverty and the Concentration of Poverty in the Nine-County Greater Rochester Area, released by ACT Rochester and Rochester Area Community Foundation in December 2013, detailed the data and outlined the effects of our area’s poverty¹. This paper updates key data elements from that 50-page report and provides a deeper analysis of the realities of poverty in the City of Rochester.

1. Update

The 2013 report documented the presence of more than 160,000 poor people in our nine-county region. With a regional poverty rate² of 13%, our area closely reflects the nation as a whole. It is in the concentration of poverty that our area was found to be exceptional. This extraordinary concentration of the region’s poor results in extremely high poverty data for the City of Rochester.

Several noteworthy updates since that report’s release, based on the latest data provided by the U.S. Census Bureau³, include:

- The City of Rochester’s **poverty rate has increased** from 31% to nearly 33% (32.9%).
- The City of Rochester’s childhood poverty rate has increased from 46% to more than 50% and its **childhood poverty rate now ranks No. 1** among cities in comparably sized metro areas. It is the only city of comparable size in the nation where more than half the children live in poverty.
- Rochester now has the **highest rate of extreme poverty** of any comparably sized city in the United States. Extreme poverty is defined as below 50% of the poverty level (Table 1).
- Rochester has retained its rankings as the **5th poorest principal city⁶** among the nation’s top 75 metro areas, and the **2nd poorest** among cities in comparably sized metro areas (Tables 2 and 3, next page).

Rank	City	Extreme Poverty Rate*
1	Rochester	16.2%
2	Hartford	16.0%
3	Buffalo	15.1%
4	Richmond	13.9%
5	Birmingham	13.7%
6	New Orleans	13.6%
7	Fresno	13.2%
8	Grand Rapids	11.9%
9	Tucson	11.8%
10	Bridgeport	10.9%
Mid-point of range⁵ →		10.2%
11	Tulsa	9.4%
12	Salt Lake City	9.0%
13	Worcester	8.8%
14	Albuquerque	8.2%
15	Louisville	8.2%
16	Oklahoma City	7.8%
17	Raleigh	7.7%
18	Honolulu	6.0%

*Percent of total population below half the federal poverty level

Source: U.S. Census, American Community Survey for 2009-13

Table 2: The 10 Poorest Cities in the United States Among the Top 75 Metro Areas		
Rank	City	Poverty Rate
1	Detroit	39.3%
2	Cleveland	35.4%
3	Dayton	34.7%
4	Hartford	33.6%
5	Rochester	32.9%
6	Buffalo	30.7%
7	Cincinnati	30.4%
8	Birmingham	30.2%
9	Miami	29.9%
10	Milwaukee	29.1%

Source: U.S. Census, American Community Survey for 2009-13

Table 3: Poverty Rate Among Cities of Rochester's Size⁴		
Rank	City	Poverty Rate
1	Hartford	33.6%
2	Rochester	32.9%
3	Buffalo	30.7%
4	Birmingham	30.2%
5	Fresno	28.9%
6	New Orleans	27.3%
7	Grand Rapids	26.8%
8	Richmond	25.6%
9	Tucson	25.2%
10	Bridgeport	23.3%
Mid-point of range⁵ →		22.9%
11	Worcester	21.4%
12	Tulsa	20.1%
13	Salt Lake City	19.9%
14	Louisville	18.4%
15	Oklahoma City	18.2%
16	Albuquerque	17.9%
17	Raleigh	16.2%
18	Honolulu	12.1%

*Percent of total population below half the federal poverty level
Source: U.S. Census, American Community Survey for 2009-13

2. Rochester's Poverty – A Deeper Look

This report attempts to use the latest and best data to further illuminate the conditions of poverty in Rochester. The U.S. Census Bureau's American Community Survey is an ongoing survey with analysis of a wide range of demographic data. This data is aggregated into one-, three-, and five-year reports. The five-year report⁷ is considered by the Census Bureau to be the most accurate. The one for 2009-13, released in December 2014, is the basis for this report.

Any effort to develop a truly deep understanding of poverty in our community must go well beyond the data. It would be appropriate to seek directly the knowledge of poor people in understanding the complex causes and effects of poverty, and potential solutions. Such an undertaking would help advance public knowledge from awareness to understanding.

The U.S. Census Bureau's latest data sets the number of poor people in the City of Rochester at 66,312⁸. The following analysis seeks to put Rochester's poverty into a comparative context with cities its size. The characterizations that follow are based on Census data for Rochester and comparably sized cities⁹.

These comparably sized "benchmark" cities are the principal cities in all metro areas that have populations within 200,000-person (plus or minus) range of the Rochester metropolitan area. The 18 cities, including Rochester, vary in other characteristics. Some are cities that have metropolitan-type government structures (Louisville, Honolulu) and some have very large city borders (Tucson, Oklahoma City). These variations may well contribute to the demographic variations documented in this paper.

The primary technique used in this update is ranking these benchmark cities on a comparative scale. The major findings of these comparisons are described in the following sub-sections. Detailed results of these rankings are contained in a series of charts in Appendix A.

A. Rochester's poor are young.

As noted earlier, more than 50% of Rochester's children are poor, revealing the harsh truth that Rochester is the poorest U.S. city of its size for children (Chart B). In fact, only three cities in the top 75 metro areas (of all sizes) have a higher childhood poverty rate (Detroit, Cleveland, and Dayton).

Rochester's poverty rate for adults is 28.9%, placing it second among the comparably sized cities (Chart C), while the 15.4% poverty rate for seniors ranks fifth (Chart D).

There are more than 25,000 children (under age 18) living in poverty in Rochester (Table 4, next page). However, this reality needs context. Since there are a significant number of poor in the youngest adult age cohort (18 to 24), the combined child/young adult group consists of more than 31,000 poor people, nearly as many poor as the remaining adult group (32,146).

“Standard Classification”				Children and Young Adults Combined			
Group	Ages	Number of Poor	% of all poor	Group	Ages	Number of Poor	% of all poor
Children	Under 18	25,061	37.8%	Youth	Under 25	31,290	47.2%
Adults	18 to 64	38,375	57.9%	Adult	25 to 64	32,146	48.5%
Seniors	Over 64	2,876	4.3%	Seniors	Over 64	2,876	4.3%
Total	All	66,312	100.0%	Total	All	66,312	100.0%

Source: U.S. Census, American Community Survey for 2009-13

B. Rochester’s women struggle with poverty, especially female-headed families.

The poverty rate for Rochester’s women (34.9 %) exceeds that of men (30.7%) and the overall population (32.9%). Consistent with its No. 2 overall poverty ranking, the rankings for both women and men are second among comparably sized cities (Charts E and F). For female-headed families, Rochester ranks No. 2 in the percentage of in poverty, both those with and without children (Charts G and H). However, the poverty rate of these families ranks No. 1 among the comparably sized cities (Charts I and J).

C. Rochester has an extraordinary concentration of people in extreme poverty.

Rochester ranks No. 1 in the percent of people living below half the federal poverty level; and this percentage is more than five points higher than the mid-point of comparably sized cities (Chart K).

D. Race and ethnicity matter, but most groups are poor in Rochester.

Poverty rates are high for all racial groups (Whites, African Americans, Asians, and Hispanics) in the City of Rochester. Rates range from 23% for Whites to 50% for those identifying themselves as being of two or more races. Poverty rates are very high for African Americans (nearly 40%) and Hispanics (over 44%). As shown in Table 5 (next page), African Americans now constitute slightly more than half the poor population of the City of Rochester.

The poverty rates for African Americans and Whites both rank third among comparably sized cities (Charts L and N), while Rochester’s Hispanic poverty rate is ranked second (Chart M). Rochesterians who identify themselves as being of two or more races have a poverty rate of 50% (Chart P), which ranks first. In Rochester, there are approximately 4,156 people identifying themselves as two or more races (6.3% of all poor people in Rochester).

Asians in Rochester have a poverty rate of 29.5%, which ranks fourth highest among the comparable cities (Chart O).

Racial or Ethnic Group	Number of Poor People	Percentage of all Poor People	Poverty Rate
White	20,477	30.9%	23.0%
Black or African American	33,792	50.9%	39.8%
American Indian or Native Alaskan	450	.7%	35.1%
Asian	1,804	2.7%	29.5%
Native Hawaiian or Other Pacific Islander	10	**	15.2%
Some Other Race	5,623	8.5%	47.5%
Two or More Races	4,156	6.3%	50.0%
Total	66,312	100.0%	32.9%
Hispanic or Latino*	15,199	23.1%	44.1%
*Hispanics of any race **Less than .01%			
Source: U.S. Census, American Community Survey for 2009-13			

E. Education matters

Not surprisingly, poverty rates in the City of Rochester go down as educational attainment goes up. Those with less than a high school diploma have a poverty rate of 44.0% as compared to those with a diploma and no college (25.7%), those with some college (23.0%), and those with bachelor's or advanced degrees (9.7%).

Compared with cities our size, Rochester has the highest poverty rate for those with less than a high school diploma (Chart Q). Interestingly, Rochester has the second-highest poverty rate for those with bachelor's or advanced college degrees (Chart R). This may be a reflection of the precipitous decline in higher salary jobs in the Rochester market.

F. Poverty and disability

There are 34,471 people in the City of Rochester with at least one disability. The Census survey does not provide information about the depth of disability or whether the disability prevents individuals from working. However, it does provide poverty rate information, indicating that Rochester's poverty rate for people with some disability is 42.1% — 9.2 percentage points higher than the general population. It is clear that disability status plays some role in the overall poverty situation. In fact, poor people with some form of disability account for 22% of all poor within the City of Rochester.

Comparing Rochester to other cities its size provides data that portray the greater Rochester community as having disproportionately high concentration of poor people with disabilities in the city. Rochester ranks second in the percent of total population with some form of disability, only one-tenth of a percentage point behind Buffalo (Chart S). Rochester also ranks second (to Hartford) in the poverty rate for those with some form of disability (Chart T). These two high rankings combine to result in Rochester's No. 1 ranking among cities its size for the percentage of the total population in poverty and with some form of disability (Chart U).

A closer look at the Census data describing the concentration of people with some form of disability in Monroe County reveals: The City of Rochester contains 28% of the total population of Monroe County; 39% of Monroe County's population with some form of disability; and 65% of Monroe County's poor population with some form of disability.

G. Poverty and work

The relationship between poverty and work is a challenging one to interpret and understand. Census data provides limited insight. The first observation is that the vast majority of Rochester's poor adults (57.3%) are not in the workforce. There are many specific populations in this group: retirees; high school students (the Census uses age 16 and over for this analysis); college students; those in certain types of job training programs; those with medical and physical conditions that prevent work; and those in institutions. This category also may include those who are able to work, but have discontinued seeking work.

Table 6: Workforce Participation and Work Experience of the Poor		
1. Workforce participation:		
	Number of Poor People	Percent
Poor - In the workforce	18,672	42.7%
Poor - Not in the workforce	25,067	57.3%
Total poor population over age 16	43,739	100%
2. Work experience of those in the workforce:		
Worked full time, full year	2,540	13.6%
Worked part time of part year	14,360	76.9%
Did not work	1,772	9.5%
Total poor in the workforce	18,672	100%
Source: U.S. Census, American Community Survey for 2009-13		

Non-participation in the workforce is not interpreted in this study. Rochester's non-participation rate is fourth highest among comparably sized cities (Chart V), less than four percentage points above the mid-point. A move of 1,700 people from non-participation to participation would put Rochester at the mid-point. Rochester's higher-than-average ranking may result from a larger-than-average rate of financially independent college students, higher-than-average number of poor with some form of disability, and the overall sluggishness in Rochester's employment market.

Among the poor who are in the workforce, only 13.6% were employed full time for a full year. This is not surprising given that the federal poverty level is so low (see Appendix B). Individuals and two-person families earning minimum wage¹⁰ and working 40 hours per week would earn more than the federal poverty level. Minimum wage earners with families of three or more are the ones most likely to be in the category of working full time, full year¹¹. A much larger percentage of the poor worked part time or part of a year (76.9%).

H. Foreign and native born

In the nation as a whole, foreign-born residents have a somewhat higher poverty rate than the native born (18% versus 15%). But in Rochester, the opposite is true (28.6% versus 33.3%). Among the comparably sized cities, Rochester ranks sixth in the poverty rate of the foreign born, only one-tenth of a percentage point above the mid-point (Chart X). Rochester also ranks very low (13th) in the percentage of total population that is foreign born (Chart Y).

Given this data, it is easy to overlook the poverty of the foreign born. However, the foreign-born poverty rate in Rochester (nearly 29%) is higher than the overall poverty rate in all but five of the 18 cities of comparable size.

3. Conclusions

Rochester is the second poorest of cities its size. Therefore, it is not surprising that the city ranks near the top on so many individual indicators. Still, there are a number of characteristics where Rochester's ranking is of particular concern, and where additional study can be productive.

For the following characteristics of poverty, Rochester ranks the **highest in the nation** among comparably sized cities:

- Childhood poverty (rate of those under age 18);
- Extreme poverty (rate of those below 50% of the federal poverty level);
- The poverty rate for female-headed families;
- Poverty rate for those with less than a high school diploma;
- Poverty rate among those identified as being of two or more races; and
- The percent of overall population that is poor and has some form of disability.

Determining detailed causes of poverty is difficult. The 2013 report pointed to several macro factors, including racial segregation, unmanaged sprawl, limited housing opportunities, a precipitous loss of manufacturing employment, and a collective failure to evolve community change¹². These factors remain critical to addressing our extreme concentration of poverty and the impacts that concentration has on our people and community.

Being Poor in Rochester

While it is true that many poor people receive government and charitable assistance, most such help is temporary and far too inadequate to allow families to do more than just survive¹³. There are thousands of people in our midst who are hungry, homeless, and in need of health care.

For all of Monroe County (this data is not available for just the City of Rochester), local food banks served more than 11,000 meals per day in 2013¹⁴. Also in 2013 and also for Monroe County as a whole, there were 8,857 emergency housing placements during 2013 (more than 30% for families)¹⁵, and there were more than 1,000 homeless people documented in a "point in time" study¹⁵.

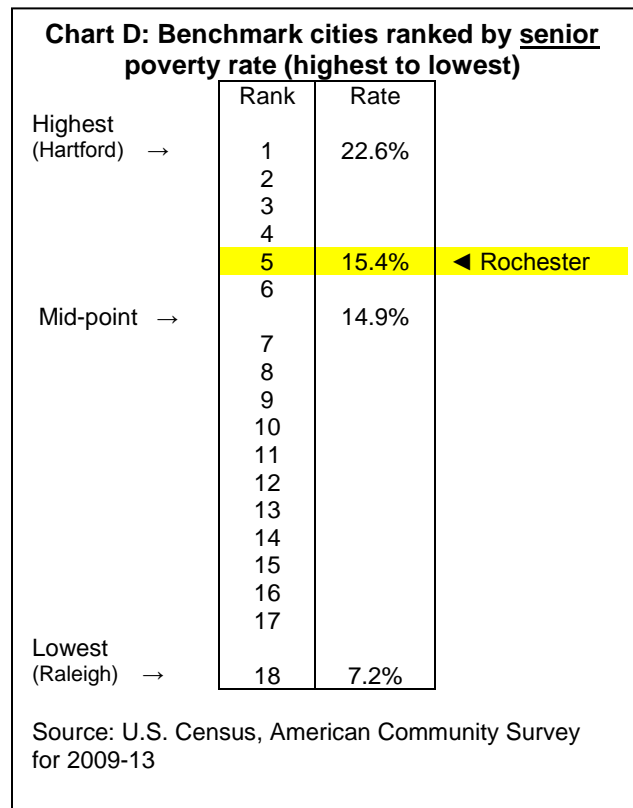
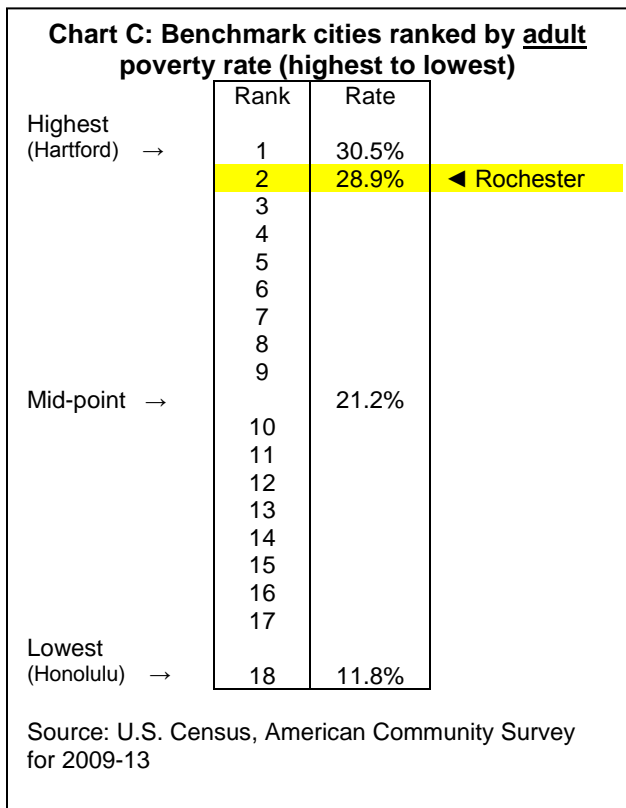
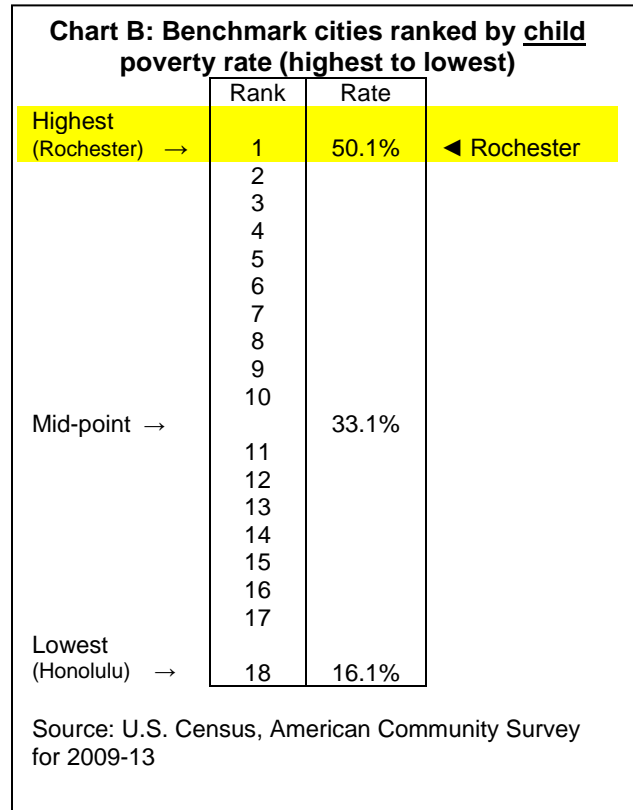
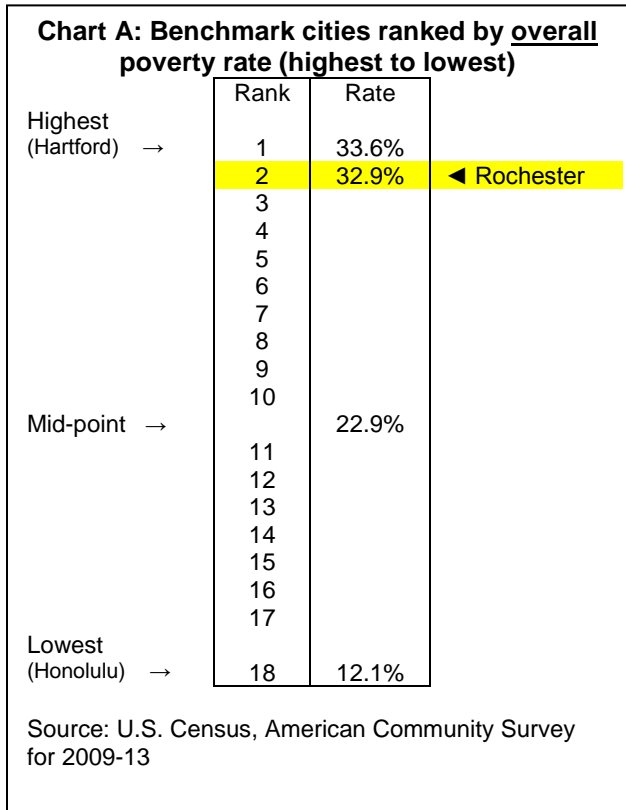
In the most recent year for which data was available (2012), there were more than 56,000 people in Monroe County without health insurance¹⁶. And in the City of Rochester, for the 2012-13 school year, more than three-quarters of the city's elementary students were in schools with poverty levels of 80% or greater¹⁷.

END NOTES

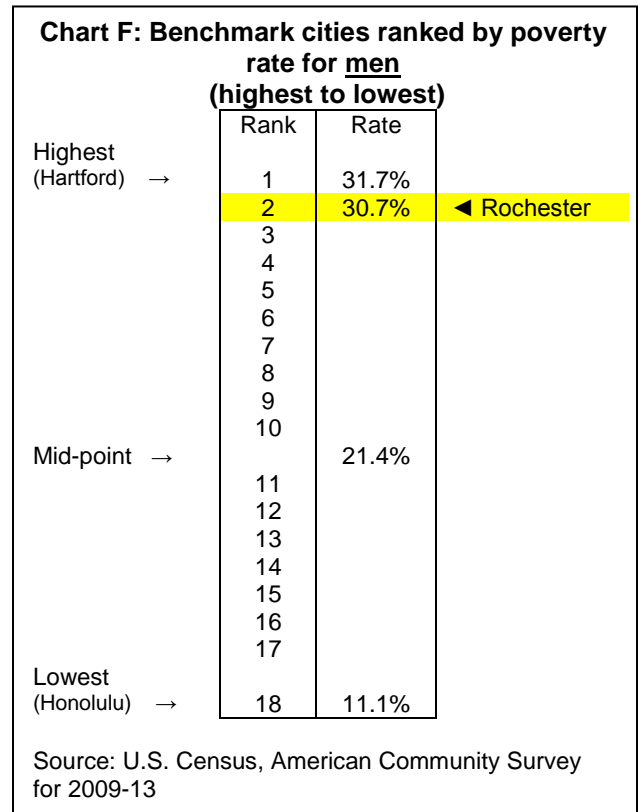
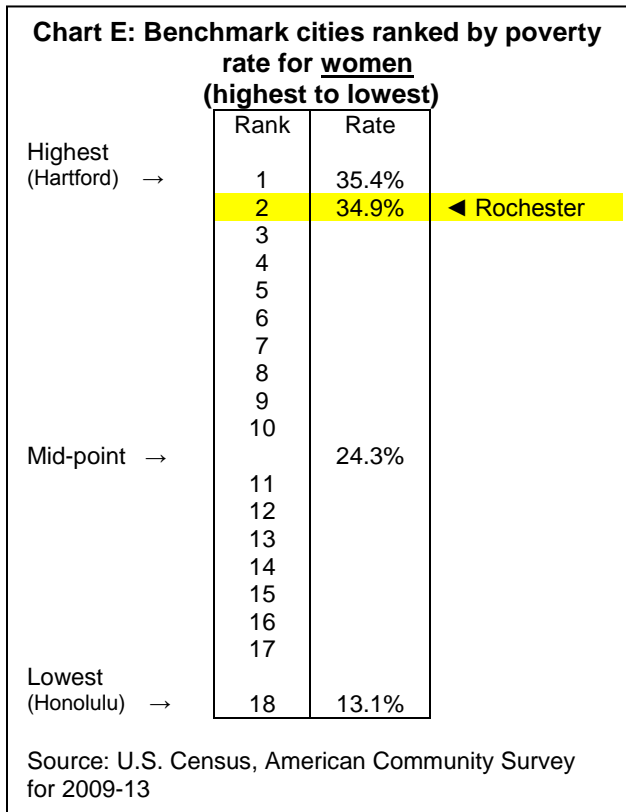
1. "Poverty and the Concentration of Poverty in the Nine-County Greater Rochester Area," ACT Rochester and Rochester Area Community Foundation, December 2013. (Download in English or Spanish at www.racf.org/reports or www.ACTRochester.org/poverty.)
2. For this paper, the poverty rate refers to the percent of people living below the federal poverty level – see Appendix B.
3. The U.S. Census Bureau's American Community Survey is a program of ongoing survey and analysis of a wide range of demographic data. The data is aggregated into one-, three-, and five-year reports. The five-year report, considered by the Census Bureau to be the most reliable, is used for this report. The 2009-13 five-year data was released in December 2014.
4. The comparably sized cities used in this report are the principal cities in all metro areas that have a population within 200,000 (+ or -) of the Rochester metropolitan area. There are 18 cities, including Rochester, in this group (see Tables 1 and 3).
5. For all tables and charts in this report, the mid-point refers to the middle of the data range, the mathematical mid-point between the highest and lowest observation.
6. A principal city is the major city within a metropolitan area, typically the city for which the metropolitan area is named.
7. U.S. Census Bureau's American Community Survey guidance for data users: http://www.census.gov/acs/www/guidance_for_data_users/estimates/
8. The 2009-13 American Community Survey documents 66,312 poor people (those below the federal poverty level) in the City of Rochester. However, since the poverty status was determined for only 95.8% of all residents, it is likely that there are actually more poor people, perhaps as many as 69,000. It should be noted that there are an additional 14,100 Rochesterians who live above the federal poverty level but lower than 125% of that level (this data is not used in this report).
9. The comparably sized cities in this report (and in the 2013 Report) were selected based on population size. The communities vary in other characteristics. Some are cities that have metropolitan-type government structures (Louisville, Honolulu) and some have very large city borders (Tucson, Oklahoma City). These variations may well contribute to the documented demographic variations.
10. The New York state minimum wage changed during the five-year Census survey period. An average minimum wage of \$7.80 was used in this analysis.
11. This report focuses on those who are below the federal poverty level. There are many thousands of additional people with incomes too low to be self-sufficient, and who are also part of the "working poor." For a discussion of the relationship of the federal poverty level to the level required for self-sufficiency, see "Poverty and the Concentration of Poverty in the Nine-County Greater Rochester Area," Rochester Area Community Foundation and ACT Rochester, December 2013, pp. 6-7.
12. See "Poverty and the Concentration of Poverty in the Nine-County Greater Rochester Area," Rochester Area Community Foundation and ACT Rochester, December 2013, pp. 23-33.
13. For a summary of financial assistance benefits available to the poor, see the Monroe County, Department of Human Services website: www2.monroecounty.gov/hs-assistance.php
14. ACT Rochester, Financial Self-Sufficiency section: www.ACTRochester.org/financial-self-sufficiency
15. ACT Rochester, Housing section: www.ACTRochester.org/housing
16. ACT Rochester, Health section: www.ACTRochester.org/health
17. School-level poverty is measured by eligibility for free- and reduced-price lunch. See New York State Department of Education, School Report Cards for 2012-2013: <https://reportcards.nysed.gov/>

Comparative Rankings – Comparably Sized Cities

Charts A to D: Poverty Rates – Overall and by Age Categories



Charts E and F: Poverty Rates by Gender



Charts G to J: Data on Female-Headed Families

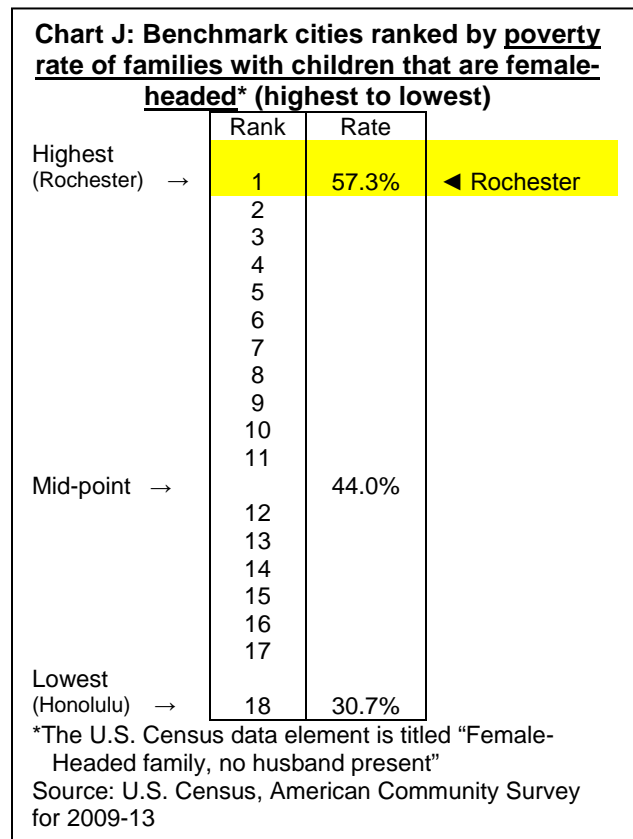
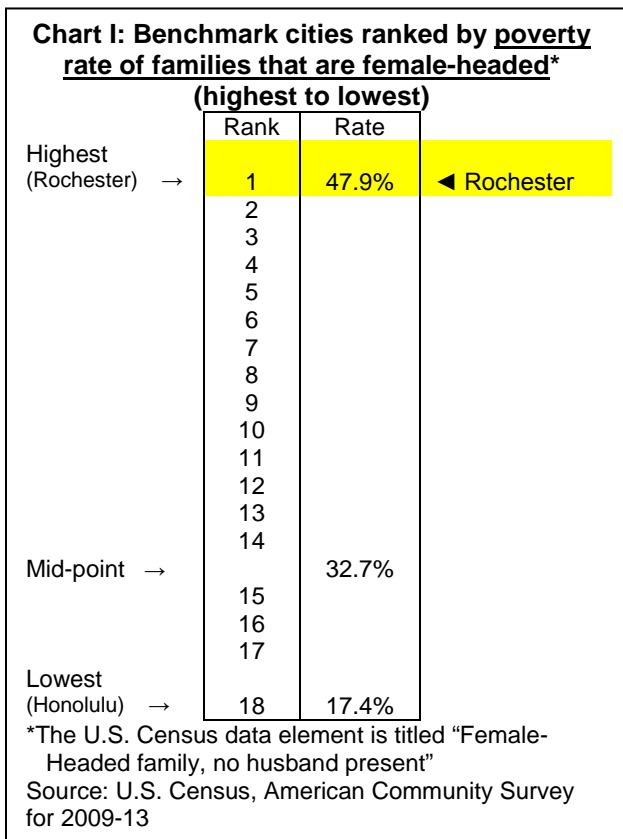
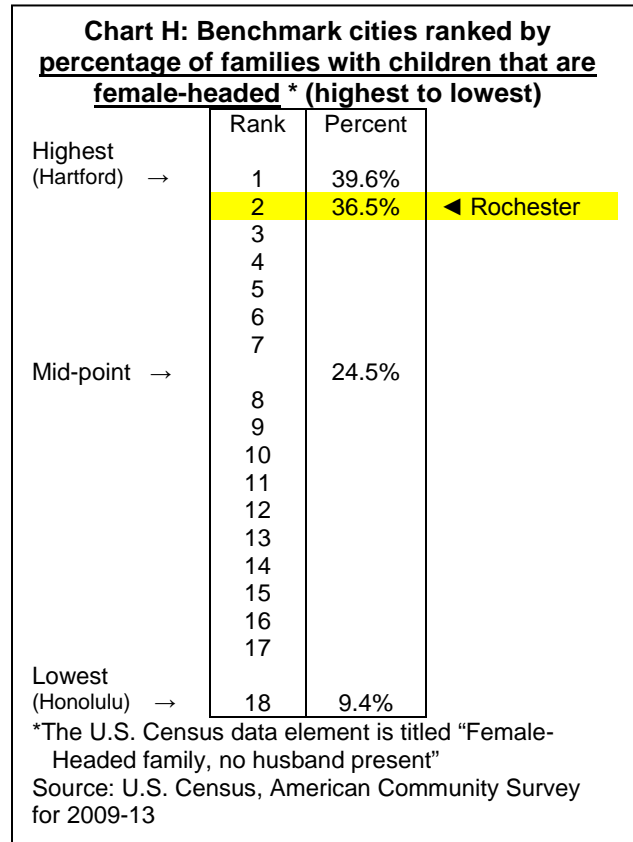
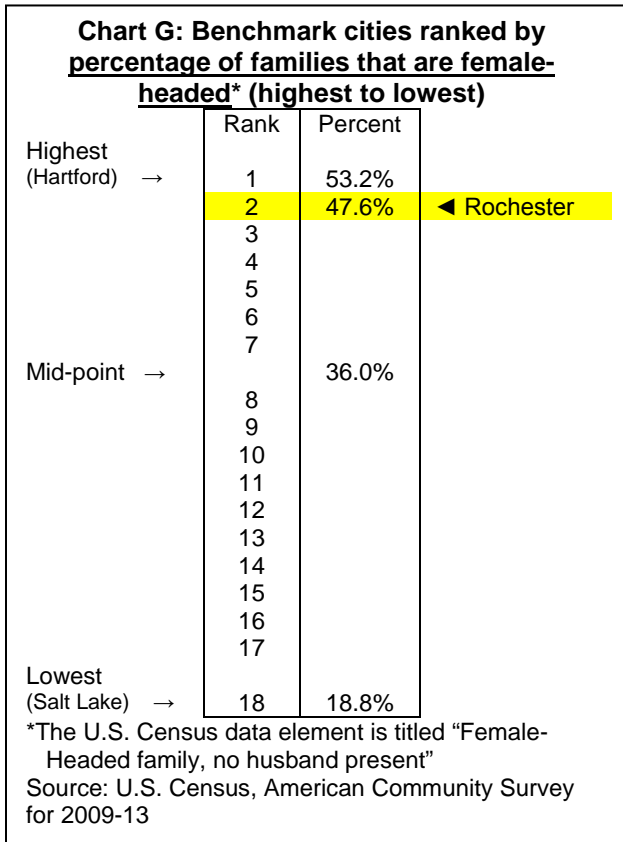


Chart K: Extreme Poverty

Chart K: Benchmark cities ranked by extreme poverty rate* (highest to lowest)

	Rank	Rate	
Highest (Rochester) →	1	16.2%	◀ Rochester
	2		
	3		
	4		
	5		
	6		
	7		
	8		
	9		
Mid-point →	10	11.1%	
	11		
	12		
	13		
	14		
	15		
	16		
	17		
Lowest (Honolulu) →	18	6.0%	

*Percent of population below 50% of the federal poverty level
 Source: U.S. Census, American Community Survey for 2009-13

Charts L and M: Data on Race and Ethnicity

Chart L: Benchmark cities ranked by poverty rate for African Americans (highest to lowest)

	Rank	Rate	
Highest (Grand Rapids) →	1	44.2%	
	2		
	3	39.8%	◀ Rochester
	4		
	5		
	6		
	7		
	8		
	9		
	10		
	11		
	12		
	13		
Mid-point →	14	26.7%	
	15		
	16		
	17		
Lowest (Honolulu) →	18	9.5%	

Source: U.S. Census, American Community Survey for 2009-13

Chart M: Benchmark cities ranked by poverty rate for Hispanics* (highest to lowest)

	Rank	Rate	
Highest (Buffalo) →	1	49.8%	
	2	44.1%	◀ Rochester
	3		
	4		
	5		
	6		
	7		
	8		
	9		
Mid-point →	10	32.5%	
	11		
	12		
	13		
	14		
	15		
	16		
	17		
Lowest (Honolulu) →	18	15.1%	

*Hispanics of any race
 Source: U.S. Census, American Community Survey for 2009-13

Charts N, O and P: *Data on Race and Ethnicity*

Chart N: Benchmark cities ranked by poverty rate for Whites (highest to lowest)

	Rank	Rate	
Highest (Hartford) →	1	33.9%	
	2		
	3	23.0%	◀ Rochester
Mid-point →		22.9%	
	4		
	5		
	6		
	7		
	8		
	9		
	10		
	11		
	12		
	13		
	14		
	15		
	16		
	17		
Lowest (Honolulu) →	18	12.0%	

Source: U.S. Census, American Community Survey for 2009-13

Chart O: Benchmark cities ranked by poverty rate for Asians (highest to lowest)

	Rank	Rate	
Highest (Buffalo) →	1	49.9%	
	2		
	3		
	4	29.5%	◀ Rochester
Mid-point →		29.5%	
	5		
	6		
	7		
	8		
	9		
	10		
	11		
	12		
	13		
	14		
	15		
	16		
	17		
Lowest (Honolulu) →	18	9.1%	

Source: U.S. Census, American Community Survey for 2009-13

Chart P: Benchmark cities ranked by poverty rate for those of two or more races (highest to lowest)

	Rank	Rate	
Highest (Rochester) →	1	50.0%	◀ Rochester
	2		
	3		
	4		
	5		
	6		
	7		
Mid-point →		32.1%	
	8		
	9		
	10		
	11		
	12		
	13		
	14		
	15		
	16		
	17		
Lowest (Honolulu) →	18	14.2%	

Source: U.S. Census, American Community Survey for 2009-13

Charts Q and R: *Data on Poverty and Education*

Chart Q: Benchmark cities ranked by poverty rate for those with less than a high school education (highest to lowest)

	Rank	Rate	
Highest (Rochester) →	1	44.0%	◀ Rochester
	2		
	3		
	4		
	5		
	6		
	7		
	8		
	9		
	10		
	11		
	12		
	13		
Mid-point →		31.9%	
	14		
	15		
	16		
	17		
Lowest (Honolulu) →	18	19.8%	

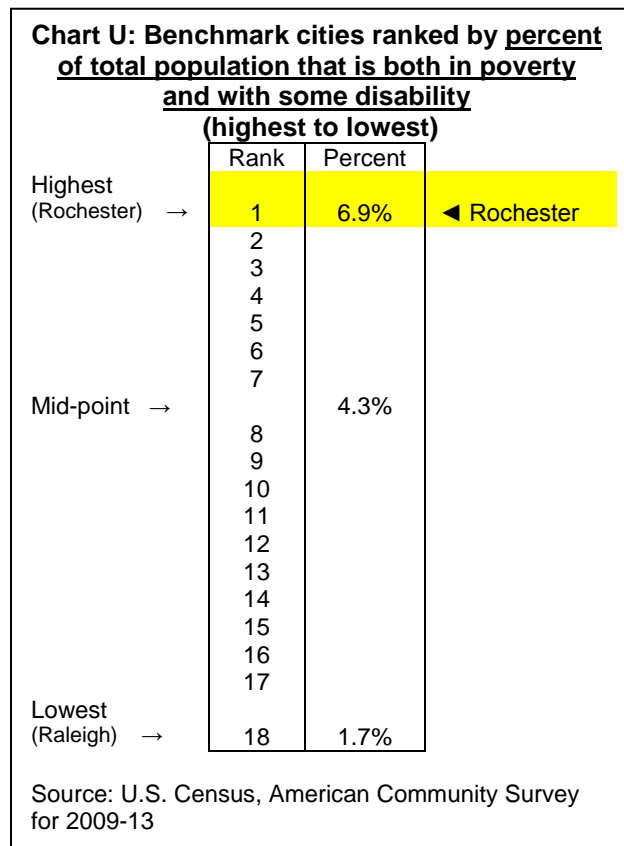
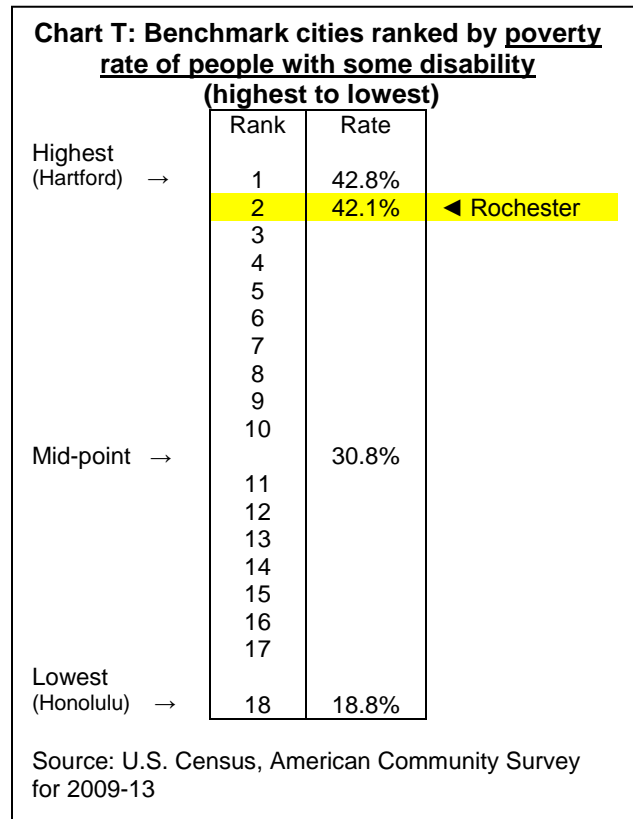
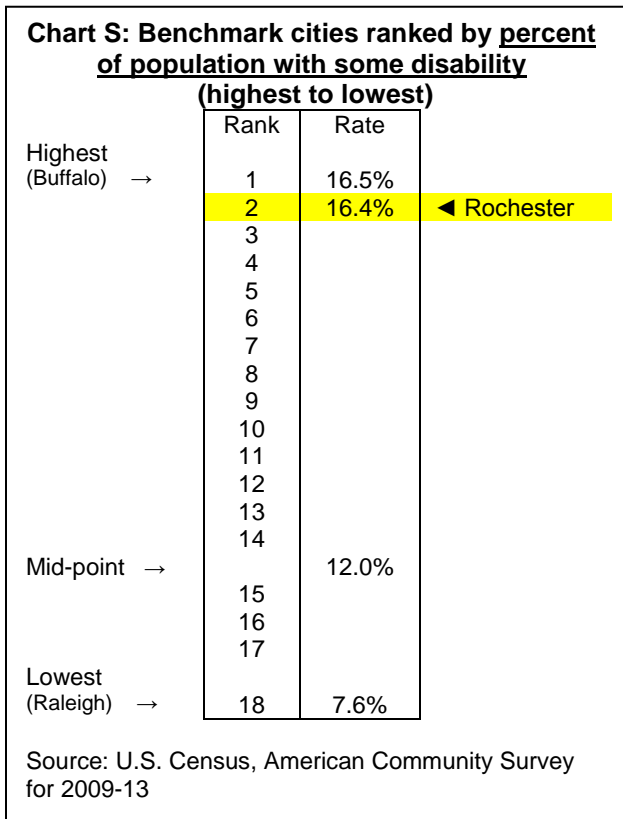
Source: U.S Census, American Community Survey for 2009-13

Chart R: Benchmark cities ranked by poverty rate for those with bachelor's or advanced college degrees (highest to lowest)

	Rank	Rate	
Highest (Hartford) →	1	10.6%	
	2	9.7%	◀ Rochester
	3		
	4		
	5		
	6		
	7		
Mid-point →		7.4%	
	8		
	9		
	10		
	11		
	12		
	13		
	14		
	15		
	16		
	17		
Lowest (Raleigh) →	18	4.2%	

Source: U.S Census, American Community Survey for 2009-13

Charts S, T, and U: *Disability Status and Poverty*



Charts V and W: *Employment*

Chart V: Benchmark cities ranked by percent of poor population not in the workforce (highest to lowest)

	Rank	Percent	
Highest (Worcester) →	1	63.6%	
	2		
	3		
	4	57.3%	◀ Rochester
	5		
	6		
	7		
	8		
Mid-point →	9	53.5%	
	10		
	11		
	12		
	13		
	14		
	15		
	16		
	17		
	Lowest (Raleigh) →	18	43.5%

Source: U.S. Census, American Community Survey for 2009-13

Chart W: Benchmark cities ranked by percent of poor adult population that did not work (both in and not in the workforce) (highest to lowest)

	Rank	Percent	
Highest (Worcester) →	1	68.3%	
	2		
	3		
	4		
	5		
	6	61.4%	◀ Rochester
	7		
	8		
	9		
Mid-point →	10	56.4%	
	11		
	12		
	13		
	14		
	15		
	16		
	17		
Lowest (Raleigh) →	18	44.4%	

Source: U.S. Census, American Community Survey for 2009-13

Charts X and Y: *Data on Foreign Born*

Chart X: Benchmark cities ranked by poverty rate of foreign-born residents
(highest to lowest)

	Rank	Rate	
Highest (Buffalo) →	1	41.5%	
	2		
	3		
	4		
	5		
Mid-point →	6	28.6%	◀ Rochester
	7	28.5%	
	8		
	9		
	10		
	11		
	12		
	13		
	14		
	15		
	16		
	17		
	Lowest (Honolulu) →	18	15.4%

Source: U.S. Census, American Community Survey for 2009-13

Chart Y: Benchmark cities ranked by percent of total population that is foreign born
(highest to lowest)

	Rank	Percent	
Highest (Honolulu) →	1	27.9%	
	2		
	3		
	4		
	5		
	6		
Mid-point →	7	15.6%	
	8		
	9		
	10		
	11		
	12		
	13	8.6%	◀ Rochester
	14		
	15		
	16		
	17		
	Lowest (Birmingham) →	18	3.3%

Source: U.S. Census, American Community Survey for 2009-13

Charts Z-1, Z-2, and Z-3: Demographic Data

Chart Z-1: Median Age (Oldest to Youngest)

	Rank	Years		
Oldest (Honolulu) →	1	40.7 yrs		
	2			
	3			
	4			
Mid-point →	5	35.2 yrs		
	6			
	7			
	8			
	9			
	10			
	11			
	12			
	13			
	14			
	15		31.1 yrs	◀ Rochester
	16			
	17			
	Youngest (Fresno) →		18	29.6 yrs

Source: U.S. Census, American Community Survey for 2009-13

Chart Z-2: Average Family Size (Largest to Smallest)

	Rank	Size		
Largest (Fresno) →	1	3.62		
	2			
	3			
Mid-point →	4	3.29		
	5			
	6			
	7			
	8		3.15	◀ Rochester
	9			
	10			
	11			
	12			
	13			
	14			
	15			
	16			
	17			
	Smallest (Richmond) →		18	2.95

Source: U.S. Census, 2010 Decennial Census

Chart Z-3: Median Family Income (Highest to Lowest)

	Rank	Dollars		
Highest (Honolulu) →	1	\$59,359		
	2			
	3			
	4			
	5			
	6			
Mid-point →	7	\$44,395		
	8			
	9			
	10			
	11			
	12			
	13			
	14			
	15			
	16			
	17		\$30,875	◀ Rochester
	Lowest (Hartford) →		18	\$29,430

Source: U.S. Census, American Community Survey for 2009-13

Federal Poverty Guidelines as of December 2014	
Family Size*	Annual Income
1	\$11,670
2	\$15,730
3	\$19,790
4	\$23,850
5	\$27,910
6	\$31,970
7	\$36,030
8	\$40,090
*For each additional family member, add \$4,060	
Source: U.S. Department of Health and Human Services http://aspe.hhs.gov/poverty/14poverty.cfm	