



Older Adults in New York City: Demographic and Service Trends

Highlights

- After growing for 20 years, the City's total population declined by 6.2 percent from April 2020 to July 2023, while the 65 and older population increased by 6.4 percent, the only age group to see an increase. Queens saw the largest increase of older adults among all the boroughs (7.8 percent).
- Between 2000 and 2023, nearly all (98 percent) of the growth in the 65 and older population in the City was accounted for by the non-White population.
- In 2023, over half (50.7 percent) of the City's 65 and older population were immigrants, higher than the 37.5 percent share of the total population.
- In FY 2024, 53,611 individuals received the Senior Citizen Rent Increase Exemption, amounting to \$127.7 million in foregone property tax revenue to the City.¹ The actual number of eligible recipients could be over 130,000, suggesting the program is underutilized.
- In 2023, 61.7 percent of the City's 65 and over households were rent-burdened, higher than the citywide rate of 51.9 percent.
- DFTA's expenses have grown significantly, increasing by 81 percent from \$282 million in FY 2010 to \$509 million in FY 2024, higher than the citywide growth of 76 percent.
- Spending growth also reflects increasing investments from City Council discretionary funding, as DFTA is one of the top five agency recipients of those funds.

Throughout the nation, the 65 and older population saw large growth over the past two decades as the baby boomer generation entered this age group. In New York City, from 2000 to 2023, the 65 and older population grew by 53 percent, 17 times faster than the total population. Since the pandemic, as the total population declined, the 65 and older population was the only age group that grew.

Locally, growth since 2000 was almost entirely fueled by the non-White population. As a result, the 65 and older population has become much more diverse, as the non-White portion in 2023 made up 61 percent of this group, up from 42 percent in 2000. Also contributing to this diversity were immigrants, who made up the majority of the 65 and older population in the City, as of 2023.

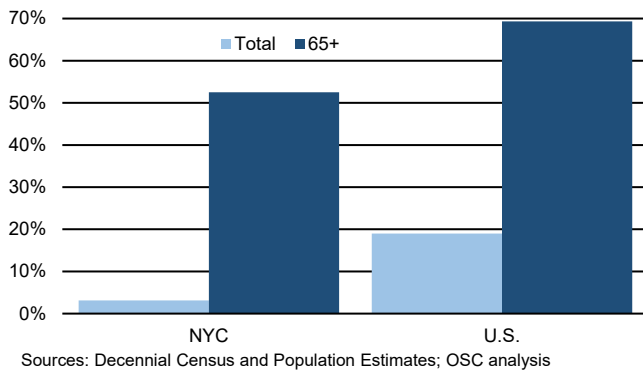
Many older adult households also live on a fixed income. Nearly three-quarters of older adults received social security income in 2023, amounting to an average annual payment of under \$16,500, with an average total personal income of \$48,100. As a result, many older adults are sensitive to affordability issues, with many also relying on government services for basic needs.

The City has a dedicated agency for supporting older adults, the Department for the Aging (DFTA). Since fiscal year (FY) 2010, spending at DFTA increased at a faster rate than the City's total budget. However, some of the growth has been funded by COVID-19 pandemic aid, which will soon be exhausted. The City needs to continue to monitor the trends of the aging population to ensure services remain commensurate with need and outreach is robust. This focus will help older adults navigate affordability programs and build and maintain healthy, secure communities as this population continues to grow.

The 65+ Population is Booming

New York City’s population of those 65 and older reached 1.43 million in 2023, increasing by 53 percent since 2000. The growth of the older adult population was almost 17 times faster than that of the City’s total population (see Figure 1).¹ In comparison, the nation’s 65 and older population increased by 69 percent, 3.6 times faster than its total population.

FIGURE 1
Population Change from 2000 to 2023



As a result of the growth during this period, the share of the City’s total population that was 65 and older increased by 5.6 percentage points, a slightly larger increase than that of the nation (see Figure 2). However, the City’s 65 and older share of 17.3 percent remains slightly below the nation’s share of 17.7 percent as of 2023. The lower share is mostly driven by lower rates in the Bronx and Brooklyn.

FIGURE 2
Share of Population 65 and Older

| | 2000 | 2023 | Difference, 2000 to 2023 |
|---------------|-------|-------|--------------------------|
| U.S. | 12.4% | 17.7% | +5.3% |
| New York City | 11.7% | 17.3% | +5.6% |
| Bronx | 10.1% | 15.3% | +5.2% |
| Brooklyn | 11.5% | 16.2% | +4.7% |
| Manhattan | 12.2% | 18.8% | +6.6% |
| Queens | 12.7% | 18.7% | +6.0% |
| Staten Island | 11.6% | 17.8% | +6.2% |

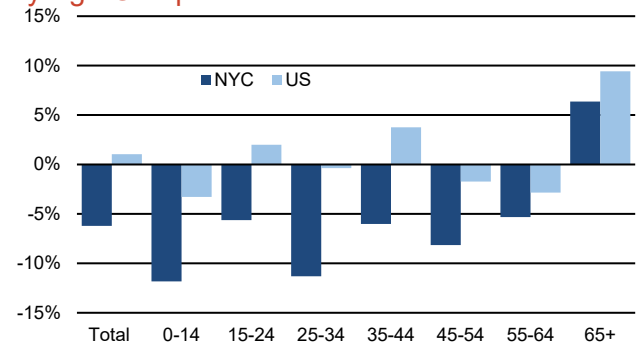
Sources: Decennial Census and Population Estimates; OSC analysis

From 2000 to 2023, the share of residents that was 65 and older increased in every borough, growing the most in Manhattan, by 6.6 percentage points, and the least in Brooklyn by 4.7 percentage points. In 2023, 18.8 percent of the Manhattan population was at least 65 years old, the largest share of the boroughs. The Bronx had the smallest share with 15.3 percent.

While the period from 2000 to 2023 saw population growth, the COVID-19 pandemic led to a decline in total population. After growing for 20 years, the City’s total population declined by 6.2 percent during the pandemic (from April 2020 to July 2023). Notably, the 65 and older population increased by 6.4 percent while every other age group in the City experienced a decline in size during this period (see Figure 3; see the Office of the State Comptroller’s [report on New York City’s shifting population](#)).^{2,3} In contrast, the nation’s total population continued to grow in each year since April 2020, increasing by a total of 1 percent through July 2023, although the largest growth nationwide was also seen in the 65 and older population.

Each of the City’s five boroughs also saw growth in the 65 and older population. Between April 2000 and April 2020, in each borough, the growth in the 65 and older population was much greater than the growth in the total borough population. From April 2020 to July 2023, all boroughs saw a decline in total population while the 65 and older

FIGURE 3
Population Change from April 2020 to July 2023 by Age Group



population increased. During this period, the 65 and older population in Queens increased by 7.8 percent (30,580 residents), the largest growth, both in relative and absolute terms, among the five boroughs. The borough with the slowest growth was Manhattan, whose 65 and older population increased by 5 percent as all other age groups declined in size.

Growing Diversity in the 65+ Population

In both the City and the nation, from 2000 to 2023, the 65 and older population became more diverse demographically as the White portion of this age group saw much smaller growth when compared to the non-White portion.⁴ The non-White share of the City’s residents that are 65 and over increased by 19.2 percentage points to reach 61.4 percent while the non-White share for the City’s overall population increased by only 4.1 percentage points.⁵ Nationally, the increase in the non-White share of the total population exceeded that of the 65 and over population.

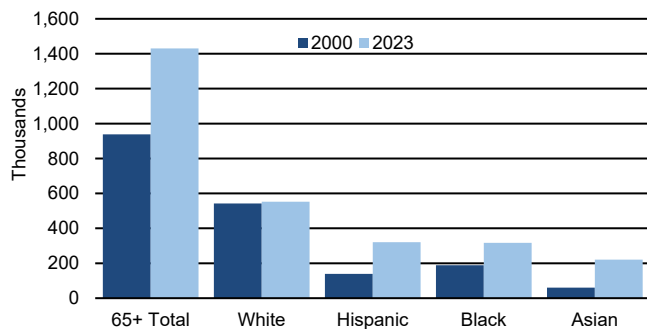
From 2000 to 2023, nearly all (98 percent) of the growth in the City’s 65 and older population was accounted for by the non-White population. In comparison, the nation’s non-White population accounted for only 39 percent of the growth in older adults. This is because in the City, during this period, the White 65 and older population grew by just 1.9 percent (10,410 residents), much

slower than the nation’s growth of 51 percent (see Figure 4). During the same period, the City’s Asian and Hispanic 65 and older populations each more than doubled while the City’s Black 65 and older population increased by 68 percent.

In 2000, more than half (58 percent) of the City’s 65 and older population was White. By 2023, the White 65 and older share dropped to 38.6 percent, while 22.2 percent was Black, 22.4 percent Hispanic and 15.4 percent Asian. In contrast, in 2023, the nation’s 65 and older population was 74.3 percent White, 9.6 percent Black, 9.4 percent Hispanic and 5 percent Asian.

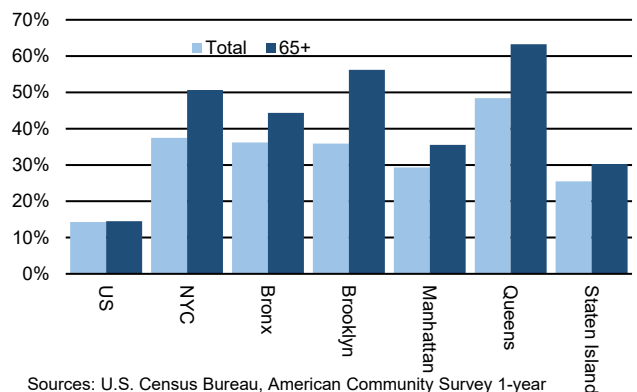
One reason why non-Whites became the majority was that over half (50.7 percent) of the City’s 65 and older population were immigrants (or foreign-born), higher than the 37.5 percent share of the City’s total population (see Figure 5).⁶ In just the past decade, the City’s immigrant share of the 65 and older population increased by 4 percentage points from 46.7 percent in 2013, even as the share of the total population increased by just 0.5 percentage points during the same period, partly due to a decline in immigration (see Figure 6).⁷

FIGURE 4
New York City 65+ Population by Race/Ethnicity in 2000 and 2023



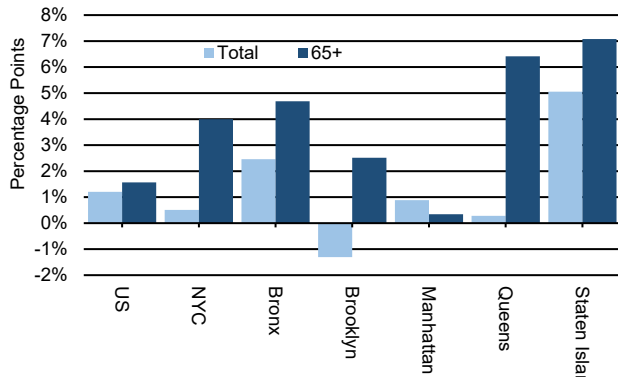
Sources: Decennial Census and Population Estimates; OSC analysis

FIGURE 5
Foreign-Born Share of Population in 2023



Sources: U.S. Census Bureau, American Community Survey 1-year estimates; OSC analysis

FIGURE 6
Change in Immigrant Share in the City from 2013 to 2023



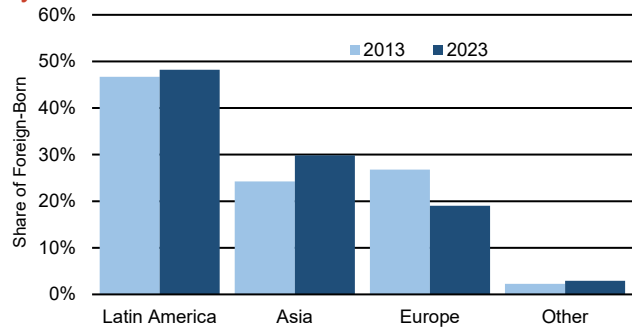
Sources: U.S. Census Bureau, American Community Survey 1-year estimates estimates; OSC analysis

While the City’s immigrant share of its total population is much higher than that of the nation, the nation’s immigrant share increased more in the past decade, growing by 1.2 percentage points to 14.3 percent in 2023. However, the nation’s immigrant share of its 65 and older population increased by 1.6 percentage points, less than the City’s increase (4 percentage points), to reach 14.5 percent in 2023. As a result, in 2023, the average age of immigrants in the City was 49.4 years while the nation’s immigrant average was 46.7 years.

In all five boroughs, the immigrant share of the 65 and older population was greater than the immigrant share of the total borough population in 2023, and all increased in the past decade. In Queens, 63.3 percent of the 65 and older population were immigrants, the highest share out of all boroughs and up 6.4 percentage points from 2013. On the other end, Staten Island had the smallest share of immigrants 65 and older with 30.2 percent, but increased by 7.1 percentage points, the largest increase out of all boroughs.

The composition of the City’s foreign-born 65 and older population also changed in the past decade. By 2023, the shares of this segment of the population that were born in Asia and Latin America increased by 5.6 percentage points and

FIGURE 7
Share of Foreign-Born 65+ NYC Population by Place of Birth



Sources: U.S. Census Bureau, American Community Survey 1-year estimates estimates; OSC analysis

1.5 percentage points, respectively, while the share of those born in Europe declined by 7.7 percentage points (see Figure 7). In the nation, the decline was even larger for the share that were born in Europe, while the increase in the share born in Latin America was higher than that of the City, and the increase in the share of those born in Asia was smaller.

A third of the City’s 65 and older population, including immigrants, had limited proficiency in speaking English in 2023, similar to prior years and over three times more than the nation (8.9 percent).⁸ Among the five boroughs, Queens had the highest rate of limited proficiency within the 65 and older population at 39.5 percent. The Bronx and Brooklyn had rates (35.7 percent and 35 percent, respectively) that were higher than the City’s. While Manhattan had a lower than average rate (23.5 percent) and Staten Island had the lowest rate (20.6 percent).

Health, Well-Being and Housing for the 65+ Population

Social factors, living conditions and economic stability all play a role in the physical and mental health of individuals as they age, and impact their ability to stay in their homes and communities. In 2019, 57 percent of the City’s 65 and older population reported their health—which

measures, in part, the ability to perform daily activities—as good, very good or excellent. However, only 31 percent of older adults in households below 100 percent of the federal poverty level reported good or better than good health.⁹

Health Care and Illness

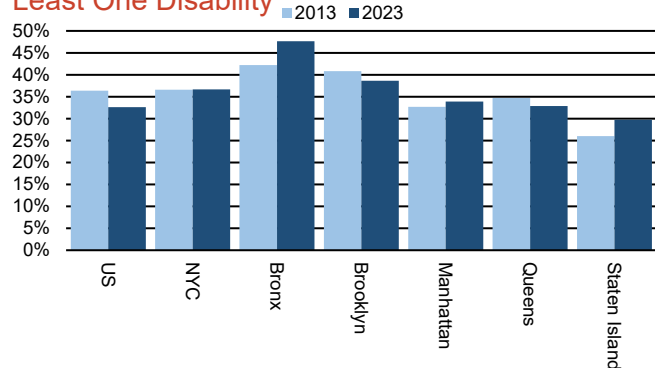
Self-reported health also reflects, indirectly, access to health care.¹⁰ In March 2023 (the most recent data available), 4.5 million people in the City were enrolled in Medicaid, of which 14 percent (636,472) were 65 and over. Between March 2009 and March 2023—which includes the eligibility expansion of the Affordable Care Act and the moratorium on disenrollment during the pandemic—the group increased in size by 90 percent while all other age groups combined grew by 56 percent.¹¹ (Beginning January 1, 2024, certain undocumented immigrants 65 and older became eligible for Medicaid and preventative and primary care benefits.¹²)

Another option for older adults is NYC Care, which guarantees low- or no-cost health services to City residents who do not qualify for, or cannot afford, health insurance. The City provides NYC Health + Hospitals with \$100 million annually to support the program (see the Office of the State Comptroller’s [September 2021 report](#)).

Older adults can be disproportionately diagnosed with multiple chronic diseases such as high blood pressure, chronic obstructive pulmonary disease and diabetes. Some of these diseases present themselves at greater rates in the City’s Hispanic and Black households, and older households living in poverty.¹³

A large portion of the City’s older population also manages a disability. In 2023, 36.7 percent of the City’s 65 and older population had at least one disability, higher than the nationwide share of 32.6 percent (see Figure 8). In the Bronx, almost half (47.6 percent) of its 65 and older population have a disability, the highest among the City’s

FIGURE 8
Share of 65 and Older Population With At Least One Disability



Sources: U.S. Census Bureau, American Community Survey 1-year estimates estimates; OSC analysis

boroughs and the only borough whose share was above 40 percent. While the share in the nation declined by 3.8 percentage points in the past 10 years, the share in the City increased slightly. Still, during the pandemic, the overall population with disabilities participated in the labor force at the highest level in a decade amid remote work opportunities that made previously inaccessible jobs possible.¹⁴

Housing Quality and Affordability

In addition to economic opportunity, safe and quality housing is critical for the well-being of all individuals, especially the City’s 65 and older population, who are more likely to live alone. In 2023, 30 percent of the City’s 65 and older population lived by themselves, almost three times higher than the share (11 percent) of those younger than 65.¹⁵

In 2023, among City households that indicated they lived in lesser quality housing (user-defined as a rating of 1 through 5 out of 10), nearly 22 percent were 65 and older households.¹⁶ A lack of safe housing poses a risk for the City’s older population, for whom falls are a leading cause of hospitalizations.¹⁷

From 2021 and 2023, more of the City’s older households saw an increase in one or more

FIGURE 9**Share of Households by Household Type and Contract Rent in New York City**

| Year | Household Type | \$0 | \$1-\$1,499 | \$1,500-\$2,299 | \$2,300+ |
|--------------------------|----------------|------|-------------|-----------------|----------|
| 2011 | 65+ | 3.1% | 86.0% | 8.0% | 2.9% |
| | Total | 2.2% | 72.2% | 17.3% | 8.4% |
| 2023 | 65+ | 3.6% | 65.0% | 19.9% | 11.5% |
| | Total | 2.7% | 39.6% | 29.8% | 28.0% |
| Difference, 2011 to 2023 | 65+ | 0.6% | -21.0% | 11.9% | 8.6% |
| | Total | 0.5% | -32.6% | 12.5% | 19.6% |

Sources: New York City Housing and Vacancy Survey; OSC analysis

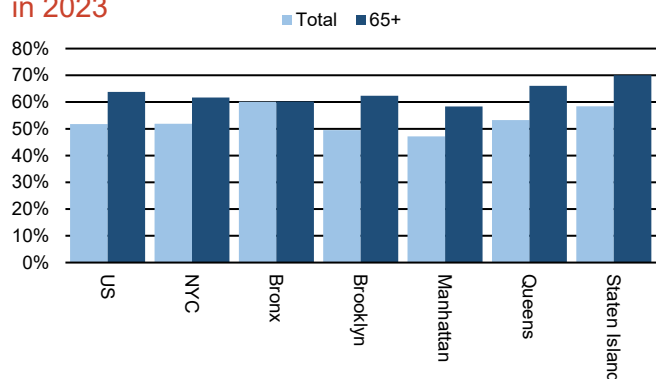
service interruptions due to non-payment of utilities (i.e., heat, gas, water, electric), while households citywide saw a reduction in interruptions, suggesting greater pressure on these households' finances.¹⁸

In 2023, over half of the City's 65 and over households (56 percent) were renters, more than double the nationwide rate (21.5 percent), similar to the difference for all tenant households. Among the boroughs, the Bronx had the highest share at 73 percent while that of Manhattan and Brooklyn were both over 60 percent. The 65 and over households on Staten Island and in Queens were less likely to rent (28 percent and 39 percent, respectively).

As the largest share of most households' expenses, housing costs are an important consideration for older adults, especially those on fixed incomes.¹⁹ The share of 65 and older renter households living in more affordable homes declined over the past several years (see Figure 9). Between 2011 and 2023, the share of older renter households living in homes in the City with a monthly contract rent of between \$1 and \$1,499 declined by 21 percentage points. The share of all renter households in the same contract rent bracket declined by a larger 32.6 percentage points.

The difference between rents for older and all renter households may be partly due to more older adults living in rent stabilized housing. Between 2011 and 2023, the rent-stabilized

portion of older renter households with a monthly contract rent of between \$1 and \$1,499 rose by nearly 6 percentage points to reach 52 percent, while it declined by almost a percentage point for the citywide rent-stabilized share of all renter households (51 percent). During the same period, the share of older tenants that were rent-stabilized exceeded the citywide rate, rising to to 47.5 percent in 2023 for older tenants and declining to 41.3 percent citywide. The increase in the share of older rent-stabilized households supports research that finds older adults tend to move less frequently than younger adults for a variety of potential reasons, including connection to the home or communities, proximity to friends and family, stress and costs of moving and suitability and affordability of alternative housing.²⁰

FIGURE 10**Share of Rental Households with Rent Burden in 2023**

Sources: U.S. Census Bureau, American Community Survey 1-year estimates estimates; OSC analysis

Unlike for renter households at the lower contract rent bracket, the share of older renter households facing a rent of \$2,300 and over rose by nearly 9 percentage points, suggesting that more of these households are paying higher rents than before, a trend seen across the City's tenant households.

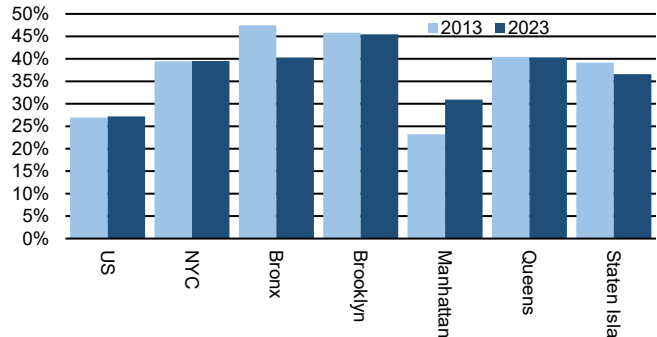
In 2023, 61.7 percent of the City's 65 and over households were rent-burdened (spent 30 percent or more of their household income on gross rent), a figure that was lower than that of the nation (63.8 percent), but higher than the citywide rate of 51.9 percent (see Figure 10). The citywide rate declined by 2.1 percentage points in the past decade, while the rate for 65 and older households declined by 1.5 percentage points.

Out of the 65 and older households that rent on Staten Island, 70 percent were rent-burdened, the highest share out of the five boroughs. Manhattan's share of 58.4 percent was the lowest but was the only borough whose share increased in the past decade (0.2 percentage points).

To make rental housing more affordable for older adults, the City's Department of Finance administers the Senior Citizen Rent Increase Exemption (SCRIE) program for eligible tenants 62 and older with a combined household income of \$50,000 or less by freezing their rent at the current level. In FY 2024, 53,611 individuals received the exemption, amounting to \$127.7 million in foregone property tax revenue to the City (in FY 2014, 53,185 individuals received exemptions amounting to \$135.7 million in foregone revenue).²¹ Based on the City's eligibility criteria and survey data, the actual number of eligible recipients could be over 130,000, suggesting the program may be underutilized.²²

Housing affordability also affects the City's homeowners. Of the City's 65 and older households that owned their homes, 39.5 percent faced cost burden (spent 30 percent or more of their household income on monthly owner costs),

FIGURE 11
Share of 65+ Owner Households with Owner Cost Burden



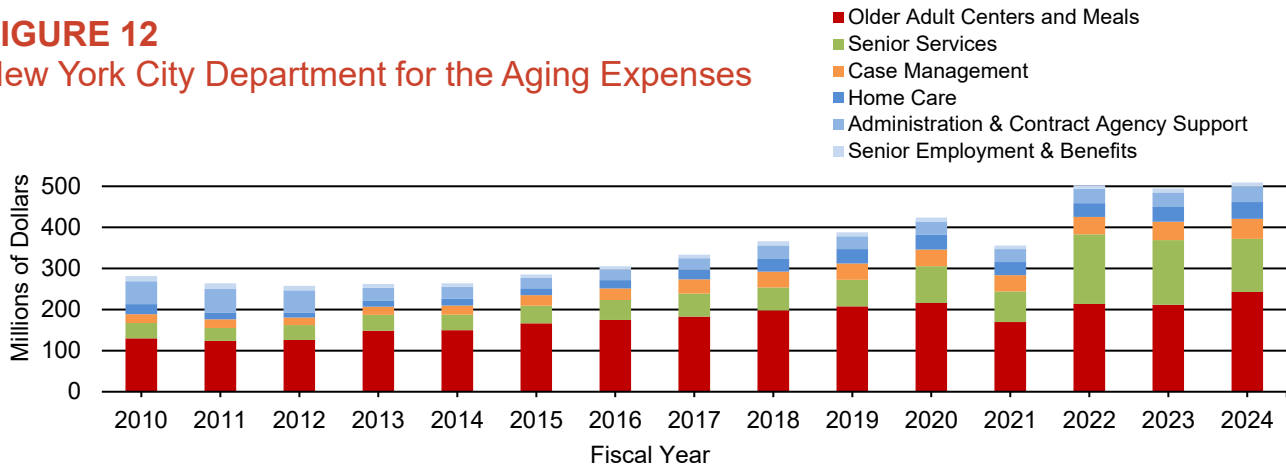
Sources: U.S. Census Bureau, American Community Survey 1-year estimates estimates; OSC analysis

higher than that of the nation (27.2 percent) as well as the citywide share (35.1 percent; see Figure 11). While the share of those with owner cost burden citywide declined by 3 percentage points in the past decade, the rate for 65 and older households increased slightly (0.1 percentage points).

The slight increase was entirely due to Manhattan, the only borough where the share of those cost-burdened was higher in 2023 than in 2013, increasing by 7.7 percentage points to 30.9 percent. Brooklyn had the highest rate of owner cost burden in 2023 reaching 45.5 percent, down 0.4 percentage points from 2013. The rate declined the most in the Bronx (7.1 percentage points).

The City administers the Senior Citizen Homeowner Exemption (SCHE), which provides a property tax break to eligible senior citizens who own one-, two- or three-family homes, condominiums, or cooperative apartments. In FY 2024, 44,312 individuals received the exemption, amounting to \$152.5 million in foregone property tax revenue to the City. In FY 2014, 54,161 individuals received exemptions amounting to \$117.8 million in foregone revenue.²³ The actual number of eligible recipients could be over 140,000, suggesting the program may also be underutilized.²⁴

FIGURE 12
New York City Department for the Aging Expenses



Sources: New York City Office of Management and Budget; OSC analysis

City Spending on the Older Adult Population

In addition to property tax credits for lower-income older adults administered by the City’s Department of Finance, other City agencies provide a number of other core and expanded services to older adults. The DFTA manages the development and delivery of services specifically for those 60 and over with agency goals of eliminating ageism and ensuring the dignity and quality of life of older adults.

In April 2021, the City released the *Building Community Care for an Age-Inclusive City Blueprint* to address the growing and more diverse aging population in the City and the need to invest in older adult services that enable them to remain in their homes and communities longer. The administration invested funding of \$39.4 million in FY 2022, \$47.6 million in FY 2023 and similar amounts through FY 2025 to grow the existing network of programs and an additional \$10 million annually to support model budgets for Older Adult Centers (OACs).

In September 2022, the Mayor established the New York City Cabinet for Older New Yorkers with a mission as an interagency collaborative to realize and institutionalize an age-inclusive New York City through structural, legislative and systemic solutions. Through this body, DFTA collaborates across 23 City agencies, with the

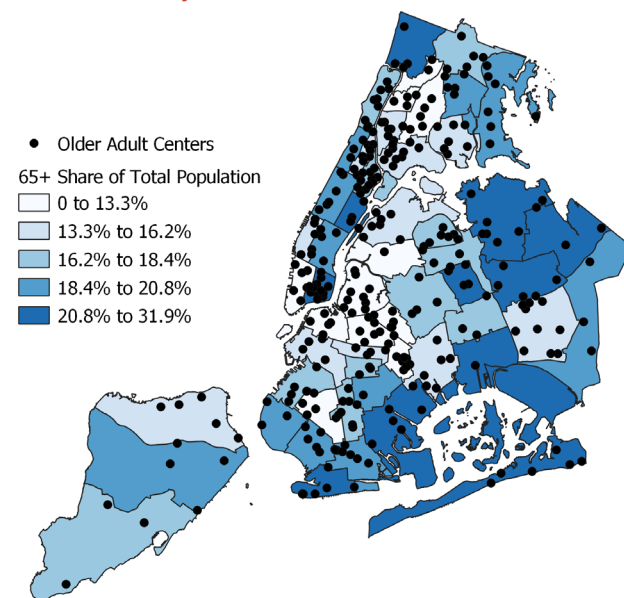
cabinet chaired by the DFTA Commissioner. Members cover a range of City services including public safety, housing, transportation, health, and social services.²⁵

Over the last several years, DFTA’s expenses have grown in response to the needs of the aging population and to execute on its five-year Community Care Plan. Spending increased by 81 percent from \$282 million in FY 2010 to \$509 million in FY 2024, supported recently, in part, by federal pandemic aid, which will be fully exhausted by FY 2026. The agency’s spending growth was higher than the citywide growth during this period of 75.6 percent.

Pandemic aid amounted to \$210 million in FY 2020 through FY 2024, largely from American Rescue Plan Act funding (ARPA, \$172 million). ARPA funding supported expanded services for OACs, Naturally Occurring Retirement Communities (NORCs) and Home Delivered Meals (HDMs). These funds have been critical in delivering services outlined in the Community Care Plan. In fiscal years 2024 and 2025, the City chose to replace ARPA funding at DFTA with City funds. The City will have to continue to add funds to continue this programming in FY 2026 and beyond or adjust related services in response.

Spending growth in recent years also reflects increasing investments from City Council

FIGURE 13
Older Adult Centers by 65+ Population Share in New York City



Sources: New York City Department for the Aging; U.S. Census Bureau, American Community Survey, Public Use Microdata; OSC analysis

discretionary funding. DFTA is one of the top five agency recipients of City Council discretionary funding, despite its total spending being ranked 19th among all City agencies.²⁶

OACs represent the largest expense at DFTA. OAC spending exceeded \$240 million in FY 2024 (see Figure 12). The City oversees over 300 such centers and affiliates which provide meals, classes, fitness programs, and connect older adults to social services. The City oversaw approximately 250 such centers in FY 2014. The sites, open to adults 60 and older, are also meant to reduce social isolation. Pandemic shutdowns resulted in the temporary closure of OACs, and the City offered virtual programming as an alternative. Virtual and hybrid clients are a growing number of those served by OACs as in-person daily participation has not returned to pre-pandemic levels. Total OAC participants, which exceeded 153,000 in FY 2024, were just under 120,000 in FY 2014. A larger share of residents 65 and older do not have broadband subscriptions when compared to the overall

population, which may impede some older adults' ability to access certain virtual programming (see the Office of the State Comptroller's [September 2021 report](#)).

Senior services, including funding for NORCs, transportation services and specialized programs such as for elder care givers and mental health, represented the second largest expense and grew noticeably during the pandemic to continue to support costs associated with NORCs and home care services, as well as investments in elder abuse prevention.²⁷ NORCs are housing developments, buildings or neighborhoods with a growing population of older adults. The City contracts with providers for 36 NORCs and the New York State Office for the Aging has contracts for an additional 31 NORCs in the City to provide various services such as case management, health care management and assistance.

The five-year Community Care Plan proposed adding 25 additional OACs or NORCs in communities with large aging populations that are currently underserved, of which 23 have opened and two are still in construction. The City has noted that aging in place is more cost effective than other options. The City estimates that it costs \$154,000 annually for institutional care compared to \$32,000 annually for community and home supports to help people to remain in their homes.²⁸ The number of participants living in NORCs has ranged from 17,000 to 19,000 residents in recent years.

Despite efforts to offer expanded services to current and new participants amid increased funding, in-person participation in OACs and NORCs have yet to reach levels seen prior to the COVID-19 pandemic. In addition, since FY 2014, the number of home care clients and the number of home care hours provided peaked at 3,780 and 1,396,234, respectively, during FY 2019, and had not yet returned to pre-pandemic levels by FY 2024. It is notable that more recent population growth among older adults has occurred where

there are relatively fewer OACs, such as in Queens (see Figure 13). Additional targeting of services to these areas, as well as further education and outreach on services available, may improve participation in DFTA services.

Older Adults Receiving Cash Assistance

Older adults in the City receive cash assistance in the form of Safety Net Assistance — one of the two primary types of cash assistance that New York State residents can receive (the other being Family Assistance, for families with a minor child). From October 2014 to October 2024, the 65 and older share of all City adults receiving cash assistance grew from 10 percent to 15 percent. Over the same period, the number of total cash assistance recipients (adults and children) increased by two-thirds from 349,547 people to 580,888 people.

Labor Force Characteristics

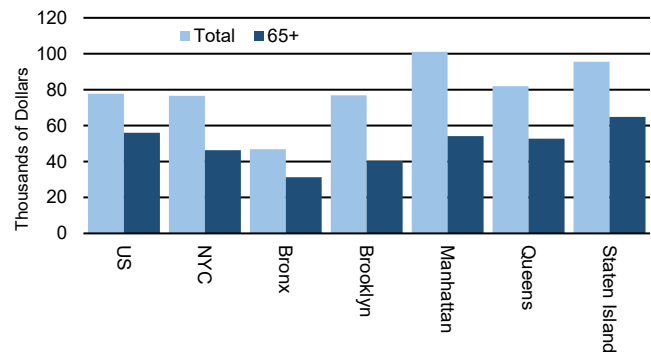
Prior to the pandemic, between 2013 and 2019, labor force participation among the population 65 and over grew at a somewhat greater rate in New York City (34.9 percent to reach almost 275,100 people) than nationwide (32.5 percent to reach over 10.9 million people).²⁹ However, between 2019 and 2023, older adult labor force participation citywide grew by a more modest 4 percent to reach almost 286,000 people.

Transportation services are important to the City’s older working adults, who are more likely to rely on public transportation for commuting than elsewhere in the nation. In 2023, nearly 39 percent of older adults used public transportation (bus, subway or elevated rail, long-distance train, light rail or ferryboat) to get to work, compared to less than 3 percent nationwide.³⁰ Individuals aged 65 and over can receive reduced fares on Metropolitan Transportation Authority services, and recently, New York City Transit provided OMNY passes to these individuals to replace the MetroCard system. Older adults also made up

about three-quarters of the users of paratransit services as of December 2022.³¹

Among 65 and older households in the City, the median household income in 2023 was \$46,359, which was 61 percent of the median of all households in the City (\$76,577).³² In comparison, the nationwide median was \$56,038 for 65 and older households, 72 percent of the median of all households of \$77,719 (see Figure 14).

FIGURE 14
Median Household Income in 2023

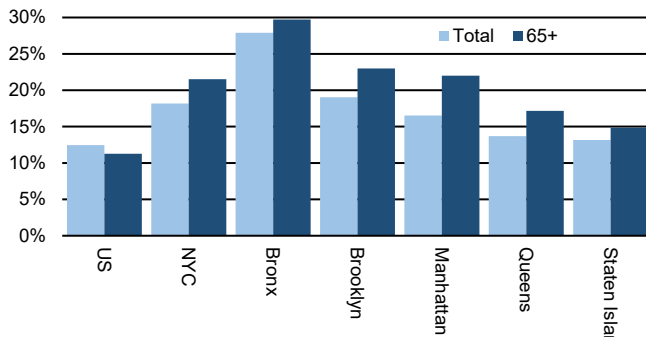


Sources: U.S. Census Bureau, American Community Survey 1-year estimates estimates; OSC analysis

Of the boroughs in the City, among the 65 and older households, the Bronx had the lowest median household income (\$31,230). Brooklyn’s median (\$40,303) was also lower than the City’s but increased by 60 percent in the past decade, making it the only borough to exceed the nation’s growth of 48 percent.

Poverty rates among the older adult population also suggest a need for additional income from working. From 2013 to 2023, while the citywide poverty rate decreased by 2.8 percentage points, the poverty rate for the 65 and older population increased by 2.7 percentage points to 21.5 percent, a rate that was higher than the citywide rate of 18.2 percent. The growth in poverty for the City’s 65 and older population was nearly double the rate of the nation’s 65 and older population (11.3 percent, see Figure 15).

FIGURE 15
Poverty Rate in 2023



Sources: U.S. Census Bureau, American Community Survey 1-year estimates estimates; OSC analysis

In 2023, the poverty rate for the 65 and older population in the Bronx was 29.7 percent, the highest among the five boroughs. The rate was 5.9 percentage points higher than the 2013 level, the largest increase out of all boroughs, while Manhattan saw the smallest increase. Brooklyn was the only borough whose 65 and older poverty rate declined since 2013.

Before the pandemic, labor force participation among Hispanic people 65 and over grew more significantly in the City than in the nation (see Figure 16). Growth in labor force participation among White, Black and Asian older adults also grew, albeit not as quickly as the nation. However, between 2019 and 2023, labor force

participation among Hispanic older adults fell considerably in the City as it continued to grow nationally. During the first nine months of 2024, compared to the same period last year, older Hispanic labor force participation continued to fall locally.

Older adults among racial and ethnic groups other than Hispanic in the City saw growth between 2019 and 2023. However, labor force participation among older Black and Asian adults in the City has dipped slightly in 2024 as they continued to see gains nationwide.

Among the national population 65 and over, the onset of the pandemic presented opportunities to both retire early, over health concerns, or postpone retirement, where jobs allowed greater flexibility.³³ In 2020, the number of retired people 65 and over nationally who stated they were no longer retired rose by over 17 percent, reflecting a greater shift in behavior than before the pandemic.³⁴

The increase in the population who stated they were no longer retired could have something to do with the presence of dependents. Between 2019 and 2023, the number of households headed by a grandparent with no parent present rose by nearly 87 percent in the City compared to

FIGURE 16
Older Adult Labor Force Participation by Race, Ethnicity and Geography
(in thousands)

| | White | | Black | | Asian | | Hispanic | |
|--------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | New York City | United States | New York City | United States | New York City | United States | New York City | United States |
| 2013 | 122.0 | 6,657.6 | 35.4 | 599.5 | 16.4 | 321.4 | 30.1 | 562.8 |
| 2019 | 139.8 | 8,389.5 | 51.7 | 906.2 | 27.8 | 550.4 | 52.9 | 921.3 |
| 2023 | 150.5 | 8,465.3 | 60.4 | 1,086.1 | 30.8 | 569.3 | 42.0 | 1,145.1 |
| Percent Change, 2013 to 2019 | 14.6% | 26.0% | 46.0% | 51.1% | 69.4% | 71.2% | 75.7% | 63.7% |
| Percent Change, 2019 to 2023 | 7.7% | 0.9% | 16.7% | 19.9% | 10.7% | 3.4% | -20.6% | 24.3% |
| 2023* | 146.6 | 8,411.2 | 60.3 | 1,081.2 | 29.8 | 551.5 | 45.2 | 1,139.7 |
| 2024* | 154.6 | 8,583.0 | 51.4 | 1,141.5 | 18.5 | 616.3 | 44.3 | 1,246.8 |
| Percent Change, 2023* to 2024* | 5.4% | 2.0% | -14.8% | 5.6% | -38.0% | 11.7% | -1.9% | 9.4% |

Note: * refers to first nine months of the year.

Sources: U.S. Bureau of Labor Statistics, Current Population Survey; OSC analysis

less than 6 percent nationally, suggesting the need for additional work to pay for household expenses, including to care for a child, grew during the pandemic.

Part-time jobs, in particular, have grown in popularity nationally among the population 65 and over. As of the first nine months of 2024, the number of working people 65 and over who cited retirement and social security limit on earnings as one of the main reasons for working part-time grew by almost 14 percent compared to the same period the year prior, after growing significantly during the pandemic (this data is not available locally).

The availability of flexible roles that allow remote work may also expand opportunities for certain older adults. It is notable that 76 percent of older adult households in the City have broadband internet services such as cable, fiber optic or DSL service, compared to about 83 percent for their younger counterparts, similar to the gap nationwide.³⁵

The City offers some programs to help serve older adults who want to continue working. DFTA is one of many agencies that participates in citywide workforce development initiatives by connecting older adults to open positions at City agencies or local non-profit organizations. DFTA offers at least four programs designed to help supplement the financial needs of older adults, address social isolation and build workplace and technology skills (see the Appendix for a list of workforce development programs and funding levels).

According to testimony at a December 2023 City Council hearing, DFTA program participants are largely women (74 percent) and an average age of 65 with 63 percent under the age of 75. Almost half of the participants are Black, 27 percent are Hispanic, 13 percent are White, and 12 percent are Asian. English as a second language learners comprise 22 percent of program participants. Participants' educational attainment includes

22 percent with at least a bachelor's degree, 9 percent with some college education, almost half have a high school diploma or a GED and about 20 percent have less than a high school education. Participants live across the City with 33 percent living in the Bronx, 26 percent in Brooklyn, 23 percent in Queens, 16 percent in Manhattan and 2 percent on Staten Island.

Outlook

While nationally, the 65 and older population has grown significantly over the last couple decades, the City's older adult population has surpassed its total population growth by a much wider margin. As the City's 65 and older population has grown more diverse and is much more likely to live alone than the younger population, issues related to health and well-being, housing quality and affordability have come into sharp focus. The shifts in demographics also suggest the City must continue to adjust to the local older adult population, including targeted provision of translation services, employment support, community activities and outreach on existing affordability programs such as SCRIE and SCHE.

These issues have prompted the City to institute initiatives to train agencies including NYC Health + Hospitals and the Department of Health and Mental Hygiene, and community-based organizations, on available older adult services. An interagency approach can support healthy aging by ensuring older adults have access to health care and affordable and nutritious food, as well as opportunities to be physically active in a safe environment. Many of these services are connected to older adults via OACs, senior services and case management provided by DFTA.

The City has increased funding in support of the 65 and older population. City investments in older adult services have enabled them to remain in their homes and communities longer, which has been found to be more cost effective than institutional care.

City funding in the recent past has gone toward the five-year Community Care Plan. However, from FY 2022 through FY 2025, three-quarters of the funding was anticipated to be from the American Rescue Plan Act funding, though the City has already backfilled with its own funds for FY 2024 and FY 2025. Going forward, the City will need to either offset the loss of federal funding with City funds or cut services.

As the City continues to monitor the older adult population, it must recognize that not only has it become more diverse, but its needs have changed in response to the pandemic. While participation in OAC programming has increased since the onset of the pandemic, it still lags pre-pandemic levels, even as virtual and hybrid attendance grew. Reduced participation suggests the City must continue its outreach efforts to target communities that are less proficient in English, less wealthy and more likely to work multiple jobs to support their families. Increased utilization of these services helps ensure older adults of lesser means are connected to the array of services the City has to support them. These efforts can ultimately improve the quality of life for older adults in New York City.

Appendix

DFTA Workforce Development Programs

DFTA's four workforce development program expenditures declined from \$9.5 million in FY 2010 to \$8.8 million in FY 2024, a 7 percent decline. The funding supports programs for older adults to build pathways toward employment and opportunities to utilize their skills and knowledge.

Senior Community Service Employment Program (SCSEP) is authorized by Title V of the Older Americans Act and provides minimum wage, training, job-related counseling and job placement assistance for older adults seeking re-entry into the current job market. Participation is open to older adults with a family income of no more than 125 percent of the federal poverty level (FPL) with priority given to certain people such as veterans, those that have a disability and are homeless or at risk of homelessness. SCSEP participation was 437 in FY 2019, declining to 247 in FY 2021. Participation reached 399 in FY 2023 before declining to 377 in FY 2024.

Silver Corps is funded by federal *AmeriCorps Seniors* and provides volunteer opportunities and

training for those 55 and older and those who are at or below 400 percent of the FPL. Older adults who qualify are eligible to receive a stipend (\$25 an hour) and travel allowance. Participants engage in workshops on job readiness, financial knowledge and digital literacy.

Silver Stars works with City agencies to place non-City and City government retirees receiving a pension in part-time, temporary work assignments. Salaries are funded within the agency budgets.

Foster Grandparent Programs is a volunteer-based program for people 55 and older. Volunteers provide one-on-one support to children ages 3 to 12 with special needs to improve academic, social, and emotional skills. Participants volunteer 20 hours per week and those volunteers with incomes at or below 200 percent of the FPL will receive a stipend of \$4 per hour.

ENDNOTES

- ¹ U.S. Census Bureau, Decennial Census and Population Estimates, <https://www.census.gov/programs-surveys/popest.html>.
- ² U.S. Census Bureau, Population Estimates, <https://www.census.gov/programs-surveys/popest.html>.
- ³ Office of the New York State Comptroller (OSC), *NYC's Shifting Population: The Latest Statistics*, Report 15-2024, December 2023, <https://www.osc.ny.gov/files/reports/osdc/pdf/report-15-2024.pdf>.
- ⁴ When discussing White, Black and Asian populations, we are excluding those identifying as Hispanic. Non-White includes Hispanic.
- ⁵ See endnote 1.
- ⁶ U.S. Census Bureau, American Community Survey 1-year estimates, <https://www.census.gov/programs-surveys/acs>.
- ⁷ See endnote 3.
- ⁸ U.S. Census Bureau, American Community Survey 1-year estimates, <https://www.census.gov/programs-surveys/acs>. Limited proficiency defined as those that speak another language and speak English less than "very well."
- ⁹ All health-related data in this section is attributed to: Greer S, Adams L, Toprani A, Hinterland K, Dongchung TY, Brahmabhatt D, Miranda T, Guan QX, Kaye K, Gould LH. Health of Older Adults in New York City; 2019; 1-32, <https://www.nyc.gov/assets/doh/downloads/pdf/episrv/2019-older-adult-health.pdf>.
- ¹⁰ Adults 65 and over in New York City have access to government health insurance options such as Medicare, a national health insurance program, and Medicaid for individuals with income and resources below certain levels. Some may also

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- access NYC Care services, which guarantees low-cost or no-cost health services to New York City residents who do not qualify or cannot afford health insurance. Health care services including primary and preventative care are provided at NYC H+H locations with the cost of care based on family size and income. The City provides Health + Hospitals with \$100 million annually to support the program; see our [September 2021 report](#).
- ¹¹ New York State Department of Health, Medicaid Enrollment by Month: Beginning 2009, accessed November 18, 2024, https://health.data.ny.gov/Health/Medicaid-Program-Enrollment-by-Month-Beginning-200/m4hz-kzn3/about_data.
- ¹² New York State of Health, <https://info.nystateofhealth.ny.gov/sites/default/files/Undocumented%20Immigrants%20Over%2065%20Fact%20Sheet.pdf>.
- ¹³ All health-related data in this section is attributed to: Greer S, Adams L, Toprani A, Hinterland K, Dongchung TY, Brahmabhatt D, Miranda T, Guan QX, Kaye K, Gould LH. Health of Older Adults in New York City; 2019; 1-32, <https://www.nyc.gov/assets/doh/downloads/pdf/episrv/2019-older-adult-health.pdf>.
- ¹⁴ OSC, *New York City's Uneven Recovery: An Analysis of Labor Force Trends*, May 2022, <https://www.osc.ny.gov/reports/osdc/new-york-citys-uneven-recovery-analysis-labor-force-trends>.
- ¹⁵ See endnote 6.
- ¹⁶ U.S. Census Bureau, New York City Housing and Vacancy Survey, <https://www.census.gov/programs-surveys/nychvs.html>. A 65 and older household refers to a household whose householder (person in whose name the housing unit is owned or rented) is aged 65 or older.
- ¹⁷ Rate per 100,000 adults 65 and older.
- ¹⁸ See endnote 16.
- ¹⁹ OSC, *The Cost of Living in New York City: Housing*, Report 17-2024, January 2024, <https://www.osc.ny.gov/files/reports/osdc/pdf/report-17-2024.pdf>.
- ²⁰ Joint Center for Housing Studies of Harvard University, "Housing America's Older Adults," 2023, https://www.jchs.harvard.edu/sites/default/files/reports/files/Harvard_JCHS_Housing_Americas_Older_Adults_2023.pdf
- ²¹ New York City Department of Finance, Annual Report on Tax Expenditures, <https://www.nyc.gov/site/finance/about/annual-report-on-tax-expenditures.page>.
- ²² Calculations use eligibility as listed at <https://www.nyc.gov/site/rentfreeze/tools/rent-freeze-qualifier-tool.page>, and the New York City Housing and Vacancy Survey. The New York City Housing Vacancy Survey Public Use Files does not contain a survey question for eligibility for or enrollment in SCRIE for 2023. To provide an estimate, OSC assumes the following: 1. Had a householder (respondent) 62 years or older, 2. Had a total combined income of \$50,000 or less, 3. Spent over one-third of income on rent, 4. Lived in an apartment that was rent-controlled, rent-regulated, or rent stabilized, and 5. Did not possess a Section 8 voucher paying for their apartment. Because respondents are assumed to be the leaseholder, rather than confirmed leaseholders, it is possible that this figure is at the higher end of projections of eligible households, due to the lack of specificity in the variable "CSR_RECODE" response "Other regulated, renter".
- ²³ New York City Department of Finance, Annual Report on Tax Expenditures, <https://www.nyc.gov/site/finance/about/annual-report-on-tax-expenditures.page>.
- ²⁴ To provide an estimate for SCHE enrollment, the the 2023 New York City Housing and Vacancy Survey was queried to find households that, 1) Had a householder/owner (respondent) 65 or older, 2) Had a total combined income of \$58,399 or less, 3) The owner(s) lived in the apartment, 4) The type of home had to be owner-occupied private cooperative, owner-occupied condo, "owner-occupied other" or "other regulated, owner", and 5) The owner had to have been residing in the unit for over a year (first person in the household to enter the unit moving in before 2023). Because respondents are assumed to be the homeowner, it is possible that this figure is at the higher end of projections of eligible households, due to the lack of specificity in the variable "CSR_RECODE" response "other regulated, owner."
- ²⁵ Office of the Mayor, "Mayor Adams Announces NYC Cabinet for Older New Yorkers, Coordinated City Agency Collective to Better Serve Residents Over 60," press release, September 22, 2022, <https://www.nyc.gov/office-of-the-mayor/news/697-22/mayor-adams-nyc-cabinet-older-new-yorkers-coordinated-city-agency-collective-to>.
- ²⁶ These services are either provided directly by DFTA or through about 400 contracts with human service providers for services that include nearly 320 older adult centers of which 108 are located in NYC Housing Authority buildings, 36 DFTA-funded naturally occurring retirement communities (NORCs), 15 home delivered meal contracts, nine transportation service programs and additional contracts for case management, home care and employment services.
- ²⁷ NORCs are housing developments, buildings or neighborhoods with a growing population of older adults. The City contracts with providers for 36 NORCs and the NYS Office for the Aging has contracts for an additional 31 NORCs in the City to provide various services such as case management, health care management and assistance.
- ²⁸ NYC Department for the Aging, Building Community Care for an Age-Inclusive New York City, <https://www.nyc.gov/assets/dfta/downloads/pdf/publications/DFTACommunityCarePublicVisionFinal040221.pdf>, p. 3.
- ²⁹ U.S. Bureau of Labor Statistics, Current Population Survey.
- ³⁰ U.S. Census Bureau, 2023 American Community Survey, 1-year Public Use Microdata Sample.

³¹ OSC, *MTA's Paratransit Program: An Overview*, Report 12-2024, <https://www.osc.ny.gov/files/reports/osdc/pdf/report-12-2024.pdf>.

³² See endnote 6.

³³ Daniel Thompson, "Did COVID-19 Change Retirement Timing?", *U.S. Census Bureau*, September 19, 2022, <https://www.census.gov/library/stories/2022/09/did-covid-19-change-retirement-timing.html>.

³⁴ See endnote 28.

³⁵ See endnote 6.

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