



Asian Americans and Pacific Islanders in the United States Aged 65 Years and Older: Economic Indicators

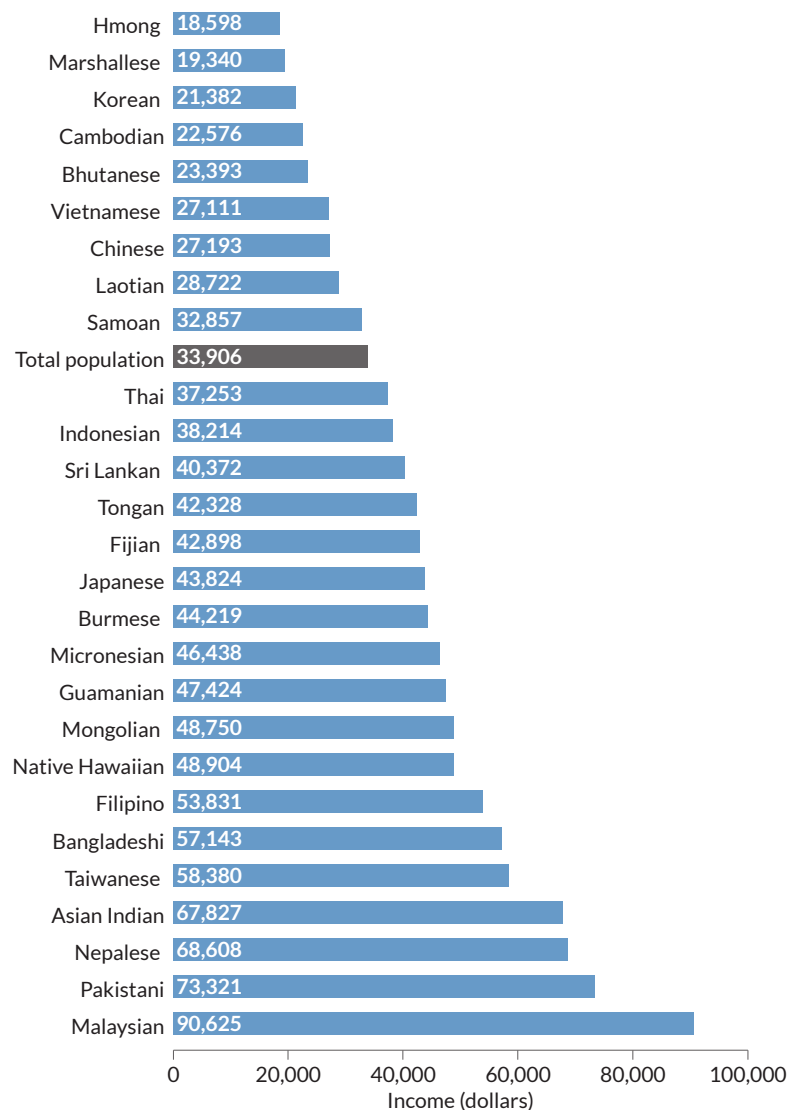
Economic data on Asian American and Pacific Islander (AAPI) older adults is limited and often aggregated, which belies the diversity that exists within the population. In particular, income and poverty statistics misrepresent the economic status of many AAPI elders and understate the challenges faced by this population.

In fact, disaggregated data reveal that many AAPI sub-groups are some of the most impoverished in the country. As a result of lower incomes, many AAPIs aged 65 years and older have limited resources for health insurance and housing, among other needs. AAPI older adults also rely on alternative incomes, such as Social Security and Supplemental Security, more than other racial and ethnic groups.

Income

Chinese, Korean, Vietnamese, and Cambodian older adults, which are among the largest AAPI elder populations, have lower median incomes than the total U.S. population aged 65 years and older. Samoans, Laotians, Bhutanese, Marshallese, and Hmong also have median incomes below the U.S. elderly population median. Additionally, the median household incomes of Bhutanese, Cambodians, Koreans, Marshallese, and Hmong aged 65 years and older fall below those of Hispanics (\$24,938), American Indians and Alaskan Natives (AIANs) (\$24,535), and African Americans (\$23,892).

Figure 1: Median Household Income by AAPI Ethnicity, Householder 65 Years and Older

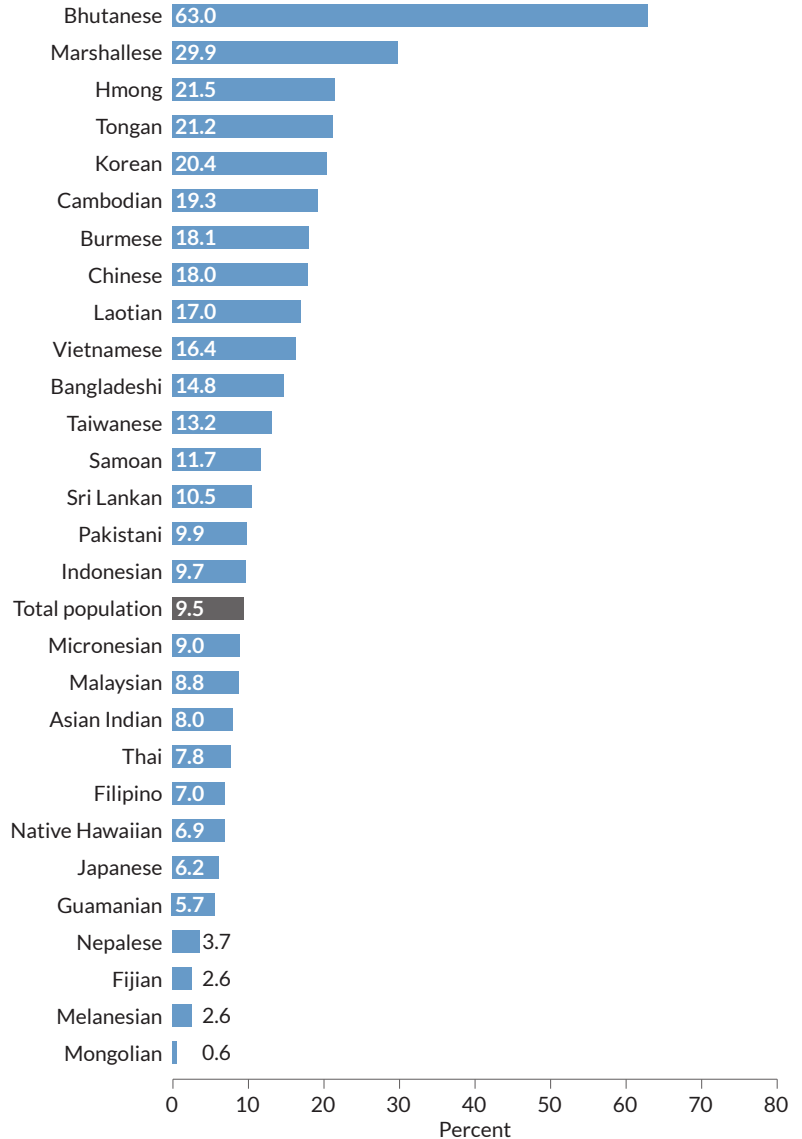


Source: U.S. Census Bureau, 2006-2010 American Community Survey (ACS), 5-Year Estimates

Poverty

In 2010, the poverty threshold for an individual 65 years and over was an annual income of \$10,458.¹ U.S. Census data indicate that poverty rates for AAPI ethnic sub-groups are as high as 63%, and some of the largest AAPI elder populations have higher poverty rates than the total U.S. population aged 65 years and older. Additionally, more than one in five Koreans, Tongans, Hmong, and Marshallese are below the poverty level. These sub-groups have higher poverty rates than African Americans (20%) and AIANs (20%) of the same age.

Figure 2: Percent Below Poverty Level by AAPI Ethnicity, 65 Years and Older

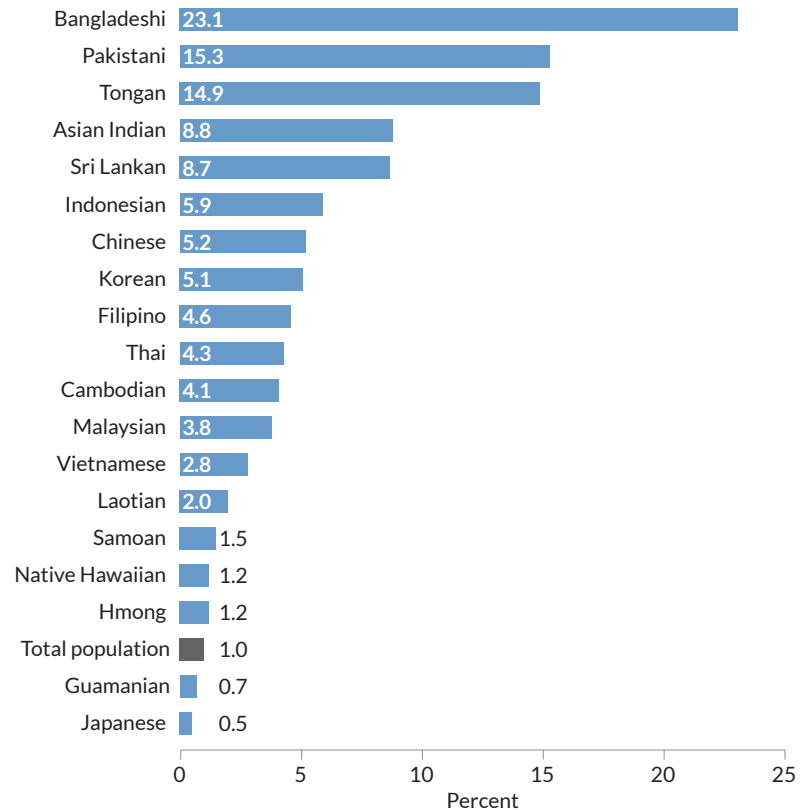


Source: U.S. Census Bureau, 2006-2010 ACS, 5-Year Estimates

Insurance

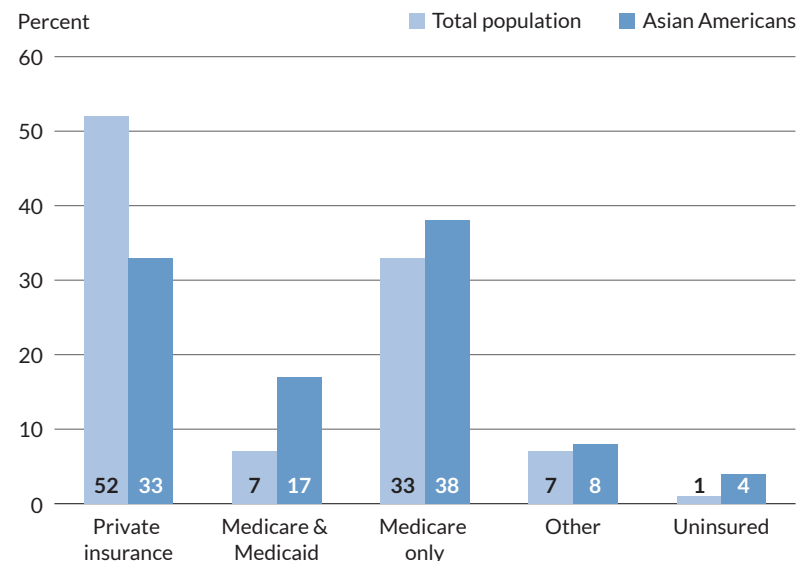
Due to limited resources, AAPIs aged 65 years and older are more likely to be uninsured or rely on public insurance. According to the National Center for Health Statistics (NCHS), the most common reason for lacking health insurance is cost.² Data from the American Community Survey indicate that over one in seven Tongan (15%), Pakistani (15%), and Bangladeshi (23%) older adults are uninsured, compared to 1% of the total U.S. population aged 65 years and older. Additionally, Asian Americans aged 65 years and older are more often covered by Medicare *only* or Medicare *and* Medicaid compared to the total U.S. population. Only 33% of Asians have private insurance compared to 52% of the total U.S. population aged 65 years and older. These data may indicate an inability for Asian Americans aged 65 years and older to afford supplementary coverage. (NCHS data is not available for Native Hawaiians and Pacific Islanders.)

Figure 3: Percent Uninsured by AAPI Ethnicity, 65 Years and Older



Source: U.S. Census Bureau, 2009-2011 ACS, 3-Year Estimates

Figure 4: Health Insurance Coverage, 65 Years and Older

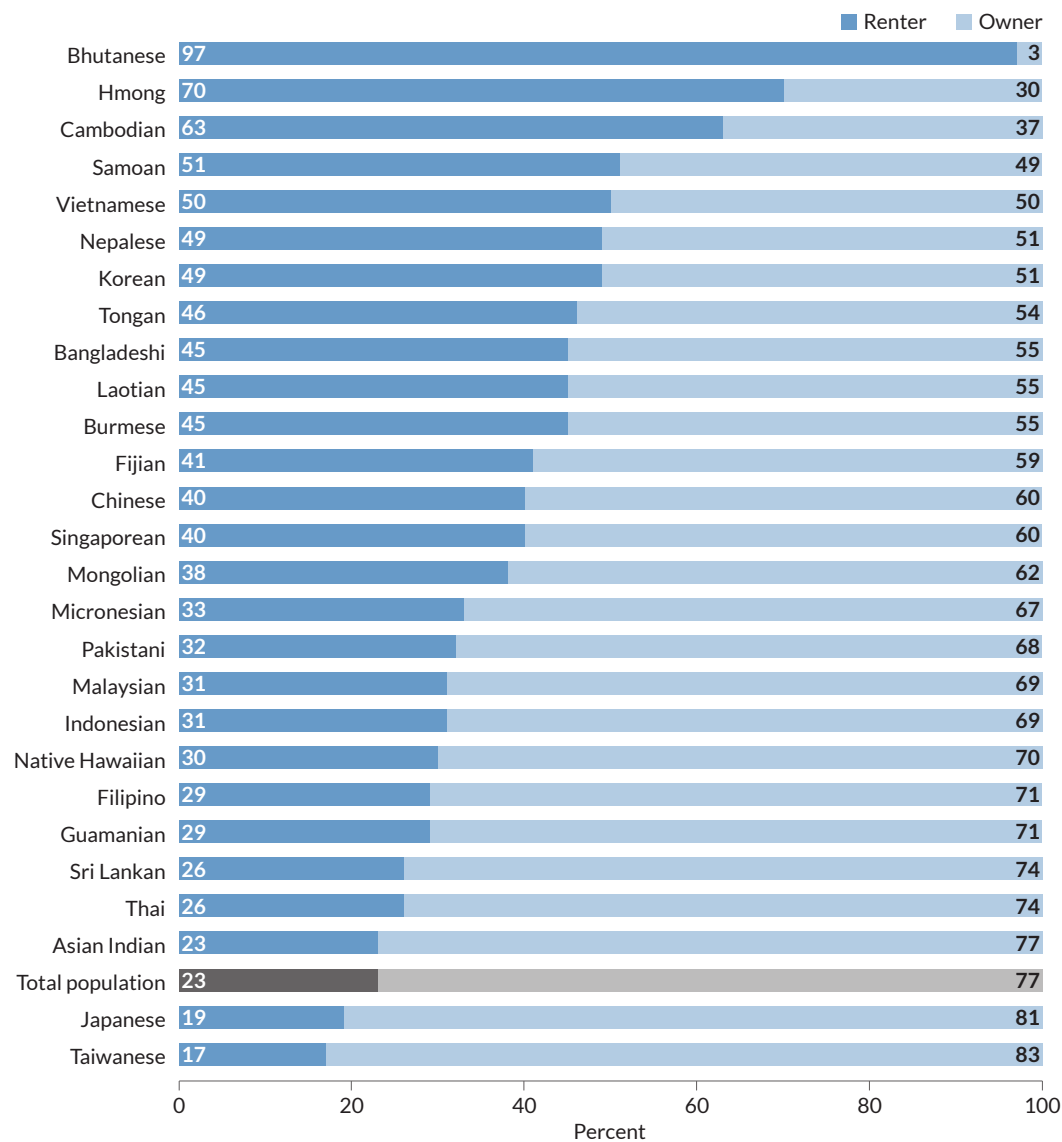


Source: National Center of Health Statistics, National Health Interview Survey, 2011

Housing

In addition to insurance, housing can also place a disproportionate burden on individuals with limited income. According to the 2010 U.S. Census, 639,500 households were headed by AAPI adults aged 65 years or older. Of these, 35% were renters and 65% were homeowners. AAPI rates of homeownership are on par with African Americans (63%) and Hispanics (65%) of the same age, yet they are much lower than Whites (80%). Disaggregated data on AAPI ethnic sub-groups indicate that homeownership rates range from 3% (Bhutanese) to 83% (Taiwanese). More than 50% of Vietnamese, Samoans, Cambodians, Hmong, and Bhutanese aged 65 years and older are renters.

Figure 5: Housing Tenure by AAPI Ethnicity, Householder 65 Years and Older

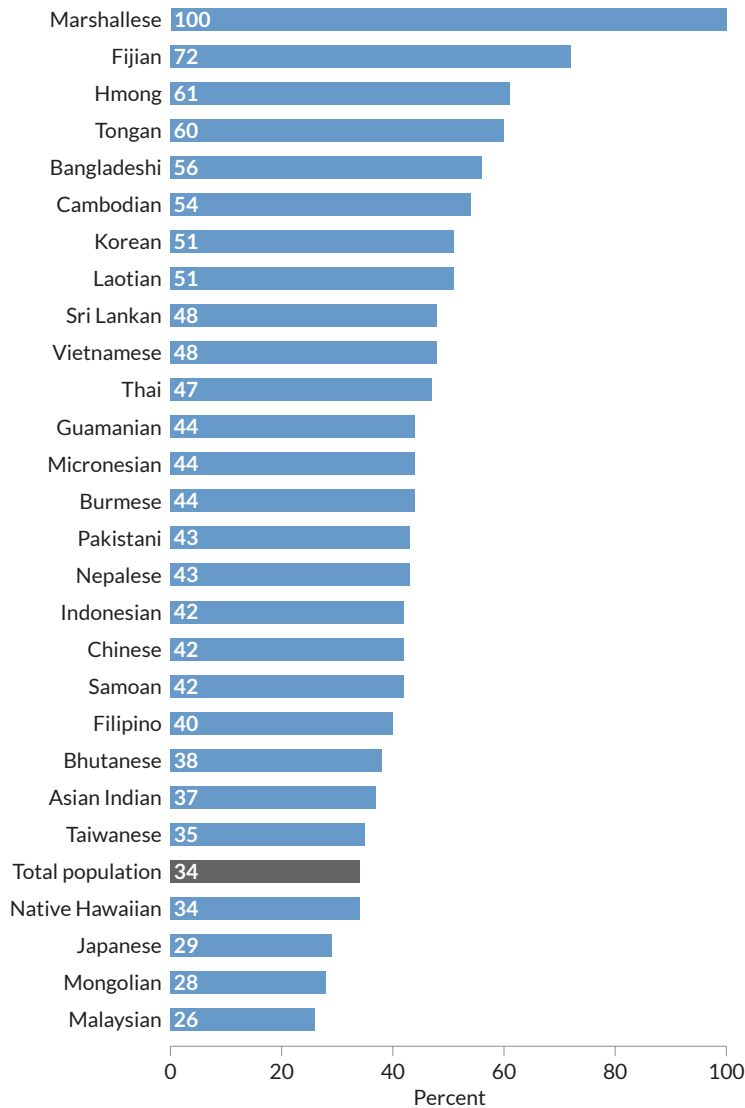


Source: U.S. Census Bureau, 2010 Census

Approximately 40% of AAPIs aged 65 years and older spend more than 30% of their income on housing, which includes either rent or monthly owner costs (Figure 6). The percent of elders who spend almost one-third of their income on housing ranges from 26% (Malaysians) to 100% (Marshallese). Over 50% of Laotians, Koreans, Cambodians, Bangladeshis, Tongans, Hmong, Fijians, and Marshallese spend 30% of their income on rent or owner costs. These rates are well above the rate of the general U.S. population for those 65 years and older.

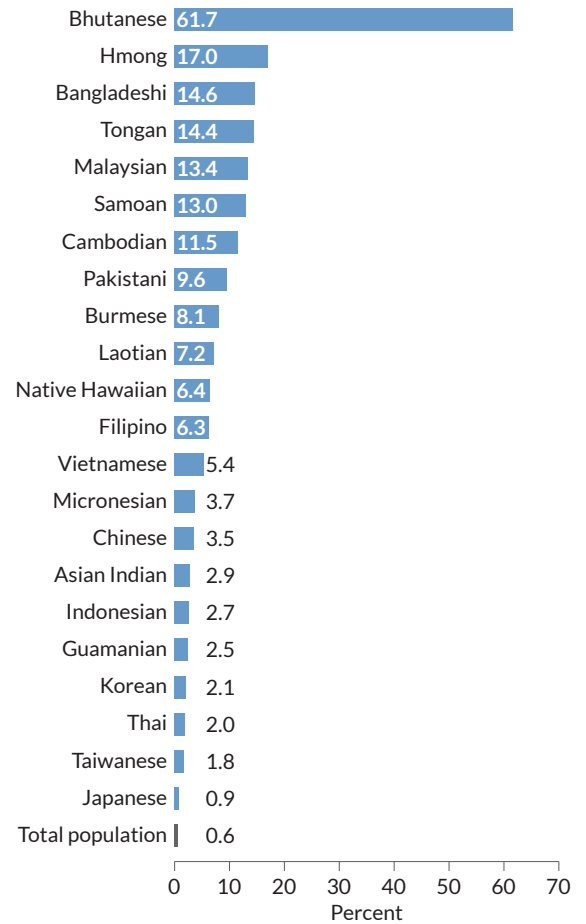
Overcrowded households are those in which there is more than one person per room. AAPI ethnic groups have rates of overcrowding that far exceed those of the other racial groups. Over 10% of Pakistanis, Cambodians, Samoans, Malaysians,

Figure 6: Householders Paying More than 30% of Income for Housing, Householder 65 Years and Older



Source: U.S. Census Bureau, 2006-2010 ACS, 5-Year Estimates

Figure 7: Overcrowded Housing by AAPI Ethnicity, Householder 65 Years and Older



Source: U.S. Census Bureau, 2006-2010 ACS, 5-Year Estimates

Tongans, Bangladeshis, and Hmong live in overcrowded housing. Moreover, about 62% of Bhutanese aged 65 years and over live in a household with more than one person per room.

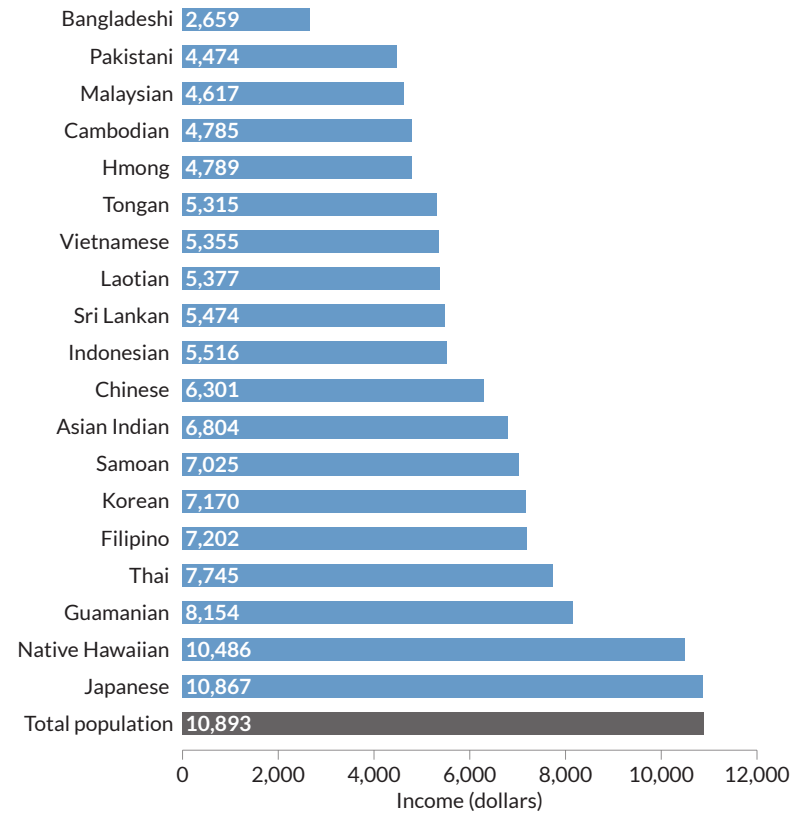
Social Security

Social security is a social insurance program for individuals who have a disability or are over 65 years old. Although minorities, such as AAPIs, typically receive fewer Social Security benefits than other racial groups, they rely on them at a disproportionately higher rate.³ According to the Social Security Administration (SSA), in 2011, 26% of elderly married couples and 52% of elderly unmarried persons relied on Social Security for 90% or more of their income.⁴ Among AAPI sub-groups, Social Security income ranges from an average of \$2,659 to \$10,867.

Supplemental Security Income

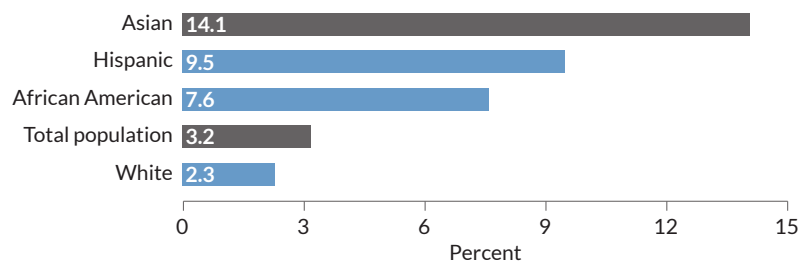
Supplemental Security Income (SSI) is a federal program that pays benefits to low-income seniors, aged 65 years and older, or to those who are disabled or blind. About one in seven older Asian Americans receives SSI and many AAPIs aged 65 years and older rely on the benefit as a lifeline to pay rent and support family members. Refugees and immigrants who enter the U.S. may receive SSI for up to seven years, at which point they must obtain citizenship or risk losing their benefits.⁵ This regulation especially impacts the Hmong, Cambodian, Laotian, and Vietnamese refugees who are, on average, the highest recipients of SSI among AAPI elders.

Figure 8: Average Social Security Income by AAPI Ethnicity, 65 Years and Older



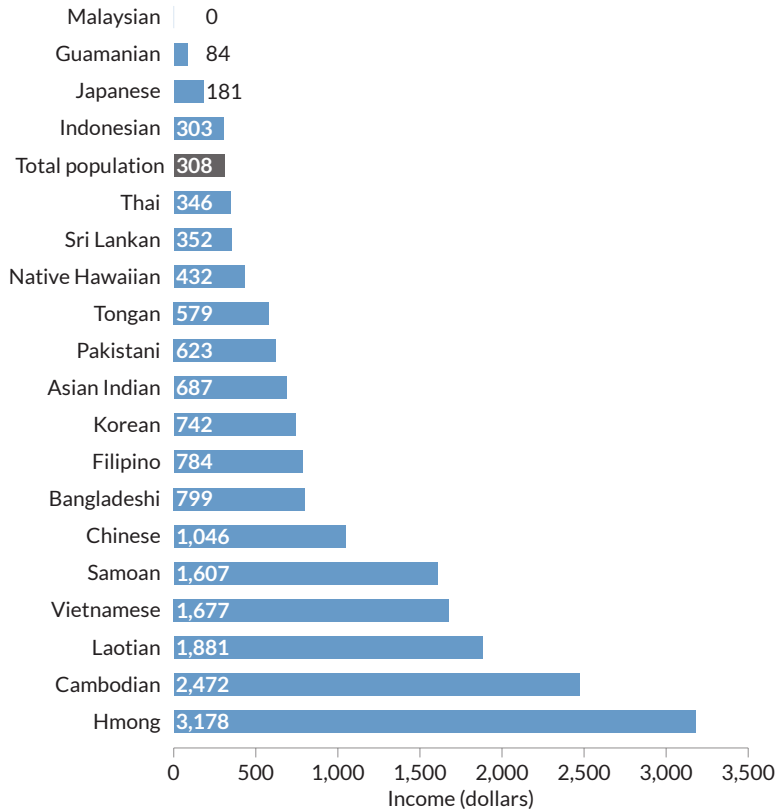
Source: U.S. Census Bureau, 2009-2011 ACS, 3-Year Estimates

Figure 9: Percent of Seniors with Supplemental Security Income, 65 Years and Older



Source: U.S. Census Bureau, Current Population Survey (CPS), 2012 Annual Social and Economic Supplement

Figure 10: Average Supplemental Security Income by AAPI Ethnicity, 65 Years and Older



Source: U.S. Census Bureau, 2006-2010 ACS, 5-Year Estimates

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NAPCA is one of 52 Census Information Centers designated by the U.S. Census Bureau to provide information to the public about select populations.

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