AARP NY has gathered information documenting disparities that disadvantage the state’s 50+ ethnic populations in health, economic security, and livable communities. Chief findings include:

- New York’s ethnic communities—primarily comprised of African American/Black, Asian American/Pacific Islander, and Hispanic/Latino populations—grew in number by 16% from 2000 to 2016.

- We have the most wealth inequality in the U.S.; the top 1% of earners are paid 45.4 times more than the bottom 99%.

- Ethnic adults account for a third of the state’s population but only a fifth of homeownership. Ethnic homeowners face higher foreclosure rates, and the ethnic 50+ are twice as likely as Whites to pay over half their income on housing.

- New York’s 50+ population grew 30% between 2000 and 2015 while the 49 and younger population dropped by 6%.

AARP strongly believes that people should be empowered to choose how to live as they age. Through a societal movement called Disrupt Aging, AARP encourages all to challenge outdated beliefs and spark new solutions to facilitate peoples’ choices. However, key disparities in the areas of health, economic security and livability among New York’s ethnic communities create inequalities that can limit or even impede their choices.

Given these changing demographics, AARP is convening thought leaders, elected officials and leading organizations that serve New York’s ethnic communities in a multi-year effort to identify disparities that exist among New York State’s ethnic 50-plus communities and develop solutions to address these disparities.

AARP’s initial report on this project provided briefings related to health, economic security, and livability, to begin outlining the key disparities and develop policy solutions. Key achievements to date include:

**Economic Security**

- Enactment of the Secure Choice program to offer private sector workers in New York the opportunity to open individual retirement accounts with low-cost options at their place of employment, subject to the employer opting into the program.

- Preserve New York’s strong usury law at all costs to defend against predatory lending, small-dollar loans and other exploitative consumer financial products.
Health

- Establishment under Governor Cuomo’s Long Term Care Planning Council on Long Term Services and Supports a Disparities Task Force led by New York’s Office of Minority Health and Health Disparities Prevention to facilitate communication, coordination, and collaboration among relevant state agencies and communities of color.
- Expansion of Telehealth for Medicaid beneficiaries to allow them to access health care from their homes.

Additional recommendations include:

- Support community development financial institutions (CDFIs) to provide sound and affordable loans to people and small businesses in ethnic communities.
- Additional expansion of Telehealth opportunities.
- A family caregiver state tax credit to help offset the out-of-pocket costs of family caregivers, which amount to nearly 20% of the average caregiver’s income nationally - 34% for African-Americans and 44% for Hispanics - and to recognize their significant contributions that reduce the demand for state-funded services.
- Making housing affordable and preventing displacement through inclusionary zoning and support of Community Land Trusts and property tax exemptions to help protect minorities from gentrification and its ill effects.
- Increasing transit and mobility options by improving accessibility within the Metropolitan Transit Authority (MTA) system, and expanding resources to support transit investments throughout the state.