

Narrowing The Gap



Economic Inequality

Poverty Among Seniors: High Dependence on Social Security

According to the [National Council on Aging](#), “over 25 million Americans aged 60+ are economically insecure—living at or below 250% of the federal poverty level (FPL).” They may also be likely to experience food insecurity, and a sizeable percentage (41%) of those eligible for food stamps do not receive them. Compounding these issues are increased costs of health care and housing, and greater difficulty in maintaining employment.

Social Security has historically been an important safety net for the elderly. According to [the Social Security administration](#), Social Security comprised at least half the income of almost two-thirds (64%) of seniors receiving benefits in 2013.

However, despite this reliance on Social Security, seniors did not receive a cost of living adjustment to their Social Security checks this year. [Elizabeth Warren](#), U.S. senator from Massachusetts, is advocating for a raise for seniors through a bill in Congress, the Seniors and Veterans Emergency Benefits Act (SAVE Benefits Act). “This bill would give a one-time payment of \$581 to those people who aren’t receiving a COLA [cost of living adjustment] this year—a raise equal to the 3.9% pay increase the top CEOs received,” Warren wrote.

Data from NYC Department for the Aging’s Profile of NYC Seniors

From [1990-2012](#), poverty rates for seniors in the U.S. decreased over time (from 12.8% in 1990 to 9.5% in 2012). But in NYC there was an increase in poverty levels among seniors (from 16.5% in 1990 to 19.1% in 2012). To explain the discrepancy, the Department for the Aging (DFTA) cites the higher-than-average cost of living in NYC.

Within the overall umbrella of seniors, some groups do better than others in terms of poverty. For instance, white seniors are considerably less likely to live in poverty than seniors from other racial and ethnic groups.

According to the DFTA’s 2015-2016 Annual Report, 29% of Hispanics, 26% of Asians, and 20% of blacks who are seniors live in poverty compared to 12.9% of whites. Additionally, the report speaks to gender disparities, with elderly women approximately twice as likely to live in poverty as their male counterparts.

The report concludes, “With an increasing percentage of New York City’s older adults living in poverty, a targeted expansion of multiple income support services would help those most in need, including Supplemental Security Income (SSI), Medicaid, food stamps, and housing subsidies.”

Housing Inequality

Access To Affordable & Stable Housing: A Challenge For Seniors

Seniors face special problems in accessing affordable and stable housing. The federal government offers 23 different housing programs for which seniors and other low-income groups are targets. According to the [Government Accountability Office](#), “the elderly occupied at least 1.3 million units under rental assistance, public, and multifamily housing programs.”

The most highly-utilized among these programs are [public housing](#) (typically requiring tenants to pay no more than 30% of their monthly income for rent), [Section 8 housing vouchers](#) [rental certificates for very low income individuals (i.e., income may not exceed 50% of the median for the county or metropolitan area)], and [Section 202 housing](#) (affordable housing with specialized services for seniors). Demand for these programs is increasing. An analysis by the [Center on Budget and Policy Priorities](#) on [Section 8 housing vouchers](#), reports that 49% of all voucher households were elderly or disabled.

Data from the NYC Comptroller Report on Senior Housing

A 2013 NYC Comptroller report, [“Senior Housing In NYC: The Coming Crisis,”](#) outlined the city’s current affordable housing crisis for seniors. “Rent burdens remain high in all the boroughs even after factoring in rental subsidies. With the exception of the Bronx, at 38%, more than 40% of all households aged 60+ in NYC face unaffordable rents. Seniors in Queens and Staten Island face even higher burdens as fewer senior households can benefit from the safety nets provided by either rent regulation or avail themselves of subsidies from federal and local programs.”

An important citywide rent freeze program, [the Senior Citizen Rent Increase Exemption or SCRIE](#), applies to head-of-household seniors 62 and older who live in rent-regulated apartments. For those in the program, who must make \$50,000 or less, their yearly rent will not increase. To make up for the shortfall, landlords are given a property tax abatement credit. They can apply the rent increase they would otherwise have received to their property tax bill.

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In this issue of *Narrowing The Gap*, we focus on one of the groups adversely affected by inequality: **Seniors**. Other issues will describe inequalities faced by children, immigrants, individuals currently in jail or on probation, individuals living in poverty, individuals with less than a high school diploma, individuals with a physical or mental disability, lesbian/gay/bisexual/transgender/queer individuals, racial and ethnic minorities, religious minorities, single parents, and women.

Health Inequality

Health Issues Among Seniors: Influenza Can Be Deadly

According to the [CDC](#), “heart disease and cancer pose the greatest risks as people age, as do other chronic diseases and conditions, such as stroke, chronic lower respiratory diseases, Alzheimer’s disease, and diabetes. Influenza and pneumonia also continue to contribute to deaths among older adults, despite the availability of effective vaccines.”

One of the potential consequences of influenza among seniors is death: between 80% and 90% of flu-related deaths have occurred in people 65 years and older during recent flu seasons. For this reason, during flu season seniors are especially encouraged to receive influenza vaccinations.

Nationally, roughly a third of seniors do not receive flu shots, however. In 2015, the CDC estimated about 198 out of every 100,000 people aged 65 years and older were hospitalized with flu-related symptoms. This was the highest rate since the CDC started tracking this data point nine years ago.

Data from the NYC Equality Indicators Report 2015

In NYC we looked at flu vaccination rates among people 65+ by income. We found those living in poverty (<100% of the Federal Poverty Level) were more likely to report not having been vaccinated (34.6%) than those from more affluent households (≥ 600% of the Federal Poverty Level; 21.1%).

There were also gender differences within this age group, with men more likely to get a flu vaccination (29.5% unvaccinated) than women (35.6% unvaccinated). Since the previous year, reported vaccination rates among New Yorkers 65+ from low-income households have increased (from 39.2% to 35.6% unvaccinated), but there was an even greater improvement in vaccination rates among affluent households (from 31.2% to 21.1% unvaccinated).

The efficacy of flu vaccinations vary from year to year. For 2015, the CDC reported that the vaccine was only 23% effective, compared to 50% or 60% in previous years.

Services Inequality

Senior Centers: An Important Community Support For Seniors

The [National Institute of Senior Centers](#) partners with government, non-profit, and business and accredits over 11,000 senior centers around the U.S. Their work highlights the importance of senior centers for older adults.

Their 2015 [United States of Aging Survey](#) found “older adults are looking to their communities for support as they age, so they can continue living in their homes as long as possible.” This underscores the vital role of senior centers. “But 37% of the survey respondents said their communities were not doing enough to prepare for an aging population.”

*“Such to me is the new image of aging;
growth in self, and service for all
mankind.”*

*-Dr. Ethel Percy Andrus, founder of the
AARP and the first female high school
principal in California*

Data from the NYC Equality Indicators Report 2015

In NYC we looked at two key services for seniors: access to senior centers and the arts. We found seniors in Manhattan had greater access to senior centers than those living in non-Manhattan neighborhoods: the number of senior centers per 100,000 people 75 and older was 61.5 in Manhattan and 51.3 outside of Manhattan. Senior centers play an important role in the lives of many older adults, particularly those with lower incomes and fewer independent resources.

For arts’ access, we looked at the ratio of Seniors Partnering with Artists Citywide (SPARC) placements per 100,000 people 75 and older outside and within Manhattan. SPARC places artists from a range of different disciplines at senior centers throughout the city. There were 50 placements in 2015, 14 in Manhattan and 36 outside of Manhattan. The placement rate per 100,000 people 75 and older within Manhattan was 13.9, while the placement rate outside Manhattan was 9.8.

For older adults, participating in arts activities can provide opportunities for mental and physical activity as well as socialization. These are viewed as important to maintaining cognitive functioning among older adults.

Having a dedicated artist-in-residence can increase the likelihood of participation in arts. [SPARC](#) has also been credited with “reinvigorating senior centers as vital community spaces.”

The Equality Indicators is a project of [the Institute for State and Local Governance \(ISLG\)](#) of the City University of New York.

The project measures progress towards greater equality across six themes related to **Economy, Education, Health, Housing, Justice, and Services** using 96 indicators. Each indicator is scored from 1 to 100, where 1 represents the most inequality and 100 the least inequality. For more information please visit our website at equalityindicators.org and follow us on twitter [@equalityISLG](https://twitter.com/equalityISLG)