In partnership with The National Coalition for Asian Pacific American Seniors and AAPI Financial Services, we identified three factors that are essential to improving AAPI senior financial stability.

**FINDING #1**
Income from Pensions + Retirement Savings

**FINDING #2**
Income from Social Security

**FINDING #3**
Access to Affordable Senior Housing

Statistics show that between 2009 and 2014, poverty among elderly populations increased at an alarming rate — 40% and 131%, respectively.1

In 2012, the poverty rate for AAPI seniors living alone and below the poverty level stood at 13.1%, as compared to 9.1% for all older Americans.2

**SOURCES**
1 2009 and 2014 American Community Surveys
2 2012 American Community Survey

AAPI elderly have a limited safety net, acquired through social insurance, savings and building these resources. Supplementary income (Medicaid, Medicare Savings Program) and financial support from family members, whether it is their spouse or children, are essential sources of income for many AAPI seniors.3

With 36% of AAPI seniors reporting they lived in rental housing, access to affordable housing was cited as a primary factor that significantly influenced their financial well-being.4

AAPI elderly have a limited safety net, acquired through social insurance, savings and building these resources. Supplementary income (Medicaid, Medicare Savings Program) and financial support from family members, whether it is their spouse or children, are essential sources of income for many AAPI seniors.3

The costs of poor AAPIs living in rental housing have increased by 36% from 2009 to 2014, compared to 30% for all older Americans.5

**FINDING #4**
Income from Pensions + Retirement Savings

**FINDING #5**
Income from Social Security

**FINDING #6**
Access to Affordable Senior Housing

**OPPORTUNITIES**

- Invest in programs that integrate financial capability with other social services targeted toward seniors.
- Increase outreach efforts to ensure people have access to resources and assistance they need.
- Connect older AAPIs to community programs that integrate services with language support.

**CONSUMER ACTION**

- Learn how to select the right financial product for your financial situation.
- Find out which savings products will work for you based on your goals and needs.
- Visit financial centers to learn about the different ways you can participate in the financial mainstream.

**AAPI SENIORS WITH TIED FAMILIES**

- AGES 50+
- Seniors living alone and below the poverty level
- Seniors turning to friends and family

AAPI老年人在财务安全网方面有限，通过社会保险、储蓄和建立这些资源。补充收入（Medicaid, Medicare Savings Program）和来自家庭成员的金融支持，无论是他们的配偶还是孩子，都是许多AAPI老年人的重要收入来源。3

随着36%的AAPI老年人报告他们居住在租房中，负担得起的老年人住房被视为影响其财务状况的主要因素。

AAPI老年人在租赁住房中的成本，从2009年到2014年，与所有老年人相比增加了36%，而所有老年人增加了30%。5

**FINDING #4**
Income from Pensions + Retirement Savings

**FINDING #5**
Income from Social Security

**FINDING #6**
Access to Affordable Senior Housing

**OPPORTUNITIES**

- 投资于将财务能力与其他社会服务相结合的项目。
- 增加与社区项目的联系，确保人们获得他们需要的资源和援助。
- 将老年人引入参与金融主流的金融中心。

**CONSUMER ACTION**

- 学习如何为您的财务状况选择正确的金融产品。
- 根据您的目标和需求，了解哪些储蓄产品适合您。
- 访问金融中心了解您可以通过哪些方式参与金融主流。