

# STATE WIDE

## New York StateWide Senior Action Council, Inc.

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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.

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

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

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