

# 4.5 Poverty

## The Importance

In the United States, poverty is usually distributed along age, racial, and geographical lines. Poverty for a family of three in the United States has been designated as a household income of approximately \$14,250 or less per year. Living near or below the poverty line makes almost every aspect of life more difficult.

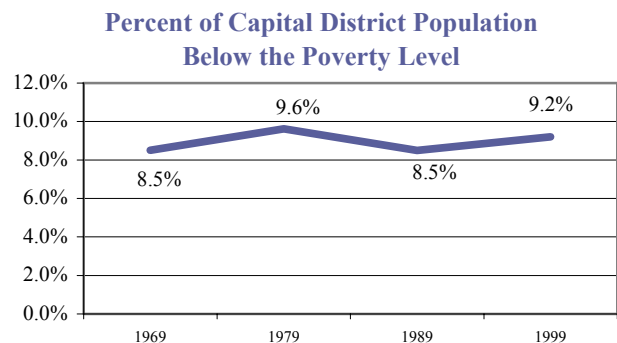
Poverty requires families and individuals to make inhumane decisions about the necessities of life. Financial difficulties have been linked to higher rates of divorce and domestic violence. Those living in or near poverty are constantly confronted with the realities of financial troubles. The location and concentrations of poverty must be recognized before the Region can reduce and eventually eliminate poverty.

## Sources for this Indicator

This indicator uses the data from the 1970, 1980, 1990, and 2000 Censuses including figures on race, age, and municipality.

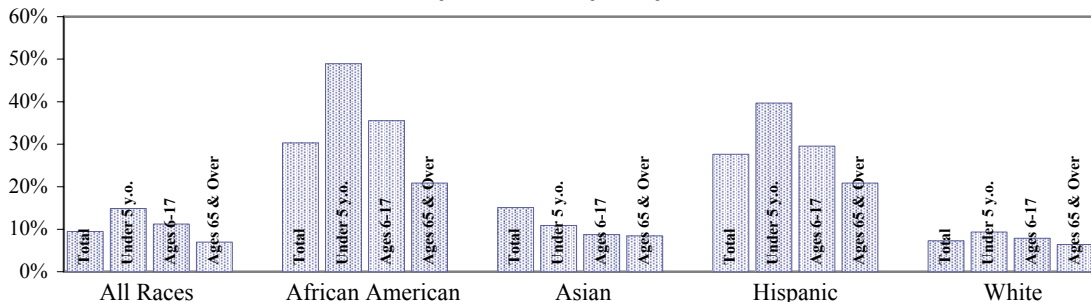
## Concentration of Poverty in the Capital District

Approximately 70,500 Capital District residents, or 9% of the population, lived below the poverty line in 1999, a year of great prosperity in the United States. Between 1969 and 1999, the Capital District's poverty rate remained within one percent of the 1999 rate.



The age and racial distributions of poverty in the Albany MSA display significant concentrations of poverty among the minorities and the very young. African Americans, Hispanics, and Asians are much more likely to be poor than white non-Hispanics and the Region's population as a whole. The poverty rate for African Americans is 30% while it is 27% for Hispanics.

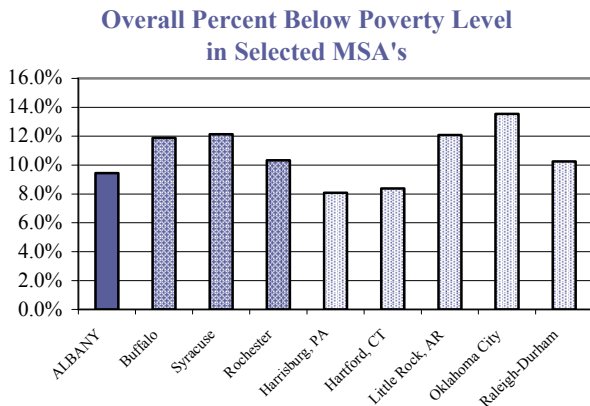
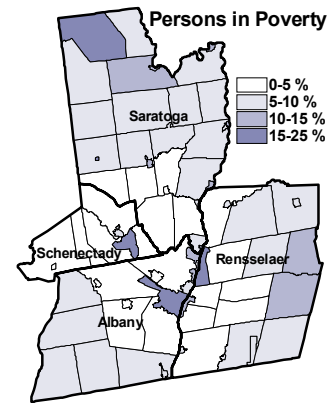
1999 Percent Below Poverty Level  
Albany-Schenectady-Troy MSA



## 4.5 ECONOMICS

African American children under the age of five are the Region's most financially distressed race and age group. Almost 50% of these children lived in poverty in 1999. Hispanic children of the same age are a close second with a 40% poverty rate. Interestingly, Asian children are less likely to live in poverty than the rest of the Asian population. Across all races and ethnicities, the elderly are less likely to be poor than the rest of the population.

Geographically, the Region's poverty is concentrated in both the older urban municipalities and the remote rural towns. Four towns, all on the edge of the Capital District, have poverty rates greater than 10% while six urban municipalities have rates greater than 10%. Only two municipalities, Albany city and Schenectady city, have poverty rates greater than 20%.



When Compared with other metropolitan areas, the Albany MSA has lower overall poverty rates than the other Upstate New York MSA's. However, the Region falls short of Harrisburg, PA and Hartford CT.

the peer group of capital city regions. Raleigh-Durham, home to the historic "Black Wall Street" has by far the lowest African American poverty rate and the largest African American community in the group. Little Rock, with a smallest Hispanic community also has the lowest poverty rate among Hispanics but has one of the highest overall poverty rates.

The Albany MSA does not fare as well when the poverty levels of minorities are compared. While the Region still has the lowest African American Poverty level of the Upstate MSA's, the Albany MSA has the highest African American poverty level in

