



# LIVING BELOW THE LINE:

## ECONOMIC INSECURITY AMONG IOWA'S ELDERS



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Wider Opportunities for Women (WOW) has promoted empowerment, equity and economic security across the lifespan since 1964. Through advocacy, research, training and technical assistance, WOW advances equal education and employment opportunities, non-traditional occupations for women, economic empowerment and secure retirement.

WOW's economic security projects work in Washington, DC and with partners across the country to improve the lives of workers, families and seniors. WOW's **Elder Economic Security Initiative** improves policy and programs by defining security and advocating for policies that help seniors avoid poverty and the shadow of poverty. The Initiative is supported by the Elder Economic Security Standard™ Index (**Elder Index**), an innovative measure of the income that older adults need to meet their basic needs and age in place with dignity.



The **Iowa Alliance for Retired Americans** is a statewide grassroots advocacy organization representing more than 38,000 individuals across the state. The mission of the Iowa ARA is to create a statewide network of organizations in order to educate and inform the membership, the public, and elected officials about issues that affect the well-being of retirees and senior citizens, so that they may all work towards advancing and achieving just and equitable living conditions for retirees and senior citizens within the state and the nation. Its purpose is threefold; to educate, motivate, and activate.

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The Elder Economic Security Standard™ Index is calculated by the Gerontology Institute at the University of Massachusetts Boston.

**WOW's Elder Initiative and *Living Below the Line* are funded by The Retirement Research Foundation of Chicago.**

Iowa elders face an array of economic security challenges—rising food, health care and housing costs, long-term care needs, a soft labor market and others. To better capture and understand the challenges faced by Iowa’s seniors, their families, and state and local governments, WOW has calculated Elder Economic Insecurity Rates (EEIRs)—the proportion of retired seniors whose incomes fall short of the **Elder Economic Security Standard™ Index** (Elder Index), a senior-specific basic needs budget.

The statewide EEIR for Iowa’s fully retired senior households is 48%, which means that nearly half of Iowa’s retired elder households lack incomes that would provide economic security and insulate them against poverty as they age.<sup>1</sup> Seniors with incomes below the local Elder Index are likely to make difficult spending choices, to go without one or more basic need, and to have trouble remaining in their homes as they age or their health declines. While insecurity or the threat of insecurity affects elders of all backgrounds, EEIRs vary greatly by Iowa county, household type, housing status, race and gender.

## KEY FINDINGS

**Forty-eight percent of Iowa elder-only retiree households live in economic insecurity.**

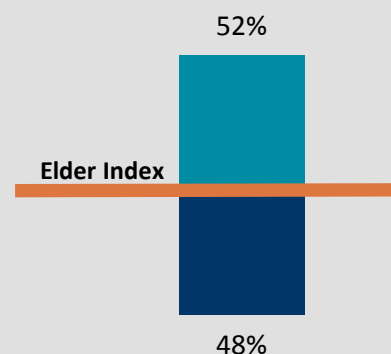
**Iowa elders who live alone are much more likely to live in insecurity than elder couples.** The EEIR is 56% for single elder households, compared to 34% for elder couple households.

**Elder Economic Insecurity Rates are highest for elder renters.** More than 71% of elder renter households live in insecurity; 47% of elder homeowners with mortgages and 40% of elder homeowners without mortgages live in insecurity.

**Elder women experience high insecurity rates.** Forty-eight percent of Iowa’s senior women and 38% of senior men lack security incomes. Fifty-nine percent of single elder women and 48% of single elder men living alone lack security incomes. Retired men’s median annual income is \$11,100 higher than retired women’s (\$25,995 versus \$14,861).

**Elder Economic Insecurity Rates are high in every area of Iowa.** The insecurity rate is highest in Scott County (60%) and lowest in Boone County (37%). Several counties with the state’s highest EEIRs are clustered near the state’s southern border with Missouri.

Figure 1: Economic Security and Insecurity Rates of Iowa Elder Households, 2013



Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

## DEFINING ECONOMIC SECURITY FOR SENIORS: THE ELDER ECONOMIC SECURITY STANDARD INDEX

Poverty rates alert us to destitution, and changes in poverty rates suggest change in the economy and indicate how well policy is, or is not, helping those most in need. But the federal poverty guidelines are an antiquated, one-size-fits-all nationwide measure that tells us little about those living in poverty and nothing about the thousands of Iowa seniors whose incomes exceed the poverty guidelines but do not allow them to escape the shadow of poverty. Data and research based on the guidelines fail to properly capture the experiences of thousands who have or are likely to have trouble remaining in their homes as health declines and/or financial resources dwindle.

The Elder Economic Security Standard Index (Elder Index) is a measure of the income retired adults require to meet basic monthly expenses and age in place in their communities. The Elder Index defines economic security as monthly or annual

income sufficient to meet these basic expenses without borrowing, relying on gifts from family or relying on public assistance programs.<sup>2</sup> Elder Index expenses include housing, food, minimal transportation, health care, and basic household items such as clothing, a telephone and cleaning supplies. Because the Elder Index is a basic budget, it includes no frills or comforts such as recreational travel, restaurant meals, household items or electronics, gifts or entertainment of any kind.

Variations in households and local costs of living create a broad range of retirement income requirements: The Iowa Elder Index's greatest annual value is \$43,152, for homeowner couples paying a typical mortgage in Johnson County, and the Elder Index's smallest annual value is \$18,804, for single homeowners without mortgages in Pottawattamie County (Appendix A).

Table 1: The Elder Economic Security Standard Index for Iowa, 2013						
Expenses	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter	Owner w/ Mortgage	Owner w/o Mortgage	Renter	Owner w/ Mortgage
Housing	\$391	\$510	\$974	\$391	\$510	\$974
Food	\$251	\$251	\$251	\$461	\$461	\$461
Transportation	\$286	\$286	\$286	\$442	\$442	\$442
Health Care	\$445	\$445	\$445	\$890	\$890	\$890
Miscellaneous	\$275	\$275	\$275	\$437	\$437	\$437
<b>Elder Index Per Month</b>	<b>\$1,648</b>	<b>\$1,767</b>	<b>\$2,231</b>	<b>\$2,621</b>	<b>\$2,740</b>	<b>\$3,204</b>
<b>Elder Index Per Year</b>	<b>\$19,776</b>	<b>\$21,204</b>	<b>\$26,772</b>	<b>\$31,452</b>	<b>\$32,880</b>	<b>\$38,448</b>

Source: *The Economic Security Database*, Wider Opportunities for Women. Calculation by the Gerontology Institute, University of Massachusetts Boston.

Note: For more information on the Elder Index methodology, see *The National Elder Economic Security Standard* (Boston: The Gerontology Institute, University of Massachusetts Boston, 2012).

## HOUSING AND MEDICAL EXPENSES ARE THE GREATEST THREATS TO SENIORS' ECONOMIC SECURITY

As shown in Figure 2, housing and health care costs comprise over 50% of the Iowa statewide average Elder Index budget. Housing and health care costs are typically the greatest determinants of elder economic security.

Fully retired seniors with mortgages in Iowa spend, on average, nearly two and a half times as much on housing as elders who have paid off their mortgages—whether they live in lower-cost areas (Audubon County, Cherokee County, Greene County) or higher-cost areas (Dallas County, Polk County, Story County). Over 20% of Iowa elder homeowners, with or without a mortgage, devote more than 30% of their household income to housing expenses and 8% put more than half of their income toward housing.

Typical monthly rents for 1-bedroom apartments in Iowa vary widely. In counties with the least expensive rents, a typical economically secure senior will still allocate more than 25% of his or her income to rent. In counties with the most expensive rents, a typical economically secure single renter will devote approximately 33% of his or her spending to housing. More than 55% of Iowa elder renters devote at least 30% of their incomes to housing, and **nearly one-third of the state's elder renters spend at least 50% of their incomes on housing.**

Even stronger than the connection between security and housing is the connection between security and health. **The EEIR for elders who report having difficulty with self-care is 62%, and the EEIR for elders who report having trouble living independently is nearly 64% (Figure 3).**

Figure 2: Iowa Statewide Elder Index Expenses for a Single Renter, 2013

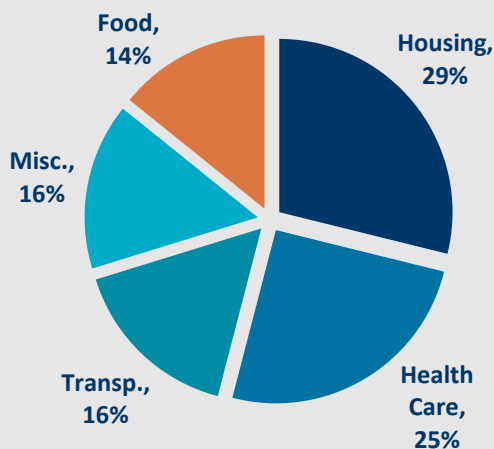
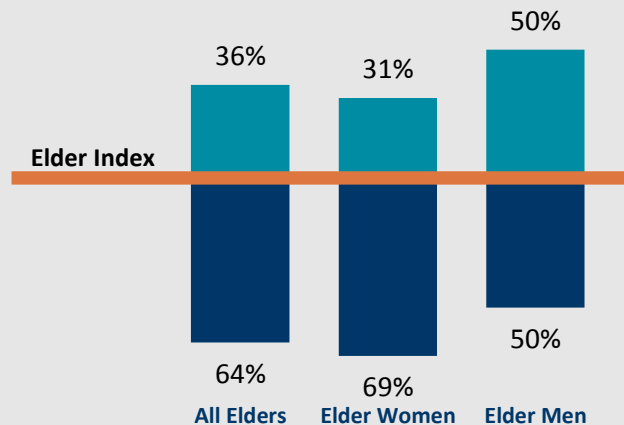


Figure 3: Economic Security and Insecurity Rates of Iowa Elders Who Have Difficulty Living Independently, by Sex, 2013



Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

## EEIRs ARE MUCH HIGHER FOR SINGLE ELDER THAN FOR COUPLES

Single elders are much more likely to lack economic security than couples: 56% of single elders living alone report household incomes below the Elder Index, compared to 34% of elder couples (Figure 4). Couples benefit somewhat from economies of scale, enabling them to spend less per person on housing, food and transportation costs. Fully-retired elder couples also report median household incomes more than double those of their single counterparts—\$42,418 versus \$18,960—and are more likely to own their homes free and clear. While 30% of Iowa's retired single elders are renters, only about 5% of elder couples rent, and 78% of elder couples studied live in a home that is owned without a mortgage (Figure 5).

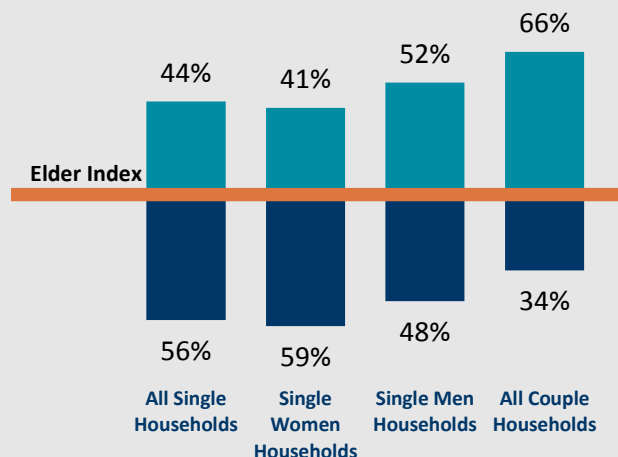
Elder couples usually include men. (Fewer than 1% of US retired senior couples are same-sex, and just 0.09% are same-sex female couples.)

Since men typically report higher incomes in retirement, their presence alone reduces the likelihood of a household's economic insecurity.

**Seventy percent of older men in Iowa live with a spouse or partner, versus 44% of women.** The gender disparity in life expectancies is decreasing,<sup>3</sup> but older women continue to outnumber older men. In 2013, there were over 61,000 more women than men age 65+ in Iowa.<sup>4</sup> Among the oldest seniors, women make up an even greater share of the population: 69% of adults aged 85 and older in Iowa are women,<sup>5</sup> and women are more likely than men to live alone for some portion of their retirement years.

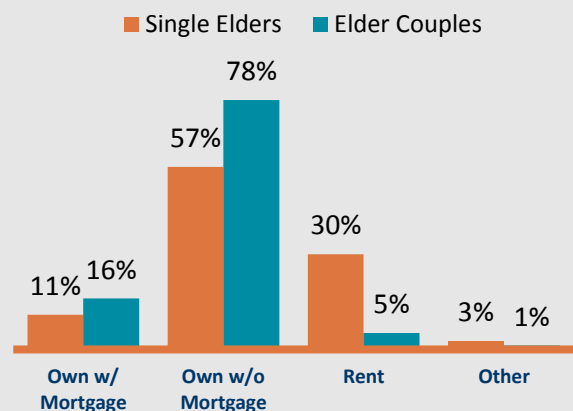
Women's longer lifespans, greater likelihood of living alone, and lower incomes in retirement combine to create statewide insecurity rates for single senior women of nearly 60% (Figure 4).

Figure 4: Economic Security and Insecurity Rates of Iowa Elder Households, by Composition, 2013



Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

Figure 5: Housing Status of Iowa Elder Households, 2013



Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

Note: Housing status among single or couple elder households only. "Other" includes seniors who live independently in homes they do not own and for which they do not pay any rent.

## EEIRs ARE NOTABLY HIGHER FOR RENTERS THAN FOR HOMEOWNERS WITH MORTGAGES

### The EEIR for Iowa renters exceeds 71% (Figure 6).

Those who own their homes outright are least likely to lack economic security. However, even among this population, 40% lack incomes required for economic security.

Elders who own their homes and carry a mortgage require the highest incomes to be economically secure—a (weighted) statewide average of approximately \$7,000 more per year than those who own their homes outright. However, elders in this group also report the highest median

income of any housing status, and the EEIR of homeowners without mortgages, 47%, is much lower than the rate for renters.

Senior renters are particularly vulnerable to shifting costs in their communities. Housing costs can change dramatically over short periods of time. While rents may keep pace with other aspects of the local economy, including local wages, retired adults living on fixed incomes can find themselves quickly priced out of local rental markets.

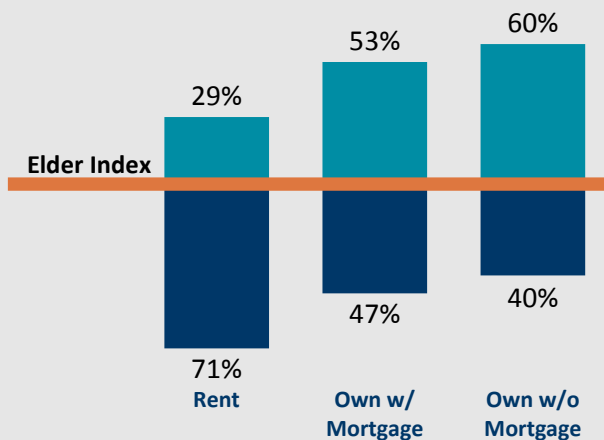
## WOMEN ARE MORE LIKELY TO LIVE IN INSECURITY

Women are especially vulnerable to insecurity. **Forty-eight percent of Iowa senior women lack economic security incomes, versus 38% of senior men (Figure 7).** The economic security gender gap persists across the lifespan and into retirement. During their working-age years, women are significantly more likely to earn less than their

male counterparts, which often leads to less savings and smaller pensions and Social Security benefits.<sup>6</sup>

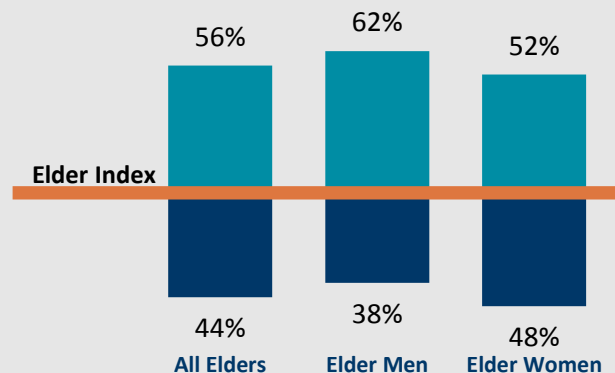
Elder women are more likely to live without a partner than elder men are, and Iowa women are 80% more likely than men to be renters.

Figure 6: Economic Security and Insecurity Rates of Iowa Elder Households, by Housing Status, 2013



Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

Figure 7: Economic Security and Insecurity Rates of Iowa Elders, by Sex, 2013



Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS



## THE EFFECTS OF OCCUPATIONAL SEGREGATION DURING WOMEN'S WORKING YEARS PERVADE RETIREMENT

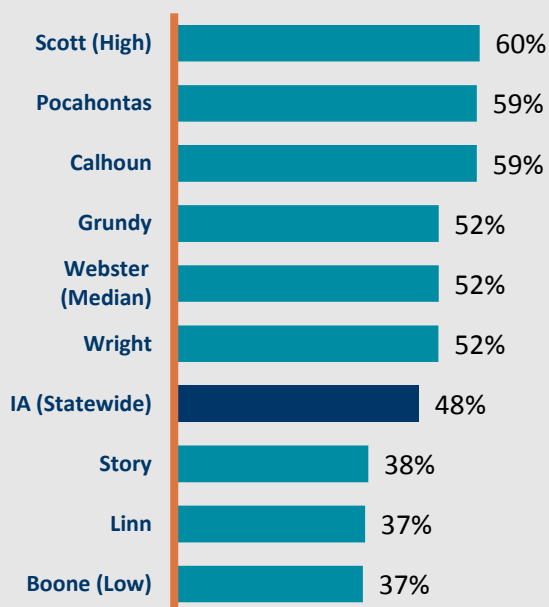
Retired elder men studied report typical annual income nearly 75% higher than typical retired elder women's income (median incomes of \$25,995 and \$14,861, respectively). A substantial gender income gap among older adults is not surprising, as retirement incomes reflect gender pay inequities and experiences during working years. Occupational segregation, pay inequity and caregiving responsibilities all contribute to women's reduced earnings during their working-age years and to diminished capacity for saving. Further, these factors contribute to both a reduced likelihood of retirement or pension income and lower Social Security payments in retirement.

Just 32% of Iowa women studied report any amount of income from a retirement plan or pension, compared to 47% of elder men. Among men and women who do report such income, men's median incomes exceed women's median incomes by more than \$5,000 per year.

The gender disparity in retirement income means women are more reliant on Social Security. In Iowa, among those living in elder-only households, Social Security payments constitute 61% of older men's average total income, compared to 71% of women's average total income.<sup>7</sup> Even though older women rely on Social Security for the bulk of their incomes, they typically receive smaller payments: Median women's payments lag behind men's by more than \$4,500 per year.

## ECONOMIC INSECURITY RATES VARY WIDELY COUNTY-TO-COUNTY

Figure 8: Economic Insecurity Rates of Iowa Elder Households, by County, 2013



Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

Scott County has the highest EEIR, 59.8%, while Boone County has the lowest EEIR, 36.9%. Figure 8 shows the percentage of insecure elder households in selected Iowa counties.

Counties with high Elder Index annual incomes are not necessarily the counties with the highest insecurity rates because senior incomes in those counties may also be relatively high. Both Scott and Boone Counties are among the five most expensive Iowa counties, but have the highest and lowest insecurity rates.

## HOUSEHOLD COMPOSITION

Despite lower Elder Indexes, single elders are more likely to live in economic insecurity than elder couples. Single elder insecurity rates range from 48.4% in Boone County to 66.7% in Harrison and Mills Counties. Single seniors struggle the



most in Harrison County (67%), Mills County (67%) and Cass County (66%).

In contrast, the rate of insecurity for elder couples ranges from a low of 16.1% in Scott County to a high of 52.9% in Washington County. Elder couples are the most insecure in Washington County (53%), Calhoun County (50%) and Pocahontas County (50%).

Women are more likely than men to be economically insecure in 90% of the counties in Iowa. Only in Washington County and several

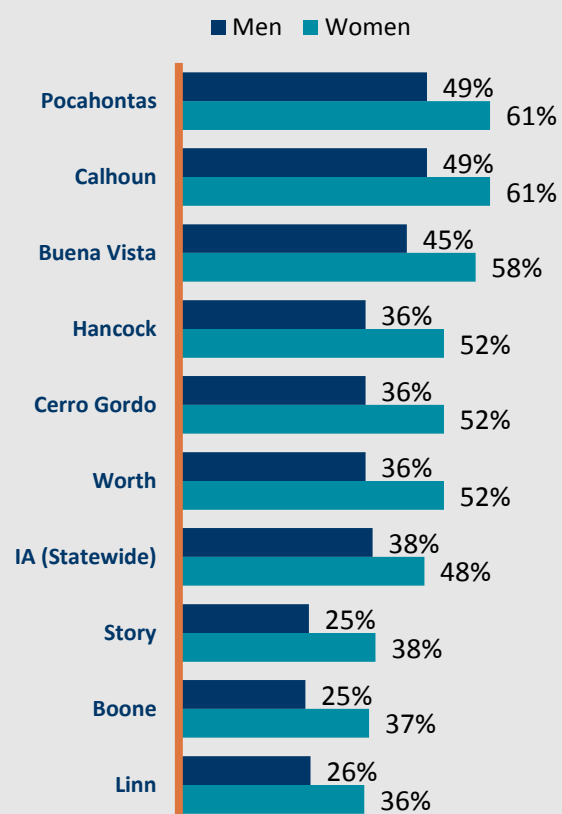
counties in the state's northwest corner are men's EEIRs (1-2 percentage points) higher than women's. Scott County has the widest disparity between the insecurity rates of women (43%) and men (23%), at 20 percentage points. Lyon County has the smallest disparity, at 0.9 percentage points and women's insecurity rate (46%) is slightly lower than the men's rate (47%). Women are at the highest risk of insecurity in Calhoun County (61%), Pocahontas County (61%) and Buena Vista County (58%) (Figure 9). Men are at highest risk in Washington County (55%), Jefferson County (53%) and Wapello County (53%).

## CONCLUSION

Older Iowans are a growing part of the state's diverse community which encompasses both urban and rural dwellers. They have a wide variety of income levels, experiences, backgrounds and access to services. Financial insecurity pervades each of the senior subgroups studied in this report, with large percentages of Iowa's retired, independent elders lacking the incomes required for a modest lifestyle that insulates them against poverty. Such seniors are likely to need—currently or in the future—public health, housing or other assistance, and state and local governments must be prepared to fill gaps, to provide basic goods and services that allow Iowa seniors to age in their homes and continue to contribute to their families and communities.

Because financial challenges threaten the economic security of older Iowans with modest incomes and limited assets, the Elder Economic Security Standard should be established as the norm for Iowa's current and future older adult

Figure 9: Economic Insecurity Rates of Iowa Elders, by County and Sex, 2013



Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

populations. Accomplishing this will require recognition that older adults are vital to Iowa's communities, and that their contributions to Iowa's culture and economy are incalculable. Further, this recognition should be reflected in the

programs and services provided at state and local levels to ensure older Iowans' economic security.

## Appendix A: Annual Elder Economic Security Indexes for Iowa, 2013

The Elder Economic Security Standard Index, Iowa, 2013						
Jurisdiction	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter	Owner w/ Mortgage	Owner w/o Mortgage	Renter	Owner w/ Mortgage
Iowa	\$19,776	\$21,204	\$26,772	\$31,452	\$32,880	\$38,448
Adair County	\$19,512	\$20,316	\$25,236	\$31,272	\$32,076	\$36,996
Adams County	\$19,512	\$20,316	\$25,236	\$31,272	\$32,076	\$36,996
Allamakee County	\$19,788	\$20,496	\$26,028	\$31,548	\$32,256	\$37,788
Appanoose County	\$19,512	\$20,304	\$25,236	\$31,272	\$32,064	\$36,996
Audubon County	\$18,876	\$20,256	\$27,300	\$30,648	\$32,028	\$39,072
Benton County	\$19,860	\$20,472	\$26,460	\$31,668	\$32,280	\$38,268
Black Hawk County	\$19,932	\$21,528	\$27,972	\$31,680	\$33,276	\$39,720
Boone County	\$20,532	\$21,444	\$28,908	\$32,304	\$33,216	\$40,680
Bremer County	\$19,776	\$20,700	\$26,016	\$31,524	\$32,448	\$37,764
Buchanan County	\$19,788	\$20,856	\$26,028	\$31,548	\$32,616	\$37,788
Buena Vista County	\$19,320	\$20,460	\$25,248	\$31,092	\$32,232	\$37,020
Butler County	\$19,788	\$20,496	\$26,028	\$31,548	\$32,256	\$37,788
Calhoun County	\$19,416	\$20,544	\$26,112	\$31,176	\$32,304	\$37,872
Carroll County	\$18,876	\$20,412	\$27,300	\$30,648	\$32,184	\$39,072
Cass County	\$19,776	\$21,396	\$26,472	\$31,536	\$33,156	\$38,232
Cedar County	\$19,932	\$20,532	\$26,748	\$31,692	\$32,292	\$38,508
Cerro Gordo County	\$19,284	\$20,832	\$25,776	\$31,044	\$32,592	\$37,536
Cherokee County	\$18,876	\$20,256	\$27,300	\$30,648	\$32,028	\$39,072
Chickasaw County	\$19,788	\$20,496	\$26,028	\$31,548	\$32,256	\$37,788
Clarke County	\$19,512	\$20,448	\$25,236	\$31,272	\$32,208	\$36,996
Clay County	\$19,320	\$20,268	\$25,248	\$31,092	\$32,040	\$37,020
Clayton County	\$19,788	\$20,496	\$26,028	\$31,548	\$32,256	\$37,788
Clinton County	\$19,932	\$20,388	\$26,748	\$31,692	\$32,148	\$38,508
Crawford County	\$18,876	\$20,400	\$27,300	\$30,648	\$32,172	\$39,072
Dallas County	\$20,520	\$22,740	\$28,896	\$32,268	\$34,488	\$40,644
Davis County	\$19,512	\$20,316	\$25,236	\$31,272	\$32,076	\$36,996
Decatur County	\$19,512	\$20,316	\$25,236	\$31,272	\$32,076	\$36,996
Delaware County	\$19,932	\$20,532	\$26,748	\$31,692	\$32,292	\$38,508
Des Moines County	\$19,596	\$20,916	\$26,112	\$31,368	\$32,688	\$37,884
Dickinson County	\$19,320	\$20,556	\$25,248	\$31,092	\$32,328	\$37,020
Dubuque County	\$19,920	\$20,712	\$26,736	\$31,668	\$32,460	\$38,484
Emmet County	\$19,320	\$20,268	\$25,248	\$31,092	\$32,040	\$37,020
Fayette County	\$19,788	\$20,496	\$26,028	\$31,548	\$32,256	\$37,788
Floyd County	\$19,284	\$20,268	\$25,776	\$31,044	\$32,028	\$37,536
Franklin County	\$19,284	\$20,520	\$25,776	\$31,044	\$32,280	\$37,536
Fremont County	\$19,776	\$21,396	\$26,472	\$31,536	\$33,156	\$38,232
Greene County	\$18,876	\$20,256	\$27,300	\$30,648	\$32,028	\$39,072
Grundy County	\$19,776	\$21,504	\$26,016	\$31,524	\$33,252	\$37,764
Guthrie County	\$18,864	\$22,464	\$27,288	\$30,612	\$34,212	\$39,036
Hamilton County	\$19,416	\$20,424	\$26,112	\$31,176	\$32,184	\$37,872
Hancock County	\$19,284	\$20,520	\$25,776	\$31,044	\$32,280	\$37,536
Hardin County	\$19,788	\$21,048	\$26,388	\$31,548	\$32,808	\$38,148
Harrison County	\$19,752	\$22,524	\$26,448	\$31,512	\$34,284	\$38,208
Henry County	\$19,596	\$20,916	\$26,112	\$31,368	\$32,688	\$37,884
Howard County	\$19,788	\$20,496	\$26,028	\$31,548	\$32,256	\$37,788
Humboldt County	\$19,416	\$20,544	\$26,112	\$31,176	\$32,304	\$37,872
Ida County	\$18,876	\$20,256	\$27,300	\$30,648	\$32,028	\$39,072
Iowa County	\$19,788	\$20,772	\$26,388	\$31,548	\$32,532	\$38,148
Jackson County	\$19,932	\$20,532	\$26,748	\$31,692	\$32,292	\$38,508

The Elder Economic Security Standard Index, Iowa, 2013 (Continued)						
Jurisdiction	Elder Person			Elder Couple		
	Owner w/o Mortgage	Renter	Owner w/ Mortgage	Owner w/o Mortgage	Renter	Owner w/ Mortgage
Jasper County	\$20,304	\$21,060	\$26,268	\$32,064	\$32,820	\$38,028
Jefferson County	\$19,512	\$20,928	\$25,236	\$31,272	\$32,688	\$36,996
Johnson County	\$20,796	\$22,620	\$31,404	\$32,544	\$34,368	\$43,152
Jones County	\$19,860	\$20,940	\$26,460	\$31,668	\$32,748	\$38,268
Keokuk County	\$19,512	\$20,316	\$25,236	\$31,272	\$32,076	\$36,996
Kossuth County	\$19,284	\$20,520	\$25,776	\$31,044	\$32,280	\$37,536
Lee County	\$19,596	\$20,928	\$26,112	\$31,368	\$32,700	\$37,884
Linn County	\$19,080	\$20,460	\$26,616	\$29,820	\$31,200	\$37,356
Louisa County	\$19,596	\$21,012	\$26,112	\$31,368	\$32,784	\$37,884
Lucas County	\$19,512	\$20,316	\$25,236	\$31,272	\$32,076	\$36,996
Lyon County	\$19,320	\$20,268	\$25,248	\$31,092	\$32,040	\$37,020
Madison County	\$20,292	\$22,704	\$26,256	\$32,040	\$34,452	\$38,004
Mahaska County	\$19,512	\$20,856	\$25,236	\$31,272	\$32,616	\$36,996
Marion County	\$20,304	\$21,516	\$26,268	\$32,064	\$33,276	\$38,028
Marshall County	\$19,788	\$21,228	\$26,388	\$31,548	\$32,988	\$38,148
Mills County	\$19,752	\$22,524	\$26,448	\$31,512	\$34,284	\$38,208
Mitchell County	\$19,284	\$20,520	\$25,776	\$31,044	\$32,280	\$37,536
Monona County	\$18,876	\$20,256	\$27,300	\$30,648	\$32,028	\$39,072
Monroe County	\$19,512	\$20,316	\$25,236	\$31,272	\$32,076	\$36,996
Montgomery County	\$19,776	\$21,396	\$26,472	\$31,536	\$33,156	\$38,232
Muscatine County	\$19,596	\$21,576	\$26,112	\$31,368	\$33,348	\$37,884
O'Brien County	\$19,320	\$20,268	\$25,248	\$31,092	\$32,040	\$37,020
Osceola County	\$19,320	\$20,268	\$25,248	\$31,092	\$32,040	\$37,020
Page County	\$19,776	\$20,364	\$26,472	\$31,536	\$32,124	\$38,232
Palo Alto County	\$19,320	\$20,268	\$25,248	\$31,092	\$32,040	\$37,020
Plymouth County	\$18,876	\$20,688	\$27,300	\$30,648	\$32,460	\$39,072
Pocahontas County	\$19,416	\$20,544	\$26,112	\$31,176	\$32,304	\$37,872
Polk County	\$20,760	\$22,776	\$27,984	\$32,520	\$34,536	\$39,744
Pottawattamie County	\$18,804	\$21,576	\$25,500	\$29,604	\$32,376	\$36,300
Poweshiek County	\$19,788	\$20,724	\$26,388	\$31,548	\$32,484	\$38,148
Ringgold County	\$19,512	\$20,316	\$25,236	\$31,272	\$32,076	\$36,996
Sac County	\$18,876	\$20,256	\$27,300	\$30,648	\$32,028	\$39,072
Scott County	\$19,992	\$21,804	\$28,392	\$31,800	\$33,612	\$40,200
Shelby County	\$19,776	\$21,396	\$26,472	\$31,536	\$33,156	\$38,232
Sioux County	\$19,320	\$20,712	\$25,248	\$31,092	\$32,484	\$37,020
Story County	\$20,520	\$22,656	\$28,896	\$32,268	\$34,404	\$40,644
Tama County	\$19,788	\$20,772	\$26,388	\$31,548	\$32,532	\$38,148
Taylor County	\$19,512	\$20,316	\$25,236	\$31,272	\$32,076	\$36,996
Union County	\$19,512	\$20,316	\$25,236	\$31,272	\$32,076	\$36,996
Van Buren County	\$19,512	\$20,316	\$25,236	\$31,272	\$32,076	\$36,996
Wapello County	\$19,512	\$20,784	\$25,236	\$31,272	\$32,544	\$36,996
Warren County	\$20,292	\$22,704	\$26,256	\$32,040	\$34,452	\$38,004
Washington County	\$19,776	\$20,604	\$26,376	\$31,524	\$32,352	\$38,124
Wayne County	\$19,512	\$20,316	\$25,236	\$31,272	\$32,076	\$36,996
Webster County	\$19,416	\$20,400	\$26,112	\$31,176	\$32,160	\$37,872
Winnebago County	\$19,284	\$20,520	\$25,776	\$31,044	\$32,280	\$37,536
Winneshiek County	\$19,788	\$20,364	\$26,028	\$31,548	\$32,124	\$37,788
Woodbury County	\$19,776	\$21,456	\$26,172	\$31,524	\$33,204	\$37,920
Worth County	\$19,284	\$20,520	\$25,776	\$31,044	\$32,280	\$37,536
Wright County	\$19,416	\$20,544	\$26,112	\$31,176	\$32,304	\$37,872
Minimum	\$18,804	\$20,256	\$25,236	\$29,604	\$31,200	\$36,300
Maximum	\$20,796	\$22,776	\$31,404	\$32,544	\$34,536	\$43,152
Median	\$19,512	\$20,532	\$26,112	\$31,272	\$32,292	\$37,872

## Appendix B: Economic Insecurity Rates of Iowa Elders, 2013

	Insecurity Rate
<b>Households</b>	
All Elder Households	48%
All Single Elder Households	56%
Single Elder Women Households	59%
Single Elder Men Households	48%
All Elder Couple Households	34%
Elder Households without a Mortgage	40%
Elder Renter Households	71%
Elder Households with a Mortgage	47%
<b>Individuals</b>	
Elder Men	38%
Elder Women	48%
All Elders Who Have Self Care Difficulty	61%
Elder Women Who Have Self Care Difficulty	48%
Elder Men Who Have Self Care Difficulty	69%
All Elders Who Have Difficulty Living Independently	64%
Elder Women Who Have Difficulty Living Independently	69%
Elder Men Who Have Difficulty Living Independently	50%

Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

## Appendix C: Economic Insecurity Rates of Iowa Elder Households, by County, 2013

	Insecurity Rate		Insecurity Rate
<b>All Elder Households</b>		<b>All Elder Households</b>	
Adair County	57%	Jefferson County	56%
Adams County	57%	Johnson County	49%
Allamakee County	54%	Jones County	45%
Appanoose County	57%	Keokuk County	56%
Audubon County	54%	Kossuth County	49%
Benton County	46%	Lee County	50%
Black Hawk County	45%	Linn County	37%
Boone County	37%	Louisa County	50%
Bremer County	55%	Lucas County	57%
Buchanan County	48%	Lyon County	49%
Buena Vista County	56%	Madison County	47%
Butler County	50%	Mahaska County	56%
Calhoun County	59%	Marion County	47%
Carroll County	54%	Marshall County	46%
Cass County	56%	Mills County	57%
Cedar County	47%	Mitchell County	49%
Cerro Gordo County	49%	Monona County	54%
Cherokee County	54%	Monroe County	57%
Chickasaw County	54%	Montgomery County	56%
Clarke County	57%	Muscatine County	42%
Clay County	49%	O'Brien County	49%
Clayton County	54%	Osceola County	49%
Clinton County	47%	Page County	55%
Crawford County	54%	Palo Alto County	49%
Dallas County	40%	Plymouth County	50%
Davis County	56%	Pocahontas County	59%
Decatur County	57%	Polk County	46%
Delaware County	47%	Pottawattamie County	54%
Des Moines County	50%	Poweshiek County	46%
Dickinson County	49%	Ringgold County	57%
Dubuque County	47%	Sac County	54%
Emmet County	49%	Scott County	60%
Fayette County	54%	Shelby County	56%
Floyd County	48%	Sioux County	49%
Franklin County	45%	Story County	38%
Fremont County	56%	Tama County	46%
Greene County	54%	Taylor County	57%
Grundy County	52%	Union County	57%
Guthrie County	54%	Van Buren County	56%
Hamilton County	52%	Wapello County	56%
Hancock County	49%	Warren County	47%
Hardin County	48%	Washington County	55%
Harrison County	57%	Wayne County	57%
Henry County	50%	Webster County	52%
Howard County	54%	Winnebago County	49%
Humboldt County	52%	Winneshiek County	54%
Ida County	54%	Woodbury County	54%
Iowa County	46%	Worth County	49%
Jackson County	47%	Wright County	52%
Jasper County	47%		

Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

**Appendix D: Economic Insecurity Rates of Iowa Single Elder Households, by County, 2013**

	Insecurity Rate		Insecurity Rate
Single Elder Households		Single Elder Households	
Adair County	65%	Jefferson County	61%
Adams County	65%	Johnson County	59%
Allamakee County	60%	Jones County	54%
Appanoose County	65%	Keokuk County	61%
Audubon County	60%	Kossuth County	56%
Benton County	54%	Lee County	59%
Black Hawk County	51%	Linn County	50%
Boone County	48%	Louisa County	59%
Bremer County	60%	Lucas County	65%
Buchanan County	56%	Lyon County	54%
Buena Vista County	63%	Madison County	55%
Butler County	59%	Mahaska County	61%
Calhoun County	64%	Marion County	54%
Carroll County	60%	Marshall County	55%
Cass County	66%	Mills County	67%
Cedar County	57%	Mitchell County	56%
Cerro Gordo County	56%	Monona County	60%
Cherokee County	60%	Monroe County	65%
Chickasaw County	60%	Montgomery County	66%
Clarke County	65%	Muscatine County	55%
Clay County	54%	O'Brien County	54%
Clayton County	60%	Osceola County	54%
Clinton County	57%	Page County	65%
Crawford County	60%	Palo Alto County	54%
Dallas County	49%	Plymouth County	60%
Davis County	61%	Pocahontas County	64%
Decatur County	65%	Polk County	58%
Delaware County	53%	Pottawattamie County	64%
Des Moines County	59%	Poweshiek County	54%
Dickinson County	55%	Ringgold County	65%
Dubuque County	54%	Sac County	60%
Emmet County	54%	Scott County	51%
Fayette County	60%	Shelby County	66%
Floyd County	56%	Sioux County	55%
Franklin County	52%	Story County	49%
Fremont County	66%	Tama County	54%
Greene County	60%	Taylor County	65%
Grundy County	61%	Union County	65%
Guthrie County	61%	Van Buren County	61%
Hamilton County	59%	Wapello County	61%
Hancock County	56%	Warren County	55%
Hardin County	56%	Washington County	57%
Harrison County	67%	Wayne County	65%
Henry County	59%	Webster County	59%
Howard County	60%	Winnebago County	56%
Humboldt County	59%	Winneshiek County	60%
Ida County	60%	Woodbury County	62%
Iowa County	54%	Worth County	56%
Jackson County	53%	Wright County	59%
Jasper County	54%		

Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS



**Appendix E: Economic Insecurity Rates of Iowa Elder Couple Households, by County, 2013**

	Insecurity Rate		Insecurity Rate
<b>Elder Couple Households</b>		<b>Elder Couple Households</b>	
Adair County	41%	Jefferson County	49%
Adams County	41%	Johnson County	32%
Allamakee County	45%	Jones County	33%
Appanoose County	41%	Keokuk County	49%
Audubon County	41%	Kossuth County	37%
Benton County	34%	Lee County	36%
Black Hawk County	34%	Linn County	18%
Boone County	20%	Louisa County	36%
Bremmer County	45%	Lucas County	41%
Buchanan County	36%	Lyon County	40%
Buena Vista County	43%	Madison County	36%
Butler County	35%	Mahaska County	49%
Calhoun County	50%	Marion County	36%
Carroll County	42%	Marshall County	33%
Cass County	39%	Mills County	40%
Cedar County	31%	Mitchell County	37%
Cerro Gordo County	37%	Monona County	42%
Cherokee County	42%	Monroe County	41%
Chickasaw County	45%	Montgomery County	39%
Clarke County	41%	Muscatine County	24%
Clay County	40%	O'Brien County	40%
Clayton County	45%	Osceola County	40%
Clinton County	31%	Page County	39%
Crawford County	42%	Palo Alto County	40%
Dallas County	27%	Plymouth County	36%
Davis County	49%	Pocahontas County	50%
Decatur County	41%	Polk County	23%
Delaware County	36%	Pottawattamie County	37%
Des Moines County	36%	Poweshiek County	33%
Dickinson County	40%	Ringgold County	41%
Dubuque County	36%	Sac County	42%
Emmet County	40%	Scott County	16%
Fayette County	45%	Shelby County	39%
Floyd County	37%	Sioux County	40%
Franklin County	35%	Story County	21%
Fremont County	39%	Tama County	33%
Greene County	42%	Taylor County	41%
Grundy County	37%	Union County	41%
Guthrie County	41%	Van Buren County	48%
Hamilton County	40%	Wapello County	49%
Hancock County	37%	Warren County	36%
Hardin County	35%	Washington County	53%
Harrison County	40%	Wayne County	41%
Henry County	36%	Webster County	40%
Howard County	45%	Winnebago County	37%
Humboldt County	40%	Winneshiek County	45%
Ida County	42%	Woodbury County	42%
Iowa County	33%	Worth County	37%
Jackson County	36%	Wright County	40%
Jasper County	36%		

Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

## Appendix F: Economic Insecurity Rates of Iowa Elder Men, by County, 2013

	Insecurity Rate		Insecurity Rate
<b>Elder Men</b>		<b>Elder Men</b>	
Adair County	50%	Jefferson County	53%
Adams County	50%	Johnson County	39%
Allamakee County	45%	Jones County	36%
Appanoose County	50%	Keokuk County	53%
Audubon County	48%	Kossuth County	36%
Benton County	39%	Lee County	39%
Black Hawk County	40%	Linn County	26%
Boone County	25%	Louisa County	39%
Bremer County	45%	Lucas County	50%
Buchanan County	38%	Lyon County	47%
Buena Vista County	45%	Madison County	39%
Butler County	40%	Mahaska County	53%
Calhoun County	49%	Marion County	38%
Carroll County	43%	Marshall County	38%
Cass County	46%	Mills County	47%
Cedar County	32%	Mitchell County	36%
Cerro Gordo County	36%	Monona County	43%
Cherokee County	43%	Monroe County	50%
Chickasaw County	45%	Montgomery County	46%
Clarke County	50%	Muscatine County	31%
Clay County	47%	O'Brien County	47%
Clayton County	45%	Osceola County	47%
Clinton County	32%	Page County	45%
Crawford County	43%	Palo Alto County	47%
Dallas County	31%	Plymouth County	39%
Davis County	53%	Pocahontas County	49%
Decatur County	50%	Polk County	30%
Delaware County	36%	Pottawattamie County	44%
Des Moines County	39%	Poweshiek County	38%
Dickinson County	47%	Ringgold County	50%
Dubuque County	35%	Sac County	43%
Emmet County	47%	Scott County	23%
Fayette County	45%	Shelby County	46%
Floyd County	36%	Sioux County	47%
Franklin County	38%	Story County	25%
Fremont County	46%	Tama County	38%
Greene County	43%	Taylor County	50%
Grundy County	42%	Union County	50%
Guthrie County	48%	Van Buren County	53%
Hamilton County	44%	Wapello County	53%
Hancock County	36%	Warren County	39%
Hardin County	40%	Washington County	55%
Harrison County	47%	Wayne County	50%
Henry County	39%	Webster County	44%
Howard County	45%	Winnebago County	36%
Humboldt County	44%	Winneshiek County	45%
Ida County	43%	Woodbury County	44%
Iowa County	38%	Worth County	36%
Jackson County	36%	Wright County	44%
Jasper County	38%		

Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

## Appendix G: Economic Insecurity Rates of Iowa Elder Women, by County, 2013

Insecurity Rate		Insecurity Rate	
Elder Women		Elder Women	
Adair County	56%	Jefferson County	55%
Adams County	56%	Johnson County	49%
Allamakee County	55%	Jones County	45%
Appanoose County	56%	Keokuk County	54%
Audubon County	53%	Kossuth County	52%
Benton County	45%	Lee County	50%
Black Hawk County	44%	Linn County	36%
Boone County	37%	Louisa County	50%
Bremer County	56%	Lucas County	56%
Buchanan County	47%	Lyon County	46%
Buena Vista County	58%	Madison County	46%
Butler County	49%	Mahaska County	55%
Calhoun County	61%	Marion County	46%
Carroll County	56%	Marshall County	44%
Cass County	56%	Mills County	56%
Cedar County	49%	Mitchell County	52%
Cerro Gordo County	52%	Monona County	56%
Cherokee County	56%	Monroe County	56%
Chickasaw County	55%	Montgomery County	56%
Clarke County	56%	Muscatine County	42%
Clay County	46%	O'Brien County	46%
Clayton County	55%	Osceola County	46%
Clinton County	49%	Page County	55%
Crawford County	56%	Palo Alto County	46%
Dallas County	40%	Plymouth County	51%
Davis County	54%	Pocahontas County	61%
Decatur County	56%	Polk County	46%
Delaware County	49%	Pottawattamie County	53%
Des Moines County	50%	Poweshiek County	44%
Dickinson County	46%	Ringgold County	56%
Dubuque County	49%	Sac County	56%
Emmet County	46%	Scott County	43%
Fayette County	55%	Shelby County	56%
Floyd County	52%	Sioux County	46%
Franklin County	45%	Story County	38%
Fremont County	56%	Tama County	44%
Greene County	56%	Taylor County	56%
Grundy County	50%	Union County	56%
Guthrie County	53%	Van Buren County	54%
Hamilton County	51%	Wapello County	55%
Hancock County	52%	Warren County	46%
Hardin County	47%	Washington County	53%
Harrison County	56%	Wayne County	56%
Henry County	50%	Webster County	51%
Howard County	55%	Winnebago County	52%
Humboldt County	51%	Winneshiek County	45%
Ida County	56%	Woodbury County	45%
Iowa County	44%	Worth County	48%
Jackson County	49%	Wright County	50%
Jasper County	46%		

Source: Author's calculations using US Census Bureau 2011-2013 American Community Survey 3-Year PUMS

## METHODOLOGY

This brief compares annual incomes required for basic economic security, as defined by the Elder Index, to 2011-2013 3-year American Community Survey PUMS data. The study sample is limited to households for which Elder Index values are calculated—households composed of either a single adult age 65 or older or an elder couple where both adults are age 65 or older. All adults are fully retired (reporting zero earnings and no

work in the past year). The incomes of individuals living in homes they do not own and for which they do not pay rent are compared to the statewide Iowa Elder Index value for renters. When elders' incomes are compared to Elder Index values, payments from cash-equivalent public assistance programs and Supplemental Security Income (SSI) are excluded from elder incomes.<sup>8</sup>

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<sup>1</sup> Elder-only households include those composed of single adults age 65 and older who live alone, and elder couples who reside alone, with no additional family members or unrelated individuals. Older adults who live in group quarters, including institutional settings, and those who reside with other family members or unrelated roommates are not included in this analysis, as it is not possible to determine an economic security budget or who within a household pays for expenses.

<sup>2</sup> Basic economic security is defined as having enough income to meet basic needs without public or private assistance. For more information on the Elder Index methodology, see [The National Elder Economic Security Standard Index](#) (Boston: University of Massachusetts Boston. 2012). While public supports, particularly food support programs and energy assistance, are critical to helping many elders address the gap between income and economic security needs, elders who depend on public assistance programs are not considered secure.

<sup>3</sup> Vincent, Grayson K. and Victoria A. Velkoff. *The Next Four Decades: The Older Population in the United States: 2010 to 2050*. Washington, DC: US Census Bureau, Government Printing Office, 2010.

<sup>4</sup> US Census Bureau. American Community Survey, 2013 American Community Survey 1-Year Estimates, Table S0103; using American FactFinder. <http://factfinder2.census.gov>. (22 February 2014).

<sup>5</sup> US Census Bureau. American Community Survey, 2013 American Community Survey 1-Year Estimates, Table QT-P1; using American FactFinder. <http://factfinder2.census.gov>. (23 February 2014).

<sup>6</sup> US Government Accountability Office. *Retirement Security: Women Still Face Challenges*. Washington, DC: Government Accountability Office, 2012.

<sup>7</sup> These calculations determine Social Security as a percentage of total personal income, not total household income, and refer specifically to the population studied in the brief.

<sup>8</sup> Nationally, approximately 1% of households studied received income from a public (cash) assistance program (not including Social Security, Social Security Disability Insurance or Supplemental Security Income). Approximately 4% of households studied received income from Supplemental Security Income.



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