

New York
**Citizens'
Committee
on
Aging**

200 East Fifth Street
New York, NY 10003
Tel: (212) 353-3950
www.nyccoa.org

*working together to advance the
quality of life of older New Yorkers*

A Model for Policy Change: Addressing Elderly Poverty in New York City

Mary J. Mayer

New York Citizens' Committee on Aging

**Empowering Communities for Successful Aging Conference
Saratoga Springs, New York
November 13, 2008**

The New York Citizens' Committee on Aging receives financial support from the Isaac H. Tuttle Fund, the United Way of New York City and from member organizations and individuals who endorse its goals and objectives.

Historically, there is considerable evidence that, in the past in many societies around the world, older persons have had a special role and were accorded prestige for their wisdom and experience. Their voices were heard both within the family and the community. However, in more recent times the expansion of physical and social mobility has caused and continues to cause an erosion in these traditional patterns. The position of older persons in society has been undermined by factors such as smaller family size, the movement of younger family members away from their homes of origin – often to great distances – and the increasing participation of women in the labor force. All of these have had the effect of devaluing the knowledge and experience of older persons and, thus, have led to a reduction in their societal roles and contributed to their disempowerment.

Empowerment has many interpretations in concept and practice. It can be a product of the environment or come from within an individual. For older persons, however, empowerment is usually dependent upon their ability to provide for themselves and to make choices about their lives and their priorities. While the empowerment of older persons in general has been affected by the societal changes mentioned, there is a significant segment among them facing another almost impenetrable barrier to achieving empowerment: these are elderly living in poverty who tend to be marginalized – a fact that accelerates as the older population grows older.

Poverty is more than a lack of financial resources; it is a serious threat to health, well-being, dignity and the ability to participate fully in our society. Poverty isolates. There is

no question but that the United States has made tremendous strides in reducing poverty at older ages over the past several decades. In 1959, 35.2% of those 65+ had incomes below the poverty threshold. By 2006 the poverty rate for this age group had fallen to 9.4%. Put another way, poverty among Americans 65 and over has fallen from one in ten persons in 1960 to one in three today. This success cannot be denied. However, this has been accompanied by a perception that, thanks to the success of programs such as Social Security and Medicare, which indeed have alleviated economic insecurity among the elderly, that older persons receive adequate assistance. As a result, in recent years the issue of elder poverty has become increasingly invisible despite the fact that it has actually increased in many areas of the country.

In the next few minutes, I will describe one effort underway that is directed not only to casting some light on this critical concern but to bringing about policy change to alleviate it. In New York City in February, 2007, possibly because of the widespread misperception that adequate support for older persons is in place both through the Federal programs mentioned above as well as services provided by the City's Department for the Aging and the Human Resources Administration, a Mayoral Commission on Economic Opportunity was created to develop new ideas to address poverty among the City's youth and working families. Elder poverty was not to be included.

Prompted by the exclusion of older persons from the Commission's charge and with data from the 2005 Census Bureau's American Community Survey providing information that revealed the fact that the rate of elderly poverty among the 20 most populous cities in America placed New York second only to Detroit, the New York Citizens' Committee on

Aging, a not-for-profit, non-partisan organization that for nearly 50 years has worked to improve the quality of life for older New Yorkers, decided to undertake an Initiative to Reduce Elder Poverty by giving visibility to the existence and extent of poverty among the City's older residents and to work to identify policy changes needed to address this issue.

As a first step in the project, the Citizens' Committee analyzed data from the Census survey to develop a profile of the City's elderly poor and presented the findings in an issue paper: "Under the Radar: Poverty Among Older Adults in New York City". The report clearly underscored the need to pursue our initiative. Among its findings were the following:

While nationally, 9.9% of older Americans were living in poverty, which marked a continued decline among this age group nationwide, the poverty rate among those 65 and over in New York City as reported in the survey was twice the national average: 20.3% Or 191,653 individuals. These figures are based on a national measure of poverty which in 2005 was \$9,367 for individuals 65 and older – a countrywide measure that fails to reflect regional differences in the cost-of-living. .

Who are these elderly poor? 75% live alone although 14% are married; the rest live with relatives. Not surprisingly, significantly more older women are in poverty than older men: 23% vs. 17%. However, for both sexes, their rates of poverty in the City are double the national averages: 12% and 7% respectively. Poverty is also most prevalent among the City's racial and ethnic minorities. The rate for Hispanic elderly, 34%, is three times the national average for this group while the rates for Black and Asian elderly are more than

double the national rate, 22% and 25%, respectively. It should be noted that, even though their rate of poverty was much lower, 14% of white elderly were also living in poverty. While disability can be a cause or consequence of poverty, those who are both poor and disabled constitute 12% of the elderly, twice the national rate of 5.5%. And poverty is ubiquitous throughout the City's five boroughs. The 2006 American Community Survey reported that the poverty rate remained at 20%, or one in five of the City's elderly.

Generally speaking, three circumstances tend to describe seniors living in poverty. There are those who have been economically insecure throughout their lives and thus bring few resources into their older years. A second group are those who had limited resources for retirement, such as a pension, but through uncontrollable factors such as the loss of the pension, unexpected job loss or even a drop in interest rates experienced an almost instant diminution of them. And the third group are those who undergo a crisis or other unforeseen event such as major illness, the death of a spouse or divorce that rapidly plunges them into poverty.

With the profile of the City's elderly as basis for planning, the Citizens' Committee's second step was to present the data to as broad an audience as possible. Therefore, the Committee organized and held a solutions-oriented forum in May, 2007 entitled "Under the Radar: Old and Poor in a City of Riches" with over 250 present. The forum program included presentations by elected officials as well as representatives from the Black, Hispanic, Asian and disabled communities and ended by inviting those attending to join

the Committee in its initiative. In September of that year, establishing a Task Force to Reduce Elder Poverty in NYC to examine priority issues that emerged from the forum and to develop preliminary policy recommendations to address them became the third step of the initiative. Chaired by Committee members, the Task Force comprised representatives from more than a dozen other organizations, reflecting a spectrum of aging concerns. The Task Force developed a wide-ranging number of recommendations. Obviously, not all could be accepted.

Therefore, in the next step, the recommendations of the Task Force were assigned to a small ad hoc group for review and analysis. This group proposed that efforts be focused on four key areas affecting the City's elderly poor and that four workgroups be set up. Appropriate recommendations from the original Task Force were included under each.

These areas were:

- 1) Providing income security and employment opportunities
- 2) Strengthening the existing social safety-net to prevent individuals from falling into poverty
- 3) Expanding affordable housing options and supports
- 4) Reducing the financial burden often associated with serious health conditions and/or disability

Individuals with expertise in these four areas were invited to participate in the workgroups, which were chaired by members of the Citizens' Committee. The groups met separately over the next several months to develop justification for the

recommendations as well as to ascertain the views of other organizations, locally, statewide and nationally, that are also working on the issue of elder poverty.

Concurrently, a series of meetings with local and State elected and appointed officials were held to obtain their views on what new policies or changes in existing policy might be achievable. This was probably one of the most important steps taken in carrying out the initiative..

At this time, recommendations for the four key areas have been identified and endorsed by the original Task Force members. The next and final step to be taken is determining strategies and venues for publicizing the recommendations that will involve the organizations that have been working with us and will be directed both to policymakers and to the broader public via the media.

Are we there yet? Can we claim success in our initiative? Not yet, but what we have seen is that the initiative has brought visibility and heightened attention in the City to an important concern for all who work with and on behalf of older persons. Our level of access to policymakers has increased significantly as the number of community partners that have joined the initiative to work for policy change.

In addition to the policy changes we will be recommending to benefit in those in poverty, we are also supportive of efforts to revise the current Federal measure of poverty which has been used since 1969 and, it is widely agreed, is no longer an adequate tool. The NYC Center for Economic Opportunity has developed a new approach to measuring

poverty based on recommendations of the National Academy of Sciences. Replacing the existing Federal definition of poverty with an improved measure is a goal for us all. But it will take time to achieve. Just a few months ago, the City's Mayoral Center for Economic Opportunity, using a new approach to measuring poverty, set the rate for the City's elderly at 35%).

Meanwhile, in the shorter term, we can begin the move to bridge the large gulf that separates older persons in poverty from empowerment..The initiative undertaken by the New York Citizens' Committee on Aging is offered as one model to do so. Our experience can be summarized as follows:

Profile: Development of a database describing the population in poverty is the first step and a critical one. Numbers are not ambiguous; they tell a convincing story.

Partnership: It's easier to go it alone but much more effective to work with a coalition of concerned organizations

Politics: Before adopting policy directions, involve elected and appointed officials to determine which battles to fight and which to let go

Policies:Policy recommendations need to be grounded in the actual political situation and ensure they are sustainable and credible

Publicize: Determine the venue(s) that will have the greatest impact on policymakers in moving an initiative forward and use them.

will not become a reality. No, yes, this is the time to act so that poverty will no

In conclusion, if older persons are to be full citizens and participating members of our communities, they must have the same power and influence enjoyed by others. But to achieve empowerment, they must have a standard of living that enables them to become participants. Living in poverty overwhelms their ability to do so. Given the climate of economic crisis we currently live in that has created critical budgetary situations for both the City and the State, you may well ask is this an appropriate time to press for policy changes that, admittedly, will have costs attached? We believe so. Moreover, we believe that reducing elderly poverty is and must be a Federal responsibility. At the minimum, the most beneficial assistance for those in poverty would be to increase the Federal Supplementary Security Income level; Food Stamp allowances; congregate and home-delivered meals support under the Older Americans Act; and housing subsidies. .

The next several decades will see a very significant increase in the numbers not only of New York City's elderly but also of elderly across the State. We can also expect that among them increased numbers of elderly in rural communities and suburban towns, as well as in urban areas, will face retirement lacking income security.. For it is not only the elderly who are poor. Large numbers of those aged 50 to 64 exist on incomes below the poverty line. As they age in, they will face a very difficult retirement both for the reasons given earlier and as a result of the economic downturn on their resources for retirement.

. Meeting basic needs is a prerequisite to empowerment. Unless initiatives are taken now to address the issue of elder poverty, there remains the very real fact that empowerment

will not become a reality for many. So, yes, this is the time to act so that poverty will no longer be a barrier to participation in the life of one's community and all older persons can share in the life of the livable community described by Commissioner Carpenter today and the age-friendly City that New York is working to become.

A Model for Policy Change: Addressing Elderly Poverty in New York City

Mary J. Meyer
New York Citizens' Committee on Aging

Empowering Communities for Successful Aging Conference
Saratoga Springs, New York
November 13, 2003