

2014 Elder Economic Security Standard Index, Atlantic County

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$773	\$972	\$1,649	\$773	\$972	\$1,649
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$246	\$246	\$246	\$380	\$380	\$380
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$349	\$349	\$349	\$514	\$514	\$514
Index Per Month	\$2,096	\$2,295	\$2,972	\$3,082	\$3,281	\$3,958
Index Per Year	\$25,152	\$27,540	\$35,664	\$36,984	\$39,372	\$47,496

Percentage of Increase from 2009 to 2014

	14%	13.8%	17%	12%	12%	14.7%
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Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
Average Social Security Payment 2014	Men	Women
	\$17,995	\$14,624

Adding Home and Community Based Long Term Care Costs to the Elder Economic Security Index Annual Expenses

		Elder Economic Security Standard Index Plus Cost of Long Term Care					
Need for Long Term Care (hours/week)		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	LTC Cost Per Year	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$33,852	\$36,240	\$44,364	\$45,684	\$48,072	\$56,196
Medium (16hrs)	\$23,000	\$73,304	\$50,540	\$58,664	\$59,984	\$62,372	\$70,496
High (36hrs)	\$52,000	\$77,152	\$79,540	\$87,664	\$88,984	\$91,372	\$99,496

Atlantic & Cape May County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	30,603	2,033	11,959	13,992
Percent	100%	6.6%	39.1%	45.7%

<i>Adults 65 Years & over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
Total	Percent of all elders with incomes below the index	61.7%	32.9%
	Number of all elders with incomes below elderly index	8,418	5,574
Housing Type	Owner with Mortgage	68.6%	43.2%
		2,685	3,005
	Owner without a mortgage	51.7%	24.7%
		3,893	2,343
	Renter, One Bedroom	83.9%	42.2%
		1,840	226
Gender	Women	62.7%	39.5%
		5,924	1,829
	Men	59.6%	30.4%
		2,494	3,745
Age	65-74	55.1%	28.9%
		3,069	3,396
	75 years & over	66.3%	41.9%
		5,349	2,178
	85 years & over	82.7%	48.7%
		2,152	563
Race & Ethnicity	White (not Latino)	60.3%	28.9%
		7,028	4,448
	Hispanic or Latino (of any Race)	—	82.5%
		—	550
	Black or African American	81.5%	55.9%
		918	424
	Asian	—	—
		—	—

2014 Elder Economic Security Standard Index, Bergen County

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$1,096	\$1,378	\$2,454	\$1,096	\$1,378	\$2,454
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$200	\$200	\$200	\$310	\$310	\$310
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$405	\$405	\$405	\$564	\$564	\$564
Index Per Month	\$2,429	\$2,711	\$3,787	\$3,385	\$3,667	\$4,743
Index Per Year	\$29,148	\$32,532	\$45,444	\$40,620	\$44,004	\$56,916

Percentage of Increase from 2009 to 2014						
	12.1%	13.5%	18.1%	10.1%	11.2%	15.3%

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
Average Social Security Payment 2014	Men	Women
	\$20,248	\$15,812

Adding Home & Community Based Long Term Care Costs to the Elder Economic Security Index Annual Expenses							
		Elder Economic Security Standard Index Plus Cost of Long Term Care					
Need for Long Term Care (hours/week)		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	LTC Cost Per Year	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$37,848	\$41,232	\$54,144	\$49,320	\$52,704	\$65,616
Medium (16hrs)	\$23,000	\$52,148	\$55,532	\$68,444	\$63,320	\$67,004	\$79,916
High (36hrs)	\$52,000	\$81,148	\$84,532	\$97,444	\$92,620	\$96,004	\$108,916

Bergen County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	65,130	7,189	20,893	28,082
Percent	100%	11.0%	32.1%	43.1%

<i>Adults 65 Years & over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
Total	Percent of all elders with incomes below the index	55.5%	31.5%
	Number of all elders with incomes below elderly index	17,174	10,908
Housing Type	Owner with Mortgage	46.8%	29.9%
		2,551	3,343
	Owner without a mortgage	47.9%	29.9%
		7,662	6,204
	Renter, One Bedroom	73.4%	60.8%
		6,961	1,361
Gender	Women	62.1%	36.3%
		15,087	3,529
	Men	31.4%	30.4%
Age		2,087	7,379
	65-74	47.2%	29.0%
		5,752	5,490
	75 years & over	60.9%	35.5%
		11,422	5,418
	85 years & over	67.2%	46.9%
Race & Ethnicity		5,860	1,715
	White (not Latino)	52.9%	30.1%
		13,852	8,902
	Hispanic or Latino (of any Race)	87.0%	53.7%
		1,532	531
	Black or African American	54.3%	44.4%
		1,056	418
	Asian	78.0%	39.5%
		734	1,009



2014 Elder Economic Security Standard Index, Burlington County

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$760	\$949	\$1,649	\$760	\$949	\$1,649
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$200	\$200	\$200	\$310	\$310	\$310
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$338	\$338	\$338	\$497	\$497	\$497
Index Per Month	\$2,026	\$2,215	\$2,915	\$2,982	\$3,171	\$3,871
Index Per Year	\$24,312	\$26,580	\$34,980	\$35,784	\$38,052	\$46,452

Percentage of Increase from 2009 to 2014

	11.8%	9.4%	15.1%	9.7%	8.2%	12.6%
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Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
Average Social Security Payment 2014	Men	Women
	\$19,774	\$15,278

Adding Home & Community Based Long Term Care Costs to the Elder Economic Index Annual Expenses

		Elder Economic Security Standard Index Plus Cost of Long Term Care					
Need for Long Term Care (hours/week)		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	LTC Cost Per Year	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$33,012	\$35,280	\$43,680	\$44,484	\$46,752	\$55,152
Medium (16hrs)	\$23,000	\$47,312	\$49,580	\$57,908	\$58,784	\$61,052	\$69,452
High (36hrs)	\$52,000	\$76,312	\$78,580	\$86,980	\$87,784	\$90,052	\$98,452

Burlington County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	31,827	2,497	8,947	11,444
Percent	100%	7.8%	28.1%	36.0%

<i>Adults 65 Years & over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
Total	Percent of all elders with incomes below the index	46.0%	27.9%
	Number of all elders with incomes below elderly index	6,510	4,934
Housing Type	Owner with Mortgage	41.9%	24.8%
		1,749	1,975
	Owner without a mortgage	42.0%	31.0%
		3,100	2,919
	Renter, One Bedroom	63.9%	—
		1,661	40
Gender	Women	50.5%	43.3%
		5,083	2,338
	Men	34.9%	21.1%
		1,427	2,596
Age	65-74	40.4%	20.6%
		2,329	2,116
	75 years & over	49.9%	38.1%
		4,181	2,818
	85 years & over	56.2%	35.8%
		1,782	636
Race & Ethnicity	White (not Latino)	47.3%	28.6%
		5,473	4,143
	Hispanic or Latino (of any Race)	70.0%	—
		376	—
	Black or African American	24.0%	28.2%
		423	522
	Asian	—	27.6%
		—	164

2014 Elder Economic Security Standard Index, Camden County

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$838	\$949	\$1,602	\$838	\$949	\$1,602
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$200	\$200	\$200	\$310	\$310	\$310
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$353	\$353	\$353	\$513	\$513	\$513
Index Per Month	\$2,119	\$2,230	\$2,883	\$3,076	\$3,187	\$3,840
Index Per Year	\$25,428	\$26,760	\$34,596	\$36,912	\$38,244	\$46,080

Percentage of Increase from 2009 to 2014

	12.8%	17.8%	17.4%	10.5%	13.9%	16.1%
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Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
Average Social Security Payment 2014	Men	Women
	\$18,893	\$14,759

Adding Home & Community Based Long Term Care Costs to the Elder Economic Index Annual Expenses

		Elder Economic Security Standard Index Plus Cost of Long Term Care					
Need for Long Term Care (hours/week)		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	LTC Cost Per Year	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$34,128	\$35,460	\$43,296	\$45,612	\$46,944	\$54,780
Medium (16hrs)	\$23,000	\$48,428	\$49,760	\$57,596	\$59,912	\$61,244	\$69,080
High (36hrs)	\$52,000	\$77,428	\$78,760	\$86,596	\$88,912	\$90,244	\$98,080

Camden County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	32,610	3,258	12,590	15,848
Percent	100%	10.0%	38.6%	48.6%

<i>Adults 65 Years & over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
Total	Percent of all elders with incomes below the index	63.4%	32.2%
	Number of all elders with incomes below elderly index	10,873	4,975
Housing Type	Owner with Mortgage	55.9	22.9%
		1,635	1,432
	Owner without a mortgage	50.1%	36.2%
		4,384	3,165
	Renter, One Bedroom	88.7%	—
		4,854	378
Gender	Women	66.5%	44.3%
		8,649	2,038
	Men	53.6%	27.1%
		2,224	2,937
Age	65-74	54.3%	25.3%
		3,725	2,503
	75 years & over	69.4%	44.4%
		7,148	2,472
	85 years & over	79.5%	—
		3,705	—
Race & Ethnicity	White (not Latino)	63.4%	30.1%
		9,090	3,796
	Hispanic or Latino (of any Race)	—	—
		—	—
	Black or African American	68.0%	30.6%
		1,282	586
	Asian	—	—
		—	—



Elder Economic Security Standard Index, Cape May County

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$667	\$795	\$1,534	\$667	\$795	\$1,534
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$240	\$240	\$240	\$372	\$372	\$372
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$327	\$327	\$327	\$491	\$491	\$491
Index Per Month	\$1,962	\$2,090	\$2,829	\$2,945	\$3,073	\$3,812
Index Per Year	\$23,544	\$25,080	\$33,948	\$35,340	\$36,876	\$45,744

Percentage of Increase from 2009 to 2014

	12.5%	12.6%	8.8%	10.5%	10.6%	8.2%
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Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
Average Social Security Payment 2014	Men	Women
	\$18,760	\$14,568

Adding Home & Community Based Long Term Care Costs to the Elder Economic Index Annual Expenses

		Elder Economic Security Standard Index Plus Cost of Long Term Care					
Need for Long Term Care (hours/week)		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	LTC Cost Per Year	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$32,244	\$33,780	\$42,648	\$44,040	\$45,576	\$54,444
Medium (16hrs)	\$23,000	\$46,544	\$48,080	\$56,948	\$58,340	\$59,876	\$68,744
High (36hrs)	\$52,000	\$75,544	\$77,080	\$85,948	\$87,340	\$88,876	\$97,744

Atlantic & Cape May County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	30,603	2,033	11,959	13,992
Percent	100%	6.6%	39.1%	45.7%

<i>Adults 65 Years & over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
Total	Percent of all elders with incomes below the index	61.7%	32.9%
	Number of all elders with incomes below elderly index	8,418	5,574
Housing Type	Owner with Mortgage	68.6%	43.2%
		2,685	3,005
	Owner without a mortgage	51.7%	24.7%
		3,893	2,343
	Renter, One Bedroom	83.9%	42.2%
		1,840	226
Gender	Women	62.7%	39.5%
		5,924	1,829
	Men	59.6%	30.4%
		2,494	3,745
Age	65-74	55.1%	28.9%
		3,069	3,396
	75 years & over	66.3%	41.9%
		5,349	2,178
	85 years & over	82.7%	48.7%
		2,152	563
Race & Ethnicity	White (not Latino)	60.3%	28.9%
		7,028	4,448
	Hispanic or Latino (of any Race)	—	82.5%
		—	550
	Black or African American	81.5%	55.9%
		918	424
	Asian	—	—
		—	—



2014 Elder Economic Security Standard Index, Cumberland County

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$636	\$845	\$1,329	\$636	\$845	\$1,329
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$240	\$240	\$240	\$372	\$372	\$372
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$321	\$321	\$321	\$485	\$485	\$485
Index Per Month	\$1,925	\$2,134	\$2,618	\$2,908	\$3,117	\$3,601
Index Per Year	\$23,100	\$25,608	\$31,416	\$34,896	\$37,404	\$43,212

Percentage of Increase from 2009 to 2014

	14.3%	12.7%	14.2%	11.6%	10.7%	12.1%
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Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
Average Social Security Payment 2014	Men	Women
	\$18,140	\$14,380

Adding Home & Community Based Long Term Care Costs to the Elder Economic Index Annual Expenses

Elder Economic Security Standard Index Plus Cost of Long Term Care							
Need for Long Term Care (hours/week)	LTC Cost Per Year	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$31,800	\$34,308	\$40,116	\$43,596	\$46,104	\$51,912
Medium (16hrs)	\$23,000	\$46,100	\$48,608	\$54,416	\$57,896	\$60,404	\$66,212
High (36hrs)	\$52,000	\$75,100	\$77,608	\$83,416	\$86,896	\$89,404	\$95,212

Cumberland & Salem County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	15,532	1,793	6,241	8,034
Percent	100%	11.5%	40.2%	51.7%

<i>Adults 65 Years & over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
Total	Percent of all elders with incomes below the index	65.0%	36.6%
	Number of all elders with incomes below elderly index	5,377	2,657
Housing Type	Owner with Mortgage	61.8%	40.4%
		958	1,121
	Owner without a mortgage	54.5%	34.6%
		2,446	1,536
	Renter, One Bedroom	88.3%	—
		1,973	—
Gender	Women	73.7%	36.9%
		4,178	681
	Men	45.9%	36.5%
Age		1,199	1,976
	65-74	47.6%	35.6%
		1,719	1,647
	75 years & over	78.5%	38.4%
		3,658	1,010
	85 years & over	77.5%	—
Race & Ethnicity		1,387	—
	White (not Latino)	62.5%	34.3%
		4,513	2,173
	Hispanic or Latino (of any Race)	—	—
		—	—
	Black or African American	74.3%	52.9%
		509	342
	Asian	—	—
		—	—

2014 Elder Economic Security Standard Index, Essex County

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$1,121	\$1,137	\$2,267	\$1,121	\$1,137	\$2,267
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$200	\$200	\$200	\$310	\$310	\$310
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$410	\$410	\$410	\$569	\$569	\$569
Index Per Month	\$2,459	\$2,475	\$3,605	\$3,415	\$3,431	\$4,561
Index Per Year	\$29,508	\$29,700	\$43,260	\$40,980	\$41,172	\$54,732

Percentage of Increase from 2009 to 2014

	11.8%	19.8%	12.1%	9.9%	15.5%	10.7%
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Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
Average Social Security Payment 2014	Men	Women
	\$18,549	\$15,129

Adding Home & Community Based Long Term Care Costs to the Elder Economic Security Index Annual Expenses

Elder Economic Security Standard Index Plus Cost of Long Term Care							
Need for Long Term Care (hours/week)		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	LTC Cost Per Year	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$38,208	\$38,400	\$51,960	\$49,680	\$49,872	\$63,432
Medium (16hrs)	\$23,000	\$52,508	\$52,700	\$66,260	\$63,980	\$64,172	\$77,732
High (36hrs)	\$52,000	\$81,508	\$81,700	\$95,260	\$92,980	\$93,172	\$106,732

Essex County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	38,995	5,834	15,871	21,705
Percent	100%	15.0%	40.7%	55.7%

<i>Adults 65 Years & over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
Total	Percent of all elders with incomes below the index	71.1%	33.5%
	Number of all elders with incomes below elderly index	16,325	5,380
Housing Type	Owner with Mortgage	65.1%	31.0%
		2,635	2,071
	Owner without a mortgage	48.4%	25.7%
		3,674	1,885
	Renter, One Bedroom	88.6%	69.9%
		10,016	1,424
Gender	Women	75.7%	34.1%
		12,289	2,203
	Men	60.2%	33.1%
Age		4,036	3,177
	65-74	66.5%	23.2%
		7,433	2,192
	75 years & over	75.5%	48.3%
		8,892	3,188
	85 years & over	75.5%	53.0%
Race & Ethnicity		2,735	867
	White (not Latino)	53.3%	25.0%
		6,228	2,604
	Hispanic or Latino (of any Race)	91.2%	59.5%
		2,637	854
	Black or African American	91.2%	45.0%
		7,272	1,596
	Asian	—	39.4%
		—	209



2014 Elder Economic Security Standard Index, Gloucester County

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$752	\$949	\$1,489	\$752	\$949	\$1,489
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$200	\$200	\$200	\$310	\$310	\$310
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$336	\$336	\$336	\$495	\$495	\$495
Index Per Month	\$2,016	\$2,213	\$2,753	\$2,972	\$3,169	\$3,709
Index Per Year	\$24,191	\$26,556	\$33,036	\$35,664	\$38,028	\$44,504

Percentage of Increase from 2009 to 2014						
	12.1%	17%	13.7%	9.9%	13.3%	11.5%

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
Average Social Security Payment 2014	Men	Women
	\$19,272	\$14,731

Adding Home & Community Based Long Term Care Costs to the Elder Economic Index Annual Expenses							
		Elder Economic Security Standard Index Plus Cost of Long Term Care					
Need for Long Term Care (hours/week)		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	LTC Cost Per Year	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$32,891	\$35,256	\$41,736	\$44,364	\$46,728	\$53,204
Medium (16hrs)	\$23,000	\$47,191	\$49,556	\$56,036	\$58,664	\$61,028	\$67,504
High (36hrs)	\$52,000	\$76,191	\$78,556	\$85,036	\$87,664	\$90,028	\$96,504

Gloucester County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	19,353	2,277	6,271	8,548
Percent	100%	11.8%	32.4%	44.2%

<i>Adults 65 Years & over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
Total	Percent of all elders with incomes below the index	57.5%	31.7%
	Number of all elders with incomes below elderly index	5,366	3,182
Housing Type	Owner with Mortgage	45.8%	34.4%
		1,069	1,310
	Owner without a mortgage	55.2%	30.1%
		3,000	1,834
	Renter, One Bedroom	83.0%	—
		1,297	—
Gender	Women	64.4%	35.8%
		4,286	1,238
	Men	40.4%	29.6%
Age		1,080	1,944
	65-74	55.5%	28.9%
		2,228	1,750
	75 years & over	59.1%	27.0%
		3,138	1,432
	85 years & over	53.6%	69.0%
Race & Ethnicity		1,008	627
	White (not Latino)	59.9%	35.1%
		5,005	3,144
	Hispanic or Latino (of any Race)	—	—
		—	—
	Black or African American	43.3%	5.3%
		361	38
	Asian	—	—
		—	—



2014 Elder Economic Security Standard Index, Hudson County

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$1,010	\$1,087	\$2,230	\$1,010	\$1,087	\$2,230
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$200	\$200	\$200	\$310	\$310	\$310
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$388	\$388	\$388	\$547	\$547	\$547
Index Per Month	\$2,326	\$2,403	\$3,546	\$3,282	\$3,359	\$4,502
Index Per Year	\$27,912	\$28,836	\$42,552	\$39,384	\$40,308	\$54,024

Percentage of Increase from 2009 to 2014

	11%	8.7%	15.3%	9.3%	7.7%	13%
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Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
Average Social Security Payment 2014	Men	Women
	\$15,722	\$13,111

Adding Home and Community Based Long Term Care Costs to the Elder Economic Security Index Annual Expenses

		Elder Economic Security Standard Index Plus Cost of Long Term Care					
Need for Long Term Care (hours/week)		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	LTC Cost Per Year	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$36,612	\$37,536	\$51,252	\$48,084	\$49,008	\$62,724
Medium (16hrs)	\$23,000	\$50,912	\$51,836	\$65,552	\$62,384	\$63,308	\$77,024
High (36hrs)	\$52,000	\$79,912	\$80,836	\$94,552	\$91,384	\$92,308	\$106,024

Hudson County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	26,194	5,863	10,606	16,469
Percent	100%	22.4%	40.5%	62.9%

<i>Adults 65 Years & over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
Total	Percent of all elders with incomes below the index	73.4%	47.7%
	Number of all elders with incomes below elderly index	11,359	5,110
Housing Type	Owner with Mortgage	67.2%	55.3%
		1,165	1,952
	Owner without a mortgage	53.6%	33.9%
		2,792	1,796
	Renter, One Bedroom	86.8%	71.9%
		7,402	1,362
Gender	Women	79.3%	48.9%
		8,213	2,029
	Men	61.5%	46.9%
Age		3,146	3,081
	65-74	60.3%	41.3%
		4,069	2,662
	75 years & over	83.5%	57.3%
		7,290	2,448
	85 years & over	75.6%	85.5%
Race & Ethnicity		2,688	727
	White (not Latino)	59.7%	43.4%
		5,364	2,430
	Hispanic or Latino (of any Race)	94.2%	51.6%
		4,073	1,781
	Black or African American	88.5%	77.0%
		1,607	559
	Asian	—	36.6%
		—	283



2014 Elder Economic Security Standard Index, Hunterdon County

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$960	\$1,299	\$2,358	\$960	\$1,299	\$2,358
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$200	\$200	\$200	\$310	\$310	\$310
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$378	\$378	\$378	\$537	\$537	\$537
Index Per Month	\$2,266	\$2,605	\$3,664	\$3,222	\$3,561	\$4,620
Index Per Year	\$27,192	\$31,260	\$43,968	\$38,664	\$42,732	\$55,440

Percentage of Increase from 2009 to 2014						
	7.4%	11.3%	18.3%	6.9%	9.7%	15.4%

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
Average Social Security Payment 2014	Men	Women
	\$21,588	\$16,137

Adding Home & Community Based Long Term Care Costs to the Elder Economic Index Annual Expenses							
		Elder Economic Security Standard Index Plus Cost of Long Term Care					
Need for Long Term Care (hours/week)		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	LTC Cost Per Year	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$35,892	\$39,960	\$52,668	\$47,364	\$51,432	\$64,140
Medium (16hrs)	\$23,000	\$50,192	\$54,260	\$66,968	\$61,664	\$65,732	\$78,440
High (36hrs)	\$52,000	\$79,192	\$83,260	\$95,968	\$90,664	\$94,732	\$107,440

Hunterdon County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	8,729	230	2,799	3,029
Percent	100%	2.6%	32.1%	34.7%

<i>Adults 65 Years & over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
Total	Percent of all elders with incomes below the index	57.6%	13.1%
	Number of all elders with incomes below elderly index	2,443	586
Housing Type	Owner with Mortgage	67.2%	15.0%
		660	306
	Owner without a mortgage	54.6%	12.0%
		1,511	280
Gender	Renter, One Bedroom	55.1%	—
		272	—
	Women	66.9%	10.1%
		2,046	144
Age	Men	33.5%	14.4%
		397	442
	65-74	51.6%	9.2%
		1,279	294
Race & Ethnicity	75 years & over	66.0%	22.5%
		1,164	292
	85 years & over	89.3%	—
		594	—
Race & Ethnicity	White (not Latino)	55.5%	10.6%
		2,244	462
	Hispanic or Latino (of any Race)	—	—
		—	—
	Black or African American	—	—
		—	—
Age	Asian	—	—
		—	—



2014 Elder Economic Security Standard Index, Mercer County

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$912	\$1,073	\$1,798	\$912	\$1,073	\$1,798
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$246	\$246	\$246	\$380	\$380	\$380
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$377	\$377	\$377	\$541	\$541	\$541
Index Per Month	\$2,263	\$2,424	\$3,149	\$3,248	\$3,409	\$4,134
Index Per Year	\$27,156	\$29,088	\$37,788	\$38,976	\$40,908	\$49,608

Percentage of Increase from 2009 to 2014

	19.7%	16.3%	18.7%	15.9%	13.5%	15.9%
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Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
Average Social Security Payment 2014	Men	Women
	\$19,613	\$15,752

Adding Home and Community Based Long Term Care Costs to the Elder Economic Security Index Annual Expenses

		Elder Economic Security Standard Index Plus Cost of Long Term Care					
Need for Long Term Care (hours/week)		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	LTC Cost Per Year	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$35,856	\$37,788	\$46,488	\$47,676	\$49,608	\$58,308
Medium (16hrs)	\$23,000	\$50,156	\$52,088	\$60,788	\$61,976	\$63,908	\$72,608
High (36hrs)	\$52,000	\$79,156	\$81,088	\$89,788	\$90,976	\$92,908	\$101,608

Mercer County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	24,090	1,406	7,284	8,690
Percent	100%	5.8%	30.2%	36.1%

<i>Adults 65 Years & over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
Total	Percent of all elders with incomes below the index	55.0%	15.6%
	Number of all elders with incomes below elderly index	6,886	1,804
Housing Type	Owner with Mortgage	55.8%	11.8%
		1,506	576
	Owner without a mortgage	48.3%	15.0%
		3,213	956
	Renter, One Bedroom	68.4%	—
Gender		2,167	272
	Women	56.8%	11.5%
		5,926	450
	Men	46.1%	17.7%
Age		960	1,354
	65-74	50.0%	9.6%
		2,601	696
	75 years & over	58.6%	25.5%
		4,285	1,108
	85 years & over	65.6%	57.5%
Race & Ethnicity		2,328	383
	White (not Latino)	47.8%	12.3%
		4,551	1,137
	Hispanic or Latino (of any Race)	—	—
		—	—
	Black or African American	87.8%	39.6%
		2,224	605
	Asian	—	—
		—	—



2014 Elder Economic Security Standard Index, Middlesex County

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$872	\$1,299	\$1,965	\$872	\$1,299	\$1,965
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$200	\$200	\$200	\$310	\$310	\$310
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$360	\$360	\$360	\$519	\$519	\$519
Index Per Month	\$2,160	\$2,587	\$3,253	\$3,116	\$3,543	\$4,209
Index Per Year	\$25,920	\$31,044	\$39,036	\$37,392	\$42,516	\$50,508

Percentage of Increase from 2009 to 2014

	11.9%	13.4%	16.5%	9.8%	11.2%	13.8%
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Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
Average Social Security Payment 2014	Men	Women
	\$19,445	\$15,437

Adding Home and Community Based Long Term Care Costs to the Elder Economic Security Index Annual Expenses

		Elder Economic Security Standard Index Plus Cost of Long Term Care					
Need for Long Term Care (hours/week)		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	LTC Cost Per Year	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$34,620	\$39,744	\$47,736	\$46,092	\$51,216	\$59,208
Medium (16hrs)	\$23,000	\$48,920	\$54,044	\$62,036	\$60,392	\$65,516	\$73,508
High (36hrs)	\$52,000	\$77,920	\$83,044	\$91,036	\$89,392	\$94,516	\$102,508

Middlesex County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	47,517	3,715	15,637	19,352
Percent	100%	7.8%	32.9%	40.7%

<i>Adults 65 Years & over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
Total	Percent of all elders with incomes below the index	56.1%	25.4%
	Number of all elders with incomes below elderly index	13,310	6,042
Housing Type	Owner with Mortgage	46.1%	27.0%
		1,992	2,386
	Owner without a mortgage	47.7%	22.9%
		6,693	3,168
	Renter, One Bedroom	86.2%	43.1%
		4,625	488
Gender	Women	60.5%	21.7%
		10,059	2,022
	Men	45.8%	27.8%
Age		3,251	4,020
	65-74	50.4%	20.1%
		5,077	2,919
	75 years & over	60.3%	33.6%
		8,233	3,123
	85 years & over	68.6%	34.1%
Race & Ethnicity		4,173	918
	White (not Latino)	54.6%	24.7%
		11,412	4,825
	Hispanic or Latino (of any Race)	64.3%	62.3%
		1,024	693
	Black or African American	—	15.9%
		—	238
	Asian	51.8%	16.1%
		346	238

2014 Elder Economic Security Standard Index, Monmouth County

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$963	\$1,156	\$1,984	\$963	\$1,156	\$1,984
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$200	\$200	\$200	\$310	\$310	\$310
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$378	\$378	\$378	\$538	\$538	\$538
Index Per Month	\$2,269	\$2,462	\$3,290	\$3,226	\$3,419	\$4,247
Index Per Year	\$27,228	\$29,544	\$39,480	\$38,712	\$41,028	\$50,964

Percentage of Increase from 2009 to 2014

	12.6%	13.5%	10%	10.5%	11.2%	9%
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Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
Average Social Security Payment 2014	Men	Women
	\$20,474	\$15,511

Adding Home & Community Based Long Term Care Costs to the Elder Economic Index Annual Expenses

		Elder Economic Security Standard Index Plus Cost of Long Term Care					
Need for Long Term Care (hours/week)		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	LTC Cost Per Year	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$35,928	\$38,244	\$48,180	\$47,412	\$49,728	\$59,664
Medium (16hrs)	\$23,000	\$50,228	\$52,544	\$62,480	\$61,712	\$64,028	\$73,964
High (36hrs)	\$52,000	\$79,228	\$81,544	\$91,480	\$90,712	\$93,028	\$102,964

Monmouth County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	44,474	2,906	13,190	16,096
Percent	100%	6.5%	29.7%	36.2%

<i>Adults 65 Years & over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
Total	Percent of all elders with incomes below the index	54.1%	20.2%
	Number of all elders with incomes below elderly index	11,370	4,726
Housing Type	Owner with Mortgage	60.6%	16.2%
		2,542	1,578
	Owner without a mortgage	41.9%	17.8%
		4,723	2,233
	Renter, One Bedroom	74.0%	77.9%
		4,105	915
Gender	Women	58.4%	23.2%
		8,874	1,884
	Men	42.9%	18.5%
Age		2,496	2,842
	65-74	38.8%	20.3%
		3,151	3,120
	75 years & over	63.7%	19.8%
		8,219	1,606
	85 years & over	64.4%	16.3%
Race & Ethnicity		2,912	203
	White (not Latino)	53.7%	17.0%
		10,258	3,665
	Hispanic or Latino (of any Race)	80.4%	61.4%
		450	415
	Black or African American	38.9%	42.5%
		392	404
	Asian	—	—
		—	—



2014 Elder Economic Security Standard Index, Morris County

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$963	\$1,156	\$1,984	\$963	\$1,156	\$1,984
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$200	\$200	\$200	\$310	\$310	\$310
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$378	\$378	\$378	\$538	\$538	\$538
Index Per Month	\$2,269	\$2,462	\$3,290	\$3,226	\$3,419	\$4,247
Index Per Year	\$27,228	\$29,544	\$39,480	\$38,712	\$41,028	\$50,964

Percentage of Increase from 2009 to 2014

	12.1%	6.1%	12.1%	10.1%	5.9%	10.6%
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Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
Average Social Security Payment 2014	Men	Women
	\$20,474	\$15,511

Adding Home & Community Based Long Term Care Costs to the Elder Economic Index Annual Expenses

Elder Economic Security Standard Index Plus Cost of Long Term Care							
Need for Long Term Care (hours/week)		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	LTC Cost Per Year	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$35,928	\$38,244	\$48,180	\$47,412	\$49,728	\$59,664
Medium (16hrs)	\$23,000	\$50,228	\$52,544	\$62,480	\$61,712	\$64,028	\$73,964
High (36hrs)	\$52,000	\$79,228	\$81,544	\$91,480	\$90,712	\$93,028	\$102,964

Morris County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	35,978	1,996	9,725	11,721
Percent	100%	5.5%	27.0%	32.6%

<i>Adults 65 Years & over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
Total	Percent of all elders with incomes below the index	45.4%	20.4%
	Number of all elders with incomes below elderly index	7,941	3,780
Housing Type	Owner with Mortgage	34.6%	21.4%
		1,223	1,427
	Owner without a mortgage	38.6%	18.2%
		3,963	2,082
	Renter, One Bedroom	74.7%	70.2%
		2,755	271
Gender	Women	45.6%	32.5%
		6,000	1,476
	Men	44.7%	16.5%
Age		1,941	2,304
	65-74	33.0%	16.1%
		2,620	1,713
	75 years & over	55.8%	26.4%
		5,321	2,067
Race & Ethnicity	85 years & over	60.5%	47.7%
		2,282	1,041
	White (not Latino)	45.5%	18.7%
		7,488	3,182
	Hispanic or Latino (of any Race)	—	—
		—	—
	Black or African American	—	—
		—	—
	Asian	—	22.9%
		—	222



2014 Elder Economic Security Standard Index, Ocean County

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$661	\$1,156	\$1,567	\$661	\$1,156	\$1,567
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$200	\$200	\$200	\$310	\$310	\$310
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$318	\$318	\$318	\$477	\$477	\$477
Index Per Month	\$1,907	\$2,402	\$2,813	\$2,863	\$3,358	\$3,769
Index Per Year	\$22,884	\$28,824	\$33,756	\$34,356	\$40,296	\$45,228

Percentage of Increase from 2009 to 2014						
	9.9%	9%	16.5%	8.4%	8%	13.5%

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
Average Social Security Payment 2014	Men	Women
	\$21,142	\$16,143

Adding Home & Community Based Long Term Care Costs to the Elder Economic Index Annual Expenses							
		Elder Economic Security Standard Index Plus Cost of Long Term Care					
Need for Long Term Care (hours/week)		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	LTC Cost Per Year	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$31,584	\$37,524	\$42,456	\$43,056	\$48,996	\$53,928
Medium (16hrs)	\$23,000	\$45,884	\$51,824	\$56,756	\$57,356	\$63,296	\$68,228
High (36hrs)	\$52,000	\$74,884	\$80,824	\$85,756	\$86,356	\$92,296	\$97,228

Ocean County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	73,869	5,643	24,980	30,623
Percent	100%	7.6%	33.8%	41.5%

<i>Adults 65 Years & over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
Total	Percent of all elders with incomes below the index	53.8%	29.6%
	Number of all elders with incomes below elderly index	19,455	11,168
Housing Type	Owner with Mortgage	52.8%	33.4%
		4,914	5,281
	Owner without a mortgage	51.8%	25.8%
		12,767	5,520
	Renter, One Bedroom	80.5%	—
		1,774	367
Gender	Women	56.6%	33.2%
		15,097	3,837
	Men	45.9%	28.0%
		4,358	7,331
Age	65-74	53.2%	22.4%
		6,745	4,674
	75 years & over	54.1%	38.6%
		12,710	6,494
	85 years & over	57.6%	51.1%
		5,079	1,954
Race & Ethnicity	White (not Latino)	54.1%	29.1%
		19,040	10,496
	Hispanic or Latino (of any Race)	60.4%	50.7%
		379	388
	Black or African American	—	46.6%
		—	284
	Asian	—	—
		—	—



2014 Elder Economic Security Standard Index, Passaic County

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$1,045	\$1,378	\$2,166	\$1,045	\$1,378	\$2,166
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$200	\$200	\$200	\$310	\$310	\$310
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$395	\$395	\$395	\$554	\$554	\$554
Index Per Month	\$2,368	\$2,701	\$3,489	\$3,324	\$3,657	\$4,445
Index Per Year	\$28,416	\$32,412	\$41,868	\$39,888	\$43,884	\$53,340

Percentage of Increase from 2009 to 2014						
	13.2%	22.4%	9.2%	10.8%	17.4%	8.3%

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
Average Social Security Payment 2014	Men	Women
	\$18,291	\$14,571

Adding Home & Community Based Long Term Care Costs to the Elder Economic Index Annual Expenses							
		Elder Economic Security Standard Index Plus Cost of Long Term Care					
Need for Long Term Care (hours/week)		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	LTC Cost Per Year	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$37,116	\$41,112	\$50,568	\$48,588	\$52,584	\$62,040
Medium (16hrs)	\$23,000	\$51,416	\$55,412	\$64,868	\$62,888	\$66,884	\$76,340
High (36hrs)	\$52,000	\$80,416	\$84,412	\$93,868	\$91,888	\$95,884	\$105,340

Passaic County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	26,035	2,532	9,660	12,192
Percent	100%	9.7%	37.1%	46.8%

<i>Adults 65 Years & over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
Total	Percent of all elders with incomes below the index	58.5%	33.6%
	Number of all elders with incomes below elderly index	8,080	4,112
Housing Type	Owner with Mortgage	56.4%	33.5%
		1,214	1,419
	Owner without a mortgage	51.1%	29.9%
		3,849	2,055
	Renter, One Bedroom	73.1%	57.2%
		3,017	638
Gender	Women	57.5%	36.4%
		5,410	1,379
	Men	60.7%	32.4%
		2,670	2,733
Age	65-74	48.1%	24.4%
		2,759	1,819
	75 years & over	65.8%	48.2%
		5,321	2,293
	85 years & over	81.1%	50.5%
		2,025	512
Race & Ethnicity	White (not Latino)	54.6%	25.8%
		6,193	2,424
	Hispanic or Latino (of any Race)	86.0%	47.6%
		823	632
	Black or African American	77.9%	74.0%
		876	690
	Asian	—	—
		—	—

2014 Elder Economic Security Standard Index, Salem County

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$746	\$949	\$1,560	\$746	\$949	\$1,560
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$200	\$200	\$200	\$310	\$310	\$310
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$335	\$335	\$335	\$494	\$494	\$494
Index Per Month	\$2,009	\$2,212	\$2,823	\$2,965	\$3,168	\$3,779
Index Per Year	\$24,108	\$26,544	\$33,876	\$35,580	\$38,016	\$45,348

Percentage of Increase from 2009 to 2014

	12.4%	17.2%	17.1%	10.4%	16.1%	14.2%
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Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
Average Social Security Payment 2014	Men	Women
	\$19,080	\$14,520

Adding Home and Community Based Long Term Care Costs to the Elder Economic Security Index Annual Expenses

		Elder Economic Security Standard Index Plus Cost of Long Term Care					
Need for Long Term Care (hours/week)		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	LTC Cost Per Year	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$32,808	\$35,244	\$42,576	\$44,280	\$46,716	\$54,048
Medium (16hrs)	\$23,000	\$47,108	\$49,544	\$56,876	\$58,580	\$61,016	\$68,348
High (36hrs)	\$52,000	\$76,108	\$78,544	\$85,876	\$87,580	\$90,016	\$97,348

Cumberland & Salem County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	15,532	1,793	6,241	8,034
Percent	100%	11.5%	40.2%	51.7%

<i>Adults 65 Years & over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
Total	Percent of all elders with incomes below the index	65.0%	36.6%
	Number of all elders with incomes below elderly index	5,377	2,657
Housing Type	Owner with Mortgage	61.8%	40.4%
		958	1,121
	Owner without a mortgage	54.5%	34.6%
		2,446	1,536
	Renter, One Bedroom	88.3%	—
		1,973	—
Gender	Women	73.7%	36.9%
		4,178	681
	Men	45.9%	36.5%
Age		1,199	1,976
	65-74	47.6%	35.6%
		1,719	1,647
	75 years & over	78.5%	38.4%
		3,658	1,010
	85 years & over	77.5%	—
Race & Ethnicity		1,387	—
	White (not Latino)	62.5%	34.3%
		4,513	2,173
	Hispanic or Latino (of any Race)	—	—
		—	—
	Black or African American	74.3%	52.9%
		509	342
	Asian	—	—
		—	—



2014 Elder Economic Security Standard Index, Somerset County

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$746	\$949	\$1,560	\$746	\$949	\$1,560
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$200	\$200	\$200	\$310	\$310	\$310
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$335	\$335	\$335	\$494	\$494	\$494
Index Per Month	\$2,009	\$2,212	\$2,823	\$2,965	\$3,168	\$3,779
Index Per Year	\$24,108	\$26,544	\$33,876	\$35,580	\$38,016	\$45,348

Percentage of Increase from 2009 to 2014						
	9.2%	9.6%	22.6%	8.17%	8.5%	18.6%

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
Average Social Security Payment 2014	Men	Women
	\$19,080	\$14,520

Adding Home & Community Based Long Term Care Costs to the Elder Economic Index Annual Expenses							
Elder Economic Security Standard Index Plus Cost of Long Term Care							
Need for Long Term Care (hours/week)		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	LTC Cost Per Year	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$36,504	\$40,056	\$52,296	\$47,988	\$51,540	\$63,780
Medium (16hrs)	\$23,000	\$50,804	\$54,356	\$66,596	\$62,288	\$65,840	\$78,080
High (36hrs)	\$52,000	\$79,804	\$83,356	\$95,596	\$91,288	\$94,840	\$107,080

Somerset County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	21,003	2,072	4,834	6,906
Percent	100%	9.9%	23.0%	32.9%

<i>Adults 65 Years & over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
Total	Percent of all elders with incomes below the index	49.3%	18.5%
	Number of all elders with incomes below elderly index	4,841	2,065
Housing Type	Owner with Mortgage	36.5%	15.9%
		598	700
	Owner without a mortgage	37.0%	17.8%
		2,051	1,160
	Renter, One Bedroom	82.7%	—
		2,192	205
Gender	Women	53.8%	18.6%
		4,113	617
	Men	33.3%	18.4%
Age		728	1,448
	65-74	30.7%	15.1%
		1,361	1,025
	75 years & over	64.5%	23.8%
		3,480	1,040
	85 years & over	54.8%	8.4%
Race & Ethnicity		1,036	81
	White (not Latino)	46.6%	15.6%
		4,099	1,534
	Hispanic or Latino (of any Race)	—	—
		—	—
	Black or African American	—	—
		—	—
	Asian	76.2%	32.3%
		401	245

2014 Elder Economic Security Standard Index, Sussex County

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$821	\$1,137	\$1,795	\$821	\$1,137	\$1,795
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$200	\$200	\$200	\$310	\$310	\$310
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$350	\$350	\$350	\$509	\$509	\$509
Index Per Month	\$2,099	\$2,415	\$3,073	\$3,055	\$3,371	\$4,029
Index Per Year	\$25,188	\$28,980	\$36,876	\$36,660	\$40,452	\$48,348

Percentage of Increase from 2009 to 2014

	9.8%	11.5%	15.4%	8.4%	9.7%	12.9%
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Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
Average Social Security Payment 2014	Men	Women
	\$20,224	\$15,360

Adding Home & Community Based Long Term Care Costs to the Elder Economic Index Annual Expenses

Elder Economic Security Standard Index Plus Cost of Long Term Care							
Need for Long Term Care (hours/week)		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	LTC Cost Per Year	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$33,888	\$37,680	\$45,576	\$45,360	\$49,152	\$57,048
Medium (16hrs)	\$23,000	\$48,188	\$51,980	\$59,876	\$59,660	\$63,452	\$71,348
High (36hrs)	\$52,000	\$77,188	\$80,980	\$88,876	\$88,660	\$92,452	\$100,348

Sussex County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	8,816	599	2,311	2,910
Percent	100%	6.8%	26.2%	33.0%

<i>Adults 65 Years & over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
Total	Percent of all elders with incomes below the index	54.0%	15.0%
	Number of all elders with incomes below elderly index	2,201	709
Housing Type	Owner with Mortgage	46.4%	20.3%
		263	236
	Owner without a mortgage	49.3%	11.5%
		1,393	393
	Renter, One Bedroom	79.3%	—
		545	80
Gender	Women	52.1%	40.7%
		1,488	395
	Men	58.3%	8.3%
		713	314
Age	65-74	42.1%	7.3%
		778	212
	75 years & over	63.9%	26.8%
		1,423	497
	85 years & over	54.6%	—
		383	—
Race & Ethnicity	White (not Latino)	53.9%	15.0%
		2,113	709
	Hispanic or Latino (of any Race)	—	—
		—	—
	Black or African American	—	—
		—	—
	Asian	—	—
		—	—



2014 Elder Economic Security Standard Index, Union County

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$1,025	\$1,137	\$2,129	\$1,025	\$1,137	\$2,129
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$200	\$200	\$200	\$310	\$310	\$310
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$391	\$391	\$391	\$550	\$550	\$550
Index Per Month	\$2,344	\$2,456	\$3,448	\$3,300	\$3,412	\$4,404
Index Per Year	\$28,128	\$29,472	\$41,376	\$39,600	\$40,944	\$52,848

Percentage of Increase from 2009 to 2014

	11.9%	14.4%	8.8%	10%	11.7%	8.1%
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Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
Average Social Security Payment 2014	Men	Women
	\$19,013	\$15,208

Adding Home & Community Based Long Term Care Costs to the Elder Economic Index Annual Expenses

Elder Economic Security Standard Index Plus Cost of Long Term Care							
Need for Long Term Care (hours/week)		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	LTC Cost Per Year	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$36,828	\$38,172	\$50,076	\$48,300	\$49,644	\$61,548
Medium (16hrs)	\$23,000	\$51,128	\$52,472	\$64,376	\$62,600	\$63,944	\$75,848
High (36hrs)	\$52,000	\$80,128	\$81,472	\$93,376	\$91,600	\$92,944	\$104,848

Union County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	28,726	2,616	8,749	11,365
Percent	100%	9.1%	30.5%	39.6%

<i>Adults 65 Years & over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
Total	Percent of all elders with incomes below the index	59.3%	19.6%
	Number of all elders with incomes below elderly index	8,564	2,801
Housing Type	Owner with Mortgage	53.6%	17.4%
		1,236	886
	Owner without a mortgage	50.6%	18.7%
		3,895	1,495
	Renter, One Bedroom	77.5%	34.9%
		3,433	420
Gender	Women	58.1%	28.9%
		6,364	1,600
	Men	63.1%	13.7%
		2,200	1,201
Age	65-74	58.0%	15.8%
		3,494	1,231
	75 years & over	60.3%	24.1%
		5,070	1,570
	85 years & over	60.0%	30.2%
		2,445	586
Race & Ethnicity	White (not Latino)	51.6%	17.6
		5,088	1,920
	Hispanic or Latino (of any Race)	84.1%	30.5%
		1,618	402
	Black or African American	72.8%	27.3%
		1,858	440
	Asian	—	—
		—	—

2014 Elder Economic Security Standard Index, Warren County

	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
Expenses/Monthly and Yearly Totals	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$794	\$936	\$1,662	\$794	\$936	\$1,662
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$240	\$240	\$240	\$372	\$372	\$372
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$352	\$352	\$352	\$516	\$516	\$516
Index Per Month	\$2,114	\$2,256	\$2,982	\$3,097	\$3,239	\$3,965
Index Per Year	\$25,368	\$27,072	\$35,784	\$37,164	\$38,868	\$47,580

Percentage of Increase from 2009 to 2014

	14%	12.9%	14%	11.1%	11.8%	12.8%
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Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
Average Social Security Payment 2014	Men	Women
	\$19,726	\$14,957

Adding Home & Community Based Long Term Care Costs to the Elder Economic Index Annual Expenses

		Elder Economic Security Standard Index Plus Cost of Long Term Care					
Need for Long Term Care (hours/week)		Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	LTC Cost Per Year	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$34,068	\$35,772	\$44,484	\$45,864	\$47,568	\$56,280
Medium (16hrs)	\$23,000	\$48,368	\$50,072	\$58,784	\$60,164	\$61,868	\$70,580
High (36hrs)	\$52,000	\$77,386	\$79,072	\$87,784	\$89,164	\$90,868	\$99,580

Warren County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	7,494	676	2,656	3,332
Percent	100%	9.0%	35.4%	44.5%

<i>Adults 65 Years & over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
Total	Percent of all elders with incomes below the index	65.0%	31.8%
	Number of all elders with incomes below elderly index	1,855	1,477
Housing Type	Owner with Mortgage	52.6%	24.7%
		339	364
	Owner without a mortgage	64.6%	25.9%
		1,195	717
Gender	Renter, One Bedroom	—	—
		321	396
	Women	76.7%	38.9%
		1,647	630
Age	Men	29.5%	28.0%
		208	847
	65-74	42.5%	23.6%
		504	719
Race & Ethnicity	75 years & over	81.0%	47.6%
		1,351	758
	85 years & over	69.3%	—
		400	—
Race & Ethnicity	White (not Latino)	68.9%	31.8%
		1,772	1,366
	Hispanic or Latino (of any Race)	—	—
		—	—
	Black or African American	—	—
		—	—
Race & Ethnicity	Asian	—	—
		—	—