



OLDER ADULTS IN NEW YORK CITY



**ABOUT THE CENTER FOR RESEARCH ON
HOUSING OPPORTUNITY, MOBILITY, AND EQUITY (HOME)**

RESEARCH FOR NYC, BY NYC.

Our mission is to create sound, relevant research evidence on housing as both a source of disparities and a means for achieving greater equity for all New Yorkers. We share our findings with a wide audience in service to those who are represented in, and heard through, the data we collect.

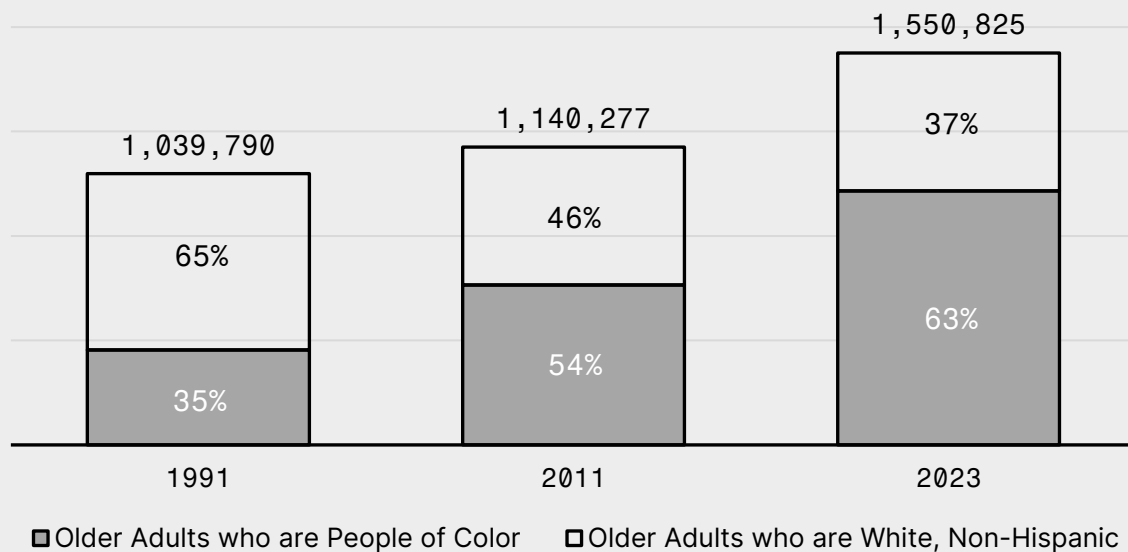
We are integrated into the NYC Department of Housing Preservation and Development (HPD), giving us the unique opportunity to design, conduct, and share timely and relevant studies that meet the needs of policymakers and our communities.

There are 1.55 million people aged 62 or older living in New York City, equivalent to 19 percent of the total population in 2023. In the last thirty years, the number of older adults has increased from just over 1 million, when 15 percent of the population was 62 or older. This segment of our population continues to grow and become more diverse. What it means to age in our city also continues to evolve, as do the opportunities and challenges for ensuring safe and affordable housing for New Yorkers of all ages.

In this report, we present a snapshot of older New Yorkers now—who they are, where (and with whom) they live, and the housing challenges they face. Throughout, we provide supplemental information on the older adult population in New York City over time to highlight where there has been continuity or change. Together, these perspectives offer a comprehensive view of aging in New York City and provide insights for how to achieve equitable housing policy across the lifecycle.

Over the last 30 years, New York City’s older adult population has grown larger and become more racially and ethnically diverse. Since 1991, the number of older adults has increased by almost 50 percent, while the number of older adults who are People of Color (defined as those who identify as a race/ethnicity other than White, non-Hispanic) has nearly tripled. In 2023, there were just over 970,000 People of Color age 62 or older (63 percent of all older New Yorkers), compared to about 360,000 in 1991 (35 percent).

Figure 1. Racial / Ethnic Diversity Among Older Adults in NYC, 1991 to 2023



THE SOCIO-DEMOGRAPHICS OF OLDER ADULTS IN NEW YORK CITY

In 2023, there were 1.55 million New Yorkers aged 62 or older, including just over 1 million who were age 62 to 75, about 370,000 who were age 75 to 85, and about 150,000 who were 85 years or older. The socio-demographics of these different age groups vary in important ways.

Gender is a defining feature of aging. Across all ages, 52% of the NYC population identifies as female; among those aged 62 or older, 57% identify as female. The gender gap widens with increasing age. The share of older adults who are women increases from 54 percent among those aged 62 to 74 to 60 percent among those aged 75 to 84 to 67 percent among those aged 85 or older.

The gender gap is even more pronounced among older adults who are **People of Color (POC)**. Among those who are 85 or older and identify as a race/ethnicity other than White, nearly 3 out of every 4 are women.

Figure 2. Share of Older Adults in NYC who Identify as Female, by Age

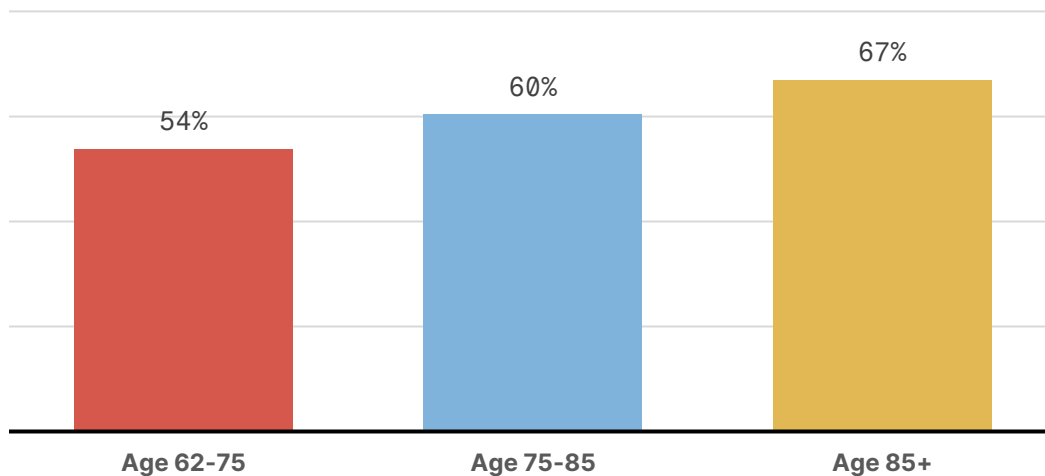
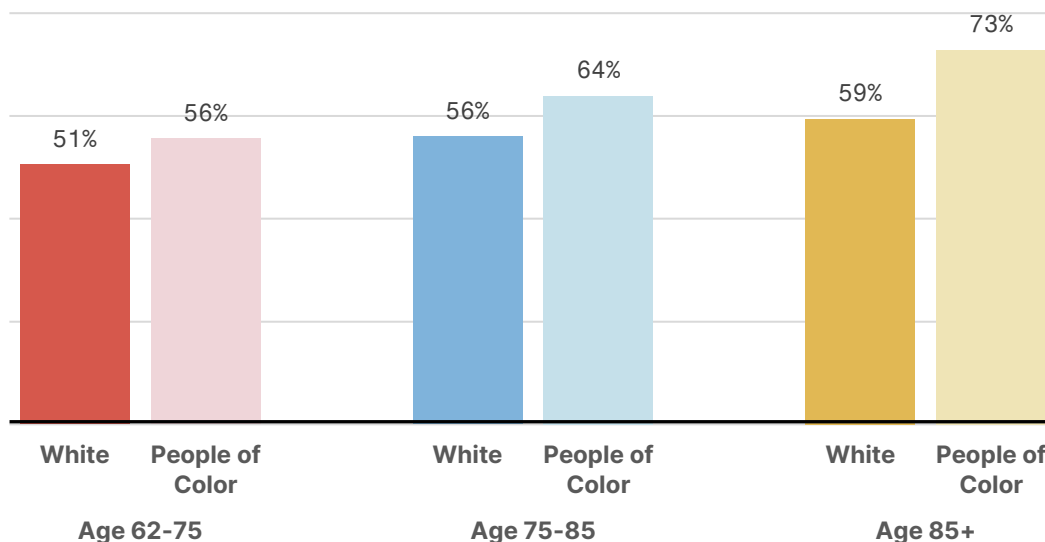


Figure 3. Share of Older Adults in NYC who Identify as Female, by Race/Ethnicity and Age



DATA AND DEFINITIONS

Unless otherwise noted, all data are from the **New York City Housing and Vacancy Survey (NYCHVS)**. The most current data available are from the 2023 NYCHVS; historical estimates use earlier survey cycles.

The NYCHVS is a citywide survey of housing units and resident population sponsored by the City of New York that is weighted to represent the entire housing stock and community-dwelling population of NYC. It has been conducted about every three years since 1965.

The NYCHVS begins with a statistical sample of residential addresses drawn from all types of housing in all communities across the five boroughs. Interviews are conducted by trained field staff and collect a variety of information on both occupied and vacant housing units. In sampled units that are occupied, the interview collects information from a single adult resident (the “respondent”) about on the unit, building, themselves, and anyone else who lives with them at the time of the survey.

Each housing unit that participated in the NYCHVS is weighted such that it represents that individual unit and other similar units. Information about individuals living in these units is weighted to represent the entire NYC community-dwelling population. The NYCHVS data on all community-dwelling residents is the basis for the analysis presented in this report. For 2023, the analysis relies on an unweighted sample of about 4,000 older adults.

All of the estimates presented here are counts (or percentages) of people, not households. For this reason, some of the estimates in this report differ from other published estimates that present counts (or percentages) of housing units or households. The NYCHVS does not collect data on individuals in shelters, care facilities, dorms, or other institutional settings. For this reason, this report does not speak to the growing number of older adults experiencing homelessness, nor those who have temporarily or permanently relocated to rehabilitation or healthcare facilities.

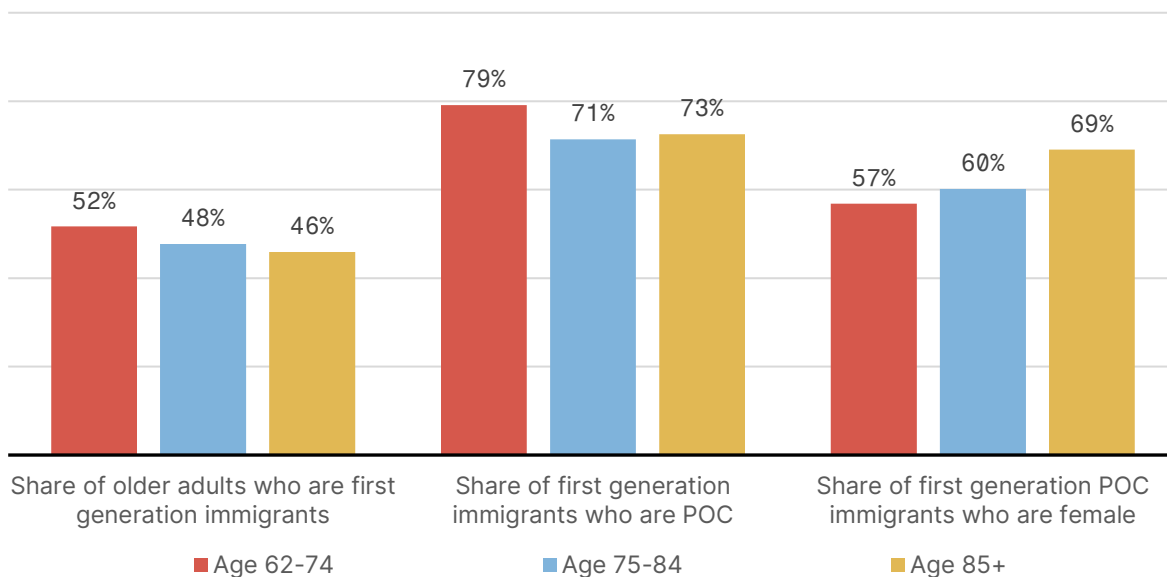
Throughout the report, we highlight certain **terms in green** that are defined in the glossary at the end of the report.

NATIVITY AND LANGUAGE

About half of older adults in New York City were born outside of the United States, similar to NYC overall. Across age groups, there is very little variation in the share that is **first-generation immigrants**; however, there are other important compositional differences—particularly by race/ethnicity and gender.

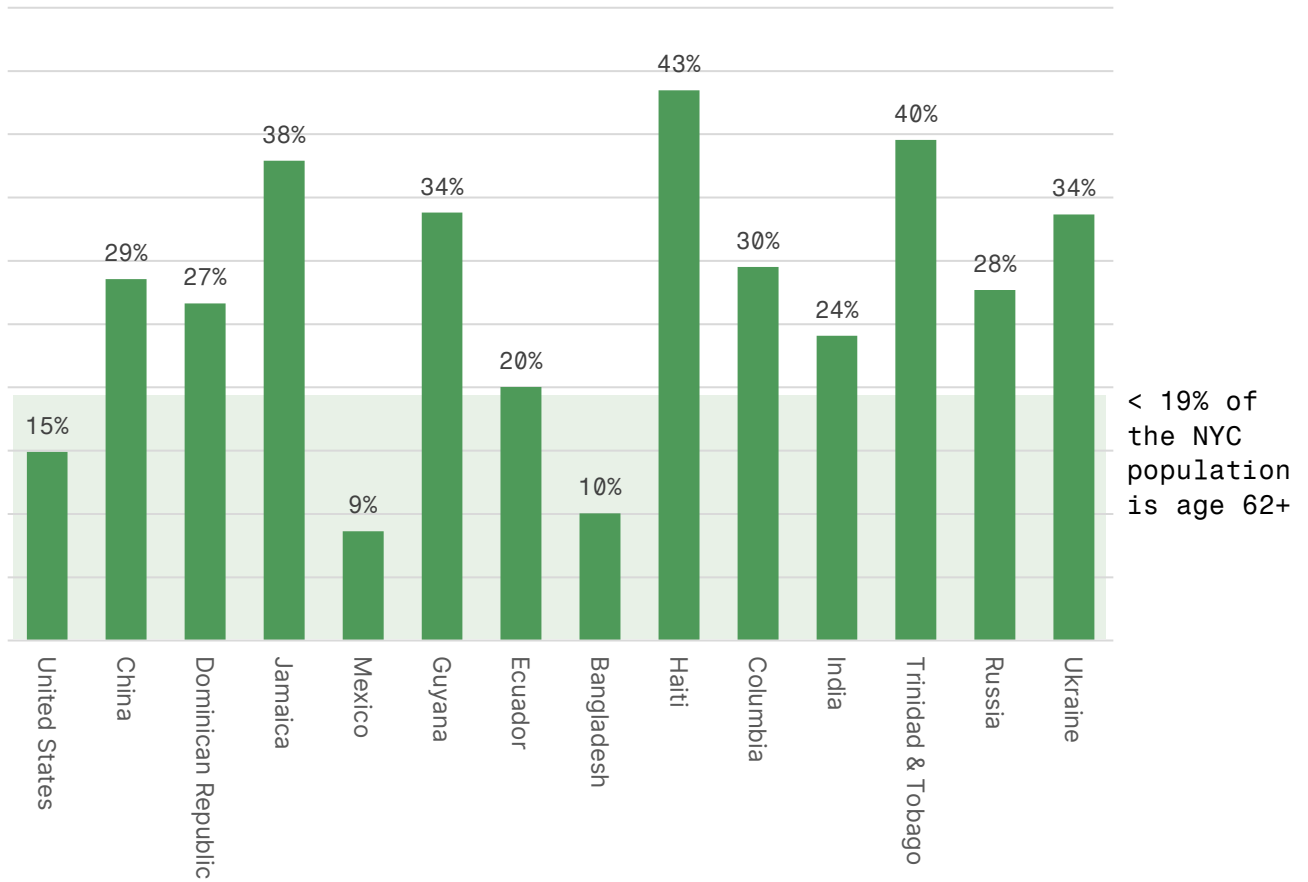
At older ages, first-generation immigrants are less likely to identify as POC, but among those who are, the majority is women. Nearly 8 out of 10 older adults who are first-generation immigrants aged 62 to 74 are POC; of these, 57 percent identify as female. In contrast, 73 percent of first-generation immigrants aged 85 or older are POC; but of these, 69 percent identify as female.

Figure 4. Share of Older Adults in NYC who are First Generation Immigrants, by Race/Ethnicity, Gender, and Age



In 2023, older adults represented 19 percent of the overall citywide population. The share of older adults varies substantially by **country of birth**. About 340,000 New Yorkers were born in China; of these, a disproportionate share is older (29 percent). In contrast, there are about 150,000 New Yorkers who were born in Mexico; of these, just under 10 percent are older adults. These differences are the result of many factors, including immigration patterns over time, residential migration into and out of New York City, and fertility rates, among others.

Figure 5. Share of New Yorkers who are Older Adults, by Where They Were Born

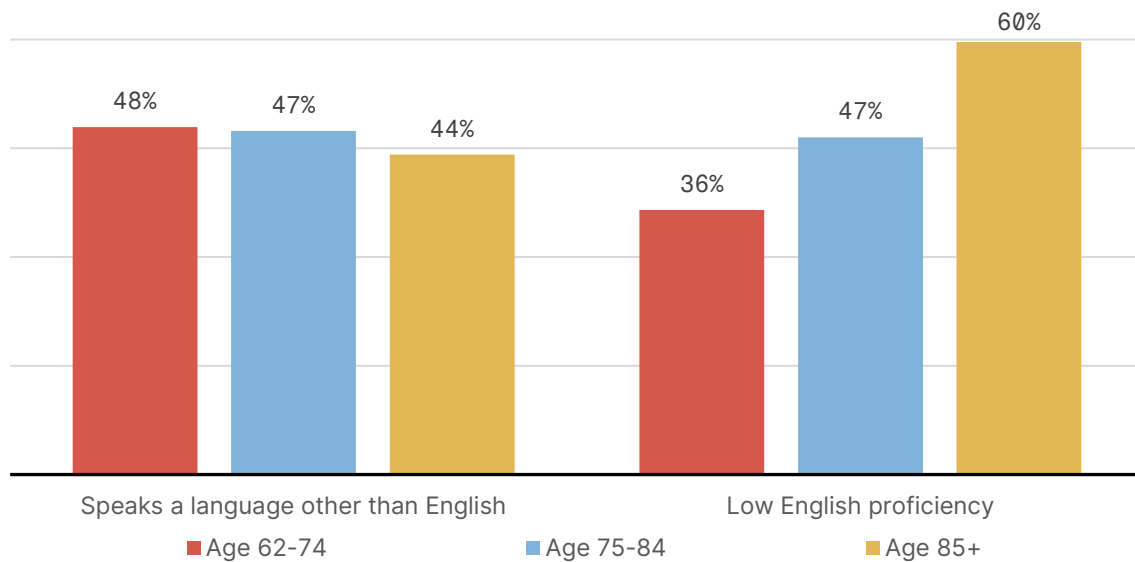


Older adults contribute to New York City’s linguistic diversity. In 2023, 47 percent of older adults (more than 735,000 people age 62 or older) spoke a **language other than English**. This is similar to citywide, where 46 percent of New Yorkers age five or older speak a language other than English.

Older adults, however, are much more likely to report **limited English proficiency (LEP)** compared to younger New Yorkers. Of the 735,000 older adults who speak a language other than English, 41 percent (just over 300,000) reported speaking English either not well or not at all. In contrast, 23 percent of New Yorkers aged five or older reported limited English proficiency. Said another way, older adults represent 19 percent of the overall population of New York City, but 37 percent of all New Yorkers who have limited English proficiency.

The prevalence of LEP increases among older age groups. Of those aged 62 to 74, 1 in 3 are LEP; this increases to 47 percent among those aged 75 to 84 and to 60 percent among those age 85 or older.

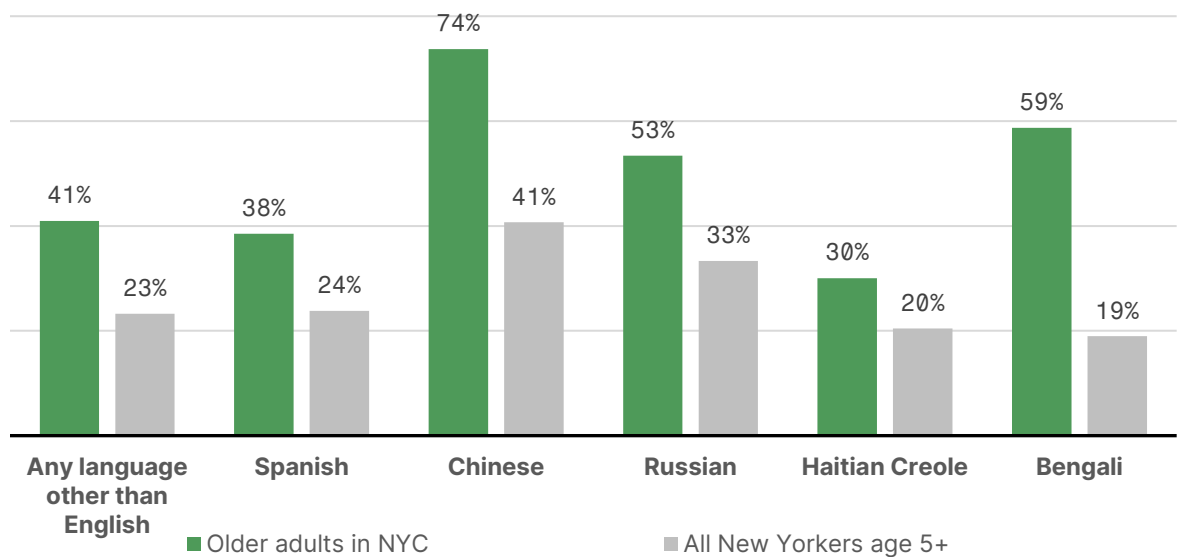
Figure 6. Share of Older Adults in NYC who Speak a Language Other Than English, by Age



The prevalence of limited English proficiency varies substantially by language spoken. About 20 percent of older adults speak Spanish, making it the most common language after English; 38 percent of these older adults report limited English proficiency. In contrast, about 8 percent of older adults speak Chinese (including Mandarin, Cantonese, and/or another Chinese dialect); of these 74 percent report limited English proficiency. About 4 percent of older adults speak Russian; of these, more than half (53 percent) report limited English proficiency.

Across each of the five most commonly spoken non-English languages—Spanish, Chinese, Russian, Haitian Creole, and Bengali—the prevalence of limited English proficiency is significantly higher among older adults than among New Yorkers age five or older.

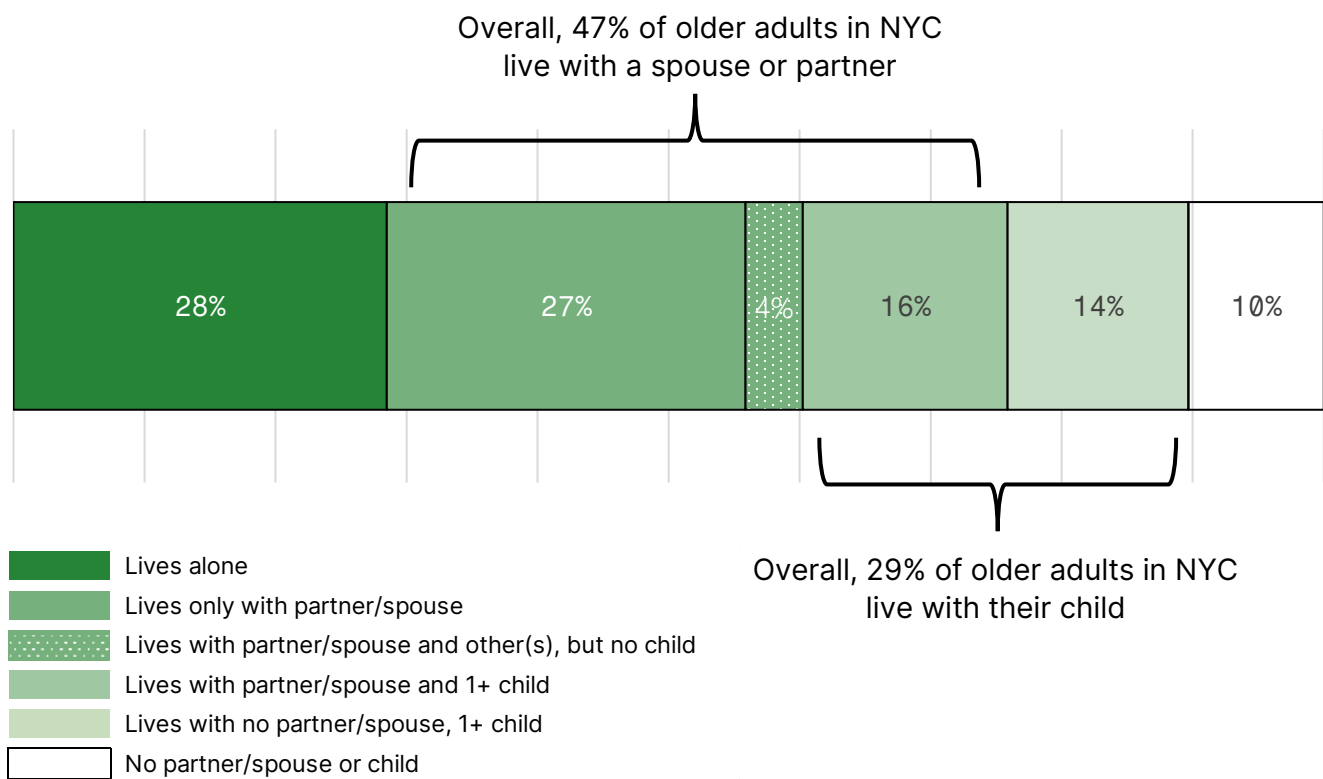
Figure 7. Share of Older Adults in NYC with Limited English Proficiency versus Citywide, by Language



HOUSEHOLD COMPOSITION

The residential context of older adults in New York City is varied, including who lives alone and who lives with others. In 2023, about a third of older adults (28 percent) lived alone. About a third (27 percent) lived *only* with a **partner or spouse**, and about a third (29 percent) lived with their **child(ren)**. Living with a partner/spouse and child is, of course, not mutually exclusive: 16 percent of older adults in New York City live with their partner or spouse and at least one of their children. About 4 percent live with their partner or spouse and someone other than their child. And about 10 percent of older adults live with someone other than a partner/spouse or child (such as a sibling, roommate, or grandchild).

Figure 8. Household Composition of Older Adults in New York City



Age, gender, and household composition intersect to produce specific types of living patterns among older adults in New York City. The likelihood of living alone is greater among older age groups, with 40 percent of those age 85 or older living alone compared to just 25 percent among those aged 62 to 74. Among the oldest age group, the share of older adults living alone who identifies as female is significantly higher. Overall, 77 percent of those age 85 or older who live alone identify as female, compared to 59 percent among those aged 62 to 75 and 73 percent among those aged 75 to 85.

Generational differences in family formation shape the lives of older adults. Among older women who live alone, **widowhood** is common. In 2023, the prevalence increased with age—the majority of women living alone who were 85 or older (68%) lost a spouse and never remarried.

HOW DO WE DETERMINE HOUSEHOLD COMPOSITION AND WHO MOVES IN WITH WHOM?

The NYCHVS collects information on how each of the people who live in the sampled unit is related to the respondent using a standard set of answer choices. It also collects more limited information on how these people are related to one another—namely, which of the residents are the partner or spouse of another household member and which are the parent(s) of another household member. We use this information to code the relationship of each person to the older adult(s) in the household.

An example

When the respondent is an older adult, this is a straight forward process: the information gathered on how each person is related to the respondent is the same as how each person is related to the older adult.

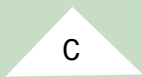
When the older adult is not the respondent, we determine the relationship of each household member (including the respondent) to the older adult using a combination of information..



Respondent
Age 52
Moved in 2010



Respondent's parent
Age 75 (Older adult)
Moved in 2001



Respondent's child
Age 25
Moved in 2010



Respondent's child
Age 20
Moved in 2010

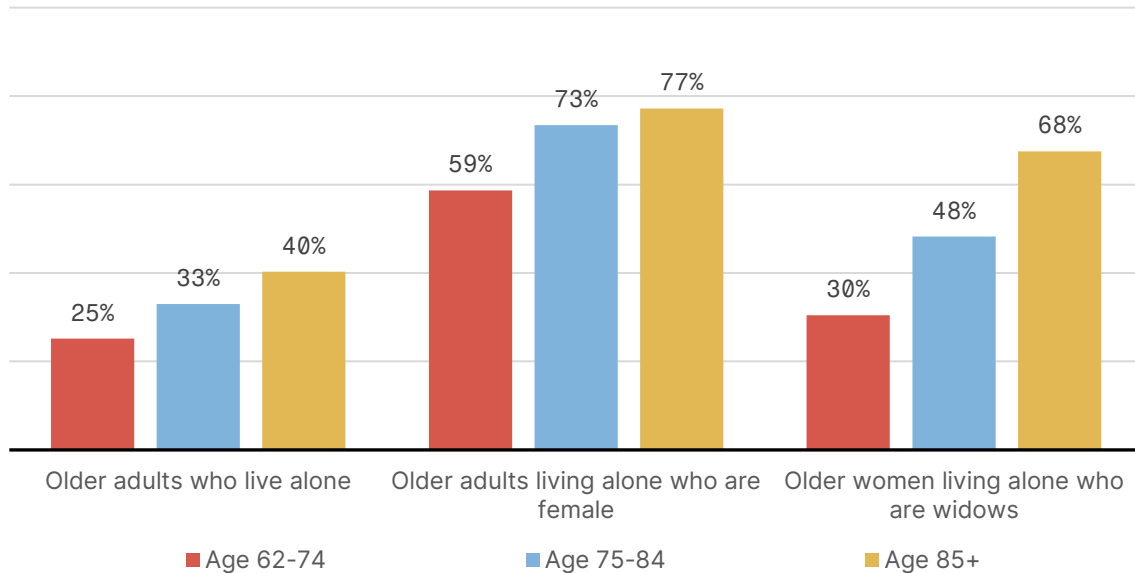
Diamond (A), Circle (B), Triangle (C), and Triangle (D) live together. Diamond (A) is the respondent, but Circle (B) is the older adult of interest.

Parent-child relationships are symmetric so we know that because Circle (B) is the parent of the respondent, Diamond (A) is the child of Circle (B).

Other relationships require more information. Triangles (C) and (D) are the children of the respondent, who is the child of Circle (B). Therefore, we can determine indirectly that Triangles (C) and (D) are the grandchildren of the older adult, Circle (B).

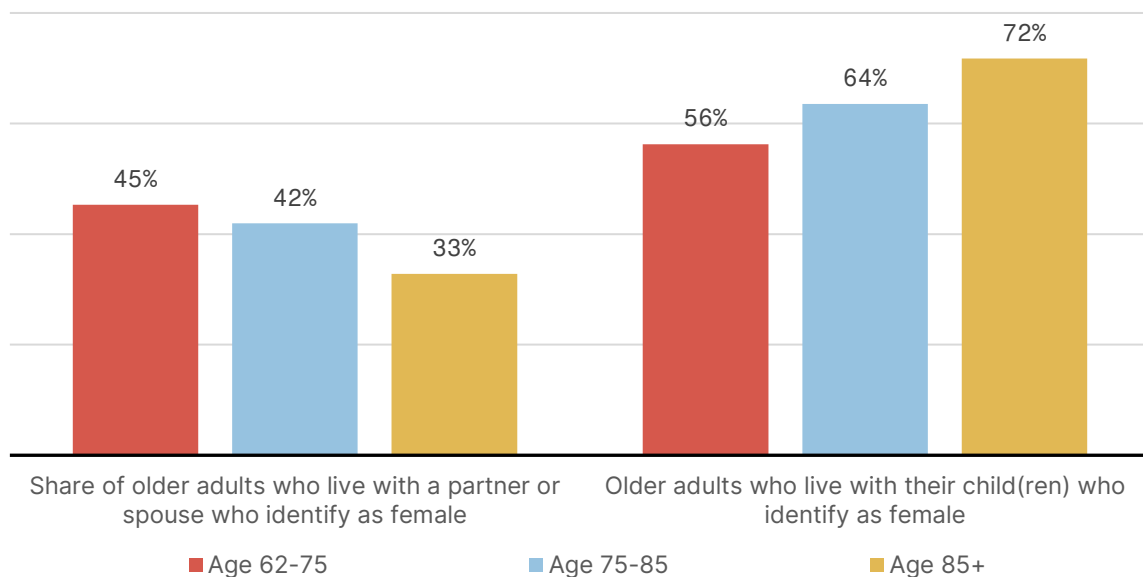
Circle (B) has the earliest move-in and therefore this household would be coded as the child, Diamond (A), moving in with the older adult.

Figure 9. Share of Older Adults in NYC who Live Alone, by Age, Gender, and Marital Status



In 2023, about half of older adults lived with a partner or spouse, including the 27 percent who lived *only* with a partner or spouse. There are stark differences by age and gender. A smaller share of older adults who live with a partner or spouse identify as female, with increasing gender differences among older age groups. Among those aged 85 or older who live with a partner or spouse, just 1 out of 3 identify as female—a disproportionately small share relative to older adults in that age group who are women.

Figure 10. Share of Older Adults in NYC who Identifies as Female, by Age and Co-residence with Partner or Spouse (Left) and Child (Right)

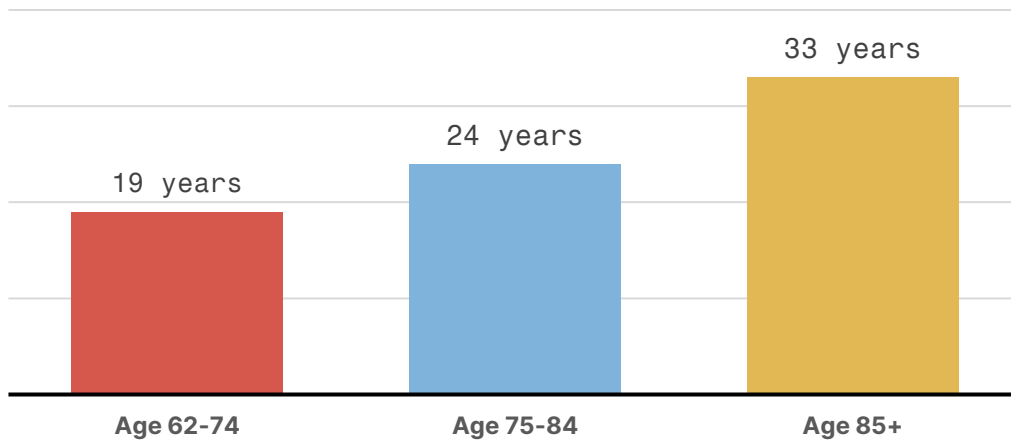


Just under a third of older adults in New York City live with one or more of their children, including about 16 percent who live with their child *and* their partner or spouse. Differences by age and gender are also stark here, where a larger share of older adults who live with their child identifies as women, with increasing gender differences among older age groups. Among those aged 85 or older who live with their child, 72 percent identify as female—a slightly larger share than all older adults in that age group who are women.

RESIDENTIAL MOBILITY AMONG OLDER ADULTS

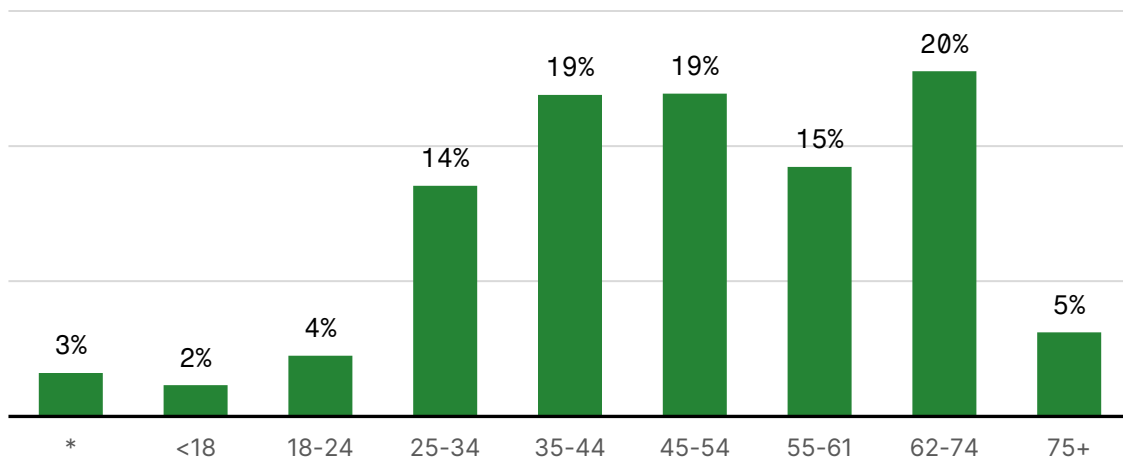
Many older adults have lived in their home for a long time—in 2023, the typical New Yorker age 62 or older had lived in their current home for 22 years. (Citywide, the typical New Yorker of all ages has lived in their home for 5 years.) The median **length of residence** increases among older age groups.

Figure 11. Median Length of Time Older Adults have Lived in Current Home, by Age



Aging in place can provide important benefits to older adults, including lower housing costs, social bonds with neighbors, and continuity in the identity that comes with calling a place home. All too often, though, aging in place also comes with challenges when our home no longer meets our needs or preferences.

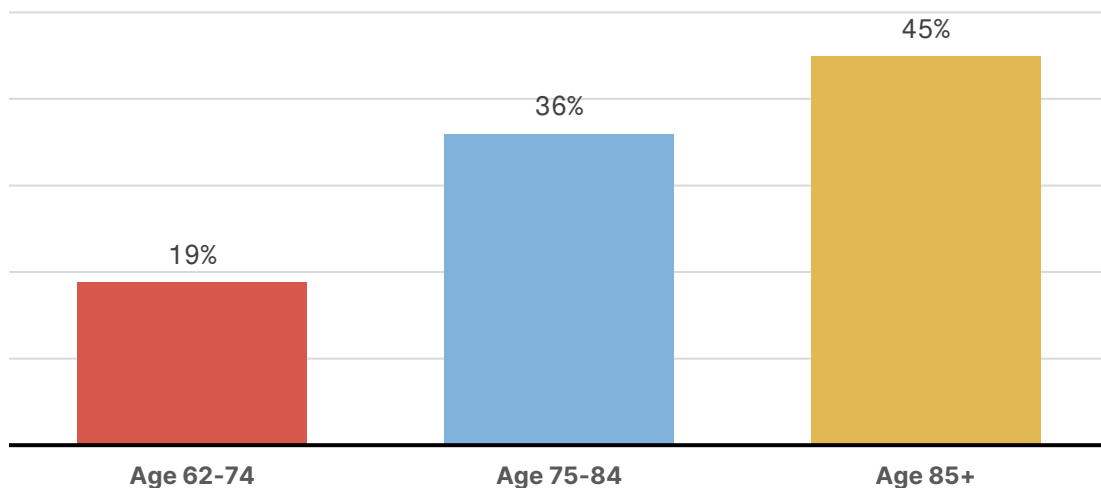
Figure 12. Age When Older Adults in New York City Moved to Their Current Home



The implications of aging in place can be best understood when we consider the **age when older adults first moved to their home**. Few consider what our needs will be later in life when we search for a home in our 20s or 30s, or even 40s, or how the housing market will change years or decades in the future. In 2023, 38 percent of older adults in New York City moved into their home before age 45; the median age was 50.

Although most older adults in New York City moved to their current home in mid-life or earlier, a full 1 in 4 moved to their current home when they were age 62 or older. The likelihood of moving in later life is greater among older ages, where 45 percent of those aged 85 or older moved to their current home when they were 62 or older.

Figure 13. Share of Older Adults in NYC who Moved to Their Current Home at Age 62 or Older, by Age

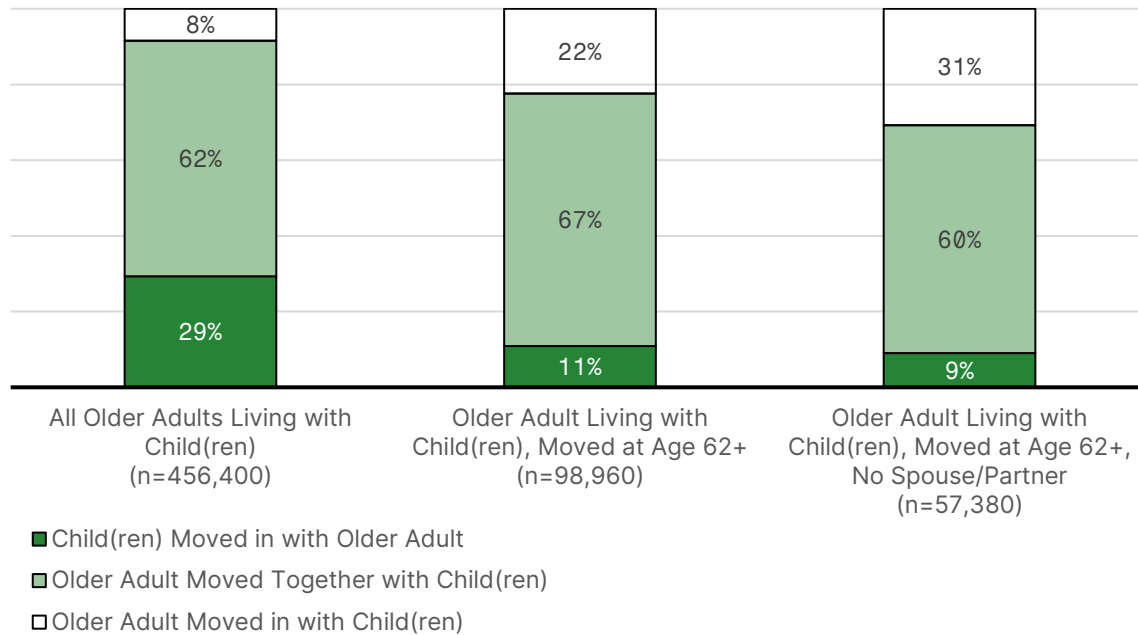


Although we do not know where older adults who moved later in life were living before (or with whom), we can examine details of their current home and household composition. This includes **who moved in with whom**—if older adults moved to their current home together with another household member, if the older adult moved in with others, or if others moved in with them after the older adult was already established in their current home.

Of the nearly 500,000 older adults in New York City who lived with their child(ren) in 2023, most (62 percent) moved to their current home together with their child(ren). It is also quite common for children to move in with their older parent—29 percent had one or more child who moved in with the older adult or remained in the home where they grew up. A small share (8 percent) of older adults moved to their child’s home.

For those older adults who live with their child(ren) and moved at age 62 or older, the majority (67 percent) moved together with their child(ren); however, a larger share moved in to their child’s home (22 percent) and a smaller share (11 percent) had a child move in to their home. For older adults in New York City who lived with their child(ren), moved to their current home at age 62 or older, and had no spouse or partner living with them, the pattern is similar, though more pronounced: 60 percent moved together with their child(ren), 31 percent moved in to their child’s home, and 9 percent had a child move into their home.

Figure 14. Who Moved in with Whom: Older Adults who Live with their Child(ren) Now



Taken together, older adults in New York City are a diverse segment of the population that experiences a wide range of living situations. Many older adults have aged in place, but this includes a larger share of older adults who moved later in life and continued to live in that home for many years. A full quarter of older adults in New York City moved to their current home at age 62 or older and the share increases among older age groups. This suggests the need for “senior housing” is greater than some would otherwise assume.

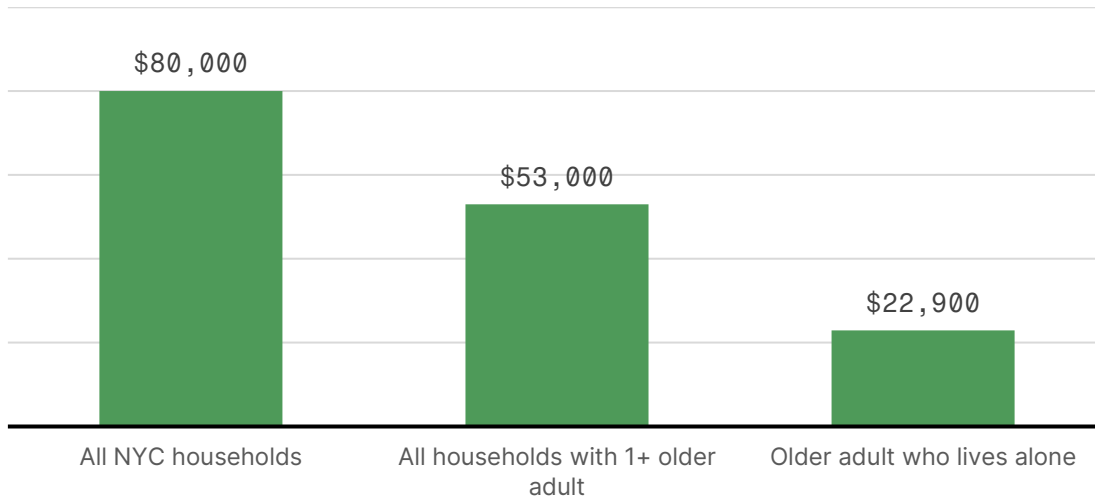
Moreover, the composition of older adults’ households is varied. About a third live alone, a third with live a partner or spouse only, and a third live with their child(ren). Those who live with their child(ren) may also live with a spouse or partner, with their child’s partner or spouse, and/or with grandchildren or other relatives. The majority of families comprising older adults and their child(ren) moved together, underscoring the need for a range of housing to support successful aging—especially intergenerational housing.

HOUSEHOLD INCOMES AND FINANCIAL RESOURCES OF OLDER ADULTS

Many older adults in New York City face limited economic resources. This is partly the result of older adults who live on a fixed income that has declined in value over time relative to increases in the cost of living and partly the result of older adults’ lower earnings earlier in life when wages were lower across the board. The latter can result in less retirement savings over the lifecourse and lower retirement income when such income is based on the final average salary (such as most pensions) or average indexed earnings over many years (such as social security).

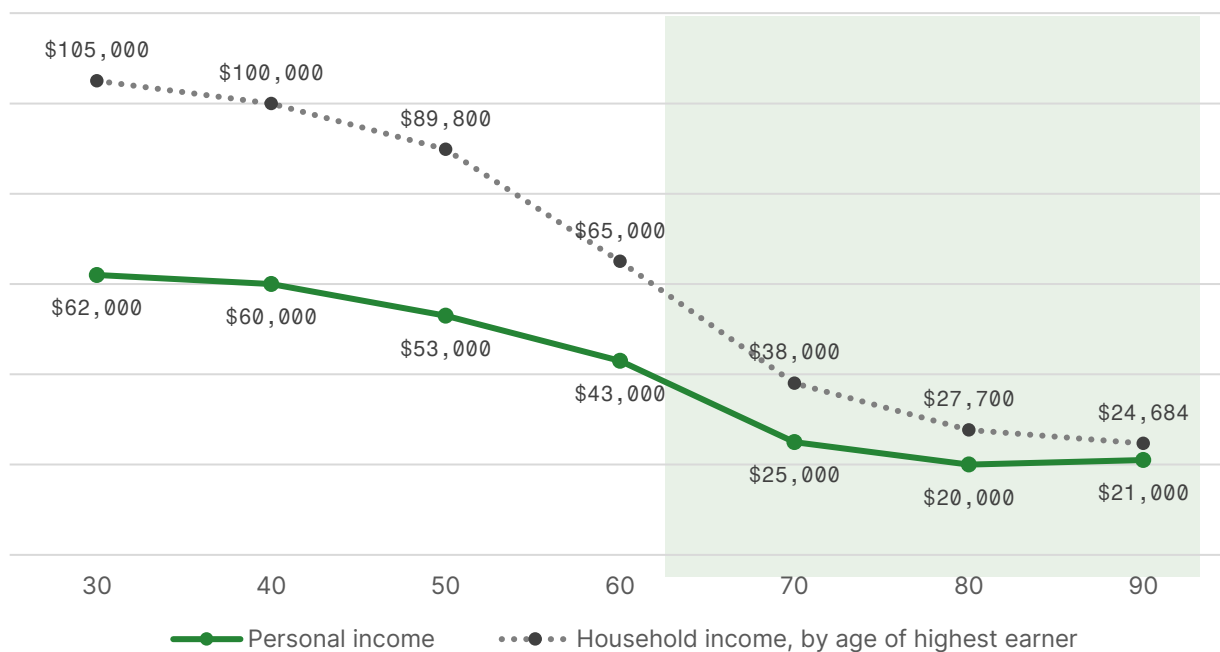
In 2023, the median **household income** in NYC across all ages was \$80,000. Among households with one or more older adult, it was \$53,000. In 2023, older adults who lived alone had a median income from all sources of just \$22,900. That’s equivalent to about \$63 a day or about \$1,900 a month.

Figure 15. Median Household Incomes in NYC, by Composition



Individual, or **personal income**—earnings from all sources that come to one person—are lower at older ages. In 2023, the median personal income was lower with each decade of age and drops significantly after age 60. Older adults in their 70s had a median individual income of about \$25,000 in 2023 and just \$20,000 and \$21,000 for those in their 80s and 90s, respectively.

Figure 16. Median Incomes, by Age



The same pattern holds for household income based on the age of the highest earner or what is sometimes referred to as the **“breadwinner.”** Households where the highest earner is in their 50s have a median overall income of just under \$90,000, for those where the highest earner is in their 60s, it drops to \$65,000. Households where the breadwinner is in their 70s have a median household income of \$38,000. For those households where the highest earner is in their 90s, it is just under \$25,000.

HOW DO WE ESTIMATE THE MEDIAN HOUSEHOLD INCOME BY AGE OF THE 'BREADWINNER'?

The NYCHVS collects information from a single adult in each sampled housing unit (the "respondent"). Each respondent is asked to provide information about themselves as well as each other person they live with. This includes the age of each person and the amount of income they received from different sources, such as salary or retirement. One's personal income is the total amount a person received from all sources. The sum of the personal income of everyone who lives together is the household income.

For each household, we sorted the people based on their personal income from the person who earned the most to the person who earned the least. If two (or more) people living together had the same personal income, we sorted them in the order in which they were named by the respondent. We then classified the household income according to the age of the person with the highest personal income.

An example

E 51 years old (Respondent)
Personal income: \$19,000

F 45 years old
Personal income: \$25,000

G 19 years old
Personal income: \$11,000

Circle (E), square (F), and triangle (G) live together. Square (F) earns the most with a personal income of \$25,000. They are the 'breadwinner.'

We classify the household income of \$50,000 as that of a household with the highest earner who is in their 40s.

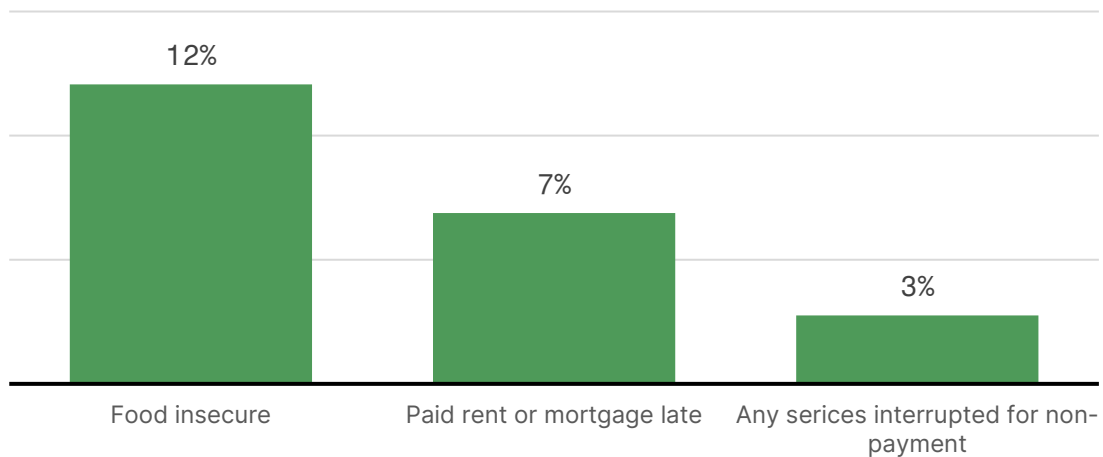
Household income: \$50,000

We repeat this for each household in the dataset. Finally, we estimate the median household income of all the households with 'breadwinners' in their 30s, 40s, 50s, and so on.

The limited economic resources of older adults means many struggle to make ends meet. In 2023, 12 percent of all older adults in New York City reported **food insecurity**. This is similar to the prevalence during the first 12-18 months of the COVID-19 pandemic when 11 percent of older adults in New York City reported being food insecure.

Many older adults delayed housing payments because they didn't have money to pay on time. In 2023, 7 percent of those age 62 or older reported paying the rent or mortgage late at least once in the prior year (12 percent of older adults who rent their home reported being late on rent). A small share of older adults (3 percent) reported services being turned off because of non-payment, such as a landline or cell phone, internet or cable, or utilities.

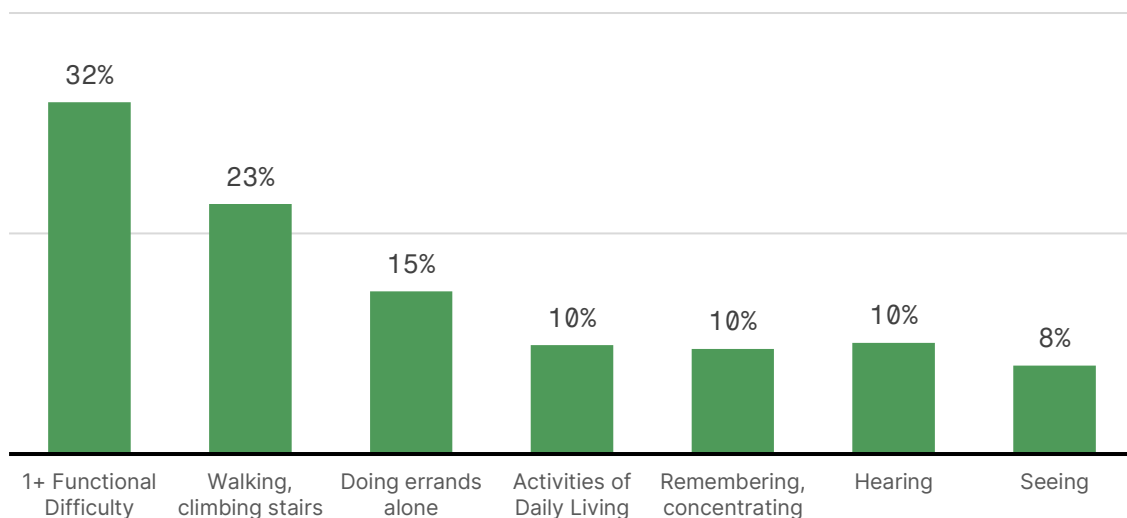
Figure 17. Prevalence of Financial Insecurity among NYC Older Adults



DISABILITY

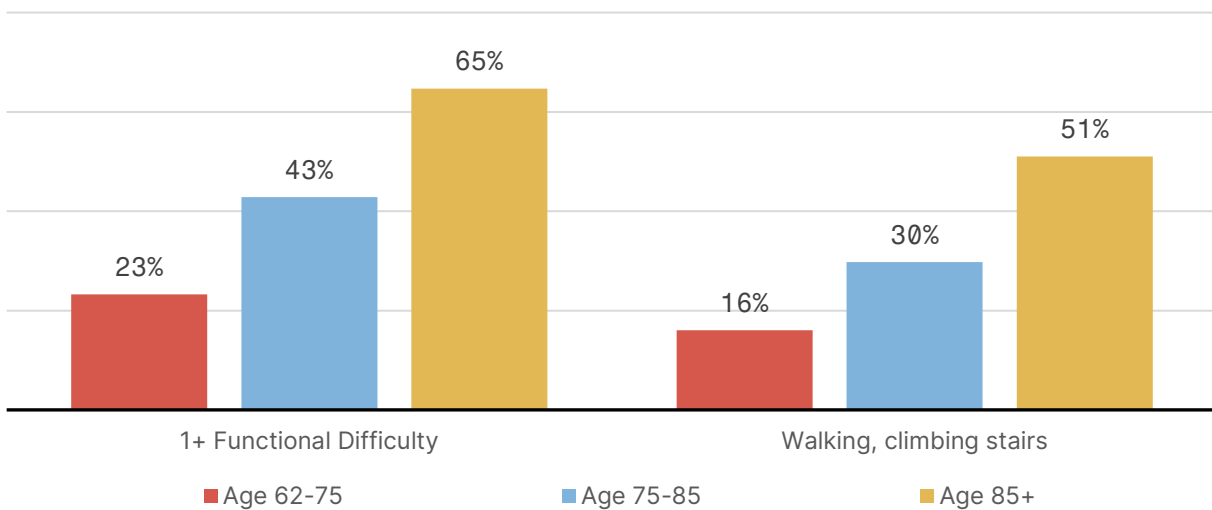
The prevalence of **functional difficulties** is high among older adults, where 32 percent report having one of more of the following difficulties: walking or climbing stairs, doing errands without assistance, dressing or bathing without assistance, remembering or concentrating, hearing, or seeing. The most common disability is ambulatory, with nearly 1 in 4 older adults reporting difficulty walking or climbing stairs.

Figure 18. Prevalence of Functional Disability among NYC Older Adults



The prevalence of each of these functional difficulties is higher among older age groups, with 65 percent of those age 85 or older reporting one or more difficulty, including 51 percent who have difficulty walking or climbing stairs. This increasing prevalence is the result of multiple factors beyond biological aging. Generational differences in health behaviors, healthcare, and environment also play a role—meaning, when the cohort that is now aged 62 to 74 reaches their 80s, they may be more or less likely to exhibit difficulties at the same rate as those who are in their 80s now, many of whom were children during the Great Depression and rationing of World War II.

Figure 19. Prevalence of Functional Disability among Older Adults in NYC, by Age

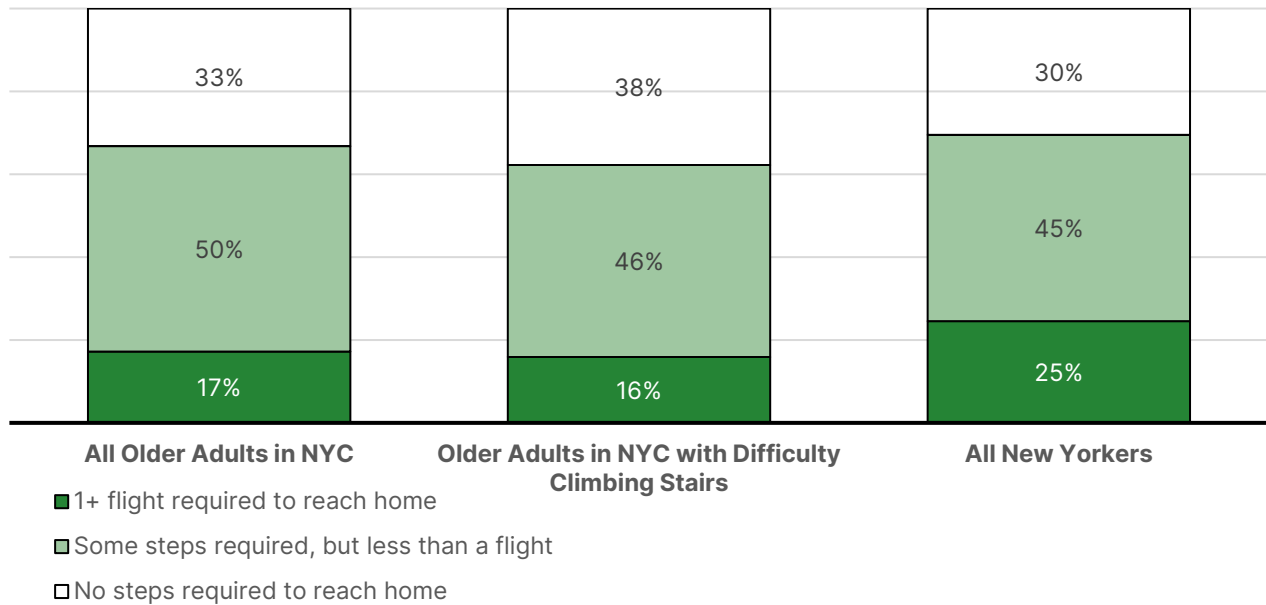


ACCESSIBLE HOUSING

In New York City, the limited supply of available housing and high housing costs means that finding and retaining housing that is both affordable and meets one’s needs is difficult for many New Yorkers across the lifecycle. Older adults confront these same challenges, but often do so in the face of increasing frailty and/or the onset of disability that requires a different kind of housing to support successful aging.

Accessibility matters for all older adults. Not needing to climb stairs can reduce the risk of falls, minimize avoidance behavior that keeps older adults from remaining active, and facilitate continued engagement with the outside world. **Accessible housing** is essential to the well-being of older adults.

Figure 20. Accessibility of Where Older Adults in NYC Live, by Disability Status



In New York City, older adults are slightly more likely to live in accessible housing than the general population, yet, only 1 in 3 live in a home that can be accessed without climbing any steps or stairs. A full 67 percent require at least some steps to go from the sidewalk to the home, including 17 percent who live on the second floor or higher in a walk-up and therefore must climb at least one flight of stairs to reach their home. A slightly higher share of older adults who reported difficulty walking or climbing stairs live in accessible housing (38 percent compared to 33 percent among all older adults), but most still must climb stairs to get to and from their home—including 46 percent who must climb some steps (but less than a flight) and 16 percent who live on the second floor or higher in a walk-up building.

HOUSING COSTS AND AFFORDABILITY

Many older adults in New York City have relatively low housing costs. Among older adults who rent their home, the typical monthly cost is \$1,218. In 2023, the median rent citywide was \$1,641.

Older adults in public housing have the lowest housing costs with a median rent of \$515, followed by those in other rental housing, such as Mitchell Lama or rent-controlled units (\$1,040). The typical rent of older rent stabilized tenants is \$1,200. Older adults who are market renters pay the most, with a median rent of \$1,500. Owners have a typical monthly cost that is less than that of market renters at \$1,250.

In New York City, the share of older adults who are able to access their home without climbing any steps or stairs remains a persistent problem. Since 1996, when the NYCHVS first began tracking accessibility of housing, NYC has seen small improvements in the share of older adults living in accessible housing (top panel). But, because the population of older adults has increased dramatically, the absolute number of older adults living in homes that require climbing at least some steps has increased, as has the number of older adults living in walk-ups (bottom panel).

Figure 21. The Share (Top) and Number (Bottom) of Older Adults in Accessible Homes in NYC, 1996 to 2023

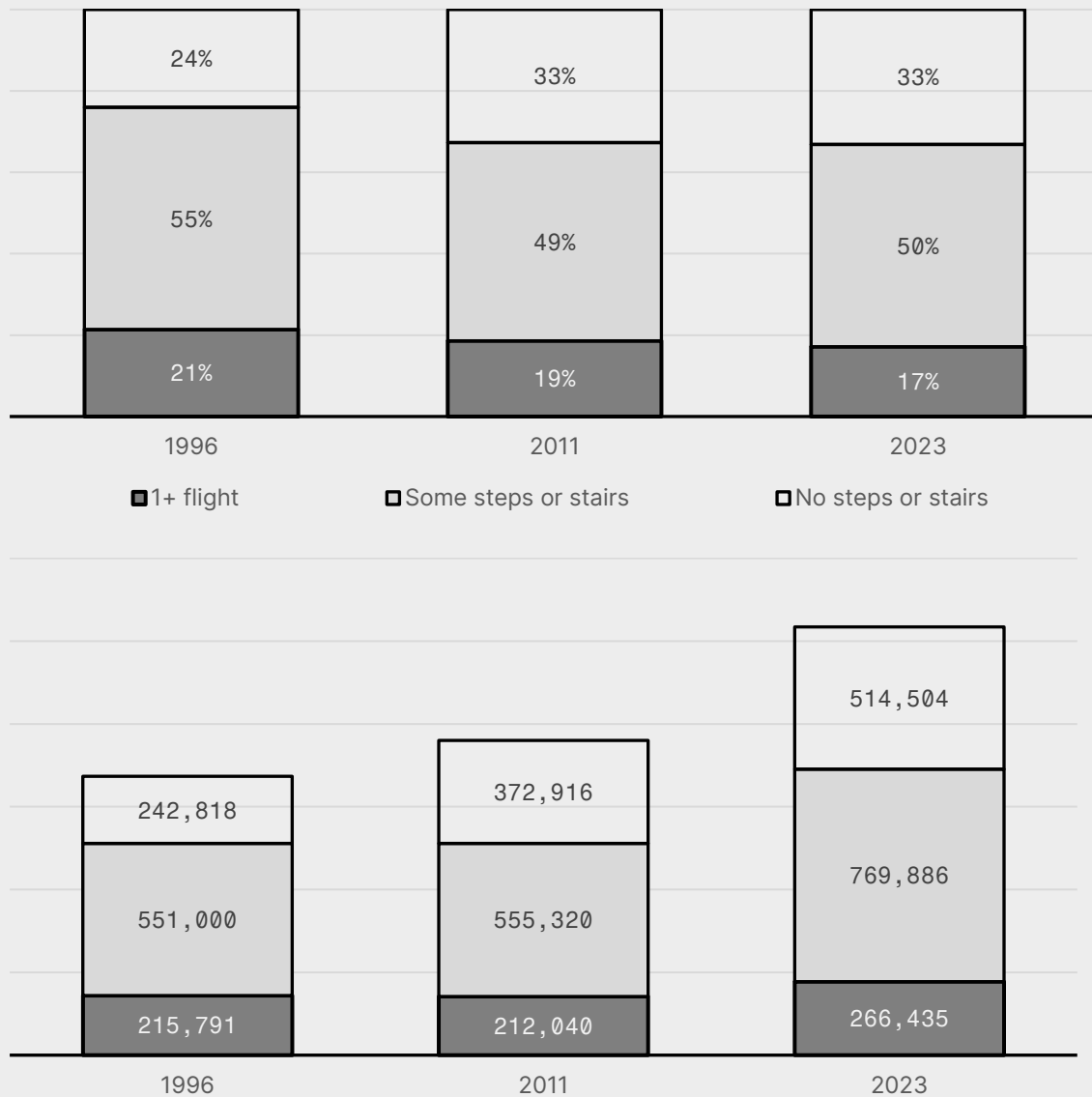
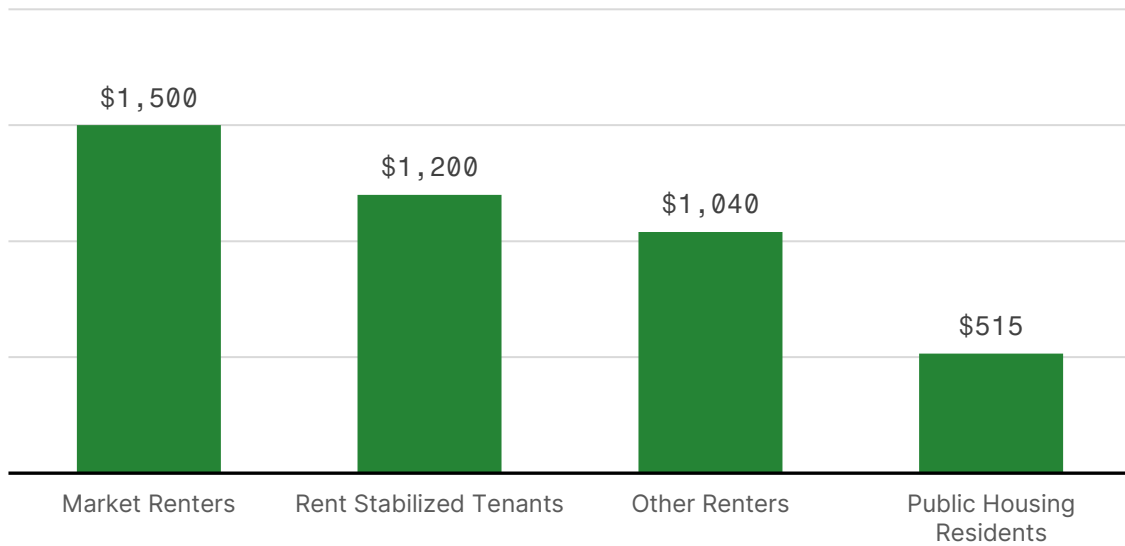
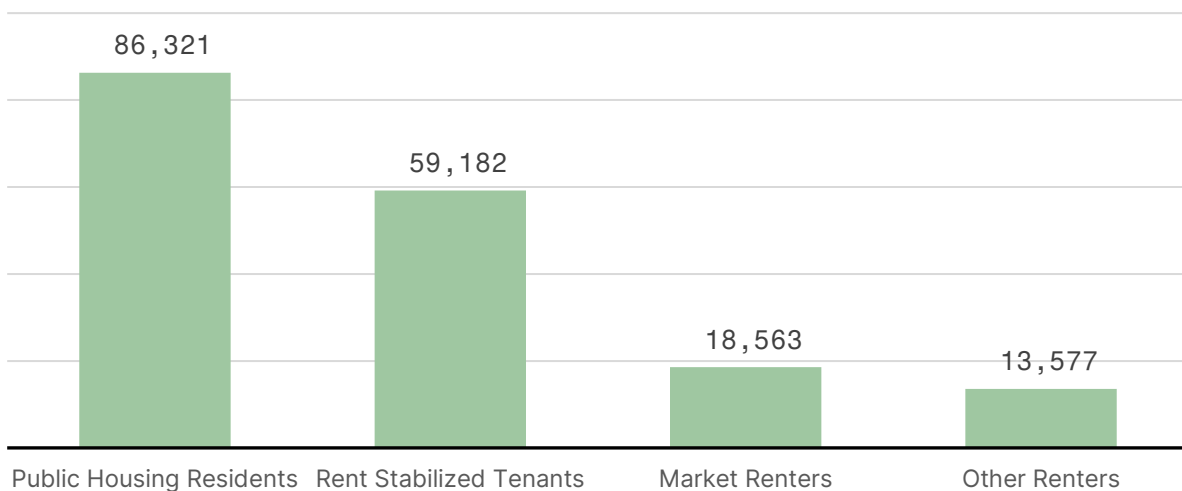


Figure 22. Median Monthly Rent of Older Adults, by Type of Housing



About 1 in 4 older adult renters in NYC live in **means-tested housing**, that is, they live in public housing or have a voucher. This is a higher share than citywide, where about 15 percent of New Yorkers who rent their home have means-tested housing where the rent is set based on the occupants' income.

Figure 23. Number of Older Adults in NYC in Public Housing or Receiving a Voucher, by Type of Housing



For those older adults without means-tested housing, affordability remains a challenge. Among older adult renters, 52 percent are **rent burdened**—that is, they are paying more than 30 percent of their monthly income toward rent, plus any utility costs they are responsible for. This includes 36 percent of older adults who are severely rent burdened, or paying more than half of their monthly income on housing and an additional 16 percent who are moderately rent burdened or paying less than half, but more than 30 percent of income toward rent.

TYPES OF HOUSING IN NYC

Owners includes those living in condominiums, cooperatives, and more typical 1-4 family homes where at least one occupant is the homeowner.

Rent stabilization is a price control system limits rent increases for both occupied and vacant units in New York City. Rent stabilization generally applies to units in buildings built before 1974 with six or more units through the Emergency Tenant Protection Act (ETPA), though other units are also subject to rent stabilization as a result of participation in affordable housing or tax incentive program.

Public housing units are means-tested with rents set according to the income of the current occupants. In NYC, public housing is owned and operated by the New York City Housing Authority (NYCHA).

In this report, **market rentals** are units that are not subject to any form of rent regulation. Although some market rentals will now be subject Good Cause Eviction, this was not in effect at the time these data were collected. Market rentals include units in newer buildings that were not subject to rent stabilization as a result of participation in an affordable housing or tax incentive program, units in smaller buildings where rent stabilization did not apply, and units that were previously decontrolled and not subject to rent stabilization by some other means. Market rentals also generally included units in condominium and cooperative buildings that were renter-occupied, either as a sponsor unit rented after construction or conversion or as a sublet by the unit's owner or shareholder.

All **other renters** are classified here as anyone renting their home that is not owned by the occupant(s), rent stabilized, public housing, or market rentals. This includes units that are part of the Mitchell Lama program, units subject to the New York City Loft Board, *in rem* units, and other affordable housing rental units not otherwise subject to rent stabilization.

Because the small number of units subject to rent control limits our ability to reliably speak to this types of housing, these units are also included as "Other renters." Rent-controlled units are subject to an older form of rent regulation and are generally in pre-war buildings where the occupant(s) have been in continuous residence since before July 1, 1971. However, a co-resident family member may succeed the original occupant(s) and remain rent-controlled.

Figure 24. Rent Burden of Older Adults in NYC Compared to All Renters



Among older adults in rent stabilized housing, 33 percent are severely rent burdened and an additional 15 percent are moderately burdened. Among older adults in market rentals, 38 percent are severely burdened and an additional 17 percent are moderately burdened. Older adults in other rental housing, such as Mitchell Lama or rent-controlled units, face even higher levels of rent burden though the overall size of this population is much smaller (about 34,000 older adults live in this type of rental housing). This excludes any tenants with a voucher who are living in rent stabilized, market, or other types of rentals.

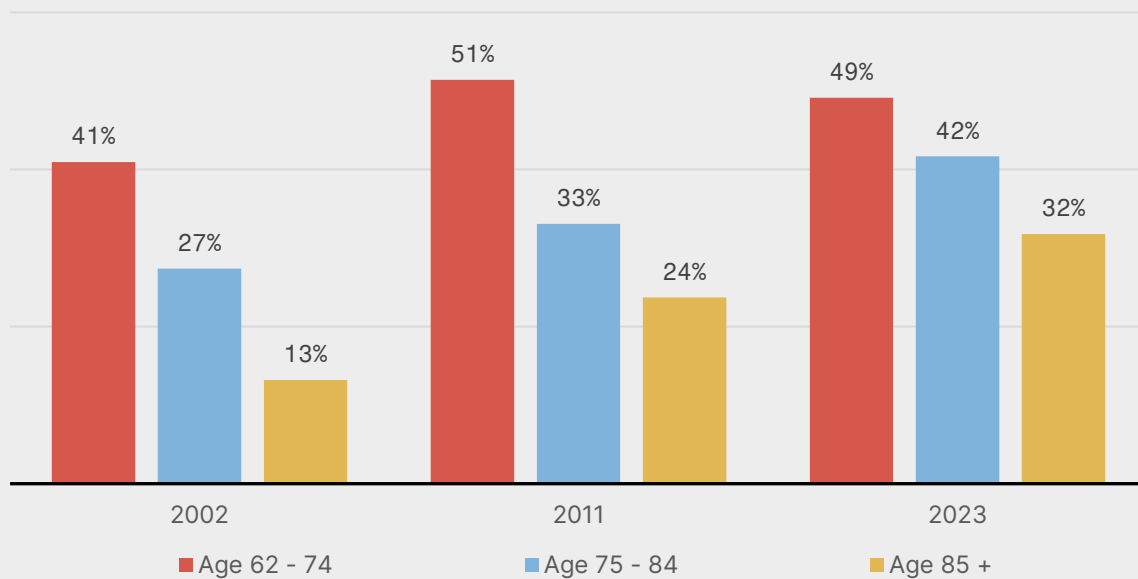
Figure 25. Rent Burden of Older Adults in NYC, by Type of Housing



Nearly 1 out of every 2 older adults in NYC (49 percent) own their home. This is a substantially higher homeownership rate than citywide (in 2023, 35 percent of New Yorkers owned their home). This has increased slightly over time. In 1991, 45 percent of older adults were homeowners (or lived with someone who was the homeowner).

Owning one's home is often the largest source of personal wealth and can be a driver for intergenerational mobility. While it was once common to pay off one's home and own it "free and clear" in later age, lending practices and norms have changed. Over the last 20 years, a larger share of older adults in later age are carrying housing debt. This may signal that older adults are tapping the housing equity they have accrued, but it also increases their monthly costs and reduces the equity that may be drawn upon by them, or their heirs, in the future.

Figure 26. Older Adult Homeowners in NYC with Housing Debt: 2002 to 2023, by Age



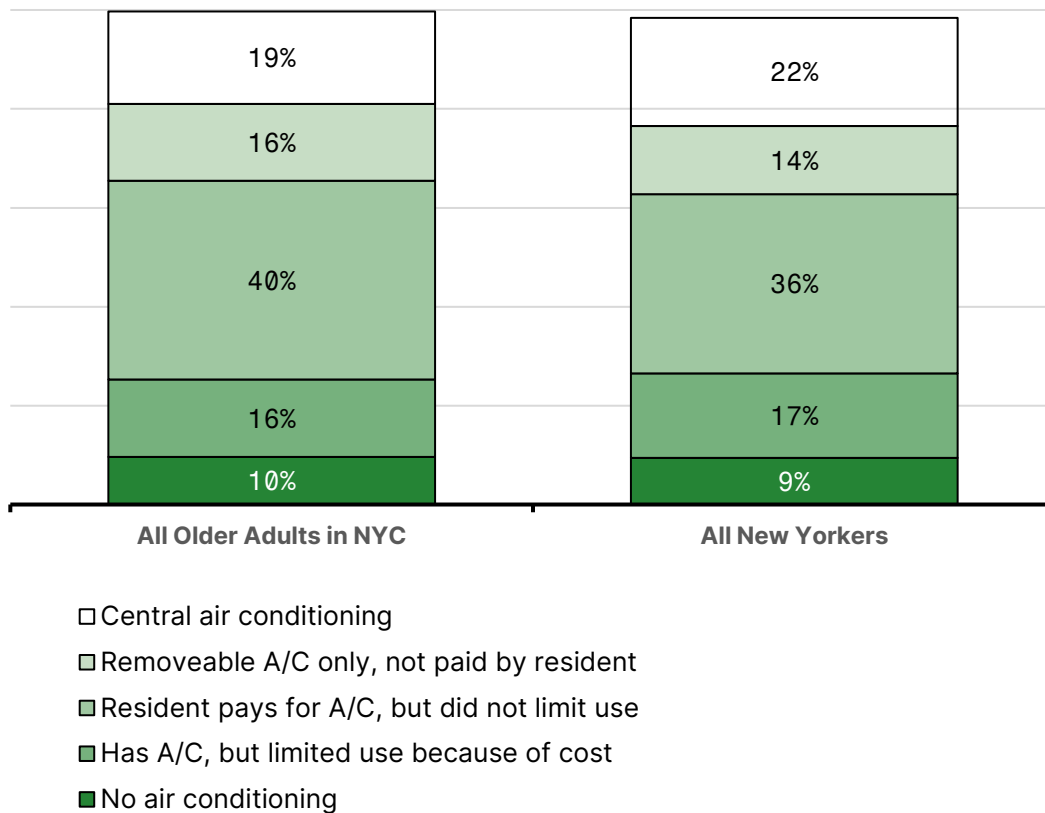
AIR CONDITIONING ACCESS AND UTILIZATION

Older adults are more susceptible to extreme temperatures, making access to **air conditioning** an essential part of health and safety. Most New Yorkers rely on removeable units, either through-window or through-wall air conditioners. These removeable units are generally run, and paid for, by the current occupants. This makes it important to not only measure access, but also cost burden.

Overall, 10 percent of older adults have no air conditioning in their homes. An additional 16 percent have one or more removeable unit but reported not using it or using it less than they otherwise would have because of the cost. Together, this represents nearly 400,000 older adults who are the most vulnerable to extreme heat.

Not having or not using air conditioning represents the highest risk, but an additional 40 percent of older adults have only removeable air conditioning that they pay for themselves but did not report limiting its use. Given the high cost of utilities, this group may experience financial distress due to the cost that could result in disuse of air conditioning in the future or reduced spending in other critical areas.

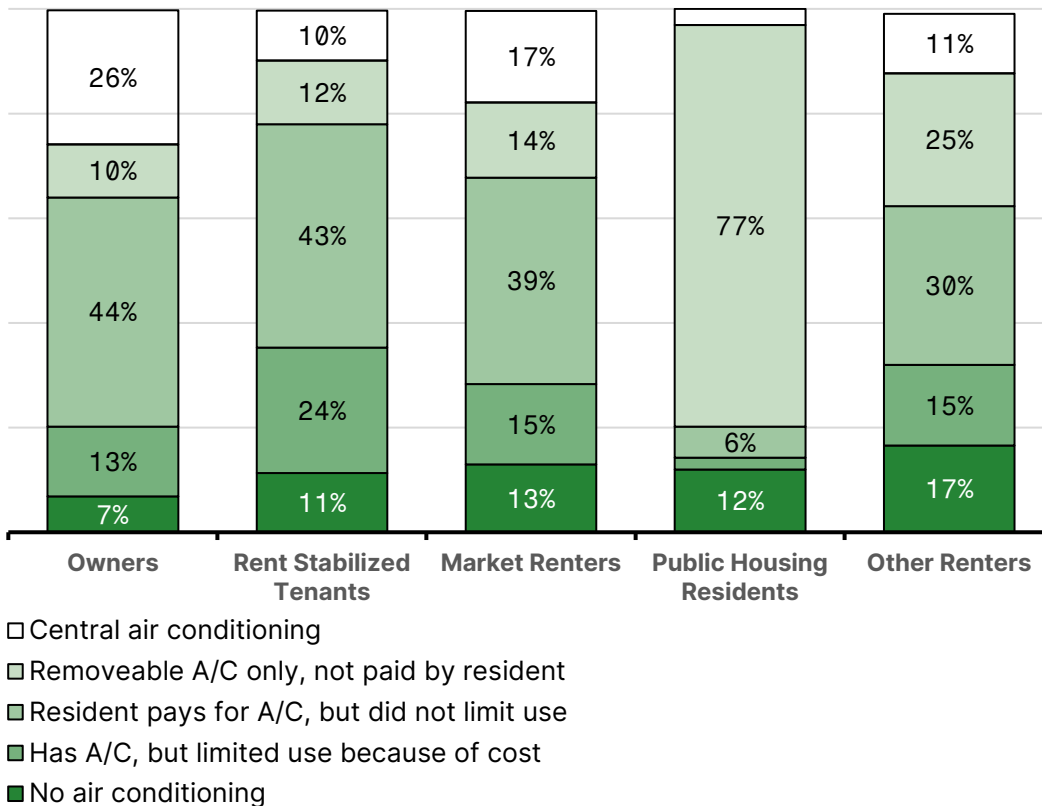
Figure 27. Access and Use of Air Conditioning by Older Adults in NYC Compared to All New Yorkers



There is substantial variation in air conditioning access and utilization among older adults living in different types of housing. Older adults who are homeowners are most likely to have central air conditioning and the least likely to have no cooling system in their home. In contrast, the

vast majority of older adults in public housing have removeable air conditioners where the associated utility cost is paid for as part of the rent (77 percent); though 12 percent of this population has no air conditioning, almost no one limits use due to cost (only 3 percent)—by far the smallest share in any type of housing in NYC. Older adults in rent stabilized housing are the most likely to be vulnerable to heat—overall, 35 percent either have no air conditioning or limit its use due to cost.

Figure 28. Access and Use of Air Conditioning by Older Adults in NYC, by Type of Housing



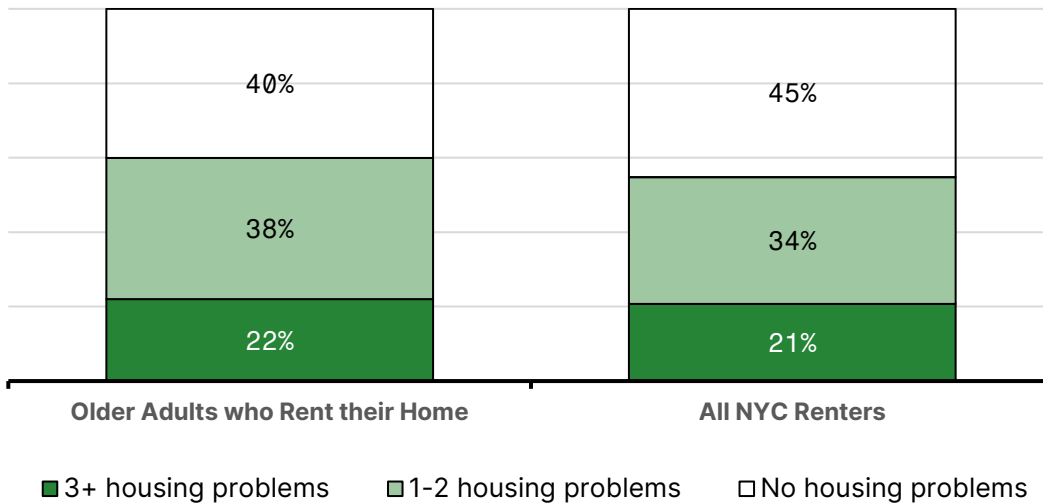
HOUSING PROBLEMS

One standard way to measure housing conditions is to ask current occupants about a series of specific problems. The number of reported problems is then summed to create a simple index, with three or more problems considered poor housing conditions.

Older adults in New York City experience slightly higher rates of **housing problems** compared to renters of all ages. In 2023, 4 in 10 older adults reported no problems (compared to 45 percent among all renters); at the other extreme, 22 percent report three or more problems (compared to 21 percent among all renters in New York City). There are two central factors that result in a higher prevalence of housing problems: First, despite the high prevalence of rent burden, older adults generally live in lower-cost housing, which also tends to be older housing that has more maintenance needs. Second, because many older adults have lived in their current home for a long time, maintenance and repairs may have been foregone since

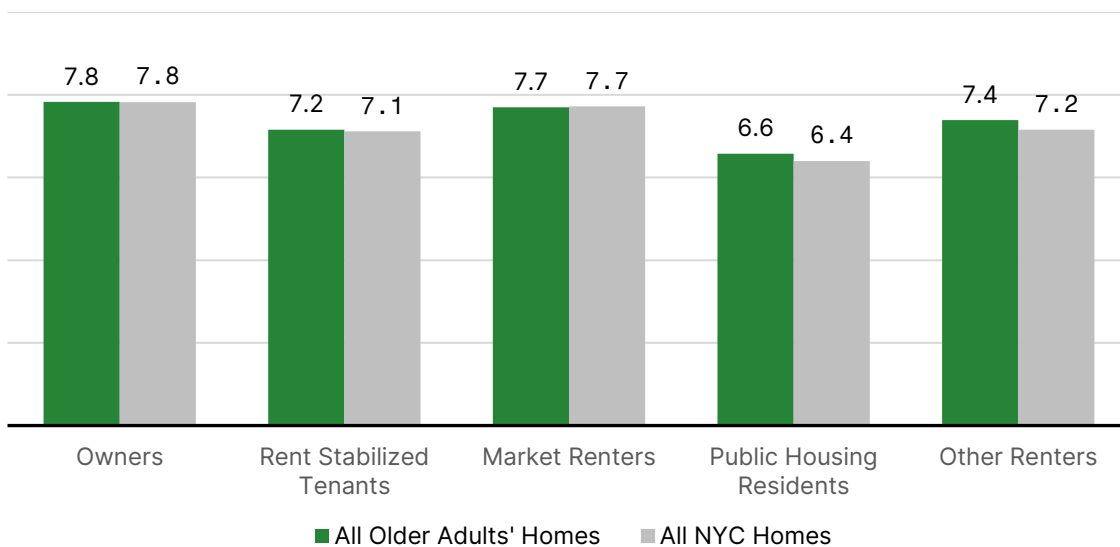
many landlords often perform work at turnover when a unit is vacant. As a result, older adults may experience higher rates of problems now, but also may have lived with these problems for many years, with corresponding risks that accompany long-term exposure. Ongoing maintenance work while tenants are in residence, as opposed to only upon vacancy, would help to both improve the condition of the housing supply overall and benefit long-term residents—particularly older adults.

Figure 29. Number of Housing Problems Reported by Older Adults in NYC Compared to All Renters



An alternative measure of housing quality is to calculate a summary score based on a statistical model that uses data on various housing problems to predict how highly people rate their homes as a place to live. The coefficients from this model were then used to calculate a predicted score for each individual based on which specific housing problems they had. Using this alternative approach, we can see there is some variation among different types of housing, but very little difference for older adults compared to New Yorkers of all ages.

Figure 30. Housing Quality Score of Older Adults' Homes in NYC, by Type of Housing



SUMMARY AND DISCUSSION

There are more older adults in NYC than anytime in our history and older adults comprise a larger share of our resident population. Most older New Yorkers today are People of Color and a disproportionate share identifies as women; 1 in 3 are Women of Color. Many older adults in NYC are first-generation immigrants, though as we noted, there are large differences in the age composition of the population that immigrated from different parts of the world. Just under half of older adults speak a language other than English, but a disproportionate share are LEP.

Many older adults live alone, and this is more common with increasing age such that 2 out of every 5 New Yorkers age 85 or older are single-person households. Among older adults age 85 or older who live alone the vast majority is women (77 percent), most of whom are widows (68 percent). While older women in NYC are far less likely to live with a partner or spouse than older men, many live with their adult child(ren), including in multi-generational households. Most older adults have aged in place, with a typical length of residence of 22 years. Many moved to their current home earlier in life, but a surprisingly large share move in later age, including a third of those age 75 to 85 and nearly half of those age 85 or older. For those who live with their children and moved in later age, most moved to a new home together.

A large share older adults in NYC live with limited financial resources. This means that they are heavily dependent on public benefits and community resources as well as family to get by. Food insecurity remains a persistent issue for older adults, with similarly high levels to the first year of the pandemic. Many older adults in NYC are vulnerable to extreme heat either because they have no air conditioning or because they limit its use due to cost. About 1 in 4 older adult renters in NYC live in means-tested housing, a larger share than city residents overall. But those without these benefits struggle with disproportionately high levels of rent burden, even though the housing costs of older adults are typically lower than that of younger New Yorkers. About 1 in 10 older adults delayed housing payments, placing them at risk of foreclosure or eviction. And while more older adults own their home than younger New Yorkers, carrying housing debt in later life has become increasingly common.

Older adults in NYC exhibit high rates of disability, including 1 in 4 that reports difficulty walking or climbing stairs. The prevalence is higher among older ages, with half of older adults in NYC who are age 85 or older reporting difficulty walking or climbing stairs. Accessibility is important for the health and well-being of all older adults, not only those who experience difficulty walking or climbing stairs. Yet, most older adults in our city must climb at least some steps to reach their home and nearly 1 in 5 must climb at least a full flight of stairs. Over the last 25 years, we have made little progress in increasing accessibility for older adults.

Many of the issues discussed in this report are challenges common to New Yorkers of all ages, such as rent burden or financial insecurity. Others are more acutely felt among older adults, such as the high prevalence of disability or heat vulnerability. The lived experiences of older adults in our city today are the result of many factors including the cumulative effects of economic, social, and political realities that gave rise to different dimensions of opportunity and disadvantage over time. Generational differences in gender norms, family formation, homeownership, health, and income means that aging in New York City now does not look the same as it did in the past, or will in the future. As the older adult population grows, we must consider that their needs are likely to change and become even more varied. Anticipating these needs is critical to support healthy and successful aging and New York City overall.

GLOSSARY

Older adults are defined as those who were age 62 or older at the time of the NYCHVS survey. We use this age threshold because it is a common age for determining eligibility for public benefits targeted to seniors (such as the Senior Citizen Rent Increase Exemption or SCRIE).

Gender is captured in the NYCHVS by asking respondents to report their or their household member's current gender, with the options "Male," "Female," and "Other gender." In 2023, there were too few older adults who reported a gender other than male or female to allow us to report this group separately. Throughout the report, we rely on estimates of the count or percent who identify as "female," which includes only those who positively identified as such.

People of Color (POC) is defined as individuals who did not identify as Hispanic and reported any race other than White.

First-generation immigrants are defined as those who reported being born outside of the U.S.

Country of birth was captured in the NYCHVS for each individual in the household for the top twenty-two countries (plus the U.S.). In this report, we present information on the top fourteen countries, which includes those with a population of 50,000 or more in 2023. Figure 5 shows the percent of NYC residents who were 62 or older out of all NYC residents born in that country. The order of the bars (from left to right) is shown in descending order of how many New Yorkers immigrated from that country.

Language other than English is defined using a combination of questions in the 2023 NYCHVS. Respondents report all of the languages that people who live with them speak, and then identify who in household speaks each of the languages. An individual is defined as speaking a language other than English if they speak one or more language, even if they also speak English. These questions specifically identify spoken language, not written or signed languages. This indicator differs slightly from other federal surveys because respondents were not asked what languages are "spoken in the home," but rather which languages are "spoken by you or the people who live with you." This ensures broader coverage of languages spoken, since some languages may be spoken primarily outside of the home.

Limited English proficiency (LEP) is captured in the 2023 NYCHVS for each individual in the household who were reported as speaking any language(s) other than English, with the options "Very well," "Well," "Not well," or "Not at all." Individuals who were reported as speaking English "Not well" or "Not at all" are classified as limited English proficiency (LEP). Figure 6 shows the share of older adults in NYC with LEP by age and Figure 7 shows the share of older adults in NYC with LEP by language. When individuals are classified by their spoken language, it is important to note that they may be counted more than once if they reported speaking two or more languages other than English. That is, someone may speak Spanish and Russian and would therefore be counted in each of these categories.

Partner or spouse is reported in the NYCHVS as two separate items; here, we combine them into a single category. In our classification of the relationships of other household members to each older adult, we assume partners / spouses to be symmetrical in that an older adult who identified someone as either a spouse or partner is themselves the partner or spouse of the other household member.

Child(ren) of an older adult is defined here as any household member who was named by the older adult respondent as their biological, step, or foster child or any household member that identified the older adult of interest as a parent or step-parent. An older adult's child could also be identified indirectly—for example, if the respondent was the child of an older adult and the respondent's sibling also lived in the household, the sibling was classified as the older adult's child as well. In the vast majority of cases, the child(ren) of older adults are themselves of adult age; however, the age of the child was not taken into account in our analysis of relationships.

Widowhood was captured in the NYCHVS only for respondents when asking current marital status. For this reason, we only report on widowhood for older adults living alone where, by definition, the older adult was administered this question about themselves.

Length of residence is defined by subtracting the year the person first moved to their current home from the survey year (2023).

Age when older adults first moved to their home is calculated by subtracting the older adult's current age from the number of years since they moved into their current home. This cannot be calculated for a small share of older adults due to top- and bottom codes for age and year of move-in. For example, someone who is 95 now may have moved to their current home when they were 5 years old; in the NYCHVS, this person's current age would be top-coded at 90 and the year they moved in would have been bottom-coded as 1960. Rather than use these values to calculate an inaccurate age of move-in (in this example, age 27), we instead indicate any older adult in our sample that has either a top-coded age or a bottom-coded year of move-in as missing in our analysis. These are indicated in Figure 12 with a “*”.

Household income is the sum of all personal income for every person in the household.

Personal income is the total income or earnings for a single person from all sources, such as salary or retirement, in the calendar year prior to the NYCHVS interview. For the 2023 NYCHVS, this was 2022.

“Breadwinner” is defined here as the person in the household who earned the most. By definition, anyone who lives alone is also the breadwinner.

Food insecurity is measured in the 2023 NYCHVS using the U.S. Household Food Security Survey Module: Six-Item Short Form from the USDA Economic Research Service (<https://www.ers.usda.gov/media/8282/short2012.pdf>). Following recommended coding practices, answering “yes” to yes/no questions and “often”, “sometimes”, “almost every month”, or “some months but not every month” to frequency questions were coded as affirmative. Households with 0-1 affirmative responses were coded as Not Insecure; households with 2-4 affirmative responses were coded as Insecure; and households with 5-6 affirmative responses were coded as Very Insecure. The reference period for this measure in the 2023 NYCHVS was the previous twelve months, which is consistent with the replicated USDA scale. Information on food insecurity during the first year of the pandemic comes from the 2021 NYCHVS COVID-19 Module.

Functional difficulties are captured in the NYCHVS for every person in the household. This series of six questions is used widely in federal surveys and aims to capture common functional difficulties associated with disability: difficulty hearing, difficulty seeing, difficulty concentrating or remembering, difficulty walking or climbing stairs, difficulty dressing or bathing, and difficulty doing errands alone. Questions about cognitive, ambulatory, and self-care are asked

only for household members aged 5 or older. The question about independent living is asked only for household member aged 15 or older. While these questions are useful indicators that are replicated widely, including on the U.S. Census Bureau's American Community Survey (ACS), they do not capture all disabilities, including chronic pain or illness, and do not capture the severity of the disability.

Accessible housing is defined here as homes that can be accessed from the sidewalk without climbing any steps or stairs. This was based on observation of the NYCHVS field interviewer and may include buildings with or without an elevator, depending on building design and location of the older adult's home. For example, accessible housing may include homes in on the first floor of a building with no steps to enter the front door, a single story home with no front steps, or a building that has a ramp that facilitates access over or around steps. The term accessible housing as used in this report only addresses access from the sidewalk to the front door of the unit and not instances of steps or stair within the home, such as a two-story house or duplex apartment or single story units with steps to the living room (sometimes referred to as a "sunken living room.")

Means-tested housing is when the rent paid by the tenant varies based on their income. This generally applies to public housing and vouchers, including tenant-based and project-based. In this report, we operationalize means-tested housing as those units located in projects owned and maintained by the New York City Housing Authority (NYCHA) and individuals living in units where the respondent reporting having a Section 8 or Housing Choice Voucher.

Rent burden is defined here into one of three categories based on the rent-to-household income ratio (monthly rent / (household income / 12)): (1) Not Rent Burdened (paying 30% or less of income toward rent), (2) Moderately Rent Burdened (paying more than 30% but not more than 50% of income toward rent), and (3) Severely Rent Burdened (paying more than 50% of income toward rent). Renters who live in public housing or reported having a voucher are not classified into these categories, nor are homeowners.

Households that paid no rent but reported having some income were classified as Not Rent Burdened; households that reported paying some rent but having no income were classified as Severely Rent Burdened.

Air conditioning access and utilization is defined here using five categories: (1) central air conditioning, regardless of who pays for utilities, (2) those with removeable air conditioning units only where the occupant of the unit is not responsible for utilities, (3) those with removeable air conditioning only and where the occupants pay the utilities but did not limit use due to cost, (4) those with removeable air conditioning only and where the occupants pay the utilities and the household reported not using it or using it less due to cost, and (5) those with no central or removeable air conditioning.

The NYCHVS collects self-reported information from the respondent about eleven standard **housing problems**: (1) the presence of rodents in the home or residential building; (2) leaks in the unit; (3) cracks or holes in the walls, ceiling, or floor; (4) the need for supplemental heat; (5) heating breakdowns in the past winter; (6) broken plaster or peeling paint that is at least the size of a letter-size sheet of paper; (7) non-functioning toilets; (8) mold in the unit; (9) musty or moldy smells in the unit at least weekly; (10) presence of six or more roaches in a typical day in the unit; and (11) lack of hot water for six hours or more in the last year. If the household did

not live in the housing unit during the reference period, the information was not captured and they are excluded from the analysis.

For the count of problems presented in Figure 29, we summed the total number of reported items from problems (1) through (7) above to create a simple index of housing problems.

For the statistical model presented in Figure 30, we utilized a straight-forward OLS approach where the dependent variable was the rating of their home as a place to live (from 1 to 10) and items (1) through (11) above as binary independent variables, with no other controls. The R^2 was 25%. While this approach focuses on the predicted quality as perceived by the resident, its primary value is to calibrate the relative contribution of different types of problems to quality. In our model, presence of six or more roaches on a typical day had the largest coefficient—lowering the quality score by a full point (-0.99), followed by holes in the walls or floor (-0.65), and then mold (-0.59). The model was developed using the 2023 NYCHVS Internal Use File; we therefore provide disclosure avoidance approvals here. However, it is important to note that these same data have subsequently been released as part of the 2023 NYCHVS Public Use File. The Census Bureau has reviewed this data product for unauthorized disclosure of confidential information and has approved the disclosure limitation practices applied. (Approval ID: CBDRB-FY24-0145)

Each strategy (counts or assigning a score) has strengths and weaknesses. The count of problems does not account for some problems being more serious than others (i.e., it treats heating breakdowns the same as seeing rodents in the building); however, it has the advantage of directly measuring what respondents experienced in their own homes. Assigning a score based on a statistical model has the advantage of quantifying different problems as more or less strongly correlated with perceived quality, but perceived quality is not necessarily an indicator of the seriousness of the underlying problem.



We would like to acknowledge and thank those who helped to conduct this research and motivated our ongoing work on older adults. Initial work on this report was completed by Keyara Sims and Abhishek Pandey as part of their work as 2023 HOME Scholars. We would also like to thank our NYCHVS field team for their diligent efforts to gather these important data. We are most grateful for the participants of the NYCHVS who gave their time and shared their stories with us.

The views expressed in this report are those of the authors and do not necessarily represent those of the NYC Department of Housing Preservation and Development or the City of New York.



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