

# STATE WIDE

## New York StateWide Senior Action Council, Inc.

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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.

### ***Wider Opportunities for Women***

***Elder Economic Security Initiative™: The Elder Economic Security Standard™ Index for New York***

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