



## Living Below the Line: Elder Economic Insecurity in Washington State

Almost half of the older adults living alone in Washington State are likely to have trouble making ends meet each month. Washington's 2016 Elder Economic Insecurity Rate (EEIR)—the percentage of retired seniors living in their own homes whose incomes fall below the local Elder Economic Security Standard Index—suggests that 48% of seniors living alone lack the incomes they will need to remain retired, make ends meet, and age in their own homes.

Washington State's seniors living as couples (defined as two seniors living together, regardless of relationship) fare better. The state's economic insecurity rate for senior couples is 23%. This rate stands in contrast to the state's modest 4% poverty rate for senior couples. The difference reveals senior couples who are often overlooked, but whose incomes don't allow them to escape poverty's shadow. These seniors are more likely to go without one or more basic need, and are less likely to weather unforeseen expenses.

### Defining Economic Security: The Elder Index

The Elder Economic Security Standard™ Index (Elder Index) includes the costs faced by households of one or two retired seniors (aged 65 or older). The Elder Index defines security as the income seniors need to cover basic and necessary living expenses—housing, food, transportation, health care and miscellaneous household items—without public assistance, loans, or gifts. The Elder Index includes no income or savings for home or car repairs, long-term services and supports, or even entertainment money to see a movie with a grandchild. Table 1 presents the 2016 Washington State statewide Elder Index.

**Table 1: Elder Economic Security Standard Index for Washington, 2016**

Expenses	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter	Owner w/ Mortgage	Owner w/o Mortgage	Renter	Owner w/Mortgage
Housing	\$561	\$814	\$1,593	\$561	\$814	\$1,593
Food	\$256	\$256	\$256	\$470	\$470	\$470
Transportation	\$222	\$222	\$222	\$343	\$343	\$343
Health Care (Healthy)	\$445	\$445	\$445	\$890	\$890	\$890
Miscellaneous	\$297	\$297	\$297	\$453	\$453	\$453
<b>Elder Index Per Month</b>	<b>\$1,781</b>	<b>\$2,034</b>	<b>\$2,813</b>	<b>\$2,717</b>	<b>\$2,970</b>	<b>\$3,749</b>
<b>Elder Index Per Year</b>	<b>\$21,372</b>	<b>\$24,408</b>	<b>\$33,756</b>	<b>\$32,604</b>	<b>\$35,640</b>	<b>\$44,988</b>

Source: [National Council on Aging and The Gerontology Institute, University of Massachusetts Boston, The Economic Security Database](#)  
 Note: For additional information on the Elder Index, see the Gerontology Institute's [The National Economic Security Standard Index](#). U.S., state and county-level Elder Index data can be viewed and downloaded at the [Economic Security Database](#). The Elder Economic Security Standard™ Index (Elder Index) was developed by the Gerontology Institute at the University of Massachusetts Boston with Wider Opportunities for Women, and is maintained in partnership with the National Council on Aging (NCOA).

## Washington Economic Insecurity Rates Compared to the National Average

The Washington State single elder EEIR is 48%, as compared to 53% for the national EEIR for elders living alone. The state's elder couples EEIR is 23% compared to 26% at the national level. Although Washington is one of 19 states that have EEIRs below the national EEIR, no U.S. state has a completely *low* EEIR. The lowest state EEIR for single elders is 45% (Utah), which puts nearly half of the state's single seniors at risk of poverty and its consequences. Many states with below-average EEIRs have relatively high senior poverty rates.

## Large Proportions of Elder-Only Households Live in the Gap Between Poverty and Economic Security

The Washington statewide Elder Index for renters is \$24,408 for one senior and \$35,640 for two seniors. In contrast, the 2016 federal poverty guideline is just \$12,060 for one person and \$16,240 for two people. In Washington State 15.5% of single seniors live below the poverty line, and another 32% live in the "economic security gap," the gap between poverty and the Elder Index. In the United States, 18.8% of single seniors living alone are poor, and another 34.2% live in the economic security gap. While these older adults living in the gap avoid official poverty, their incomes do not allow them to escape the shadow of poverty. They often have too much income or assets to qualify for public assistance programs that would allow them to avoid hardship and age in their own homes.

While decreasing poverty is critical, there are also older adults who are one bad break away from poverty. As the state's senior population grows, state and local government must recognize the economic security gap and, recognize those who fall into it, and deliberately consider policy impacts on senior economic security.

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State and county-level Elder Index data can be viewed, compared, and downloaded within [The Economic Security Database](#). EEIRs for all 50 states and the District of Columbia can be found in [Living Below the Line: Economic Insecurity and Older Americans' Insecurity in the States 2016](#). For more information on the Elder Index, including methodology, see [The National Elder Economic Security Standard Index](#).

This report was prepared through a partnership between the National Council on Aging and the Washington Association of Area Agencies on Aging (W4A). For more information, contact W4A at [w4a@agingwashington.org](mailto:w4a@agingwashington.org) or call 360-485-9761.