

STATE WIDE

New York StateWide Senior Action Council, Inc.

275 State Street, Albany, NY 12210 • (518) 436-1006 • Fax (518) 436-7642

Toll-Free Patients Rights Helpline **1-800-333-4374**

Albany County Seniors Living on the Edge

1. Elders in Albany County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Albany County 57% - 84% of the amount needed to cover their basic living expenses.

In Albany County, elder living on an income equivalent to the federal poverty guideline can cover only 42% - 62% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Albany County 68% - 90% of the amount needed to cover their basic living expenses.

In Albany County, elder couples living on an income equivalent to the federal poverty guideline can cover only 42% - 55% of their basic living expenses.

2. Elders living alone in Albany County need \$17,448-\$25,812 to cover their basic annual living costs. an uncertain economic future.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$34,836.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Albany who own their home without a mortgage need \$17,448 a year to cover their basic living expenses.

If elders rent an apartment in Albany County, their basic living expenses increase to \$20,160. the cost per month for a single elder.

3. Elder couples in Albany County need \$26,472-\$34,836 to cover their basic annual living costs.

Elder couples in Albany County who own their home without a mortgage need \$26,472 a year to cover their basic living expenses.

If elders rent an apartment in Albany County, their basic living expenses increase to \$29,184.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$34,836.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face

A member of an elder couple paying market rate rent in Albany County has expenses reduced by only 31% when a spouse dies; \$20,160 from \$29,184, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Albany County face healthcare costs of \$280 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases

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Allegany County Seniors Living on the Edge

1. Elders in Allegany County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Allegany County 59% - 81% of the amount needed to cover their basic living expenses.

In Allegany County, elder living on an income equivalent to the federal poverty guideline can cover only 48% - 65% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Allegany County 68% - 84% of the amount needed to cover their basic living expenses.

In Allegany County, elder couples living on an income equivalent to the federal poverty guideline can cover only 45% - 56% of their basic living expenses.

2. Elders living alone in Allegany County need \$16,548-\$22,644 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$32,040.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Allegany who own their home without a mortgage need \$16,548 a year to cover their basic living expenses.

If elders rent an apartment in Allegany County, their basic living expenses increase to \$18,360.

3. Elder couples in Allegany County need \$25,944-\$32,040 to cover their basic annual living costs.

Elder couples in Allegany County who own their home without a mortgage need \$25,944 a year to cover their basic living expenses.

If elders rent an apartment in Allegany County, their basic living expenses increase to \$27,756.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$32,040.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Allegany County has expenses reduced by only 34% when a spouse dies; \$18,360 from \$27,756, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Allegany County face healthcare costs of \$276 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Bronx County Seniors Living on the Edge

1. Elders in Bronx County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Bronx County 40% - 70% of the amount needed to cover their basic living expenses.

In Bronx County, elder living on an income equivalent to the federal poverty guideline can cover only 34% - 59% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Bronx County 51% - 79% of the amount needed to cover their basic living expenses.

In Bronx County, elder couples living on an income equivalent to the federal poverty guideline can cover only 36% - 55% of their basic living expenses.

2. Elders living alone in Bronx County need \$18,288-\$32,172 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$40,776.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Bronx who own their home without a mortgage need \$18,288 a year to cover their basic living expenses.

If elders rent an apartment in Bronx County, their basic living expenses increase to \$23,328.

3. Elder couples in Bronx County need \$26,652-\$40,776 to cover their basic annual living costs.

Elder couples in Bronx County who own their home without a mortgage need \$26,652 a year to cover their basic living expenses.

If elders rent an apartment in Bronx County, their basic living expenses increase to \$31,692.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$40,776.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Bronx County has expenses reduced by only 26% when a spouse dies; \$23,328 from \$31,692, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Bronx County face healthcare costs of \$226 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Broome County Seniors Living on the Edge

1. Elders in Broome County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Broome County 64% - 84% of the amount needed to cover their basic living expenses.

In Broome County, elder living on an income equivalent to the federal poverty guideline can cover only 49% - 64% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Broome County 73% - 88% of the amount needed to cover their basic living expenses.

In Broome County, elder couples living on an income equivalent to the federal poverty guideline can cover only 46% - 56% of their basic living expenses.

2. Elders living alone in Broome County need \$16,932-\$22,236 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$31,380.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Broome who own their home without a mortgage need \$16,932 a year to cover their basic living expenses.

If elders rent an apartment in Broome County, their basic living expenses increase to \$18,492.

3. Elder couples in Broome County need \$26,076-\$31,380 to cover their basic annual living costs.

Elder couples in Broome County who own their home without a mortgage need \$26,076 a year to cover their basic living expenses.

If elders rent an apartment in Broome County, their basic living expenses increase to \$27,636.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$31,380.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Broome County has expenses reduced by only 33% when a spouse dies; \$18,492 from \$27,636, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Broome County face healthcare costs of \$268 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Cattaraugus County Seniors Living on the Edge

1. Elders in Cattaraugus County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Cattaraugus County 59% - 81% of the amount needed to cover their basic living expenses.

In Cattaraugus County, elder living on an income equivalent to the federal poverty guideline can cover only 48% - 65% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Cattaraugus County 68% - 84% of the amount needed to cover their basic living expenses.

In Cattaraugus County, elder couples living on an income equivalent to the federal poverty guideline can cover only 45% - 56% of their basic living expenses.

2. Elders living alone in Cattaraugus County need \$16,548-\$22,644 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$32,040.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

Elders living alone in Cattaraugus who own their home without a mortgage need \$16,548 a year to cover their basic living expenses.

If elders rent an apartment in Cattaraugus County, their basic living expenses increase to \$18,444.

3. Elder couples in Cattaraugus County need \$25,944-\$32,040 to cover their basic annual living costs.

Elder couples in Cattaraugus County who own their home without a mortgage need \$25,944 a year to cover their basic living

If elders rent an apartment in Cattaraugus County, their basic living expenses increase to \$27,840.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$32,040.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Cattaraugus County has expenses reduced by only 34% when a spouse dies; \$18,444 from \$27,840, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Cattaraugus County face healthcare costs of \$276 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Cayuga County Seniors Living on the Edge

1. Elders in Cayuga County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Cayuga County 52% - 72% of the amount needed to cover their basic living expenses.

In Cayuga County, elder living on an income equivalent to the federal poverty guideline can cover only 40% - 56% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Cayuga County 59% - 74% of the amount needed to cover their basic living expenses.

In Cayuga County, elder couples living on an income equivalent to the federal poverty guideline can cover only 38% - 48% of their basic living expenses.

2. Elders living alone in Cayuga County need \$19,416-\$27,000 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$38,196.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Cayuga who own their home without a mortgage need \$19,416 a year to cover their basic living expenses.

If elders rent an apartment in Cayuga County, their basic living expenses increase to \$20,904.

3. Elder couples in Cayuga County need \$30,612-\$38,196 to cover their basic annual living costs.

Elder couples in Cayuga County who own their home without a mortgage need \$30,612 a year to cover their basic living expenses.

If elders rent an apartment in Cayuga County, their basic living expenses increase to \$32,100.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$38,196.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Cayuga County has expenses reduced by only 35% when a spouse dies; \$20,904 from \$32,100, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Cayuga County face healthcare costs of \$401 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Chautauqua County Seniors Living on the Edge

1. Elders in Chautauqua County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Chautauqua County 62% - 79% of the amount needed to cover their basic living expenses.

In Chautauqua County, elder living on an income equivalent to the federal poverty guideline can cover only 48% - 62% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Chautauqua County 71% - 84% of the amount needed to cover their basic living expenses.

In Chautauqua County, elder couples living on an income equivalent to the federal poverty guideline can cover only 46% - 55% of their basic living expenses.

2. Elders living alone in Chautauqua County need \$17,328-\$22,368 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$31,764.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

Elders living alone in Chautauqua who own their home without a mortgage need \$17,328 a year to cover their basic living expenses.

If elders rent an apartment in Chautauqua County, their basic living expenses increase to \$18,672.

3. Elder couples in Chautauqua County need \$26,724-\$31,764 to cover their basic annual living costs.

Elder couples in Chautauqua County who own their home without a mortgage need \$26,724 a year to cover their basic living

If elders rent an apartment in Chautauqua County, their basic living expenses increase to \$28,068.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$31,764.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Chautauqua County has expenses reduced by only 33% when a spouse dies; \$18,672 from \$28,068, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Chautauqua County face healthcare costs of \$276 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Chemung County Seniors Living on the Edge

1. Elders in Chemung County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Chemung County 59% - 75% of the amount needed to cover their basic living expenses.

In Chemung County, elder living on an income equivalent to the federal poverty guideline can cover only 46% - 59% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Chemung County 65% - 77% of the amount needed to cover their basic living expenses.

In Chemung County, elder couples living on an income equivalent to the federal poverty guideline can cover only 42% - 49% of their basic living expenses.

2. Elders living alone in Chemung County need \$18,432-\$23,688 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$34,752.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

Elders living alone in Chemung who own their home without a mortgage need \$18,432 a year to cover their basic living expenses.

If elders rent an apartment in Chemung County, their basic living expenses increase to \$20,988.

3. Elder couples in Chemung County need \$29,496-\$34,752 to cover their basic annual living costs.

Elder couples in Chemung County who own their home without a mortgage need \$29,496 a year to cover their basic living expenses.

If elders rent an apartment in Chemung County, their basic living expenses increase to \$32,052.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$34,752.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Chemung County has expenses reduced by only 35% when a spouse dies; \$20,988 from \$32,052, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Chemung County face healthcare costs of \$401 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Chenango County Seniors Living on the Edge

1. Elders in Chenango County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Chenango County 56% - 78% of the amount needed to cover their basic living expenses.

In Chenango County, elder living on an income equivalent to the federal poverty guideline can cover only 45% - 63% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Chenango County 65% - 82% of the amount needed to cover their basic living expenses.

In Chenango County, elder couples living on an income equivalent to the federal poverty guideline can cover only 44% - 55% of their basic living expenses.

2. Elders living alone in Chenango County need \$17,148-\$23,928 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$33,264.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

Elders living alone in Chenango who own their home without a mortgage need \$17,148 a year to cover their basic living expenses.

If elders rent an apartment in Chenango County, their basic living expenses increase to \$18,564.

3. Elder couples in Chenango County need \$26,484-\$33,264 to cover their basic annual living costs.

Elder couples in Chenango County who own their home without a mortgage need \$26,484 a year to cover their basic living expenses.

If elders rent an apartment in Chenango County, their basic living expenses increase to \$27,900.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$33,264.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Chenango County has expenses reduced by only 33% when a spouse dies; \$18,564 from \$27,900, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Chenango County face healthcare costs of \$271 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Clinton County Seniors Living on the Edge

1. Elders in Clinton County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Clinton County 51% - 72% of the amount needed to cover their basic living expenses.

In Clinton County, elder living on an income equivalent to the federal poverty guideline can cover only 41% - 58% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Clinton County 58% - 74% of the amount needed to cover their basic living expenses.

In Clinton County, elder couples living on an income equivalent to the federal poverty guideline can cover only 38% - 49% of their basic living expenses.

2. Elders living alone in Clinton County need \$18,600-\$26,640 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$37,848.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Clinton who own their home without a mortgage need \$18,600 a year to cover their basic living expenses.

If elders rent an apartment in Clinton County, their basic living expenses increase to \$21,216.

3. Elder couples in Clinton County need \$29,808-\$37,848 to cover their basic annual living costs.

Elder couples in Clinton County who own their home without a mortgage need \$29,808 a year to cover their basic living expenses.

If elders rent an apartment in Clinton County, their basic living expenses increase to \$32,424.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$37,848.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Clinton County has expenses reduced by only 35% when a spouse dies; \$21,216 from \$32,424, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Clinton County face healthcare costs of \$401 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Columbia County Seniors Living on the Edge

1. Elders in Columbia County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Columbia County 49% - 73% of the amount needed to cover their basic living expenses.

In Columbia County, elder living on an income equivalent to the federal poverty guideline can cover only 37% - 55% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Columbia County 58% - 75% of the amount needed to cover their basic living expenses.

In Columbia County, elder couples living on an income equivalent to the federal poverty guideline can cover only 36% - 47% of their basic living expenses.

2. Elders living alone in Columbia County need \$19,656-\$28,944 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$40,152.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

Elders living alone in Columbia who own their home without a mortgage need \$19,656 a year to cover their basic living expenses.

If elders rent an apartment in Columbia County, their basic living expenses increase to \$22,236.

3. Elder couples in Columbia County need \$30,864-\$40,152 to cover their basic annual living costs.

Elder couples in Columbia County who own their home without a mortgage need \$30,864 a year to cover their basic living expenses.

If elders rent an apartment in Columbia County, their basic living expenses increase to \$33,444.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$40,152.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Columbia County has expenses reduced by only 34% when a spouse dies; \$22,236 from \$33,444, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Columbia County face healthcare costs of \$401 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Cortland County Seniors Living on the Edge

1. Elders in Cortland County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Cortland County 53% - 71% of the amount needed to cover their basic living expenses.

In Cortland County, elder living on an income equivalent to the federal poverty guideline can cover only 42% - 57% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Cortland County 60% - 73% of the amount needed to cover their basic living expenses.

In Cortland County, elder couples living on an income equivalent to the federal poverty guideline can cover only 39% - 48% of their basic living expenses.

2. Elders living alone in Cortland County need \$19,020-\$25,800 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$37,008.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Cortland who own their home without a mortgage need \$19,020 a year to cover their basic living expenses.

If elders rent an apartment in Cortland County, their basic living expenses increase to \$20,916.

3. Elder couples in Cortland County need \$30,228-\$37,008 to cover their basic annual living costs.

Elder couples in Cortland County who own their home without a mortgage need \$30,228 a year to cover their basic living expenses.

If elders rent an apartment in Cortland County, their basic living expenses increase to \$32,124.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$37,008.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Cortland County has expenses reduced by only 35% when a spouse dies; \$20,916 from \$32,124, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Cortland County face healthcare costs of \$401 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Delaware County Seniors Living on the Edge

1. Elders in Delaware County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Delaware County 56% - 73% of the amount needed to cover their basic living expenses.

In Delaware County, elder living on an income equivalent to the federal poverty guideline can cover only 44% - 58% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Delaware County 62% - 74% of the amount needed to cover their basic living expenses.

In Delaware County, elder couples living on an income equivalent to the federal poverty guideline can cover only 41% - 49% of their basic living expenses.

2. Elders living alone in Delaware County need \$18,528-\$24,432 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$35,640.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

Elders living alone in Delaware who own their home without a mortgage need \$18,528 a year to cover their basic living expenses.

If elders rent an apartment in Delaware County, their basic living expenses increase to \$20,424.

3. Elder couples in Delaware County need \$29,736-\$35,640 to cover their basic annual living costs.

Elder couples in Delaware County who own their home without a mortgage need \$29,736 a year to cover their basic living expenses.

If elders rent an apartment in Delaware County, their basic living expenses increase to \$31,632.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$35,640.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Delaware County has expenses reduced by only 35% when a spouse dies; \$20,424 from \$31,632, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Delaware County face healthcare costs of \$401 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Dutchess County Seniors Living on the Edge

1. Elders in Dutchess County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Dutchess County 47% - 71% of the amount needed to cover their basic living expenses.

In Dutchess County, elder living on an income equivalent to the federal poverty guideline can cover only 33% - 50% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Dutchess County 58% - 77% of the amount needed to cover their basic living expenses.

In Dutchess County, elder couples living on an income equivalent to the federal poverty guideline can cover only 34% - 45% of their basic living expenses.

2. Elders living alone in Dutchess County need \$21,672-\$32,592 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$43,344.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

Elders living alone in Dutchess who own their home without a mortgage need \$21,672 a year to cover their basic living expenses.

If elders rent an apartment in Dutchess County, their basic living expenses increase to \$24,456.

3. Elder couples in Dutchess County need \$32,424-\$43,344 to cover their basic annual living costs.

Elder couples in Dutchess County who own their home without a mortgage need \$32,424 a year to cover their basic living expenses.

If elders rent an apartment in Dutchess County, their basic living expenses increase to \$35,208.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$43,344.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Dutchess County has expenses reduced by only 31% when a spouse dies; \$24,456 from \$35,208, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Dutchess County face healthcare costs of \$401 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Erie County Seniors Living on the Edge

1. Elders in Erie County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Erie County 62% - 84% of the amount needed to cover their basic living expenses.

In Erie County, elder living on an income equivalent to the federal poverty guideline can cover only 46% - 62% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Erie County 72% - 90% of the amount needed to cover their basic living expenses.

In Erie County, elder couples living on an income equivalent to the federal poverty guideline can cover only 44% - 55% of their basic living expenses.

2. Elders living alone in Erie County need \$17,364-\$23,700 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$32,760.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

Elders living alone in Erie who own their home without a mortgage need \$17,364 a year to cover their basic living expenses.

If elders rent an apartment in Erie County, their basic living expenses increase to \$18,768.

3. Elder couples in Erie County need \$26,424-\$32,760 to cover their basic annual living costs.

Elder couples in Erie County who own their home without a mortgage need \$26,424 a year to cover their basic living expenses.

If elders rent an apartment in Erie County, their basic living expenses increase to \$27,828.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$32,760.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Erie County has expenses reduced by only 33% when a spouse dies; \$18,768 from \$27,828, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Erie County face healthcare costs of \$276 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Essex County Seniors Living on the Edge

1. Elders in Essex County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Essex County 52% - 74% of the amount needed to cover their basic living expenses.

In Essex County, elder living on an income equivalent to the federal poverty guideline can cover only 41% - 58% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Essex County 59% - 75% of the amount needed to cover their basic living expenses.

In Essex County, elder couples living on an income equivalent to the federal poverty guideline can cover only 38% - 49% of their basic living expenses.

2. Elders living alone in Essex County need \$18,600-\$26,640 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$37,848.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

Elders living alone in Essex who own their home without a mortgage need \$18,600 a year to cover their basic living expenses.

If elders rent an apartment in Essex County, their basic living expenses increase to \$20,748.

3. Elder couples in Essex County need \$29,808-\$37,848 to cover their basic annual living costs.

Elder couples in Essex County who own their home without a mortgage need \$29,808 a year to cover their basic living expenses.

If elders rent an apartment in Essex County, their basic living expenses increase to \$31,956.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$37,848.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Essex County has expenses reduced by only 35% when a spouse dies; \$20,748 from \$31,956, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Essex County face healthcare costs of \$401 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Franklin County Seniors Living on the Edge

1. Elders in Franklin County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Franklin County 49% - 69% of the amount needed to cover their basic living expenses.

In Franklin County, elder living on an income equivalent to the federal poverty guideline can cover only 41% - 58% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Franklin County 56% - 71% of the amount needed to cover their basic living expenses.

In Franklin County, elder couples living on an income equivalent to the federal poverty guideline can cover only 38% - 49% of their basic living expenses.

2. Elders living alone in Franklin County need \$18,600-\$26,640 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$37,848.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Franklin who own their home without a mortgage need \$18,600 a year to cover their basic living expenses.

If elders rent an apartment in Franklin County, their basic living expenses increase to \$20,160.

3. Elder couples in Franklin County need \$29,808-\$37,848 to cover their basic annual living costs.

Elder couples in Franklin County who own their home without a mortgage need \$29,808 a year to cover their basic living expenses.

If elders rent an apartment in Franklin County, their basic living expenses increase to \$31,368.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$37,848.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Franklin County has expenses reduced by only 36% when a spouse dies; \$20,160 from \$31,368, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Franklin County face healthcare costs of \$401 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Fulton County Seniors Living on the Edge

1. Elders in Fulton County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Fulton County 59% - 76% of the amount needed to cover their basic living expenses.

In Fulton County, elder living on an income equivalent to the federal poverty guideline can cover only 47% - 61% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Fulton County 67% - 80% of the amount needed to cover their basic living expenses.

In Fulton County, elder couples living on an income equivalent to the federal poverty guideline can cover only 45% - 53% of their basic living expenses.

2. Elders living alone in Fulton County need \$17,784-\$22,848 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$32,520.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Fulton who own their home without a mortgage need \$17,784 a year to cover their basic living expenses.

If elders rent an apartment in Fulton County, their basic living expenses increase to \$19,032.

3. Elder couples in Fulton County need \$27,456-\$32,520 to cover their basic annual living costs.

Elder couples in Fulton County who own their home without a mortgage need \$27,456 a year to cover their basic living expenses.

If elders rent an apartment in Fulton County, their basic living expenses increase to \$28,704.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$32,520.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Fulton County has expenses reduced by only 34% when a spouse dies; \$19,032 from \$28,704, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Fulton County face healthcare costs of \$295 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Genesee County Seniors Living on the Edge

1. Elders in Genesee County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Genesee County 57% - 80% of the amount needed to cover their basic living expenses.

In Genesee County, elder living on an income equivalent to the federal poverty guideline can cover only 44% - 61% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Genesee County 67% - 85% of the amount needed to cover their basic living expenses.

In Genesee County, elder couples living on an income equivalent to the federal poverty guideline can cover only 43% - 54% of their basic living expenses.

2. Elders living alone in Genesee County need \$17,652-\$24,588 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$34,008.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Genesee who own their home without a mortgage need \$17,652 a year to cover their basic living expenses.

If elders rent an apartment in Genesee County, their basic living expenses increase to \$19,788.

3. Elder couples in Genesee County need \$27,072-\$34,008 to cover their basic annual living costs.

Elder couples in Genesee County who own their home without a mortgage need \$27,072 a year to cover their basic living expenses.

If elders rent an apartment in Genesee County, their basic living expenses increase to \$29,208.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$34,008.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Genesee County has expenses reduced by only 32% when a spouse dies; \$19,788 from \$29,208, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Genesee County face healthcare costs of \$277 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Greene County Seniors Living on the Edge

1. Elders in Greene County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Greene County 48% - 71% of the amount needed to cover their basic living expenses.

In Greene County, elder living on an income equivalent to the federal poverty guideline can cover only 37% - 55% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Greene County 56% - 73% of the amount needed to cover their basic living expenses.

In Greene County, elder couples living on an income equivalent to the federal poverty guideline can cover only 36% - 47% of their basic living expenses.

2. Elders living alone in Greene County need \$19,656-\$28,944 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$40,152.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Greene who own their home without a mortgage need \$19,656 a year to cover their basic living expenses.

If elders rent an apartment in Greene County, their basic living expenses increase to \$21,504.

3. Elder couples in Greene County need \$30,864-\$40,152 to cover their basic annual living costs.

Elder couples in Greene County who own their home without a mortgage need \$30,864 a year to cover their basic living expenses.

If elders rent an apartment in Greene County, their basic living expenses increase to \$32,712.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$40,152.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Greene County has expenses reduced by only 34% when a spouse dies; \$21,504 from \$32,712, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Greene County face healthcare costs of \$401 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Hamilton County Seniors Living on the Edge

1. Elders in Hamilton County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Hamilton County 53% - 76% of the amount needed to cover their basic living expenses.

In Hamilton County, elder living on an income equivalent to the federal poverty guideline can cover only 41% - 58% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Hamilton County 61% - 77% of the amount needed to cover their basic living expenses.

In Hamilton County, elder couples living on an income equivalent to the federal poverty guideline can cover only 38% - 49% of their basic living expenses.

2. Elders living alone in Hamilton County need \$18,600-\$26,640 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$37,848.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

Elders living alone in Hamilton who own their home without a mortgage need \$18,600 a year to cover their basic living expenses.

If elders rent an apartment in Hamilton County, their basic living expenses increase to \$20,820.

3. Elder couples in Hamilton County need \$29,808-\$37,848 to cover their basic annual living costs.

Elder couples in Hamilton County who own their home without a mortgage need \$29,808 a year to cover their basic living expenses.

If elders rent an apartment in Hamilton County, their basic living expenses increase to \$32,028.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$37,848.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Hamilton County has expenses reduced by only 35% when a spouse dies; \$20,820 from \$32,028, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Hamilton County face healthcare costs of \$401 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Herkimer County Seniors Living on the Edge

1. Elders in Herkimer County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Herkimer County 58% - 81% of the amount needed to cover their basic living expenses.

In Herkimer County, elder living on an income equivalent to the federal poverty guideline can cover only 47% - 66% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Herkimer County 67% - 85% of the amount needed to cover their basic living expenses.

In Herkimer County, elder couples living on an income equivalent to the federal poverty guideline can cover only 46% - 58% of their basic living expenses.

2. Elders living alone in Herkimer County need \$16,296-\$22,956 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$31,992.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

Elders living alone in Herkimer who own their home without a mortgage need \$16,296 a year to cover their basic living expenses.

If elders rent an apartment in Herkimer County, their basic living expenses increase to \$17,868.

3. Elder couples in Herkimer County need \$25,332-\$31,992 to cover their basic annual living costs.

Elder couples in Herkimer County who own their home without a mortgage need \$25,332 a year to cover their basic living expenses.

If elders rent an apartment in Herkimer County, their basic living expenses increase to \$26,904.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$31,992.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Herkimer County has expenses reduced by only 34% when a spouse dies; \$17,868 from \$26,904, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Herkimer County face healthcare costs of \$268 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Jefferson County Seniors Living on the Edge

1. Elders in Jefferson County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Jefferson County 53% - 73% of the amount needed to cover their basic living expenses.

In Jefferson County, elder living on an income equivalent to the federal poverty guideline can cover only 43% - 59% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Jefferson County 59% - 74% of the amount needed to cover their basic living expenses.

In Jefferson County, elder couples living on an income equivalent to the federal poverty guideline can cover only 40% - 50% of their basic living expenses.

2. Elders living alone in Jefferson County need \$18,204-\$25,320 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$36,516.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

Elders living alone in Jefferson who own their home without a mortgage need \$18,204 a year to cover their basic living expenses.

If elders rent an apartment in Jefferson County, their basic living expenses increase to \$21,000.

3. Elder couples in Jefferson County need \$29,400-\$36,516 to cover their basic annual living costs.

Elder couples in Jefferson County who own their home without a mortgage need \$29,400 a year to cover their basic living expenses.

If elders rent an apartment in Jefferson County, their basic living expenses increase to \$32,196.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$36,516.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Jefferson County has expenses reduced by only 35% when a spouse dies; \$21,000 from \$32,196, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Jefferson County face healthcare costs of \$401 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Kings County Seniors Living on the Edge

1. Elders in Kings County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Kings County 37% - 64% of the amount needed to cover their basic living expenses.

In Kings County, elder living on an income equivalent to the federal poverty guideline can cover only 31% - 54% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Kings County 48% - 74% of the amount needed to cover their basic living expenses.

In Kings County, elder couples living on an income equivalent to the federal poverty guideline can cover only 34% - 51% of their basic living expenses.

2. Elders living alone in Kings County need \$20,004-\$34,776 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$43,140.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

Elders living alone in Kings who own their home without a mortgage need \$20,004 a year to cover their basic living expenses.

If elders rent an apartment in Kings County, their basic living expenses increase to \$24,648.

3. Elder couples in Kings County need \$28,368-\$43,140 to cover their basic annual living costs.

Elder couples in Kings County who own their home without a mortgage need \$28,368 a year to cover their basic living expenses.

If elders rent an apartment in Kings County, their basic living expenses increase to \$33,012.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$43,140.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Kings County has expenses reduced by only 25% when a spouse dies; \$24,648 from \$33,012, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Kings County face healthcare costs of \$226 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Lewis County Seniors Living on the Edge

1. Elders in Lewis County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Lewis County 52% - 72% of the amount needed to cover their basic living expenses.

In Lewis County, elder living on an income equivalent to the federal poverty guideline can cover only 43% - 59% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Lewis County 58% - 73% of the amount needed to cover their basic living expenses.

In Lewis County, elder couples living on an income equivalent to the federal poverty guideline can cover only 40% - 50% of their basic living expenses.

2. Elders living alone in Lewis County need \$18,204-\$25,320 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$36,516.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

Elders living alone in Lewis who own their home without a mortgage need \$18,204 a year to cover their basic living expenses.

If elders rent an apartment in Lewis County, their basic living expenses increase to \$20,208.

3. Elder couples in Lewis County need \$29,400-\$36,516 to cover their basic annual living costs.

Elder couples in Lewis County who own their home without a mortgage need \$29,400 a year to cover their basic living expenses.

If elders rent an apartment in Lewis County, their basic living expenses increase to \$31,404.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$36,516.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Lewis County has expenses reduced by only 36% when a spouse dies; \$20,208 from \$31,404, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Lewis County face healthcare costs of \$401 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Livingston County Seniors Living on the Edge

1. Elders in Livingston County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Livingston County 55% - 83% of the amount needed to cover their basic living expenses.

In Livingston County, elder living on an income equivalent to the federal poverty guideline can cover only 42% - 63% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Livingston County 66% - 88% of the amount needed to cover their basic living expenses.

In Livingston County, elder couples living on an income equivalent to the federal poverty guideline can cover only 42% - 55% of their basic living expenses.

2. Elders living alone in Livingston County need \$17,232-\$25,956 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$35,088.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

Elders living alone in Livingston who own their home without a mortgage need \$17,232 a year to cover their basic living expenses.

If elders rent an apartment in Livingston County, their basic living expenses increase to \$18,660.

3. Elder couples in Livingston County need \$26,364-\$35,088 to cover their basic annual living costs.

Elder couples in Livingston County who own their home without a mortgage need \$26,364 a year to cover their basic living expenses.

If elders rent an apartment in Livingston County, their basic living expenses increase to \$27,792.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$35,088.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Livingston County has expenses reduced by only 33% when a spouse dies; \$18,660 from \$27,792, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Livingston County face healthcare costs of \$281 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Madison County Seniors Living on the Edge

1. Elders in Madison County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Madison County 56% - 84% of the amount needed to cover their basic living expenses.

In Madison County, elder living on an income equivalent to the federal poverty guideline can cover only 44% - 65% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Madison County 67% - 89% of the amount needed to cover their basic living expenses.

In Madison County, elder couples living on an income equivalent to the federal poverty guideline can cover only 43% - 57% of their basic living expenses.

2. Elders living alone in Madison County need \$16,776-\$24,828 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$33,816.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Madison who own their home without a mortgage need \$16,776 a year to cover their basic living expenses.

If elders rent an apartment in Madison County, their basic living expenses increase to \$18,384.

3. Elder couples in Madison County need \$25,764-\$33,816 to cover their basic annual living costs.

Elder couples in Madison County who own their home without a mortgage need \$25,764 a year to cover their basic living expenses.

If elders rent an apartment in Madison County, their basic living expenses increase to \$27,372.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$33,816.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Madison County has expenses reduced by only 33% when a spouse dies; \$18,384 from \$27,372, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Madison County face healthcare costs of \$278 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Monroe County Seniors Living on the Edge

1. Elders in Monroe County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Monroe County 59% - 85% of the amount needed to cover their basic living expenses.

In Monroe County, elder living on an income equivalent to the federal poverty guideline can cover only 43% - 61% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Monroe County 71% - 91% of the amount needed to cover their basic living expenses.

In Monroe County, elder couples living on an income equivalent to the federal poverty guideline can cover only 42% - 54% of their basic living expenses.

2. Elders living alone in Monroe County need \$17,772-\$25,248 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$34,464.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Monroe who own their home without a mortgage need \$17,772 a year to cover their basic living expenses.

If elders rent an apartment in Monroe County, their basic living expenses increase to \$19,764.

3. Elder couples in Monroe County need \$26,988-\$34,464 to cover their basic annual living costs.

Elder couples in Monroe County who own their home without a mortgage need \$26,988 a year to cover their basic living expenses.

If elders rent an apartment in Monroe County, their basic living expenses increase to \$28,980.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$34,464.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Monroe County has expenses reduced by only 32% when a spouse dies; \$19,764 from \$28,980, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Monroe County face healthcare costs of \$287 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Montgomery County Seniors Living on the Edge

1. Elders in Montgomery County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Montgomery County 59% - 76% of the amount needed to cover their basic living expenses.

In Montgomery County, elder living on an income equivalent to the federal poverty guideline can cover only 48% - 61% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Montgomery County 67% - 80% of the amount needed to cover their basic living expenses.

In Montgomery County, elder couples living on an income equivalent to the federal poverty guideline can cover only 45% - 54% of their basic living expenses.

2. Elders living alone in Montgomery County need \$17,652-\$22,716 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$32,268.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

Elders living alone in Montgomery who own their home without a mortgage need \$17,652 a year to cover their basic living expenses.

If elders rent an apartment in Montgomery County, their basic living expenses increase to \$19,200.

3. Elder couples in Montgomery County need \$27,204-\$32,268 to cover their basic annual living costs.

Elder couples in Montgomery County who own their home without a mortgage need \$27,204 a year to cover their basic living expenses.

If elders rent an apartment in Montgomery County, their basic living expenses increase to \$28,752.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$32,268.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Montgomery County has expenses reduced by only 33% when a spouse dies; \$19,200 from \$28,752, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Montgomery County face healthcare costs of \$286 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Nassau County Seniors Living on the Edge

1. Elders in Nassau County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Nassau County 40% - 61% of the amount needed to cover their basic living expenses.

In Nassau County, elder living on an income equivalent to the federal poverty guideline can cover only 26% - 40% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Nassau County 51% - 70% of the amount needed to cover their basic living expenses.

In Nassau County, elder couples living on an income equivalent to the federal poverty guideline can cover only 28% - 39% of their basic living expenses.

2. Elders living alone in Nassau County need \$26,880-\$40,956 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$51,852.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Nassau who own their home without a mortgage need \$26,880 a year to cover their basic living expenses.

If elders rent an apartment in Nassau County, their basic living expenses increase to \$30,816.

3. Elder couples in Nassau County need \$37,776-\$51,852 to cover their basic annual living costs.

Elder couples in Nassau County who own their home without a mortgage need \$37,776 a year to cover their basic living expenses.

If elders rent an apartment in Nassau County, their basic living expenses increase to \$41,712.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$51,852.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Nassau County has expenses reduced by only 26% when a spouse dies; \$30,816 from \$41,712, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Nassau County face healthcare costs of \$401 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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New York County Seniors Living on the Edge

1. Elders in New York County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in New York County 37% - 73% of the amount needed to cover their basic living expenses.

In New York County, elder living on an income equivalent to the federal poverty guideline can cover only 27% - 52% of their basic living expenses.

The average Social Security benefit provides an elder couple living in New York County 50% - 84% of the amount needed to cover their basic living expenses.

In New York County, elder couples living on an income equivalent to the federal poverty guideline can cover only 30% - 50% of their basic living expenses.

2. Elders living alone in New York County need \$20,748-\$40,704 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$49,104.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

Elders living alone in New York who own their home without a mortgage need \$20,748 a year to cover their basic living expenses.

If elders rent an apartment in New York County, their basic living expenses increase to \$27,252.

3. Elder couples in New York County need \$29,148-\$49,104 to cover their basic annual living costs.

Elder couples in New York County who own their home without a mortgage need \$29,148 a year to cover their basic living expenses.

If elders rent an apartment in New York County, their basic living expenses increase to \$35,652.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$49,104.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in New York County has expenses reduced by only 24% when a spouse dies; \$27,252 from \$35,652, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in New York County face healthcare costs of \$228 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Niagara County Seniors Living on the Edge

1. Elders in Niagara County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Niagara County 60% - 85% of the amount needed to cover their basic living expenses.

In Niagara County, elder living on an income equivalent to the federal poverty guideline can cover only 45% - 63% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Niagara County 71% - 90% of the amount needed to cover their basic living expenses.

In Niagara County, elder couples living on an income equivalent to the federal poverty guideline can cover only 44% - 55% of their basic living expenses.

2. Elders living alone in Niagara County need \$17,280-\$24,252 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$33,312.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Niagara who own their home without a mortgage need \$17,280 a year to cover their basic living expenses.

If elders rent an apartment in Niagara County, their basic living expenses increase to \$18,228.

3. Elder couples in Niagara County need \$26,340-\$33,312 to cover their basic annual living costs.

Elder couples in Niagara County who own their home without a mortgage need \$26,340 a year to cover their basic living expenses.

If elders rent an apartment in Niagara County, their basic living expenses increase to \$27,288.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$33,312.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Niagara County has expenses reduced by only 33% when a spouse dies; \$18,228 from \$27,288, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Niagara County face healthcare costs of \$276 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Oneida County Seniors Living on the Edge

1. Elders in Oneida County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Oneida County 58% - 80% of the amount needed to cover their basic living expenses.

In Oneida County, elder living on an income equivalent to the federal poverty guideline can cover only 46% - 64% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Oneida County 68% - 85% of the amount needed to cover their basic living expenses.

In Oneida County, elder couples living on an income equivalent to the federal poverty guideline can cover only 45% - 56% of their basic living expenses.

2. Elders living alone in Oneida County need \$16,896-\$23,364 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$32,376.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Oneida who own their home without a mortgage need \$16,896 a year to cover their basic living expenses.

If elders rent an apartment in Oneida County, their basic living expenses increase to \$18,744.

3. Elder couples in Oneida County need \$25,908-\$32,376 to cover their basic annual living costs.

Elder couples in Oneida County who own their home without a mortgage need \$25,908 a year to cover their basic living expenses.

If elders rent an apartment in Oneida County, their basic living expenses increase to \$27,756.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$32,376.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Oneida County has expenses reduced by only 32% when a spouse dies; \$18,744 from \$27,756, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Oneida County face healthcare costs of \$267 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Onondaga County Seniors Living on the Edge

1. Elders in Onondaga County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Onondaga County 57% - 79% of the amount needed to cover their basic living expenses.

In Onondaga County, elder living on an income equivalent to the federal poverty guideline can cover only 42% - 58% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Onondaga County 65% - 81% of the amount needed to cover their basic living expenses.

In Onondaga County, elder couples living on an income equivalent to the federal poverty guideline can cover only 40% - 49% of their basic living expenses.

2. Elders living alone in Onondaga County need \$18,732-\$25,908 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$36,672.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Onondaga who own their home without a mortgage need \$18,732 a year to cover their basic living expenses.

If elders rent an apartment in Onondaga County, their basic living expenses increase to \$20,760.

3. Elder couples in Onondaga County need \$29,496-\$36,672 to cover their basic annual living costs.

Elder couples in Onondaga County who own their home without a mortgage need \$29,496 a year to cover their basic living expenses.

If elders rent an apartment in Onondaga County, their basic living expenses increase to \$31,524.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$36,672.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Onondaga County has expenses reduced by only 34% when a spouse dies; \$20,760 from \$31,524, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Onondaga County face healthcare costs of \$401 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Ontario County Seniors Living on the Edge

1. Elders in Ontario County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Ontario County 58% - 81% of the amount needed to cover their basic living expenses.

In Ontario County, elder living on an income equivalent to the federal poverty guideline can cover only 43% - 61% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Ontario County 69% - 87% of the amount needed to cover their basic living expenses.

In Ontario County, elder couples living on an income equivalent to the federal poverty guideline can cover only 43% - 54% of their basic living expenses.

2. Elders living alone in Ontario County need \$17,856-\$24,984 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$34,080.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Ontario who own their home without a mortgage need \$17,856 a year to cover their basic living expenses.

If elders rent an apartment in Ontario County, their basic living expenses increase to \$19,044.

3. Elder couples in Ontario County need \$26,952-\$34,080 to cover their basic annual living costs.

Elder couples in Ontario County who own their home without a mortgage need \$26,952 a year to cover their basic living expenses.

If elders rent an apartment in Ontario County, their basic living expenses increase to \$28,140.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$34,080.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Ontario County has expenses reduced by only 32% when a spouse dies; \$19,044 from \$28,140, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Ontario County face healthcare costs of \$279 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Orange County Seniors Living on the Edge

1. Elders in Orange County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Orange County 47% - 67% of the amount needed to cover their basic living expenses.

In Orange County, elder living on an income equivalent to the federal poverty guideline can cover only 34% - 50% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Orange County 56% - 73% of the amount needed to cover their basic living expenses.

In Orange County, elder couples living on an income equivalent to the federal poverty guideline can cover only 34% - 45% of their basic living expenses.

2. Elders living alone in Orange County need \$21,804-\$31,536 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$42,288.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Orange who own their home without a mortgage need \$21,804 a year to cover their basic living expenses.

If elders rent an apartment in Orange County, their basic living expenses increase to \$24,588.

3. Elder couples in Orange County need \$32,556-\$42,288 to cover their basic annual living costs.

Elder couples in Orange County who own their home without a mortgage need \$32,556 a year to cover their basic living expenses.

If elders rent an apartment in Orange County, their basic living expenses increase to \$35,340.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$42,288.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Orange County has expenses reduced by only 30% when a spouse dies; \$24,588 from \$35,340, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Orange County face healthcare costs of \$401 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Orleans County Seniors Living on the Edge

1. Elders in Orleans County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Orleans County 59% - 83% of the amount needed to cover their basic living expenses.

In Orleans County, elder living on an income equivalent to the federal poverty guideline can cover only 45% - 63% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Orleans County 70% - 88% of the amount needed to cover their basic living expenses.

In Orleans County, elder couples living on an income equivalent to the federal poverty guideline can cover only 44% - 55% of their basic living expenses.

2. Elders living alone in Orleans County need \$17,208-\$24,144 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$33,216.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Orleans who own their home without a mortgage need \$17,208 a year to cover their basic living expenses.

If elders rent an apartment in Orleans County, their basic living expenses increase to \$18,312.

3. Elder couples in Orleans County need \$26,280-\$33,216 to cover their basic annual living costs.

Elder couples in Orleans County who own their home without a mortgage need \$26,280 a year to cover their basic living expenses.

If elders rent an apartment in Orleans County, their basic living expenses increase to \$27,384.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$33,216.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Orleans County has expenses reduced by only 33% when a spouse dies; \$18,312 from \$27,384, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Orleans County face healthcare costs of \$277 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Oswego County Seniors Living on the Edge

1. Elders in Oswego County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Oswego County 63% - 89% of the amount needed to cover their basic living expenses.

In Oswego County, elder living on an income equivalent to the federal poverty guideline can cover only 47% - 67% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Oswego County 74% - 94% of the amount needed to cover their basic living expenses.

In Oswego County, elder couples living on an income equivalent to the federal poverty guideline can cover only 46% - 59% of their basic living expenses.

2. Elders living alone in Oswego County need \$16,116-\$22,884 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$31,632.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Oswego who own their home without a mortgage need \$16,116 a year to cover their basic living expenses.

If elders rent an apartment in Oswego County, their basic living expenses increase to \$18,048.

3. Elder couples in Oswego County need \$24,864-\$31,632 to cover their basic annual living costs.

Elder couples in Oswego County who own their home without a mortgage need \$24,864 a year to cover their basic living expenses.

If elders rent an apartment in Oswego County, their basic living expenses increase to \$26,796.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$31,632.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Oswego County has expenses reduced by only 33% when a spouse dies; \$18,048 from \$26,796, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Oswego County face healthcare costs of \$262 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Otsego County Seniors Living on the Edge

1. Elders in Otsego County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Otsego County 56% - 73% of the amount needed to cover their basic living expenses.

In Otsego County, elder living on an income equivalent to the federal poverty guideline can cover only 44% - 58% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Otsego County 62% - 74% of the amount needed to cover their basic living expenses.

In Otsego County, elder couples living on an income equivalent to the federal poverty guideline can cover only 41% - 49% of their basic living expenses.

2. Elders living alone in Otsego County need \$18,528-\$24,432 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$35,640.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Otsego who own their home without a mortgage need \$18,528 a year to cover their basic living expenses.

If elders rent an apartment in Otsego County, their basic living expenses increase to \$20,796.

3. Elder couples in Otsego County need \$29,736-\$35,640 to cover their basic annual living costs.

Elder couples in Otsego County who own their home without a mortgage need \$29,736 a year to cover their basic living expenses.

If elders rent an apartment in Otsego County, their basic living expenses increase to \$32,004.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$35,640.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Otsego County has expenses reduced by only 35% when a spouse dies; \$20,796 from \$32,004, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Otsego County face healthcare costs of \$401 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Putnam County Seniors Living on the Edge

1. Elders in Putnam County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Putnam County 42% - 64% of the amount needed to cover their basic living expenses.

In Putnam County, elder living on an income equivalent to the federal poverty guideline can cover only 29% - 44% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Putnam County 53% - 73% of the amount needed to cover their basic living expenses.

In Putnam County, elder couples living on an income equivalent to the federal poverty guideline can cover only 30% - 41% of their basic living expenses.

2. Elders living alone in Putnam County need \$24,480-\$37,212 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$48,096.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

Elders living alone in Putnam who own their home without a mortgage need \$24,480 a year to cover their basic living expenses.

If elders rent an apartment in Putnam County, their basic living expenses increase to \$32,268.

3. Elder couples in Putnam County need \$35,364-\$48,096 to cover their basic annual living costs.

Elder couples in Putnam County who own their home without a mortgage need \$35,364 a year to cover their basic living expenses.

If elders rent an apartment in Putnam County, their basic living expenses increase to \$37,752.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$48,096.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Putnam County has expenses reduced by only 15% when a spouse dies; \$32,268 from \$37,752, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Putnam County face healthcare costs of \$401 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Queens County Seniors Living on the Edge

1. Elders in Queens County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Queens County 41% - 71% of the amount needed to cover their basic living expenses.

In Queens County, elder living on an income equivalent to the federal poverty guideline can cover only 32% - 55% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Queens County 54% - 80% of the amount needed to cover their basic living expenses.

In Queens County, elder couples living on an income equivalent to the federal poverty guideline can cover only 35% - 52% of their basic living expenses.

2. Elders living alone in Queens County need \$19,524-\$33,516 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$41,928.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Queens who own their home without a mortgage need \$19,524 a year to cover their basic living expenses.

If elders rent an apartment in Queens County, their basic living expenses increase to \$26,640.

3. Elder couples in Queens County need \$27,936-\$41,928 to cover their basic annual living costs.

Elder couples in Queens County who own their home without a mortgage need \$27,936 a year to cover their basic living expenses.

If elders rent an apartment in Queens County, their basic living expenses increase to \$35,052.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$41,928.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Queens County has expenses reduced by only 24% when a spouse dies; \$26,640 from \$35,052, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Queens County face healthcare costs of \$229 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Rensselaer County Seniors Living on the Edge

1. Elders in Rensselaer County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Rensselaer County 57% - 79% of the amount needed to cover their basic living expenses.

In Rensselaer County, elder living on an income equivalent to the federal poverty guideline can cover only 44% - 60% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Rensselaer County 68% - 86% of the amount needed to cover their basic living expenses.

In Rensselaer County, elder couples living on an income equivalent to the federal poverty guideline can cover only 43% - 54% of their basic living expenses.

2. Elders living alone in Rensselaer County need \$18,048-\$24,864 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$33,876.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Rensselaer who own their home without a mortgage need \$18,048 a year to cover their basic living expenses.

If elders rent an apartment in Rensselaer County, their basic living expenses increase to \$19,356.

3. Elder couples in Rensselaer County need \$27,060-\$33,876 to cover their basic annual living costs.

Elder couples in Rensselaer County who own their home without a mortgage need \$27,060 a year to cover their basic living expenses.

If elders rent an apartment in Rensselaer County, their basic living expenses increase to \$28,368.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$33,876.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Rensselaer County has expenses reduced by only 32% when a spouse dies; \$19,356 from \$28,368, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Rensselaer County face healthcare costs of \$280 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Richmond County Seniors Living on the Edge

1. Elders in Richmond County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Richmond County 47% - 77% of the amount needed to cover their basic living expenses.

In Richmond County, elder living on an income equivalent to the federal poverty guideline can cover only 34% - 56% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Richmond County 61% - 87% of the amount needed to cover their basic living expenses.

In Richmond County, elder couples living on an income equivalent to the federal poverty guideline can cover only 36% - 52% of their basic living expenses.

2. Elders living alone in Richmond County need \$19,500-\$31,764 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$40,248.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

Elders living alone in Richmond who own their home without a mortgage need \$19,500 a year to cover their basic living expenses.

If elders rent an apartment in Richmond County, their basic living expenses increase to \$26,052.

3. Elder couples in Richmond County need \$27,984-\$40,248 to cover their basic annual living costs.

Elder couples in Richmond County who own their home without a mortgage need \$27,984 a year to cover their basic living expenses.

If elders rent an apartment in Richmond County, their basic living expenses increase to \$34,536.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$40,248.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Richmond County has expenses reduced by only 25% when a spouse dies; \$26,052 from \$34,536, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Richmond County face healthcare costs of \$234 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Rockland County Seniors Living on the Edge

1. Elders in Rockland County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Rockland County 43% - 62% of the amount needed to cover their basic living expenses.

In Rockland County, elder living on an income equivalent to the federal poverty guideline can cover only 29% - 42% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Rockland County 54% - 71% of the amount needed to cover their basic living expenses.

In Rockland County, elder couples living on an income equivalent to the federal poverty guideline can cover only 30% - 40% of their basic living expenses.

2. Elders living alone in Rockland County need \$25,764-\$37,296 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$48,180.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

Elders living alone in Rockland who own their home without a mortgage need \$25,764 a year to cover their basic living expenses.

If elders rent an apartment in Rockland County, their basic living expenses increase to \$31,908.

3. Elder couples in Rockland County need \$36,648-\$48,180 to cover their basic annual living costs.

Elder couples in Rockland County who own their home without a mortgage need \$36,648 a year to cover their basic living expenses.

If elders rent an apartment in Rockland County, their basic living expenses increase to \$42,792.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$48,180.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Rockland County has expenses reduced by only 25% when a spouse dies; \$31,908 from \$42,792, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Rockland County face healthcare costs of \$401 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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St. Lawrence County Seniors Living on the Edge

1. Elders in St. Lawrence County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in St. Lawrence County 55% - 76% of the amount needed to cover their basic living expenses.

In St. Lawrence County, elder living on an income equivalent to the federal poverty guideline can cover only 44% - 61% of their basic living expenses.

The average Social Security benefit provides an elder couple living in St. Lawrence County 61% - 76% of the amount needed to cover their basic living expenses.

In St. Lawrence County, elder couples living on an income equivalent to the federal poverty guideline can cover only 40% - 50% of their basic living expenses.

2. Elders living alone in St. Lawrence County need \$17,784-\$24,816 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$36,024.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

Elders living alone in St. Lawrence who own their home without a mortgage need \$17,784 a year to cover their basic living expenses.

If elders rent an apartment in St. Lawrence County, their basic living expenses increase to \$20,136.

3. Elder couples in St. Lawrence County need \$28,992-\$36,024 to cover their basic annual living costs.

Elder couples in St. Lawrence County who own their home without a mortgage need \$28,992 a year to cover their basic living expenses.

If elders rent an apartment in St. Lawrence County, their basic living expenses increase to \$31,344.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$36,024.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in St. Lawrence County has expenses reduced by only 36% when a spouse dies; \$20,136 from \$31,344, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in St. Lawrence County face healthcare costs of \$401 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Saratoga County Seniors Living on the Edge

1. Elders in Saratoga County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Saratoga County 58% - 85% of the amount needed to cover their basic living expenses.

In Saratoga County, elder living on an income equivalent to the federal poverty guideline can cover only 43% - 63% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Saratoga County 70% - 91% of the amount needed to cover their basic living expenses.

In Saratoga County, elder couples living on an income equivalent to the federal poverty guideline can cover only 42% - 55% of their basic living expenses.

2. Elders living alone in Saratoga County need \$17,268-\$25,284 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$34,308.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

Elders living alone in Saratoga who own their home without a mortgage need \$17,268 a year to cover their basic living expenses.

If elders rent an apartment in Saratoga County, their basic living expenses increase to \$20,544.

3. Elder couples in Saratoga County need \$26,292-\$34,308 to cover their basic annual living costs.

Elder couples in Saratoga County who own their home without a mortgage need \$26,292 a year to cover their basic living expenses.

If elders rent an apartment in Saratoga County, their basic living expenses increase to \$29,568.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$34,308.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Saratoga County has expenses reduced by only 31% when a spouse dies; \$20,544 from \$29,568, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Saratoga County face healthcare costs of \$281 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Schenectady County Seniors Living on the Edge

1. Elders in Schenectady County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Schenectady County 58% - 82% of the amount needed to cover their basic living expenses.

In Schenectady County, elder living on an income equivalent to the federal poverty guideline can cover only 43% - 61% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Schenectady County 69% - 88% of the amount needed to cover their basic living expenses.

In Schenectady County, elder couples living on an income equivalent to the federal poverty guideline can cover only 43% - 55% of their basic living expenses.

2. Elders living alone in Schenectady County need \$17,664-\$25,080 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$34,116.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

Elders living alone in Schenectady who own their home without a mortgage need \$17,664 a year to cover their basic living expenses.

If elders rent an apartment in Schenectady County, their basic living expenses increase to \$19,656.

3. Elder couples in Schenectady County need \$26,700-\$34,116 to cover their basic annual living costs.

Elder couples in Schenectady County who own their home without a mortgage need \$26,700 a year to cover their basic living expenses.

If elders rent an apartment in Schenectady County, their basic living expenses increase to \$28,692.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$34,116.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Schenectady County has expenses reduced by only 31% when a spouse dies; \$19,656 from \$28,692, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Schenectady County face healthcare costs of \$281 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Schoharie County Seniors Living on the Edge

1. Elders in Schoharie County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Schoharie County 57% - 75% of the amount needed to cover their basic living expenses.

In Schoharie County, elder living on an income equivalent to the federal poverty guideline can cover only 45% - 60% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Schoharie County 63% - 76% of the amount needed to cover their basic living expenses.

In Schoharie County, elder couples living on an income equivalent to the federal poverty guideline can cover only 42% - 51% of their basic living expenses.

2. Elders living alone in Schoharie County need \$17,940-\$23,844 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$34,608.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

Elders living alone in Schoharie who own their home without a mortgage need \$17,940 a year to cover their basic living expenses.

If elders rent an apartment in Schoharie County, their basic living expenses increase to \$20,196.

3. Elder couples in Schoharie County need \$28,704-\$34,608 to cover their basic annual living costs.

Elder couples in Schoharie County who own their home without a mortgage need \$28,704 a year to cover their basic living expenses.

If elders rent an apartment in Schoharie County, their basic living expenses increase to \$30,960.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$34,608.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Schoharie County has expenses reduced by only 35% when a spouse dies; \$20,196 from \$30,960, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Schoharie County face healthcare costs of \$401 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Schuyler County Seniors Living on the Edge

1. Elders in Schuyler County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Schuyler County 57% - 73% of the amount needed to cover their basic living expenses.

In Schuyler County, elder living on an income equivalent to the federal poverty guideline can cover only 45% - 58% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Schuyler County 63% - 74% of the amount needed to cover their basic living expenses.

In Schuyler County, elder couples living on an income equivalent to the federal poverty guideline can cover only 42% - 49% of their basic living expenses.

2. Elders living alone in Schuyler County need \$18,624-\$23,880 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$35,076.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Schuyler who own their home without a mortgage need \$18,624 a year to cover their basic living expenses.

If elders rent an apartment in Schuyler County, their basic living expenses increase to \$20,892.

3. Elder couples in Schuyler County need \$29,820-\$35,076 to cover their basic annual living costs.

Elder couples in Schuyler County who own their home without a mortgage need \$29,820 a year to cover their basic living expenses.

If elders rent an apartment in Schuyler County, their basic living expenses increase to \$32,088.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$35,076.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Schuyler County has expenses reduced by only 35% when a spouse dies; \$20,892 from \$32,088, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Schuyler County face healthcare costs of \$401 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Seneca County Seniors Living on the Edge

1. Elders in Seneca County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Seneca County 50% - 74% of the amount needed to cover their basic living expenses.

In Seneca County, elder living on an income equivalent to the federal poverty guideline can cover only 40% - 59% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Seneca County 60% - 79% of the amount needed to cover their basic living expenses.

In Seneca County, elder couples living on an income equivalent to the federal poverty guideline can cover only 40% - 53% of their basic living expenses.

2. Elders living alone in Seneca County need \$18,264-\$27,096 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$36,552.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Seneca who own their home without a mortgage need \$18,264 a year to cover their basic living expenses.

If elders rent an apartment in Seneca County, their basic living expenses increase to \$19,788.

3. Elder couples in Seneca County need \$27,720-\$36,552 to cover their basic annual living costs.

Elder couples in Seneca County who own their home without a mortgage need \$27,720 a year to cover their basic living expenses.

If elders rent an apartment in Seneca County, their basic living expenses increase to \$29,244.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$36,552.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Seneca County has expenses reduced by only 32% when a spouse dies; \$19,788 from \$29,244, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Seneca County face healthcare costs of \$280 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Steuben County Seniors Living on the Edge

1. Elders in Steuben County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Steuben County 57% - 74% of the amount needed to cover their basic living expenses.

In Steuben County, elder living on an income equivalent to the federal poverty guideline can cover only 45% - 58% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Steuben County 63% - 75% of the amount needed to cover their basic living expenses.

In Steuben County, elder couples living on an income equivalent to the federal poverty guideline can cover only 41% - 49% of their basic living expenses.

2. Elders living alone in Steuben County need \$18,636-\$24,240 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$35,436.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Steuben who own their home without a mortgage need \$18,636 a year to cover their basic living expenses.

If elders rent an apartment in Steuben County, their basic living expenses increase to \$20,700.

3. Elder couples in Steuben County need \$29,832-\$35,436 to cover their basic annual living costs.

Elder couples in Steuben County who own their home without a mortgage need \$29,832 a year to cover their basic living expenses.

If elders rent an apartment in Steuben County, their basic living expenses increase to \$31,896.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$35,436.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Steuben County has expenses reduced by only 35% when a spouse dies; \$20,700 from \$31,896, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Steuben County face healthcare costs of \$401 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Suffolk County Seniors Living on the Edge

1. Elders in Suffolk County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Suffolk County 42% - 62% of the amount needed to cover their basic living expenses.

In Suffolk County, elder living on an income equivalent to the federal poverty guideline can cover only 29% - 43% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Suffolk County 53% - 70% of the amount needed to cover their basic living expenses.

In Suffolk County, elder couples living on an income equivalent to the federal poverty guideline can cover only 30% - 40% of their basic living expenses.

2. Elders living alone in Suffolk County need \$25,260-\$37,452 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$48,336.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Suffolk who own their home without a mortgage need \$25,260 a year to cover their basic living expenses.

If elders rent an apartment in Suffolk County, their basic living expenses increase to \$30,228.

3. Elder couples in Suffolk County need \$36,144-\$48,336 to cover their basic annual living costs.

Elder couples in Suffolk County who own their home without a mortgage need \$36,144 a year to cover their basic living expenses.

If elders rent an apartment in Suffolk County, their basic living expenses increase to \$41,112.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$48,336.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Suffolk County has expenses reduced by only 26% when a spouse dies; \$30,228 from \$41,112, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Suffolk County face healthcare costs of \$401 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Sullivan County Seniors Living on the Edge

1. Elders in Sullivan County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Sullivan County 42% - 66% of the amount needed to cover their basic living expenses.

In Sullivan County, elder living on an income equivalent to the federal poverty guideline can cover only 32% - 51% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Sullivan County 51% - 71% of the amount needed to cover their basic living expenses.

In Sullivan County, elder couples living on an income equivalent to the federal poverty guideline can cover only 33% - 45% of their basic living expenses.

2. Elders living alone in Sullivan County need \$21,072-\$33,372 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$44,568.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Sullivan who own their home without a mortgage need \$21,072 a year to cover their basic living expenses.

If elders rent an apartment in Sullivan County, their basic living expenses increase to \$22,116.

3. Elder couples in Sullivan County need \$32,268-\$44,568 to cover their basic annual living costs.

Elder couples in Sullivan County who own their home without a mortgage need \$32,268 a year to cover their basic living expenses.

If elders rent an apartment in Sullivan County, their basic living expenses increase to \$33,312.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$44,568.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Sullivan County has expenses reduced by only 34% when a spouse dies; \$22,116 from \$33,312, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Sullivan County face healthcare costs of \$401 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Tioga County Seniors Living on the Edge

1. Elders in Tioga County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Tioga County 61% - 83% of the amount needed to cover their basic living expenses.

In Tioga County, elder living on an income equivalent to the federal poverty guideline can cover only 47% - 64% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Tioga County 71% - 87% of the amount needed to cover their basic living expenses.

In Tioga County, elder couples living on an income equivalent to the federal poverty guideline can cover only 45% - 56% of their basic living expenses.

2. Elders living alone in Tioga County need \$16,872-\$23,040 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$32,292.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Tioga who own their home without a mortgage need \$16,872 a year to cover their basic living expenses.

If elders rent an apartment in Tioga County, their basic living expenses increase to \$18,648.

3. Elder couples in Tioga County need \$26,124-\$32,292 to cover their basic annual living costs.

Elder couples in Tioga County who own their home without a mortgage need \$26,124 a year to cover their basic living expenses.

If elders rent an apartment in Tioga County, their basic living expenses increase to \$27,900.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$32,292.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Tioga County has expenses reduced by only 33% when a spouse dies; \$18,648 from \$27,900, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Tioga County face healthcare costs of \$275 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Tompkins County Seniors Living on the Edge

1. Elders in Tompkins County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Tompkins County 52% - 75% of the amount needed to cover their basic living expenses.

In Tompkins County, elder living on an income equivalent to the federal poverty guideline can cover only 38% - 55% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Tompkins County 61% - 79% of the amount needed to cover their basic living expenses.

In Tompkins County, elder couples living on an income equivalent to the federal poverty guideline can cover only 37% - 47% of their basic living expenses.

2. Elders living alone in Tompkins County need \$19,812-\$28,644 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$39,708.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

Elders living alone in Tompkins who own their home without a mortgage need \$19,812 a year to cover their basic living expenses.

If elders rent an apartment in Tompkins County, their basic living expenses increase to \$23,040.

3. Elder couples in Tompkins County need \$30,876-\$39,708 to cover their basic annual living costs.

Elder couples in Tompkins County who own their home without a mortgage need \$30,876 a year to cover their basic living expenses.

If elders rent an apartment in Tompkins County, their basic living expenses increase to \$34,104.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$39,708.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Tompkins County has expenses reduced by only 32% when a spouse dies; \$23,040 from \$34,104, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Tompkins County face healthcare costs of \$401 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Ulster County Seniors Living on the Edge

1. Elders in Ulster County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Ulster County 45% - 70% of the amount needed to cover their basic living expenses.

In Ulster County, elder living on an income equivalent to the federal poverty guideline can cover only 33% - 52% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Ulster County 54% - 75% of the amount needed to cover their basic living expenses.

In Ulster County, elder couples living on an income equivalent to the federal poverty guideline can cover only 34% - 46% of their basic living expenses.

2. Elders living alone in Ulster County need \$20,664-\$32,376 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$43,440.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

Elders living alone in Ulster who own their home without a mortgage need \$20,664 a year to cover their basic living expenses.

If elders rent an apartment in Ulster County, their basic living expenses increase to \$23,388.

3. Elder couples in Ulster County need \$31,728-\$43,440 to cover their basic annual living costs.

Elder couples in Ulster County who own their home without a mortgage need \$31,728 a year to cover their basic living expenses.

If elders rent an apartment in Ulster County, their basic living expenses increase to \$34,452.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$43,440.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Ulster County has expenses reduced by only 32% when a spouse dies; \$23,388 from \$34,452, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Ulster County face healthcare costs of \$401 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Warren County Seniors Living on the Edge

1. Elders in Warren County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Warren County 56% - 85% of the amount needed to cover their basic living expenses.

In Warren County, elder living on an income equivalent to the federal poverty guideline can cover only 42% - 64% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Warren County 67% - 88% of the amount needed to cover their basic living expenses.

In Warren County, elder couples living on an income equivalent to the federal poverty guideline can cover only 42% - 55% of their basic living expenses.

2. Elders living alone in Warren County need \$16,860-\$25,500 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$34,992.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Warren who own their home without a mortgage need \$16,860 a year to cover their basic living expenses.

If elders rent an apartment in Warren County, their basic living expenses increase to \$19,752.

3. Elder couples in Warren County need \$26,352-\$34,992 to cover their basic annual living costs.

Elder couples in Warren County who own their home without a mortgage need \$26,352 a year to cover their basic living expenses.

If elders rent an apartment in Warren County, their basic living expenses increase to \$29,244.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$34,992.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Warren County has expenses reduced by only 32% when a spouse dies; \$19,752 from \$29,244, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Warren County face healthcare costs of \$292 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

Wider Opportunities for Women

Elder Economic Security Initiative™: The Elder Economic Security Standard™ Index for New York

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New York StateWide Senior Action Council, Inc.

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Toll-Free Patients Rights Helpline 1-800-333-4374

Washington County Seniors Living on the Edge

1. Elders in Washington County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Washington County 54% - 82% of the amount needed to cover their basic living expenses.

In Washington County, elder living on an income equivalent to the federal poverty guideline can cover only 42% - 64% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Washington County 64% - 85% of the amount needed to cover their basic living expenses.

In Washington County, elder couples living on an income equivalent to the federal poverty guideline can cover only 42% - 55% of their basic living expenses.

2. Elders living alone in Washington County need \$16,860-\$25,500 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$34,992.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

Elders living alone in Washington who own their home without a mortgage need \$16,860 a year to cover their basic living expenses.

If elders rent an apartment in Washington County, their basic living expenses increase to \$19,068.

3. Elder couples in Washington County need \$26,352-\$34,992 to cover their basic annual living costs.

Elder couples in Washington County who own their home without a mortgage need \$26,352 a year to cover their basic living

If elders rent an apartment in Washington County, their basic living expenses increase to \$28,560.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$34,992.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Washington County has expenses reduced by only 33% when a spouse dies; \$19,068 from \$28,560, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Washington County face healthcare costs of \$292 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Wayne County Seniors Living on the Edge

1. Elders in Wayne County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Wayne County 55% - 85% of the amount needed to cover their basic living expenses.

In Wayne County, elder living on an income equivalent to the federal poverty guideline can cover only 42% - 64% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Wayne County 67% - 89% of the amount needed to cover their basic living expenses.

In Wayne County, elder couples living on an income equivalent to the federal poverty guideline can cover only 42% - 56% of their basic living expenses.

2. Elders living alone in Wayne County need \$16,932-\$25,848 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$34,980.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Wayne who own their home without a mortgage need \$16,932 a year to cover their basic living expenses.

If elders rent an apartment in Wayne County, their basic living expenses increase to \$18,420.

3. Elder couples in Wayne County need \$26,064-\$34,980 to cover their basic annual living costs.

Elder couples in Wayne County who own their home without a mortgage need \$26,064 a year to cover their basic living expenses.

If elders rent an apartment in Wayne County, their basic living expenses increase to \$27,552.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$34,980.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Wayne County has expenses reduced by only 33% when a spouse dies; \$18,420 from \$27,552, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Wayne County face healthcare costs of \$281 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Westchester County Seniors Living on the Edge

1. Elders in Westchester County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Westchester County 38% - 60% of the amount needed to cover their basic living expenses.

In Westchester County, elder living on an income equivalent to the federal poverty guideline can cover only 25% - 40% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Westchester County 49% - 69% of the amount needed to cover their basic living expenses.

In Westchester County, elder couples living on an income equivalent to the federal poverty guideline can cover only 27% - 38% of their basic living expenses.

2. Elders living alone in Westchester County need \$27,348-\$42,732 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$53,616.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

Elders living alone in Westchester who own their home without a mortgage need \$27,348 a year to cover their basic living expenses.

If elders rent an apartment in Westchester County, their basic living expenses increase to \$31,284.

3. Elder couples in Westchester County need \$38,232-\$53,616 to cover their basic annual living costs.

Elder couples in Westchester County who own their home without a mortgage need \$38,232 a year to cover their basic living expenses.

If elders rent an apartment in Westchester County, their basic living expenses increase to \$42,168.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$53,616.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Westchester County has expenses reduced by only 26% when a spouse dies; \$31,284 from \$42,168, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Westchester County face healthcare costs of \$401 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Wyoming County Seniors Living on the Edge

1. Elders in Wyoming County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Wyoming County 52% - 78% of the amount needed to cover their basic living expenses.

In Wyoming County, elder living on an income equivalent to the federal poverty guideline can cover only 41% - 61% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Wyoming County 63% - 83% of the amount needed to cover their basic living expenses.

In Wyoming County, elder couples living on an income equivalent to the federal poverty guideline can cover only 41% - 54% of their basic living expenses.

2. Elders living alone in Wyoming County need \$17,628-\$26,352 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$35,772.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs.

Elders living alone in Wyoming who own their home without a mortgage need \$17,628 a year to cover their basic living expenses.

If elders rent an apartment in Wyoming County, their basic living expenses increase to \$19,020.

3. Elder couples in Wyoming County need \$27,048-\$35,772 to cover their basic annual living costs.

Elder couples in Wyoming County who own their home without a mortgage need \$27,048 a year to cover their basic living expenses.

If elders rent an apartment in Wyoming County, their basic living expenses increase to \$28,440.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$35,772.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Wyoming County has expenses reduced by only 33% when a spouse dies; \$19,020 from \$28,440, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Wyoming County face healthcare costs of \$277 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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Yates County Seniors Living on the Edge

1. Elders in Yates County at the poverty level or with the average Social Security benefit cannot make ends meet.

The average Social Security benefit provides an elder living alone in Yates County 61% - 81% of the amount needed to cover their basic living expenses.

In Yates County, elder living on an income equivalent to the federal poverty guideline can cover only 48% - 64% of their basic living expenses.

The average Social Security benefit provides an elder couple living in Yates County 70% - 85% of the amount needed to cover their basic living expenses.

In Yates County, elder couples living on an income equivalent to the federal poverty guideline can cover only 46% - 55% of their basic living expenses.

2. Elders living alone in Yates County need \$16,896-\$22,500 to cover their basic annual living costs.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$31,956.

Elders with lower incomes need rent subsidies and/or elder affordable housing units, as well as assistance to cover supplemental health plan costs. Elders living alone in Yates who own their home without a mortgage need \$16,896 a year to cover their basic living expenses.

If elders rent an apartment in Yates County, their basic living expenses increase to \$19,008.

3. Elder couples in Yates County need \$26,352-\$31,956 to cover their basic annual living costs.

Elder couples in Yates County who own their home without a mortgage need \$26,352 a year to cover their basic living expenses.

If elders rent an apartment in Yates County, their basic living expenses increase to \$28,464.

Elders still paying a mortgage face housing costs more than double those for homeowners without a mortgage, increasing annual living expenses to \$31,956.

Elder couples with lower incomes need rent subsidies and/or affordable housing units, as well as assistance to cover supplemental health plan costs.

4. Elders experiencing changes in their life circumstances, such as losing a spouse or experiencing a decline in health status face an uncertain economic future.

A member of an elder couple paying market rate rent in Yates County has expenses reduced by only 33% when a spouse dies; \$19,008 from \$28,464, yet his or her income may decrease substantially based on the mix of Social Security and/or pension income.

Elders in good health in Yates County face healthcare costs of \$280 per month—more than they spend on food. Declines in health status result in a rise in health care expenses, increases the cost per month for a single elder.

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