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LIVING BELOW THE LINE:

ECONOMIC INSECURITY AMONG NEW YORK'S ELDERS

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Wider Opportunities for Women (WOW) has promoted empowerment, equity and economic security across the lifespan since 1964. Through advocacy, research, training and technical assistance, WOW advances equal education and employment opportunities, non-traditional occupations for women, economic empowerment and secure retirement.

WOW's economic security projects work in Washington, DC and with partners across the country to improve the lives of workers, families and seniors. WOW's **Elder Economic Security Initiative** improves policy and programs by defining security and advocating for policies that help seniors avoid poverty and the shadow of poverty. The Initiative is supported by the Elder Economic Security Standard™ Index (**Elder Index**), an innovative measure of the income that older adults need to meet their basic needs and age in place with dignity.

New York StateWide Senior Action Council (Statewide) is a grassroots membership organization made up of individual senior citizens and senior citizen clubs from all parts of New York State. StateWide was organized in 1972 from War on Poverty funds with the goal of developing a statewide organization of older New Yorkers who could advocate for their interests and needs regarding services, programs and policies effecting older persons. StateWide's unique history and role has been to focus on the needs of the low-income and minority seniors.

With other advocacy organizations and service providers across the nation, StateWide has helped build a very successful and cost-effective aging network over the past three decades. This has reduced the number of senior citizens living in poverty by over 50%, has allowed seniors to remain in their communities, has dramatically increased quality of life, and has avoided costly institutionalization as the only alternative for long-term care.

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The Elder Economic Security Standard™ Index is calculated by the Gerontology Institute at the University of Massachusetts Boston.

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New York seniors face an array of economic security challenges—rising food, health care and housing costs, long-term care needs, a soft labor market and others. To better capture and understand the challenges faced by New York's seniors, their families, and state and local governments, WOW has calculated Elder Economic Insecurity Rates (EEIRs)—the proportion of *fully retired seniors* whose incomes fall short of the **Elder Economic Security Standard™ Index** (Elder Index), a senior-specific basic needs budget.

The statewide EEIR for New York senior households is 58%. More than half of New York households *comprised of either one or two retired seniors* lack the incomes that would provide economic security and insulate them against poverty as they age.[1] Seniors with incomes below the local Elder Index are likely to make difficult spending choices, to go without one or more basic need, and to have trouble remaining in their homes as they age or their health declines. While insecurity or the threat of insecurity affects elders of all backgrounds, EEIRs vary greatly by location, household type, housing type, race and gender.

KEY FINDINGS

Fifty-eight percent of New York's elder-only retiree households live in economic insecurity.

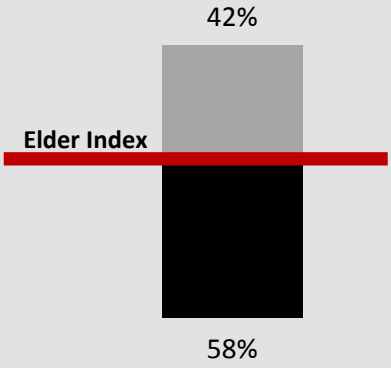
New York elders who live alone are much more likely than elder couples to live in insecurity. The EEIR is 67% for single elder households and 39% for elder couple households.

EEIRs are highest for elder renters. More than 80% of New York elder renter households live in insecurity; 54% of elder homeowners with mortgages and 41% of elder homeowners without mortgages live in insecurity.

Elder women experience high insecurity rates. Fifty-eight percent of New York's senior women lack security incomes. Seventy percent of single elder women and 58% of single elder men living alone lack security incomes. In 2013, retired men's median annual personal income was $10,023 higher than retired women's ($25,315 versus $15,292).

EEIRs are high in every area of New York. The overall insecurity rate is highest, at 77%, in the Bronx and Kings County (Brooklyn) and lowest in Seneca County (39%). New York City's boroughs and suburbs have the highest EEIRs, and the state's lowest EEIRs are largely clustered in the center of the state.

Figure 1: Economic Security and Insecurity Rates of New York Elder Households, 2013



Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

DEFINING ECONOMIC SECURITY FOR SENIORS: THE ELDER ECONOMIC SECURITY STANDARD INDEX

Poverty rates alert us to destitution, and changes in poverty rates suggest change in the economy and indicate how well policy is, or is not, helping the neediest among us. But the federal poverty guidelines are an antiquated, one-size-fits-all measure that tells us little about those living in poverty and nothing about the thousands of New York seniors whose incomes exceed the poverty guidelines but do not allow them to escape the shadow of poverty. Data and research based on the poverty guidelines fail to capture the experiences of seniors who have or are likely to have trouble remaining in their homes as health declines and/or financial resources dwindle.

The Elder Economic Security Standard Index is a measure of the income retired adults require to meet basic monthly expenses and age in place in their communities. The Elder Index defines economic security as monthly or annual income needed to meet these basic expenses without borrowing, relying on gifts from family and friends, or relying on public assistance programs.[2] Elder Index expenses include housing, food, minimal transportation, health care, and basic household items such as clothing, a telephone and cleaning supplies. Because the Elder Index is a basic budget, it includes no frills or comforts such as recreational travel, restaurant meals, household items or electronics, gifts or entertainment of any kind.

Variations in households and local costs create a broad range of retirement income requirements: The 2014 New York Elder Index's greatest annual value is $59,760, for homeowner couples paying a typical mortgage in Westchester County. The Elder Index's smallest annual value is $17,904, for single homeowners without mortgages in Cattaraugus County (Appendix A).

Table 1: The Elder Economic Security Standard Index for New York, 2013

	Elder Person			Elder Couple		
Expenses	**Owner w/o Mortgage**	**Renter**	**Owner w/ Mortgage**	**Owner w/o Mortgage**	**Renter**	**Owner w/ Mortgage**
Housing	$748	$1,115	$1,853	$748	$1,115	$1,853
Food	$252	$252	$252	$463	$463	$463
Transportation	$213	$213	$213	$331	$331	$331
Health Care	$398	$398	$398	$796	$796	$796
Miscellaneous	$322	$322	$322	$468	$468	$468
Elder Index Per Month	**$1,933**	**$2,300**	**$3,038**	**$2,806**	**$3,173**	**$3,911**
Elder Index Per Year	**$23,196**	**$27,600**	**$36,456**	**$33,672**	**$38,076**	**$46,932**

Source: *The Economic Security Database,* Wider Opportunities for Women. Calculation by the Gerontology Institute, University of Massachusetts Boston.

Note: For more information on the Elder Index methodology, see *The National Elder Economic Security Standard* (Boston: The Gerontology Institute, University of Massachusetts Boston, 2012).

Housing and Medical Expenses Are the Greatest Threats to Seniors' Economic Security

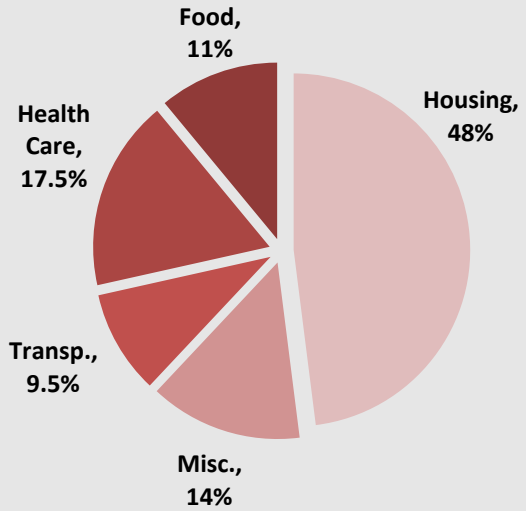
Housing and health care costs comprise over 50% of the Elder Index for single elder renters in nearly every New York County. In Suffolk County, the most expensive county for senior renters, rent for a 1-bedroom apartment exceeds 40% of an economic security budget. For seniors paying off mortgages in expensive areas, such as Westchester County, the most expensive area for senior homeowners, housing costs exceed 50% of the Elder Index.

Seniors with mortgages spend, on average, at least two and one-third times as much on housing as elders who have paid off their mortgages—whether they live in lower-cost areas (Niagara County, Chautauqua County, Seneca County) or higher-cost areas (Westchester County, Kings County/Brooklyn, New York County/Manhattan). Housing costs comprise more than 30% of total Elder Index budgets for homeowners in more than three-quarters of New York counties. Housing costs comprise more than 50% of total Elder Index budgets for homeowners and renters in 20% of New York counties.

Typical monthly rents for 1-bedroom apartments vary widely. In counties with the least expensive rents, a typical economically secure senior will still allocate more than 30% of his or her income to rent. **In counties with the most expensive rents, a typical economically secure single renter will devote more than 50% of his or her spending to housing**.

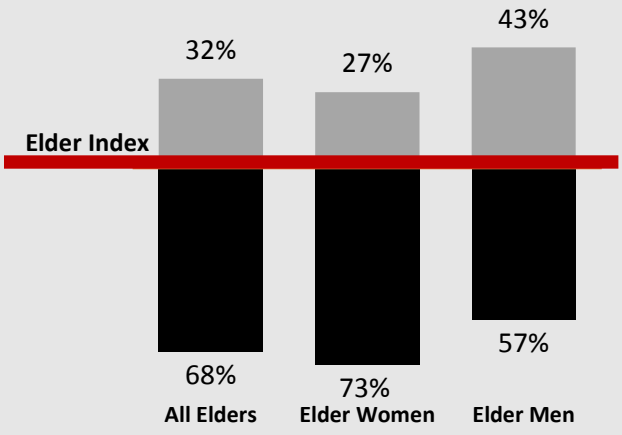
The connection between security and health is as strong as the connection between security and housing. **The EEIR for elders who report having difficulty with self-care is 69%, and the EEIR for elders who report having trouble living independently is nearly 68% (Figure 3)**.

Figure 2: New York Statewide Elder Index Expenses for a Single Renter, 2013



Note: Numbers rounded.

Figure 3: Economic Security and Insecurity Rates of New York Elders Who Have Difficulty Living Independently, by Sex, 2013



Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

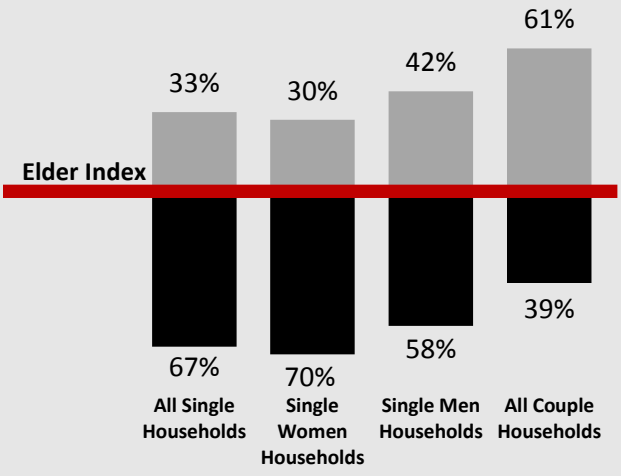
EEIRs Are Much Higher for Single Elders Than for Couples

Single elders are much more likely to lack economic security than couples: 67% of the state's single elders living alone report household incomes below the Elder Index, compared to 39% of elder couples (Figure 4). Couples benefit somewhat from economies of scale, enabling them to spend less per person on housing, food and transportation costs. Fully-retired elder couples also report median household incomes more than double those of their single counterparts—$43,766 versus $18,653—and are more likely to own their homes free and clear. While 48% of New York's retired single elders rent, only 18% of elder couples rent (Figure 5). Sixty-two percent of elder couples studied live in a home that is owned without a mortgage.

Elder couples usually include men. Fewer than 1% of US retired senior couples report being same-sex, and just 0.09% report being same-sex female couples. Since men typically report higher incomes in retirement, their presence alone reduces the likelihood of a household's economic insecurity.

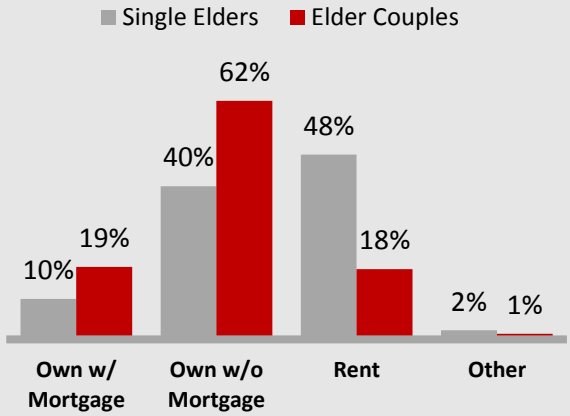
Sixty-two percent of senior men in New York live with a spouse or partner, versus 39% of women. The life expectancy gender disparity is narrowing, but older women continue to outnumber older men.[3] In 2013, women were 60% of those age 65+ in New York, and there were approximately 440,000 more senior women than men in the state.[4] Women's longer lifespans, greater likelihood of living alone, and lower incomes in retirement combine to create a statewide insecurity rate for single senior women of 70% (Figure 4).

Figure 4: Economic Security and Insecurity Rates of New York Elder Households, by Composition, 2013



Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

Figure 5: Housing Status of New York Elder Households, 2013



Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS
Note: Housing status among single or couple elder households only. "Other" includes seniors who live independently in homes they do not own and for which they do not pay any rent.

EEIRs Are Much Higher for Renters Than for Homeowners with Mortgages

The EEIR for New York renters is 80% (Figure 6). Those who own their homes outright are much less likely to lack economic security than are renters; the EEIR for New York homeowners without mortgages is 41%.

Elder homeowners *with* mortgages require the highest incomes to be economically secure—a statewide (weighted) average of $9,100 more per year—than those who own their homes outright. However, elders in this group also report the highest median income of any housing status, and the EEIR of New York homeowners with mortgages, 54%, is much lower than the EEIR for renters.

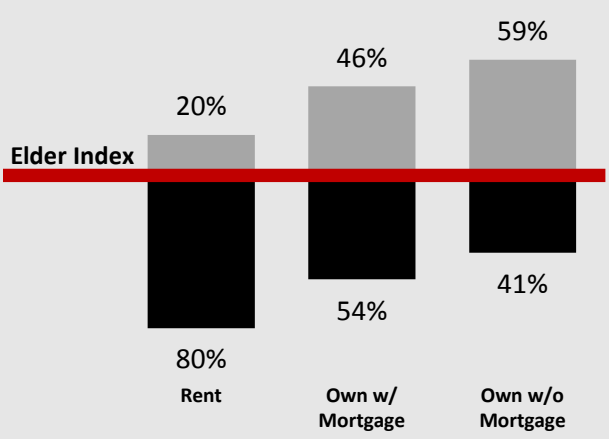
Senior renters are particularly vulnerable to shifting costs in their communities. Housing costs can change dramatically over short periods of time. When local prices and rents increase, local wages may increase accordingly, but retired adults living on fixed incomes can find themselves quickly priced out of local rental markets.

EEIRs Are Much Higher for Seniors of Color Than for White Seniors

While Elder Economic Insecurity Rates (EEIRs) are high among seniors of all races and ethnicities, rates for retired seniors of color are particularly high. **Among retired elder households, 86% of Hispanic-headed households, 81% of Asian-headed households, and 60% of African-American-headed households lack incomes that allow basic economic security (Figure 7)**.[5]

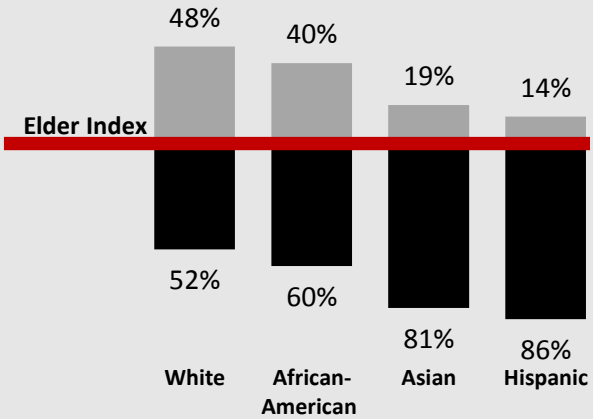
The nation's retired African-American and Hispanic seniors report typical annual incomes lower than white elders' incomes by several thousand dollars.[6] Racial disparities in retirement income reflect the fact that, prior to retirement,

Figure 6: Economic Security and Insecurity Rates of New York Elder Households, by Housing Status, 2013



Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

Figure 7: Economic Security and Insecurity Rates of New York Elder Households, by Race/Ethnicity, 2013



Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS
Note: African American and Asian EEIRs are based on small sample sizes that create large potential margins of error.

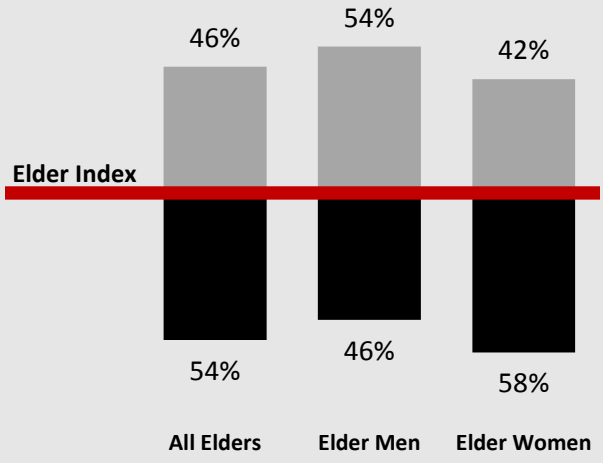
men and women of color earn lower median wages than white workers.[7] They also are more likely to work in jobs that do not offer retirement plans.[8] As a result, at retirement, seniors of color tend to have accumulated less retirement savings.[9]

In addition, these seniors rely more heavily than white seniors on Social Security as a source of income, but have on average annual Social Security payments several thousand dollars lower than white seniors' payments. Seniors of color may also face higher expenses, as they are more likely to be renters.

EEIRs are Higher for Women Than for Men

Women are especially vulnerable to economic insecurity. **Fifty-eight percent of New York senior women lack economic security incomes, versus 46% of senior men (Figure 8)**. During their working-age years, women are more likely to earn less than their male counterparts, which often leads to less savings and smaller pensions and Social Security benefits.[10] Senior women are also more likely to live without a spouse or partner than senior men are, and New York senior women are 25% more likely than men to be renters.

Figure 8: Economic Security and Insecurity Rates of New York Elder Households, by Sex, 2013



Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

The Effects of Occupational Segregation During Women's Working Years Pervade Retirement

In 2013, New York retired elder men in senior-only households reported median annual income 65% higher than retired elder women's median income ($25,315 versus $15,292). Occupational segregation, pay inequity and caregiving responsibilities all contribute to employed women's reduced earnings during their working-age years, and to diminished capacity for saving. Further, these factors contribute to both a reduced likelihood of retirement account or pension income and lower Social Security payments in retirement.

The gender disparity in retirement income means women are more reliant on Social Security. Among those living in elder-only households, Social Security payments constitute 67% of New York retired women's average income.[11] Even though older women rely on Social Security for the bulk of their incomes, median payments for women lag behind men's by more than $4,100 per year.

EEIRs Vary Widely County-to-County

Bronx County and Kings County (Brooklyn) have the highest overall EEIRs in New York, 77%, while Seneca County has the lowest EEIR, 39%. Figure 9 shows the percentage of insecure elder households in counties with high, low and median EEIRs.

In New York, more expensive counties tend to have higher EEIRs, but are not necessarily the counties with the highest insecurity rates because senior incomes in those counties may also be relatively high. For example, Putnam and Tompkins Counties are among the most expensive New York counties, but have two of the states' lower insecurity rates. Seneca and Saratoga Counties' Elder Index values are close to the state median, but the counties have two of the state's lowest EEIRs.

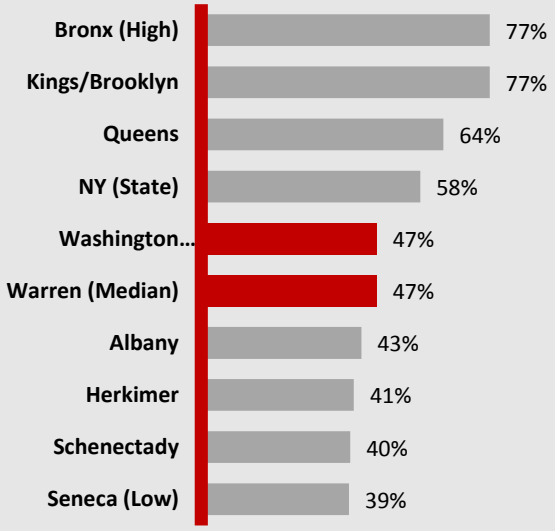
Household Composition in the Counties

Single elder insecurity rates range from 46% in Schenectady County to 82% in Kings County (Brooklyn). Single seniors struggle most in Kings County, Bronx County (81%), Orange County (69%) and Westchester County (69%) (Appendix D).

The EEIR for elder couples is highest in Kings County (62%). Elder couples are least insecure in Erie County (22%), Albany and Tompkins County (24%), and Putnam, Senca, Warren and Washington County (25%) (Appendix E).

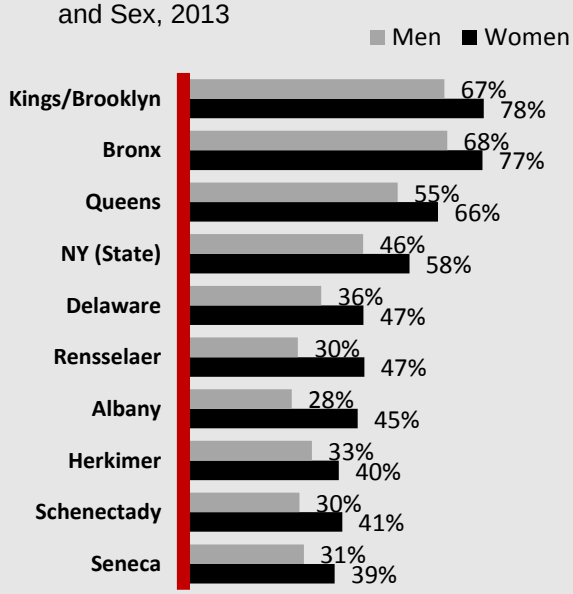
The EEIR for women is higher than the EEIR for men in every New York county. Albany, Putnam and Rensselaer Counties have the widest disparity between the insecurity rates of women and men, at 17 percentage points (Figure 10). Yates County and Lewis County have the smallest gender disparities, at 4 percentage points.

Figure 9: Economic Insecurity Rates of New York Elder Households, by Selected County, 2013



Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

Figure 10: Economic Insecurity Rates of New York Elders, by Selected County and Sex, 2013



Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

CONCLUSION

Every day, 500 New Yorkers turn 65, and by 2030, older New Yorkers will comprise 25% of the state's population.[12] As a result, the Elder Economic Insecurity Rate has grave implications.

Financial insecurity pervades each of the senior subgroups studied in this report, with large percentages of New York's retired, independent elders lacking the incomes required for a modest lifestyle that insulates them against poverty. Their fixed incomes often do not keep pace with inflation, property taxes, rent, food, and the skyrocketing cost of prescription drugs and healthcare. Such seniors are likely to need—currently or in the future—public health, housing or other assistance, and state and local governments must be prepared to fill gaps and help New York seniors age in their homes and continue to contribute to their families and communities. Yet, older New Yorkers who are not officially poor often do not qualify for programs designed to keep seniors living with dignity in their communities. These individuals may founder without the social safety net to which their taxes contributed.

The *Longevity Report* recently released by the International Longevity Center-Global Alliance points to the fact that elders will live an average of 30 years past their retirement, and most of those years in good health.[13] While some would like to return to the labor force and contribute their talents because they wish to remain vital members of society, there are many seniors who will do so out of necessity, and the New York public, public policy and labor markets must be prepared to welcome and assist elders who remain in or return to the workforce.

There is a vital need to optimize opportunities for the state's expanding and increasingly healthy senior population to engage more fully in cultural, civic, and social affairs as well as employment, education, and volunteerism. Parallel to this need is the need to protect vulnerable seniors. New York State and the federal government must assume a proactive role to implement a fully inclusive life course approach to active aging that ensures universal economic security.

THE NY STATE OFFICE FOR THE AGING (NYSOFA)

New York leads the nation as one of the first states to establish an Office for the Aging. Since 1965, the NY State Office for the Aging (NYSOFA) has served as the Governor's recognizable advocate for aging with a mission to help older persons remain independent for as long as possible. The agency helps guide policy development to improve the quality of life of older New Yorkers and oversees the implementation of programs funded through the Older Americans Act and New York State Elder Law. The Office also oversees services provided locally through a network of 59 local offices for the aging and hundreds of community-based providers.

The role of the State Office for the Aging is defined through the Older Americans Act (now celebrating its 50th anniversary) and New York State Elder Law (36 years old). These guiding policy platforms have led to the development of

an organic community-based network for aging services based on community plans and needs assessments and grounded in consumer involvement.

The aging services network has provided older New Yorkers with a window into local, state, and federal government and provided a visible and vocal advocate for persons age 60 and over. It established a systems development role for aging beyond the requirements of the Older Americans Act, and the state's Area Agencies on Aging develop local plans to identify services gaps and systems problems.

New York State was a national leader in expanding non-medical services for the non-Medicaid population through Community Services for the Elderly (CSE) and the Congregate Services Initiative (CSI), which are contained in the New York State Elder Law.

These programs were designed and implemented with the understanding and the promise that all members of society are valued and deserve to live in a humane and dignified manner. The seniors who contributed to the nation's prosperity should be cared for and not discarded during their golden years. Now is the time to update and strengthen the programs that were so wisely instituted 80 years ago (Social Security) and 50 years ago (Medicare and the Older Americans Act).

Appendix A: Annual Elder Economic Security Indexes for New York, 2014

The Elder Economic Security Standard Index, New York, 2014						
	Elder Person			Elder Couple		
Jurisdiction	Owner w/o Mortgage	Renter	Owner w/ Mortgage	Owner w/o Mortgage	Renter	Owner w/ Mortgage
New York State	$23,196	$27,600	$36,456	$33,672	$38,076	$46,932
Albany County	$20,748	$23,628	$30,612	$31,620	$34,500	$41,484
Allegany County	$18,696	$20,784	$24,768	$29,076	$31,164	$35,148
Bronx County	$20,892	$29,064	$38,028	$30,576	$38,748	$47,712
Broome County	$18,948	$21,048	$24,720	$29,136	$31,236	$34,908
Cattaraugus County	$17,904	$20,076	$23,976	$27,492	$29,664	$33,564
Cayuga County	$22,236	$23,940	$27,660	$34,944	$36,648	$40,368
Chautauqua County	$18,960	$20,712	$24,528	$28,968	$30,720	$34,536
Chemung County	$19,104	$21,840	$24,684	$29,424	$32,160	$35,004
Chenango County	$19,464	$21,036	$26,076	$29,796	$31,368	$36,408
Clinton County	$21,300	$24,276	$27,972	$34,008	$36,984	$40,680
Columbia County	$21,240	$23,640	$33,240	$32,112	$34,512	$44,112
Cortland County	$21,864	$23,964	$28,476	$34,572	$36,672	$41,184
Delaware County	$21,288	$23,412	$28,392	$33,996	$36,120	$41,100
Dutchess County	$25,692	$28,596	$37,128	$38,388	$41,292	$49,824
Erie County	$19,356	$20,868	$25,884	$29,316	$30,828	$35,844
Essex County	$21,300	$23,784	$27,972	$34,008	$36,492	$40,680
Franklin County	$21,300	$23,112	$27,972	$34,008	$35,820	$40,680
Fulton County	$19,812	$21,300	$25,128	$30,288	$31,776	$35,604
Genesee County	$19,428	$22,140	$25,596	$29,676	$32,388	$35,844
Greene County	$21,240	$22,836	$33,240	$32,112	$33,708	$44,112
Hamilton County	$21,300	$23,844	$27,972	$34,008	$36,552	$40,680
Herkimer County	$19,272	$21,480	$26,304	$29,604	$31,812	$36,636
Jefferson County	$21,324	$24,108	$30,324	$34,044	$36,828	$43,044
Kings County	$21,816	$28,800	$37,848	$30,984	$37,968	$47,016
Lewis County	$19,164	$21,084	$28,164	$29,724	$31,644	$38,724
Livingston County	$20,244	$22,476	$28,092	$31,164	$33,396	$39,012
Madison County	$19,824	$21,720	$28,260	$30,144	$32,040	$38,580
Monroe County	$21,000	$22,608	$29,028	$31,908	$33,516	$39,936
Montgomery County	$19,944	$21,744	$25,260	$30,540	$32,340	$35,856
Nassau County	$27,948	$31,980	$43,116	$37,500	$41,532	$52,668
New York County	$24,216	$29,640	$47,688	$33,924	$39,348	$57,396
Niagara County	$18,696	$20,292	$25,596	$28,092	$29,688	$34,992
Oneida County	$19,464	$21,504	$25,836	$29,808	$31,848	$36,180
Onondaga County	$19,956	$21,936	$27,672	$30,504	$32,484	$38,220
Ontario County	$20,712	$22,560	$30,852	$31,620	$33,468	$41,760
Orange County	$25,584	$28,572	$37,644	$38,292	$41,280	$50,352
Orleans County	$19,284	$21,756	$25,452	$29,520	$31,992	$35,688
Oswego County	$19,752	$21,756	$27,276	$30,120	$32,124	$37,644
Otsego County	$21,288	$23,832	$28,392	$33,996	$36,540	$41,100

The Elder Economic Security Standard Index, New York, 2014 (Continued)						
	Elder Person			Elder Couple		
Jurisdiction	Owner w/o Mortgage	Renter	Owner w/ Mortgage	Owner w/o Mortgage	Renter	Owner w/ Mortgage
Putnam County	$28,632	$32,616	$44,592	$41,016	$45,000	$56,976
Queens County	$21,612	$28,800	$38,076	$30,828	$38,016	$47,292
Rensselaer County	$21,336	$23,724	$29,604	$32,208	$34,596	$40,476
Richmond County	$21,324	$28,704	$33,876	$30,480	$37,860	$43,032
Rockland County	$29,712	$32,796	$43,464	$42,096	$45,180	$55,848
St. Lawrence County	$21,072	$23,196	$28,224	$33,780	$35,904	$40,932
Saratoga County	$20,592	$23,604	$31,212	$31,464	$34,476	$42,084
Schenectady County	$21,432	$23,772	$31,416	$32,328	$34,668	$42,312
Schoharie County	$21,264	$25,236	$28,368	$33,972	$37,944	$41,076
Schuyler County	$21,516	$23,940	$27,096	$34,224	$36,648	$39,804
Seneca County	$21,768	$23,004	$29,640	$32,772	$34,008	$40,644
Steuben County	$19,152	$21,336	$25,584	$29,472	$31,656	$35,904
Suffolk County	$28,944	$34,512	$42,660	$41,328	$46,896	$55,044
Sullivan County	$24,396	$25,308	$35,700	$37,104	$38,016	$48,408
Tioga County	$19,380	$21,252	$25,428	$29,724	$31,596	$35,772
Tompkins County	$23,472	$26,544	$31,344	$36,168	$39,240	$44,040
Ulster County	$24,996	$27,012	$37,164	$37,704	$39,720	$49,872
Warren County	$20,172	$22,344	$29,424	$30,864	$33,036	$40,116
Washington County	$20,172	$22,344	$29,424	$30,864	$33,036	$40,116
Wayne County	$20,760	$22,560	$29,700	$31,680	$33,480	$40,620
Westchester County	$31,320	$34,092	$47,376	$43,704	$46,476	$59,760
Wyoming County	$19,716	$21,336	$27,564	$29,964	$31,584	$37,812
Yates County	$19,824	$22,080	$26,256	$30,828	$33,084	$37,260
Minimum	$17,904	$20,076	$23,976	$27,492	$29,664	$33,564
Maximum	$31,320	$34,512	$47,688	$43,704	$46,896	$59,760
Median	$21,036	$23,154	$28,380	$31,620	$34,488	$40,662

Appendix B: Economic Insecurity Rates of New York Elders, 2013

	Insecurity Rate
Households	
All Elder Households	58%
All Single Elder Households	67%
Single Elder Women Households	70%
Single Elder Men Households	58%
All Elder Couple Households	39%
Elder White Households	52%
Elder Asian Households	81%
Elder Hispanic Households	86%
Elder Households without a Mortgage	41%
Elder Rented Households	80%
Elder Households with a Mortgage	54%
Individuals	
Elder Men	46%
Elder Women	58%
All Elders Who Have Self Care Difficulty	69%
Elder Women Who Have Self Care Difficulty	74%
Elder Men Who Have Self Care Difficulty	59%
All Elders Who Have Difficulty Living Independently	68%
Elder Women Who Have Difficulty Living Independently	73%
Elder Men Who Have Difficulty Living Independently	57%

Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS
Note: An EEIR for African Americans is not included due to small sample size and large margins of error.

Appendix C: Economic Insecurity Rates of New York Elder Households, by County, 2013

	Insecurity Rate
All Elder Households	
Albany County	43%
Allegany County	52%
Bronx County	77%
Broome County	44%
Cattaraugus County	49%
Cayuga County	51%
Chautauqua County	49%
Chemung County	45%
Chenango County	41%
Clinton County	52%
Columbia County	44%
Cortland County	56%
Delaware County	46%
Dutchess County	50%
Erie County	45%
Essex County	52%
Franklin County	51%
Fulton County	44%
Genesee County	43%
Greene County	43%
Hamilton County	52%
Herkimer County	41%
Jefferson County	57%
Kings County	77%
Lewis County	48%
Livingston County	48%
Madison County	44%
Monroe County	45%
Montgomery County	45%
Nassau County	52%
New York County	64%
Niagara County	46%
Oneida County	46%
Onondaga County	48%
Ontario County	42%
Orange County	58%
Orleans County	43%
Oswego County	42%
Otsego County	47%

	Insecurity Rate
All Elder Households	
Putnam County	42%
Queens County	64%
Rensselaer County	44%
Richmond County	52%
Rockland County	53%
Saratoga County	41%
Schenectady County	40%
Schoharie County	47%
Schuyler County	53%
Seneca County	39%
St. Lawrence County	50%
Steuben County	44%
Suffolk County	56%
Sullivan County	54%
Tioga County	43%
Tompkins County	43%
Ulster County	60%
Warren County	47%
Washington County	47%
Wayne County	42%
Westchester County	59%
Wyoming County	47%
Yates County	44%

Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

Appendix D: Economic Insecurity Rates of New York Single Elder Households, by County, 2013

	Insecurity Rate
Single Elder Households	
Albany County	51%
Allegany County	60%
Bronx County	81%
Broome County	52%
Cattaraugus County	58%
Cayuga County	61%
Chautauqua County	58%
Chemung County	55%
Chenango County	46%
Clinton County	63%
Columbia County	56%
Cortland County	59%
Delaware County	53%
Dutchess County	58%
Erie County	55%
Essex County	63%
Franklin County	61%
Fulton County	53%
Genesee County	55%
Greene County	54%
Hamilton County	63%
Herkimer County	48%
Jefferson County	67%
Kings County	82%
Lewis County	55%
Livingston County	58%
Madison County	53%
Monroe County	55%
Montgomery County	54%
Nassau County	60%
New York County	67%
Niagara County	53%
Oneida County	54%
Onondaga County	55%
Ontario County	50%
Orange County	69%
Orleans County	55%
Oswego County	51%
Otsego County	55%

Appendix E: Economic Insecurity Rates of New York Elder Couple Households, by County, 2013

	Insecurity Rate
Elder Couple Households	
Albany County	24%
Allegany County	36%
Bronx County	57%
Broome County	30%
Cattaraugus County	30%
Cayuga County	34%
Chautauqua County	37%
Chemung County	27%
Chenango County	32%
Clinton County	33%
Columbia County	27%
Cortland County	49%
Delaware County	34%
Dutchess County	35%
Erie County	22%
Essex County	33%
Franklin County	33%
Fulton County	29%
Genesee County	27%
Greene County	27%
Hamilton County	33%
Herkimer County	29%
Jefferson County	41%
Kings County	62%
Lewis County	36%
Livingston County	33%
Madison County	28%
Monroe County	26%
Montgomery County	29%
Nassau County	36%
New York County	47%
Niagara County	31%
Oneida County	28%
Onondaga County	33%
Ontario County	32%
Orange County	36%
Orleans County	27%
Oswego County	28%
Otsego County	34%

Putnam County	55%
Queens County	69%
Rensselaer County	54%
Richmond County	60%
Rockland County	60%
Saratoga County	51%
Schenectady County	46%
Schoharie County	55%
Schuyler County	64%
Seneca County	49%
St. Lawrence County	57%
Steuben County	55%
Suffolk County	65%
Sullivan County	64%
Tioga County	50%
Tompkins County	54%
Ulster County	68%
Warren County	60%
Washington County	60%
Wayne County	47%
Westchester County	69%
Wyoming County	57%
Yates County	50%

Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

Putnam County	25%
Queens County	53%
Rensselaer County	28%
Richmond County	33%
Rockland County	42%
Saratoga County	27%
Schenectady County	27%
Schoharie County	34%
Schuyler County	35%
Seneca County	25%
St. Lawrence County	38%
Steuben County	28%
Suffolk County	40%
Sullivan County	38%
Tioga County	32%
Tompkins County	24%
Ulster County	42%
Warren County	25%
Washington County	25%
Wayne County	33%
Westchester County	37%
Wyoming County	32%
Yates County	34%

Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

Appendix F: Economic Insecurity Rates of New York Single Elder Men, by County, 2013

	Insecurity Rate
Single Elder Men	
Albany County	34%
Allegany County	55%
Bronx County	76%
Broome County	36%
Cattaraugus County	54%
Cayuga County	48%
Chautauqua County	45%
Chemung County	41%
Chenango County	32%
Clinton County	49%
Columbia County	53%
Cortland County	51%
Delaware County	42%
Dutchess County	50%
Erie County	45%
Essex County	49%
Franklin County	49%
Fulton County	48%
Genesee County	45%
Greene County	53%
Hamilton County	49%
Herkimer County	42%
Jefferson County	62%
Kings County	74%
Lewis County	55%
Livingston County	53%
Madison County	42%
Monroe County	41%
Montgomery County	48%
Nassau County	41%
New York County	65%
Niagara County	40%
Oneida County	49%
Onondaga County	48%
Ontario County	43%
Orange County	57%
Orleans County	45%
Oswego County	42%
Otsego County	40%
Putnam County	36%
Queens County	59%
Rensselaer County	33%
Richmond County	48%

Appendix G: Economic Insecurity Rates of New York Single Elder Women, by County, 2013

	Insecurity Rate
Single Elder Women	
Albany County	58%
Allegany County	62%
Bronx County	83%
Broome County	58%
Cattaraugus County	60%
Cayuga County	66%
Chautauqua County	62%
Chemung County	61%
Chenango County	54%
Clinton County	70%
Columbia County	57%
Cortland County	63%
Delaware County	59%
Dutchess County	61%
Erie County	59%
Essex County	69%
Franklin County	67%
Fulton County	55%
Genesee County	59%
Greene County	55%
Hamilton County	69%
Herkimer County	50%
Jefferson County	68%
Kings County	84%
Lewis County	55%
Livingston County	59%
Madison County	58%
Monroe County	60%
Montgomery County	56%
Nassau County	66%
New York County	68%
Niagara County	57%
Oneida County	57%
Onondaga County	57%
Ontario County	53%
Orange County	74%
Orleans County	59%
Oswego County	55%
Otsego County	61%
Putnam County	62%
Queens County	73%
Rensselaer County	64%
Richmond County	64%

Rockland County	52%
Saratoga County	46%
Schenectady County	37%
Schoharie County	39%
Schuyler County	52%
Seneca County	44%
St. Lawrence County	50%
Steuben County	50%
Suffolk County	53%
Sullivan County	52%
Tioga County	26%
Tompkins County	52%
Ulster County	60%
Warren County	52%
Washington County	52%
Wayne County	42%
Westchester County	60%
Wyoming County	52%
Yates County	48%

Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

Rockland County	62%
Saratoga County	52%
Schenectady County	49%
Schoharie County	61%
Schuyler County	69%
Seneca County	51%
St. Lawrence County	60%
Steuben County	57%
Suffolk County	69%
Sullivan County	71%
Tioga County	59%
Tompkins County	55%
Ulster County	72%
Warren County	64%
Washington County	64%
Wayne County	49%
Westchester County	73%
Wyoming County	59%
Yates County	51%

Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

METHODOLOGY

This brief compares annual incomes required for basic economic security, as defined by the Elder Index, to 2011-2013 American Community Survey 3-Year PUMS data. The study sample is limited to households for which Elder Index values are calculated—households composed of either a single adult age 65 or older or an elder couple where both adults are age 65 or older. All adults are fully retired (reporting zero earnings and no work in the past year). The incomes of individuals living in homes they do not own and for which they do not pay rent are compared to the statewide New York Elder Index value for renters. When elders' incomes are compared to Elder Index values, payments from cash-equivalent public assistance programs and Supplemental Security Income (SSI) are excluded from elder incomes.[14]

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[1] Elder-only households include those composed of single adults age 65 and older who live alone, and elder couples who reside alone, with no additional family members or unrelated individuals. Older adults who live in group quarters, including institutional settings, and those who reside with other family members or unrelated roommates are not included in this analysis, as it is not possible to determine an economic security budget or who within a household pays for expenses. All calculations, tables and figures in this report are for retried senior individuals or retired elder-only housholds unless otherwise noted.

[2] Basic economic security is defined as having enough income to meet basic needs without public or private assistance. For more information on the Elder Index methodology, see *The National Elder Economic Security Standard Index*. While public supports, particularly food support programs and energy assistance, are critical to helping many elders address the gap between income and economic security needs, elders who depend on public assistance programs are not considered secure.

[3] Vincent, Grayson K. and Victoria A. Velkhoff. *The Next Four Decades: The Older Population in the United States: 2010 to 2050.* Washington, DC: US Census Bureau, Government Printing Office, 2010.

[4] US Census Bureau. American Community Survey, 2013 American Community Survey 1-Year Estimates, Table S0103; using American FactFinder. http://factfinder2.census.gov. (22 February 2014).

[5] The group "Hispanic" includes those self-identifying as Hispanic, Latino or Spanish on the US Census Bureau's American Community Survey.

[6] Wider Opportunities for Women. *Living Below the Line: Economic Insecurity and Older Americans. No. 3: Race/Ethnicity*. Washington, DC: Wider Opportunities for Women, 2015.

[7] DeNavas-Walt, Carmen and Bernadette D. Proctor. *Income and Poverty in the United States: 2013*. Washington, DC: US Department of Commerce, 2014.

[8] Copeland, Craig. *Employment-Based Retirement Plan Participation: Geographic Differences and Trends, 2013*. Washington, DC: Employee Benefit Research Institute, 2014.

[9] Advisory Council on Employee Welfare and Pension Benefit Plans. *Disparities for Women and Minorities in Retirement Savings.* Washington, DC: US Department of Labor, 2010.

[10] US Government Accountability Office. *Retirement Security: Women Still Face Challenges*. Washington, DC: Government Accountability Office, 2012.

[11] These calculations determine Social Security as a percentage of total personal income, not total household income, and refer specifically to the population studied in the brief.

[12] AARP. *State of the 50+ in New York State*. Washington, DC: AARP, 2014.

[13] International Longevity Centre Brazil. Active Ageing: A Policy Framework in Response to the Longevity Revolution. Rio de Janeiro: International Longevity Centre Brazil, 2015.

[14] Nationally, approximately 1% of households studied received income from a public (cash) assistance program (not including Social Security, Social Security Disability Insurance or Supplemental Security Income). Approximately 4% of households studied received income from Supplemental Security Income.

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