

The background of the top section features a blurred image of the Statue of Liberty on the left and the dark silhouette of a person's head and shoulders on the right. The title text is overlaid on this background.

OLDER IMMIGRANTS

in New York City

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The experience of New York City, where nearly half the elderly population are foreign-born, highlights the importance of planning ahead to help vulnerable immigrant seniors.

New York City's population is aging rapidly. In the next two decades, demographers expect the number of city residents 65 and older to increase by 35 percent, from approximately 998,000 today to 1.3 million in 2030. And according to a recent study by the Center for an Urban Future, a New York City-based think tank, immigrants comprise 46 percent of all seniors in New York, and 65 percent of New York seniors live in poverty. Immigrant seniors, however, tend to be poorer, to have significantly less money saved for retirement than their native-born counterparts, and to experience more difficulty accessing support services. As a result, many are poised not only to strain the social safety net but to fall through it entirely.

These findings should be a wake-up call for other parts of the country where older immigrants are disadvantaged.

Immigrant Seniors Are Poorer

Immigrant seniors in New York have a median income of only \$9,900, compared with \$18,300 for native-born seniors. They tend to receive significantly less than their native-born counterparts from wages, Social Security, private retirement accounts, and other income sources. For example, the average immigrant in New York City who is between the ages of 55 and 64 earns \$23,000 less than the average native-born resident in the same age range. The ages 55 to 64 are significant because people are at or near the end of their

careers, when they can expect to have their highest earned income.

Federal regulations require that a person have 40 quarters of covered earnings—to work for 10 years in formal employment where paychecks are subject to Social Security taxes—before becoming eligible to receive federally funded benefits like Social Security, Supplementary Security Income (SSI), Temporary Assistance for Needy Families (TANF), Medicare, and Medicaid (except emergency Medicaid). Many immigrants don't meet the eligibility requirements because they haven't worked in the United States long enough or because they worked “off the books.”

Lower educational attainment among immigrants in general, and particularly immigrant seniors, contributes to their higher poverty rates. The study chose the educational attainment of the family members of seniors as a proxy for their earnings potential, the ability of the family to navigate the social services system on behalf of the senior, and the likelihood that the family would be able to provide resources to ensure that older members age with dignity.

Even among seniors who achieved high levels of education in their home countries, many find that their degrees and experience are worth little in their adopted home. That applies especially to doctors, lawyers, engineers, and other professionals who may lack the licenses required in the United States. While younger immigrants may choose to obtain licenses or additional training after arriving here, older workers are less likely to do so.

Barriers

New York City has the most extensive array of resources for seniors in the country. On top of federal benefits like Social Security and Medicare, older New Yorkers have access to senior centers in almost every neighborhood, senior socialization programs, walkable neighborhoods, and the most comprehensive health-care and transportation systems in the nation. Despite that, immigrant seniors are less

likely than the native-born to take advantage of what is available. Not only are immigrant seniors and their communities less likely to be aware of services they are eligible to receive, but mistrust of government or fear of jeopardizing their residency keep many from getting help.

Overall, immigrant seniors' eligibility for government benefits, their ability to speak English, the amount of time they have spent in this country, their level of educational attainment, the kind of job they held during their working years, and the socioeconomic status of their family have important implications for the standard of living that they can enjoy here.

By far the biggest barrier preventing older immigrants from accessing essential services is their inability to communicate with service providers in their own language. More than three out of every five immigrant seniors in New York City are Limited English Proficient (LEP), which means that they reported to the census that they speak English "less than very well" or not at all. Moreover, 37 percent of older immigrant seniors live in households that are linguistically isolated, meaning that nobody in their household over the age of 14 can speak English very well. Seniors in such households are among the most vulnerable, because it is difficult for them to find anyone who can translate important information. They are also more likely to be socially isolated.

But making information available in the appropriate languages is only part of the equation. Cultural barriers are a crucial and often overlooked aspect of why immigrant seniors are less likely to avail themselves of existing services. Different cultural groups have different ways of acculturating their elders, different cultural mores related to a family's responsibility to take care of their elders, and different attitudes with respect to government services. Service providers must be creative in finding culturally sensitive ways to reach populations in need and go beyond merely translating brochures and flyers into various languages.

In many immigrant communities, children are expected to take care of aging parents. Seeking help from the outside, whether the government, a nonprofit service agency, or a senior center, can be socially shameful. For some seniors, negative associations with government services in home countries increase their reluctance to seek government aid.

Family is the first and most central source of support and care for older immigrants in New York City, as elsewhere, but close-knit immigrant communities and senior-services agencies still have an important role to play.

Lack of Funds

Ensuring that senior services are provided in a linguistically and culturally competent fashion will require both creating opportunities for newer organizations that serve specific immigrant groups and increasing the capacity of existing organizations to deliver services to an increasingly diverse senior population. Organizations that specifically serve immigrant seniors tend to be smaller than those that serve seniors in general. In New York, many such groups lack city

contracts for senior services and also the capacity to compete with other organizations for private funding. Furthermore, limited city funding makes it difficult for the Department for the Aging to extend contracts to more agencies than it already has.

The City Council provides about 19 percent of all city dollars that go to senior services, yet limited English and lack of political representation presents a barrier to immigrant-senior-service leaders seeking a piece of that pie. Moreover, immigrant seniors have much lower rates of voting, and do not always benefit from the largesse that can come through active political participation. Although 70 percent of native-born New York City voters over the age of 65 voted in the November 2010 election, only 43 percent of naturalized foreign-born citizens did. Moreover, many foreign-born seniors are not U.S. citizens and so not eligible to vote. Their lack of political pull is especially difficult for smaller, newer, poorer, or more linguistically isolated groups.

New York's existing senior resources and services aren't keeping up with the rising demand. Funding for Section 202, the federal government's primary subsidized housing program for seniors, has plummeted by 42 percent nationwide since 2007. The city's share of funding through the Older Americans Act, the country's primary source of funding for senior services, has declined by 16 percent since 2005. Local funding for senior services has dropped 20 percent since 2009.

Planning for the Future

Policymakers will need to start planning for the rapid aging of the immigrant population. The situation will create both challenges and opportunities, from workforce development and housing to transportation and health-care delivery. Policymakers would be wise, for instance, to develop strategies for increasing access to government benefits, expanding the supply of larger apartments for extended families, ensuring that more of the centers offering meals for older adults provide ethnic food options (not "just franks and beans," as one immigrant advocate told researchers), improving access to translators, and taking advantage of technology to help older adults access services. They should also develop stronger relationships with the community-based organizations that have the trust of immigrants in the neighborhoods and are well-positioned to help get more government services to older immigrants.

New York has already taken some important steps, like starting up Age Friendly New York City, a cross-agency initiative created by the Bloomberg administration to begin planning for the aging of the city's population. Still, much more needs to be done to make a city not only a great place for immigrants, but also a great place for immigrants to grow old.

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