

New Jersey Elder Economic Security Index *Addressing Basic Needs*



New Jersey Elder Economic Security Index:

Who is on the Edge of Poverty

And

Where they are living in New Jersey

Addressing Basic Needs

CONTRIBUTING AUTHORS

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**LEGAL SERVICES OF NJ POVERTY RESEARCH INSTITUTE**

**NEW JERSEY FOUNDATION FOR AGING**

**WIDER OPPORTUNITIES FOR WOMEN**

~~~~~

2012

Acknowledgements



The New Jersey Foundation for Aging (NJFA)

The New Jersey Foundation for Aging is a statewide nonprofit that works to improve and to support innovative approaches in the delivery of services that enable older adults to live in the community with independence and dignity. This mission is advanced through grantmaking to address unmet needs and through increasing society's awareness to influence public policy to create better understanding of the issues that confront today's seniors and the seniors of tomorrow.

The New Jersey Foundation for Aging (NJFA) grew out of the NJ Association of Area Agencies on Aging in 1998. NJFA's approach is integrated and comprehensive; it looks not only at immediate outcomes through the support of local innovative programs, but it is also committed to affecting sustainable impact through advancing policy initiatives to improve the ability of all to 'age well' in New Jersey.

Thanks to our stakeholders who reviewed the Index and demographic data and reflected on the previous recommendations. Their insight assisted in shaping the *Addressing Basics Needs* Recommendation Section. We appreciate the participation from affiliated members of the State Association of Jewish Federations, the Mercer County, Hunterdon County and Ocean County Offices on Aging, the Homecare Association of NJ, NJ Department of Human Services Staff from the State Unit on Aging and many others.



Legal Services of New Jersey Poverty Research Institute

Legal Services of New Jersey heads a statewide system of seven non-profit corporations that provide free legal assistance in civil matters to low-income people in all twenty-one counties. The Poverty Research Institute (PRI) was established by LSNJ in 1997 to create greater public awareness of poverty's scope, causes, consequences and remedies, as a way to help alleviate some of the legal problems of those living in poverty, and thereby help meet LSNJ's core mission of addressing those legal problems. It is the first and only entity exclusively focused on developing and updating information on poverty in the state. LSNJ's PRI conducts systemic research on the incidence, effects and other aspects of poverty—as well as the relationship among poverty, work and public policy—and makes its findings available to the public. Information on NJPRI can be found at www.lsnj.org/PRI. For further questions, please email pri@lsnj.org or call 732-572-9100.



Wider Opportunities for Women (WOW)

Wider Opportunities for Women (WOW) works nationally and in its home community of Washington, DC to achieve economic independence and equality of opportunity for women and their families at all stages of life. For over 40 years, WOW has been a leader in the areas of nontraditional employment, job training and education, welfare to work and workforce development policy. Since 1995, WOW has been devoted to the self-sufficiency of women and their families through the national Family Economic Self-Sufficiency (FESS) Project. Through FESS, WOW has reframed the national debate on social policies and programs from one that focuses on poverty to one that focuses on what it takes families to make ends meet. Building on FESS, WOW has expanded to meet its intergenerational mission of economic independence for women at all stages of life with the Elder Economic Security Initiative. For more information about WOW's programs please visit www.wowonline.org or call WOW at 202-464-1596.



The Gerontology Institute – University of Massachusetts Boston

The Gerontology Institute, John W. McCormack Graduate School of Policy Studies, University of Massachusetts Boston addresses social and economic issues associated with population aging. The Institute conducts applied research, analyzes policy issues, and engages in public education. It also encourages the participation of older people in aging services and policy development. In its work with local, state, national, and international organizations, the Institute has five priorities: 1) productive aging, that is, opportunities for older people to play useful social roles; 2) health care for the elderly; 3) long-term care for the elderly; 4) economic security for older adults; and 5) social and demographic research on aging. The Institute pays particular attention to the special needs of low-income and minority elderly. For more information about The Gerontology Institute please visit www.geront.umb.edu or email gerontology@umb.edu.



The Silver Century Foundation promotes a positive view of aging for everyone. The Foundation advocates active planning for the second half of life, challenges entrenched and harmful stereotypes of growing old, provides useful information on real life aspects of aging, encourages community among generations, and raises awareness to inspire people to live their longest, healthiest, most empowered lives.

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The New Jersey Elder Economic Security Standard™ Index 2012 Update Report

Foreword from the New Jersey Foundation for Aging

New Jersey is on the brink of a population shift. Between now and the year 2025, the number of older New Jerseyans will increase from 18 to 24 percent. The large baby boom generation began to turn 65 in 2011 and, for the next 50 years, the aging of our society will dominate the demographic landscape.

Our aging population will certainly present a challenge to the municipal, state and federal government entities charged with providing services that fit their residents' needs. However, an unprecedented number of aging New Jerseyans and their families will face challenges of their own, the greatest of those being the age-old conundrum of how best to live out their lives at home, with dignity.

There is no one answer to that question. As New Jersey's population ages, older adults and their families must come to terms with the choice that best fits their needs. Unfortunately, by the time elder adults and their families are ready to make that decision their choices are often limited by financial concerns. Though more and more adults want to stay in their own home, many cannot afford to do so. If seniors do have sufficient assets to consider making adjustments to their living situation they may find that their communities are not able to accommodate their downsizing or the in-home social supports they might desire.

Further, we must recognize that aging issues are women's issues. Women often earn a smaller income than men, may take time from the workforce to care for family and are more likely to work part-time. As a result of these realities, women are likely to save less for retirement. Social Security and many other institutions do not recognize the value of women's work, such as that of unpaid caregivers and low-paid health care professionals. Therefore, women make up the majority of the aging population living in poverty and much attention is needed to address their special concerns.

The New Jersey Elder Economic Security Initiative™

The New Jersey Elder Economic Security Initiative (NJ-EESI) is designed to examine what elder adults and elder couples need in order to age in place with dignity. At the center of this Initiative are two publications produced in 2009 through a partnership with Wider Opportunities for Women and the Gerontology Institute at the University of Massachusetts Boston: the *New Jersey Elder Economic Security Standard™ Index* and *Elders Living on the Edge: When Meeting Basic Needs Exceeds Available Income in New Jersey*. This 2012 Update builds on those documents and provides further details on: 1) how many New Jersey elders lack economic security incomes; 2) those elders' ages, housing status and ethnicity; 3) where within New Jersey those elders live. The goal of this report is to provide greater details for planners, legislators and policy makers regarding the profile of elders living in poverty or near poverty in NJ and how best to outreach to those seniors most in need.

The recommendations narrative and appendix tables in the *New Jersey Elder Economic Security Standard™ Index* (the Elder Index) offer data and information on what it really costs for

seniors to age in place and remain in their communities. The policy brief recommendations section, *Addressing Basic Needs*, offers analysis on how income support programs help elders close the gap between poverty and economic security and puts forward a snap shot of recommendations that the policy makers can undertake to improve the lives of NJ seniors.

The New Jersey Foundation for Aging is pleased to partner with Wider Opportunities for Women (WOW), Legal Services of NJ Poverty Research Institute (LSNJ-PRI) and our group of stakeholders including representatives from the NJ Department of Human Services, New Jersey Association of Area Agencies on Aging, NJ Home Care Association and others to update this publication.

The work was made possible by the generous support from the Silver Century Foundation.

How to Use the New Jersey Elder Index and its companion sections:

The Elder Index and policy brief section *Addressing Basic Needs* can be used by a number of different populations:

Single Elders and Elder Couples: The Elder Index shows how much single elders and elder couples need in order to be secure in their own homes based on their location and need for health care and other assistance. If a single elder or elder couple (or one of their family members), can use the policy brief to identify what policies or programs might benefit them. If an elder does not have enough income to make ends meet, there are some public benefits programs available that might bridge the gap to economic security. For Information and Assistance contact your County Office on Aging. Appendix E provides a list of County Offices on Aging also known as Aging and Disability Resource Connection.

Policymakers, Legislators, and Advocates: As the Elder Index shows, it is almost impossible for an elder to survive on the average Social Security payment in New Jersey. However, Social Security is the only source of income for one out of four retired elders. Together, the Elder Index and policy brief can show the real cost of being secure, and help determine what policies are most appropriate in bringing elders closer to their goal of aging in their homes.

Younger Adults and Families Planning for Retirement: Whether you are a 22 year old or a 62 year old, you probably have one plan in common – making it to retirement age. Once you get there, though, you need to have a plan in place if you want to be economically secure. The Elder Index and policy brief can help you determine what you would need to live in economic security and what policy changes may make this possible.

What is New Jersey doing for the Aging Population?

In New Jersey, as in all states, it is actually less expensive to provide care to elders in their own homes than to provide care through nursing homes. In recognition of this reality, New Jersey has made strides to rebalance the services it provides towards the goal of allowing more elders to receive home and community-based care. A sampling of these current programs and initiatives are listed below:

- Through the Older Americans Act funding the NJ Dept of Human Services administers contracts with all 21 County Area Agencies on Aging (AAAs)/Aging Disability Resource Connection (ADRC). A variety of services are administered locally by the County AAAs including information and assistance, home delivered meals, assessment, care management as well as respite. See the Counties in Appendix E.
- Community based long-term care services are provided through a series of Comprehensive Medicaid Waiver programs that assist clinically and financially eligible older adults age 60 and over with the services they need to live in their own homes and communities. Benefits can include home health and personal care services, respite care, adult day care, transportation, medical equipment and supplies. See Appendix E for a list of the County AAAs or ADRCs for information on services.
- New Jersey is at the forefront of providing prescription assistance to seniors through two state programs: Pharmaceutical Assistance to the Aged and the Disabled (PAAD) and Senior Gold. Following the passage of federal legislation, seniors are being folded into Medicare Plan D to assist with the cost of prescription medications. See Appendix E for a list of the County AAAs or ADRCs for information on services.
- State Health Insurance Program (SHIP) is a free health insurance assistance and counseling program designed to help seniors with questions about Medicare, Medicaid and other health insurance benefits. SHIP counselors are based at the County Offices on Aging (AAAs or ADRCs). See Appendix E for a list of the County AAAs or ADRCs for information on services.

To find out more about services and programs available to older New Jerseyans, call 1-877-222-3737 to reach your local Area Agency on Aging.

THE NEW JERSEY ELDER ECONOMIC INDEX 2012 UPDATE

INTRODUCTION

Low-income elders in New Jersey face financial challenges that threaten their economic security and the health of their communities. They are pressured by a widening gap between their housing, health care, fuel and utility expenses and shrinking assets. The value of their assets and their incomes are eroded by weaknesses within the economy. When income falls short of needs, the potential value of public support programs is undermined by underfunding, low income limits, and asset limits which discourage savings. As a result, many New Jersey seniors are unable to attain economic security.

The national Elder Economic Security Initiative™ (“the Initiative”) is a multi-year, research-driven initiative to raise awareness of the challenges facing elders and to improve public policies for older adults. The Initiative combines coalition building, research, advocacy, education and outreach at the national, state and community levels to promote the economic well-being of elders and their families. The New Jersey Foundation for Aging (NJFA) leads the New Jersey Initiative in partnership with Wider Opportunities for Women and the statewide stakeholders that participated in the New Jersey-Elder Economic Security Index dialogue.

In 2009 the Elder Economic Security Standard Index and Policy Brief were released. Those reports documented the costs of living and public benefits that could assist seniors in covering their basic needs. This 2012 Update seeks to let planners, legislators and policy makers know **who and where these seniors are that are living in or on the edge of poverty in NJ.**

MEASURING ECONOMIC WELL-BEING IN 2011

How much income do New Jersey’s elders need to meet the real costs of living? How much do public support programs – food, prescription, medical, utility and housing assistance – help elders meet their rising expenses? To answer these questions, social service providers, advocates, and policymakers need an

Recommendations

See page 4 for the full narrative

Increase access to affordable housing

Support the provision of property tax and rebate supports

Increase to the state supplement for SSI

Protect and widen access to community based long-term care and aging in place services

Promote better access to food and nutritional support programs

Use the Elder Index as a case management tool to gauge progress towards economic security

accurate measure of elders' economic security. The National Elder Economic Security Initiative™ ("the Initiative") developed by Wider Opportunities for Women (WOW), offers such a benchmark: the Elder Economic Security Standard™ Index which has been customized for WOW's partner states, e.g. NJ Elder Index). The NJ Elder Index and the County Index tables are provided in Appendix D.

The Elder Index measures the income older adults require to make ends meet, live with dignity, and remain in their own homes. The Elder Index strengthens evaluation of state and national public policy and programs. The Elder Index helps elders, advocates, policy makers, foundations and direct service providers:

- quantify elder economic security;
- examine the components of economically secure elders' basic expenses;
- measure the gaps between typical incomes and economic security;
- measure how well public policies can help fill those gaps;
- evaluate current income support programs' ability to move individuals toward economic security

WHAT DOES IT TAKE TO AGE IN PLACE WITH DIGNITY?

To arrive at a measure of income sufficiency, the Elder Index sums the five major monthly expenses which constitute the basic elder household budget. As a measure of basic needs, the Elder Index includes only those goods and services essential to health and welfare:

- Housing: Rent or mortgage payments and all housing-related costs (heat, utilities, insurance, property taxes) as applicable
- Food: Costs of food prepared at home, based on the USDA Low-Cost Food Plan for older adults
- Health Care: Premiums for Medicare, and out-of-pocket costs, including co-payments and deductibles
- Transportation: Costs of private auto ownership and use, and/or public transportation where widely available
- Miscellaneous: Essential household and personal items such as clothing, paper products, cleaning products, etc. Miscellaneous expense is estimated at 20 percent of all other expenses, based on Department of Labor Consumer Expenditure Survey data. The standard dollar value for utilized across all groups is based on the owners without a mortgage. (See Appendix D)

The County specific NJ Elder Index tables are presented in Appendix D.

Table 1 displays the Elder Index expenses for a single elder and elder couple living in New Jersey (WOW)

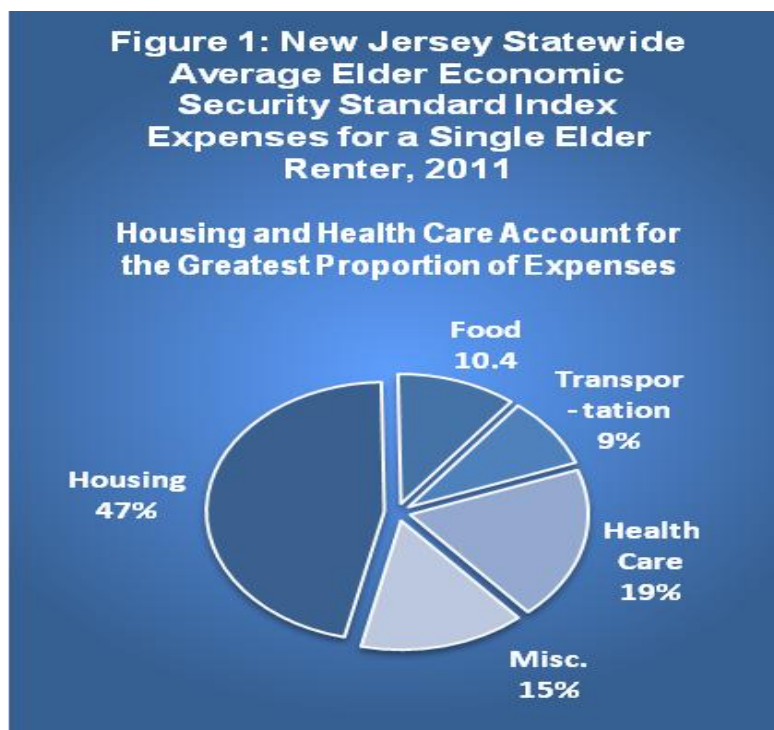
Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$871	\$1,091	\$1,871	\$871	\$1,091	\$1,871
Food	\$243	\$243	\$243	\$446	\$446	\$446
Transportation	\$202	\$202	\$202	\$313	\$313	\$313
Health Care (Good Health)	\$442	\$442	\$442	\$884	\$884	\$884
Miscellaneous	\$352	\$352	\$352	\$503	\$503	\$503
Index Per Month	\$2,110	\$2,330	\$3,110	\$3,017	\$3,237	\$4,017
Index Per Year	\$25,320	\$27,960	\$37,320	\$36,204	\$38,844	\$48,204

Table 2 displays the number of single and 2 person Elder Households in NJ living below the Elder Index (LSNJ-PRI)

NEW JERSEY| ADULTS 65 YEARS & OVER BELOW ELDER INDEX

Includes Single & 2-Person Elder Households	Total (Above & Below Elder Index)	Below Federal Poverty Level (FPL)	Above FPL and Below Elder Index	Total Below Elder Index
Number	592,729	42,594	209,876	252,470
Percent	100%	7.2%	35.4%	42.6%

Figure 1 shows the NJ Statewide Average Elder Expenses for a Single Elder Renter, 2011



Addressing Basics Needs Recommendations

1. **Advocate for increased access to affordable housing**
 - A. Strategies must include efforts to expand the number of Section 8 vouchers available in New Jersey to seniors and low income families.
 - B. **Smart planning** dictates that affordable housing options for seniors need to consider the housing priority within or near that setting for health care worker housing.
 - C. Simplify the application process at the local level. Currently, there is a stalled maze for applying for senior housing. The waiting lists are long and mostly closed. There is duplication within communities' lists since each site manages independently of the other sites. It is important to provide a coordinated simplified local application process that assures both access and accuracy.
 - D. Create an awareness regarding other community options: shared housing, etc.
 - E. Link seniors to credit/debt and foreclosure prevention programs, such as reverse mortgages, etc.

2. Support the provision of property tax and rebate supports

- A. Support legislation to maintain the Property Tax Reimbursement program (Senior Freeze).
- B. Maintain Tenant Rebates for seniors and low income families. While defending the benefit for the senior population is a priority, we recognize that there are some intergenerational households, as well as those older workers who are at risk of “aging into poverty” that may be affected by further cuts to the program. This program can provide a significant financial safety net for seniors, their families and caregivers.

3. Advocate for an increase to the NJ supplement for Social Security Insurance (SSI)

By advocating for an increase to the State supplement for SSI, New Jersey would be improving the economic security of the poorest older adults who are struggling to make ends meet. In January 2011, there were reportedly 33,495 seniors (Aged) on the state supplement, with approximately 22,274 of these recipients living in the community. Most of those seniors are receiving an average supplement of \$31.25 a month. This State benefit has not been increased in over 26 years while inflation has whittled away the purchase power of this necessary support. For a single individual, even combining that with their Federal SSI payment is still only \$705.25 a month.

4. Protect and widen access to community based long-term care and aging in place services

- A. The NJ 2011 Comprehensive Medicaid Waiver application will merge several programs that provide vital services to people into one program during FY 2014. The plan will include Managed Care Organizations (MCOs) which home and community based providers and nursing home facilities will be required to contract with in order to serve Medicaid recipients. This change may affect access and consumer choice while addressing the State’s goal to reduce costs and rebalance long-term care services. Since the full implementation of the waiver is not expected until after June of 2013 the dialogue and concern among stakeholders is to seek assurances of service provision for clients, including access, workforce capacity, and service options.

- I. Ensure access to community services through case/care management provided by AAAs, ADRCs and other community services.
- II. Ensure workforce capacity to address the increasing service demands.
- III. Promote direct care workforce development:
 - a) Veterans job training programs
 - b) Older worker job training programs
 - c) Apprenticeship programs
 - d) Supports for training programs: child care, transportation, etc.
- IV. Public reimbursement, specifically the Medicaid rate for home health service, is pitifully low, which limits the number of providers (and consequently the community workforce capacity) able to deliver services to clients in waiver programs. It is crucial to align the rate closer to the private rate which is currently \$24.00 to 28.00 per hour.

- B. Increase support for an array of services that assist caregivers such as Medical Day Care, Early Alzheimer's programs, and Tele-Health support for home care.
- C. Recognize and develop aging in place health and social services that will serve seniors in the community.
- D. Support and encourage targeted outreach initiatives such as the previous Medicare Savings Programs and Supplemental Nutrition Assistance Program (SNAP) efforts using the El County specific demographic data.
- E. Protect those most vulnerable by avoiding the addition of co-pays for Medicaid programs. Out of pocket costs for those already facing a financial gap would make economic security impossible.

5. Remove application barriers for Nutrition Programs:

Currently, seniors living in poverty continue to be underserved by the statewide nutrition programs. Meal supports can radically affect a senior's health and well being while also making a profound difference in their economic status. It is estimated that with participation five days a week receiving one meal per day in a congregate nutrition program, or home delivered meal, plus participation in a weekend meal programs, plus participation in the USDA Farmers' Market Coupon Program can in effect provide a \$1200 annual benefit to a senior.

- A. Streamline access to Supplemental Nutrition Assistance Program (SNAP) formerly the Food Stamp program to increase participation. This is an important program that is federally funded. 95,000 seniors were enrolled as of December 2011. Many of those enrolled receive the minimal level of support (\$16/mo) however; the State reports the average single elder benefit is \$157.00 per month.
- B. Raise the USDA eligibility guidelines from 185% of the FPL to 200% of the FPL to increase participation in SNAP.
- C. Increase the amount of vouchers available through the Farmer Market Coupon Program for seniors. The current eligibility utilizes 185 % of the FPL. The eligibility needs to be altered and the amount of vouchers available from USDA needs to be increased.
- D. Support the financial stabilization of the statewide weekend home delivered meal program which is underwritten by the Casino Revenue funding. The weekend meal program is essential for homebound seniors who receive the home delivered meal program during the week. Often this food is the only hot and dietary balanced meal that seniors received. This program must be preserved to ensure this home delivered meal and to eliminate waiting lists.

6. Encourage the use of the Elder Index as a benchmark for eligibility

- A. Many elders live below the Elder Index yet they fail to qualify for public benefits because their income is over the Federal Poverty Guidelines. A better approach to eligibility standards would be to use a percentage of the Index, which is a more realistic measure, as opposed to 100% or 200% of an antiquated measure such as the FPL.

- B. A percentage of a more realistic benchmark (70% of Index) illustrates to policy makers and the community that more people need help. In addition, eligibility guidelines for support programs should vary according to local costs of living; and the Elder Index provides that critical data on the local costs of meeting basic needs.
- C. Utilize the Elder Index as a case management benchmark tool to determine the measure of economic security of seniors and how public benefit programs and local strategies may impact their economic well-being.
- D. Utilize the Elder Index County specific demographic data to target outreach activities to seniors.

ELDER ECONOMIC DATA: WHO AND WHERE

ABOUT THIS SECTION OF THE REPORT

The New Jersey Foundation for Aging (NJFA) requested that Legal Services of New Jersey's Poverty Research Institute prepare this section of the report. It marks yet another attempt by LSNJ and its PRI to illuminate the dimensions of poverty and inadequate income in this state. PRI started with the income thresholds for self-sufficiency delineated in the Elder Economic Security Standard Elder Index (Elder Index), a methodological approach developed for Wider Opportunities for Women (WOW), a Washington DC based non-profit corporation. The Elder Index has been used in a number of states to assess the cost of living of senior citizens. At the request of the Foundation, PRI compared these thresholds with the Census 2010 PUMS (Public Use Microdata Sample) one-year estimates from the American Community Survey (ACS) for New Jersey to calculate the number of elders falling below the Elder Index, both for the entire state and its individual counties. More details on the methodology are given in Appendix A.

It is important to note that the Elder Economic Security Standard Index does not calculate self-sufficiency incomes for all types of households where elder persons may be present. The WOW methodology is restricted to elder persons living alone or in two-person households (elder couple). As a result, elders living in three or more person households are not included in the study, although many such persons may be living with inadequate incomes in the state.

Recommendations based on this analysis have been produced separately by the New Jersey Foundation for Aging and various stakeholders. And can be found in *Addressing Basic Needs*.

The report, including methodology development and data analysis, was authored by Shivi Prasad and Allan Lichtenstein of the Poverty Research Institute. Copyright 2012 Legal Services of New Jersey

Melville D. Miller, Jr., President, Legal Services of NJ, Edison, NJ June 2012

INTRODUCTION

This report provides a detailed description of elder residents living with inadequate incomes in New Jersey, as measured by the Elder Economic Standard Security Index (Elder Index). The Elder Index is a measure of the cost of basic expenses of elder households to age in place, continuing to live in the community setting of their choice. It defines economic security as the financial status where elders have sufficient income (from Social Security, pension, retirement savings, and other resources) to cover basic and necessary living expenses.

In this report, we present information on the portion of elder residents who did not have enough resources to make ends meet in New Jersey and its 21 counties during 2010. It specifically examines data based on living arrangement of the householder (living alone or with someone), type of housing situation (whether housing is owned with/without mortgage or rented) gender, and race and ethnicity. In addition, the impact of age progression on income adequacy is assessed by splitting elder age groups into two separate categories - 65 to 74 years and 75 years or above.

PRINCIPAL FINDINGS

Elder Economic Insecurity in New Jersey

More than a quarter million elder New Jerseyans lacked financial resources to meet basic necessities in 2010

Overall, more than a quarter million or 42.6 percent of elder residents struggled to meet their basic needs in 2010, as measured by the Elder Index. Using the federal poverty level, we find only 42,594 or 7.2 percent such households lacking sufficient resources. Clearly, the federal poverty measure fails to capture all elder households grappling with inadequate resources. **(Table 1)**

In 2010, more than a quarter million elder New Jerseyans did not have enough resources to meet their basic needs — as measured by the Elder Index. While a large portion of elder residents experienced income shortages, these deficiencies were more evident among elders who were living alone, renting their homes, women, racial and ethnic minorities, and among elder residents who were above 75 years.

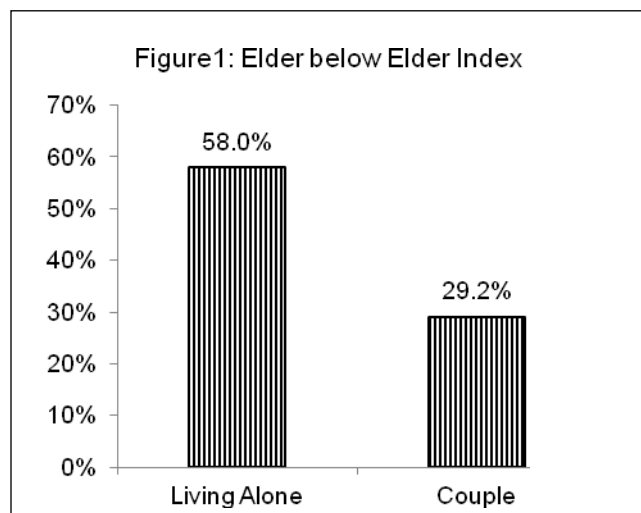
Table 1: New Jersey Profile

Includes Single & 2-Person Elder Households	Total Above & Below Elder Index	Below Federal Poverty Level (FPL)	Above FPL and Below Elder Index	Total Below Elder Index
Number	592,729	42,594	209,876	252,470
Percent	100%	7.2%	35.4%	42.6%

Elders living alone find it the hardest to make ends meet

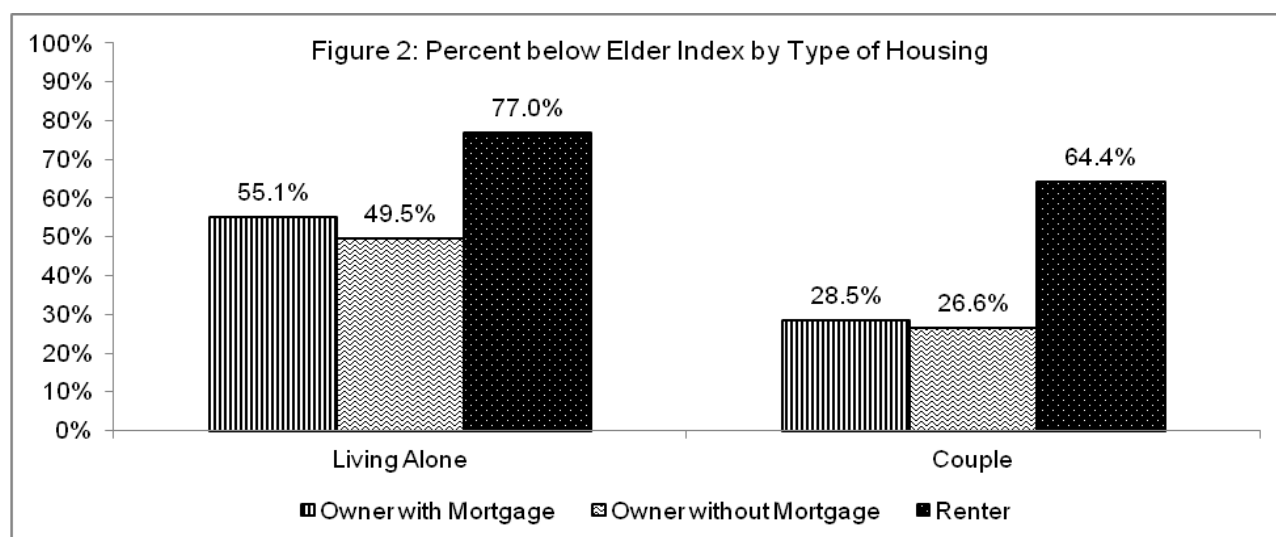
In all types of situations, elders living alone found it harder to make ends meet than those living with someone else did. In 2010, nearly 160,000 elder residents living alone, or 58 percent, did not have enough income to meet their basic needs. Among elder couples, only 29.2 percent struggled with insufficient resources during the same year.

Nevertheless, the number of elder couple households is quite high (92,756). **[Figure1]**



Majority of elder New Jersey renters were economically insecure in 2010

Seventy-seven percent of elder renters living alone and 64.4 percent of elder couples had incomes below the Elder Index in 2010. Among owners, those with mortgages on their homes had a higher percentage that fell below the Elder Index compared to instances where mortgages had been paid off.

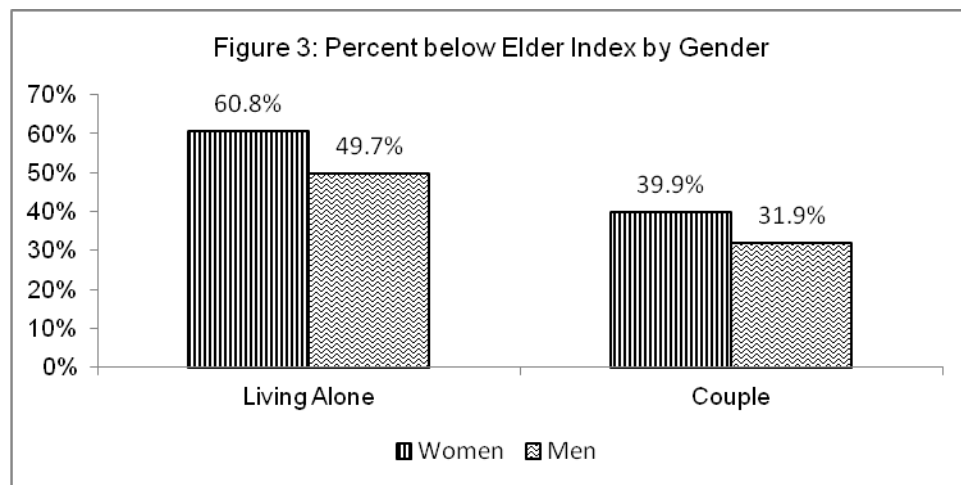


Among elders *living alone* without a mortgage, 49.5 percent fell below the Elder Index compared to 55.1 percent among those owning homes with pending mortgage or loan. The differences in the proportion of *owner couple* households (with or without mortgage) below the Elder Index were not so stark — 28.5 percent of owner couples with mortgages were below the Elder Index in 2010 compared to 26.6 percent of owner couple households without mortgage on their homes.

[Figure 2]

Elder women living alone have the highest susceptibility to income insufficiency

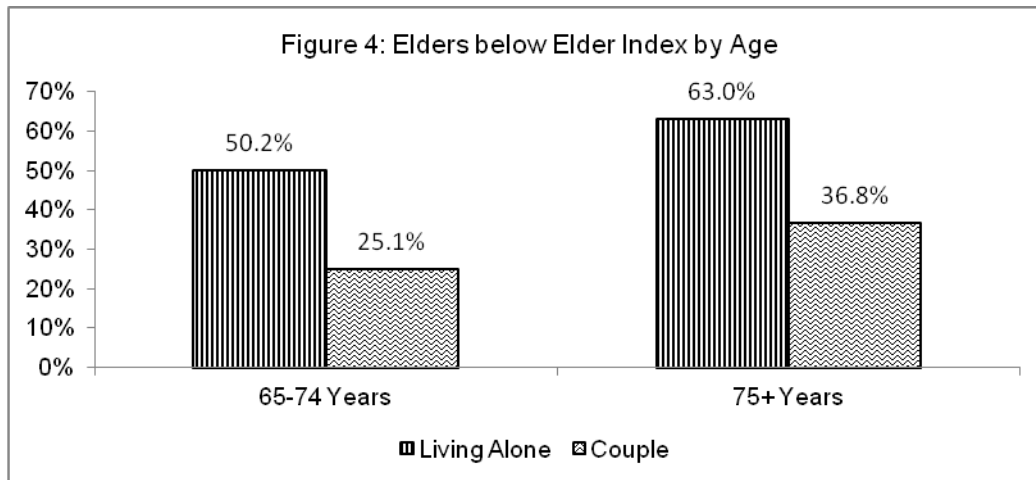
The majority of single person households below the Elder Index were headed by women in 2010. As noted, about 160,000 elders living alone were below the Elder Index in 2010. Of this, nearly 125,000 households consisted exclusively of women. Overall, 60.8 percent of single person households below the Elder Index were headed by women. While nearly half (49.7 percent) of men-headed households were also below the Elder Index, the number of such households is lower in comparison (35,355).



Among two-person households headed by women, 39.9 percent or 36,965 households were below the Elder Index in 2010. For men, the proportion that fell below the Elder Index was lower — 31.1 percent — although the number of such households was higher (55,791). **[Figure 3]** See *Appendix page 16 for complete New Jersey Profile*.

Elder economic security erodes with age progression

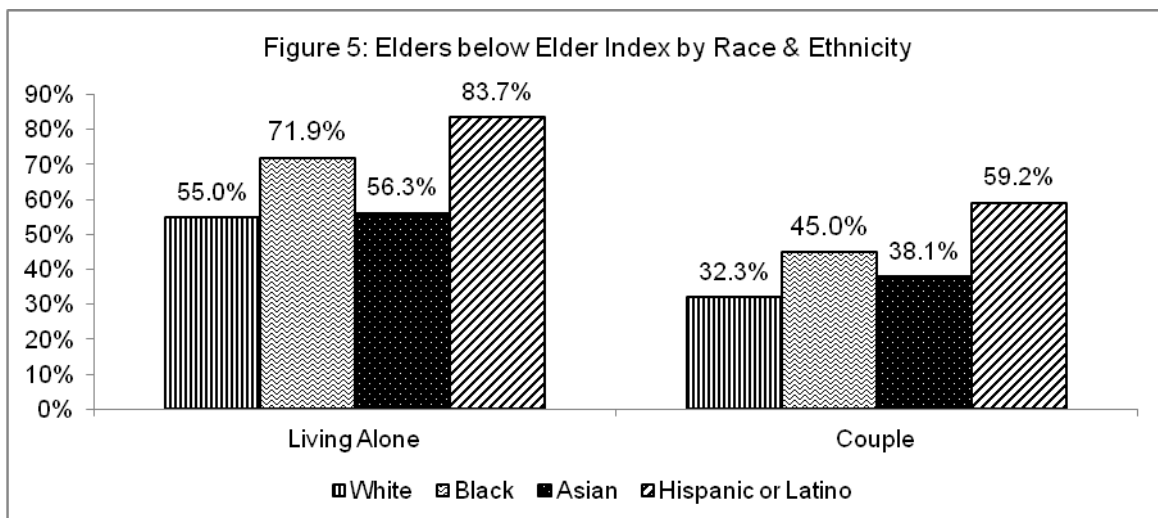
A comparison of the proportion of elders below the Elder Index between the ages 65-74 and those 75 years and over shows that the older age group is more susceptible to income challenges. Sixty-three percent of the 75 plus group living alone was below the Elder Index in 2010 compared to 50.2 percent of those between the ages 65 and 74. For elder couples, 36.8 percent fell below the Elder Index if the age of the elder exceeded 75 years, compared to 25.1 percent if the householder was between 65 to 74 years of age. **[Figure 4]**



Latino elders experienced the highest economic insecurity levels in 2010 among all race and ethnic groups

Nearly 84 percent of Latino elders living alone were below the Elder Index in 2010. Black or African-American elders were the next highest with 71.9 percent having incomes below the Elder Index. In addition, economic insecurity rates for both white and Asian householders living alone exceeded 50 percent.

Among elder couples as well, Latinos experienced the highest economic insecurity – 59.2 percent of Latino couples were below the Elder Index in 2010. While black elder couples also had a very high proportion below the Elder Index (45 percent), this was markedly lower than the Latino insecurity rate. **[Figure 5]** See *Appendix B page 18 for complete New Jersey Profile*.



Elder Economic Insecurity by County

In this section, the focus is on major findings on elder economic insecurity at the county level. Since elders living alone are more susceptible to income challenges, the analysis centers on this group. Data tables for elders below the Elder Index in all types of households at the state and county level are available at the end of this report.

Economic insecurity among elders varies markedly by county of residence

Some counties in New Jersey fared better than others did, particularly when we examine financial insecurity among couples. In Morris County, only 16.8 percent of elder couples were below the Elder Index in 2010. In Somerset, Burlington, Sussex, and Hunterdon counties as well, elder economic insecurity rates were below 24 percent. Hudson, Essex and Cumberland counties had the highest percentage of elder couples with incomes below the Elder Index – exceeding 35 percent in 2010.

Table 2: Percent of Elders below Elder Index

	LIVING ALONE	ELDER COUPLE
Atlantic	55.7%	34.2%
Bergen	59.8%	28.7%
Burlington	41.5%	22.8%
Camden	57.5%	31.7%
Cape May	43.6%	30.8%
Cumberland	47.7%	35.2%
Essex	66.5%	39.6%
Gloucester & Salem	61.0%	31.9%
Hudson	73.7%	44.6%
Hunterdon	44.9%	23.3%
Mercer	50.1%	28.8%
Middlesex	55.9%	26.5%
Monmouth	59.2%	27.8%
Morris	56.7%	16.8%
Ocean	54.7%	27.1%
Passaic	61.1%	33.9%
Somerset	53.5%	20.9%
Sussex	46.8%	22.6%
Union	55.1%	31.1%
Warren	54.9%	27.8%
New Jersey	58.0%	29.2%

Among elders living alone, economic insecurity rates were very high in all counties of the state. While the lowest insecurity rates were found in Burlington, Cape May, and Hunterdon Counties, the percent of elders with incomes below the Elder Index exceeded 40 percent in all these counties during 2010. Hudson County had the highest percentage of elders living alone below the Elder Index in 2010 (73.7 percent). The percent of elders below the index exceeded 61 percent in Essex, Passaic, Gloucester and Salem counties. [Table 2]

ECONOMIC INSECURITY BY TYPE OF HOUSING

Nearly all elder *renters* living alone in Hudson County had trouble making ends meet

Ninety-four percent of elder renters living in Hudson County were below the Elder Index in 2010, the highest among all counties in the state. The percent of elder renters living alone exceeded 70 percent in 15 counties and 80 percent in seven other counties.

Table 3: Percent of Elders below Elder Index by Type of Housing (Living Alone)

	OWNER WITH MORTGAGE	OWNER WITHOUT A MORTGAGE	RENTER
Atlantic	47.6%	51.4%	71.7%
Bergen	55.2%	50.6%	81.0%
Burlington	45.3%	35.6%	54.0%
Camden	56.2%	48.2%	73.2%
Cape May	41.7%	34.6%	84.2%
Cumberland	43.5%	39.2%	82.9%
Essex	65.0%	51.0%	79.8%
Gloucester & Salem	60.2%	56.4%	72.0%
Hudson	45.5%	50.7%	93.7%
Hunterdon	38.8%	35.8%	83.7%
Mercer	36.8%	44.9%	63.3%
Middlesex	58.3%	49.7%	69.6%
Monmouth	45.8%	50.9%	83.8%
Morris	58.8%	47.5%	76.5%
Ocean	65.5%	48.6%	79.5%
Passaic	58.4%	52.3%	78.4%
Somerset	56.0%	52.2%	54.3%
Sussex	64.8%	35.1%	□
Union	53.8%	46.3%	72.1%
Warren	□	40.8%	85.1%
New Jersey	55.1%	49.5%	77.0%

Among owners with a mortgage, elders in Ocean, Essex, and Sussex counties had the highest insecurity rate (exceeding 64 percent); Hunterdon and Mercer counties had the lowest insecurity (less than 39 percent).

Among owners without a mortgage, the economic insecurity rate was less extreme than owners with mortgages was, but exceeded 50 percent in eight counties of the state. Gloucester & Salem, Passaic and Somerset counties had the highest proportion of owners without mortgages falling below the Elder Index in 2010. **[Table 3]**

ECONOMIC INSECURITY BY GENDER

In 17 of 21 counties, the percent of economically insecure elder women was markedly higher than elder men living alone

While the proportion of elder women below the Elder Index exceeded 60 percent in seven counties of the state, the percent of elder men below the Elder Index exceeded 60 percent in only two counties — Hudson and Essex. Five counties with highest proportion of women below the Elder Index in 2010 include Hudson, Essex, Passaic, Atlantic, and Bergen counties.

[Table 4]

Table 4: Percent of Elders below Elder Index by Gender (Living Alone)

	ELDER WOMEN	ELDER MEN
Atlantic	65.9%	33.7%
Bergen	63.6%	45.9%
Burlington	46.0%	29.4%
Camden	61.6%	47.0%
Cape May	39.8%	6.3%
Cumberland	47.1%	49.7%
Essex	67.5%	63.6%
Gloucester & Salem	61.8%	58.6%
Hudson	73.2%	75.0%
Hunterdon	44.4%	45.8%
Mercer	53.3%	43.2%
Middlesex	57.5%	51.5%
Monmouth	62.0%	50.6%
Morris	59.8%	46.2%
Ocean	57.1%	46.9%
Passaic	66.5%	48.6%
Somerset	59.4%	35.9%
Sussex	50.5%	35.2%
Union	54.1%	57.8%
Warren	59.3%	41.0%
New Jersey	60.8%	49.7%

ECONOMIC INSECURITY BY RACE & ETHNICITY

While minorities in general have higher economic insecurity rates in the state, some counties depict extremely disturbing statistics particularly for Latino and Black elders living alone

In Passaic County, 100 percent of Latino elders living alone were below the Elder Index in 2010. In four additional counties, the economic insecurity rate was at least 90 percent or more. For Black or African American elders living alone, the percent of elders with incomes below the Elder Index exceeded 90 percent in three counties, namely Monmouth, Bergen, and Passaic. In three additional counties (Hudson, Essex, and Union), economic insecurity rates exceeded 70 percent in 2010.

While whites had lower economic insecurity rates in 2010, more than half of the white elder population living alone had incomes below the Elder Index in 14 counties of the state. **[Table 5]**

Table 5: Percent of Elders below Elder Index by Race & Ethnicity (Living Alone)

	WHITE	HISPANIC OR LATINO	BLACK OR AFRICAN AMERICAN	ASIAN
Atlantic	57.3%	□	49.1%	□
Bergen	57.4%	80.1%	94.5%	56.5%
Burlington	39.4%	□	54.5%	□
Camden	56.3%	□	69.1%	□
Cape May	43.2%	□	□	□
Cumberland	45.5%	□	49.3%	□
Essex	52.1%	90.8%	80.1%	□
Gloucester & Salem	60.7%	□	63.5%	□
Hudson	66.9%	92.9%	76.1%	□
Hunterdon	46.4%	□	□	□
Mercer	47.1%	□	56.2%	53.0%
Middlesex	54.5%	73.4%	67.8%	□
Monmouth	55.8%	92.0%	95.6%	□
Morris	56.4%	□	□	47.2%
Ocean	54.8%	□	□	□
Passaic	55.0%	100.0%	92.4%	□
Somerset	52.6%	□	□	□
Sussex	46.8%	□	□	□
Union	48.2%	91.9%	84.5%	□
Warren	53.9%	□	□	□
New Jersey	55.0%	83.7%	71.9%	56.3%

Among elder couple households, the highest economic insecurity rate was among Latino couples – close to 90 percent were below the Elder Index in 2010. White couples in Somerset County had the lowest economic insecurity rate during the same year — only 7.8 percent such households were below the Elder Index in 2010 [see Appendix B].

In Table 5 certain ethnicities are not represented, this is due to instances where the total ethnic population in category elders living alone fell below 500. Therefore, reliable estimates cannot be calculated.

Appendix A. Data Sources and Methodology for Appendix B.

Data Source	This report uses 2010 PUMS (Public Use Microdata Sample) one-year estimates from the American Community Survey (ACS) for New Jersey. PUMS files are a sample of the actual responses to the American Community Survey and show the full range of population and housing unit responses collected from individual ACS questionnaires.
Sample size and excluded cases	In instances where the total population fell below 500, reliable estimates cannot be calculated. Such cases have been omitted from the report.
County data	The PUMS files provide data for the state as well as 62 New Jersey PUMA's (Public Use Microdata area). PUMA is the smallest geographic area identified within the PUMS, and is specifically defined for the tabulation and dissemination of PUMS data by the U.S. Census Bureau. In order to provide County-level estimates, this report aggregates PUMAs into Counties using geocodes retrieved from the Missouri Census Data Center. Two of the 21 counties in the state, namely Gloucester and Salem, have overlapping PUMAs. As a result, estimates for these counties have been combined. The Elder Index income amounts have also been averaged for both these counties to arrive at a single dollar amount for the six household types.
Unit of Analysis	The report uses households as the main unit of analysis. All institutional and non-institutional group quarters have been excluded from analysis.
Elder Living Alone	Includes single-person households where the householder is at least 65 years or above.
Elder Couple	These are two-person households where at least one occupant is over 65 years or above, irrespective of the nature of relationship. They could be married or unmarried partner household or share any other type of relationship.
Age Analysis for Elder Couple households	Persons younger than 65 years have been excluded from the age analysis in two-person households; therefore the totals for this variable may be different from the total elder couple households below the Elder Index.
Owners with a mortgage	Includes all householders who have outstanding mortgages or loans on their homes, including home equity loans.
Owners without a mortgage	Includes households that own their homes free and clear, and have no pending loans or mortgages on their homes.
Renter	Includes households renting one-bedroom units or occupying such homes without payment of rent.
Race and Ethnicity	White, Black or African-American, and Asian householders used in the analysis do not have Hispanic or Latino ethnicity. The Hispanic or Latino householders can be of any race.

Appendix B NJ| ADULTS 65 YEARS & OVER BELOW ELDER INDEX

Includes Single & 2-Person Elder Households	Total Above & Below Elder Index	Below Federal Poverty Level (FPL)	Above FPL and Below Elder Index	Total Below Elder Index
Number	592,729	42,594	209,876	252,470
Percent	100%	7.2%	35.4%	42.6%

		Living Alone (Single-person household)	Elder-couple (Two-person household)
Total	Percent of all elders in each living arrangement with incomes below the index	58.0%	29.2%
	Number of all elders in each living arrangement with incomes below Elder Index	159,714	92,756
Housing Type	Owner with Mortgage	55.1%	28.5%
	(Annual Elder Index*: Single = \$37,320; Couple: \$48,204)	27,797	32,319
	Owner without a mortgage	49.5%	26.6%
	(Annual Elder Index*: Single = \$25,320; Couple: \$36,204)	74,445	49,759
	Renter, One Bedroom	77.0%	64.4%
	(Annual Elder Index*: Single = \$27,960; Couple: \$38,844)	57,472	10,678
Gender	Women	60.8%	39.9%
		124,359	36,965
	Men	49.7%	31.9%
		35,355	55,791
Age	65-74	50.2%	25.1%
		54,123	40,712
	75+	63.0%	36.8%
Race/Ethnicity		105,591	43,083
	White (not Latino)	55.0%	32.3%
		126,710	73,138
	Hispanic or Latino (of any Race)	83.7%	59.2%
		10,997	7,267
	Black or African American	71.9%	45.0%
		18,633	7,968
	Asian	56.3%	38.1%
		2,005	3,520

ATLANTIC COUNTY| ADULTS 65 YEARS & OVER BELOW ELDER INDEX

Includes Single & 2-Person Elderly Households	Total Above & Below Elder Index	Below Federal Poverty Level (FPL)	Above FPL and Below Elder Index	Total Below Elder Index
Number	18,588	1,331	6,947	8,278
Percent	100%	7.2%	37.4%	44.5%

		Living Alone (Single-person household)	Elder-Couple (Two-person household)
Total	Percent of all elders in each living arrangement with incomes below the index	55.7%	34.2%
	Number of all elders in each living arrangement with incomes below Elder Index	4,980	3,298
Housing Type	Owner with Mortgage	47.6%	30.1%
	(Annual Elder Index*: Single = \$33,876; Couple: \$45,060)	964	1,142
	Owner without a mortgage	51.4%	32.6%
	(Annual Elder Index*: Single = \$23,904; Couple: \$35,088)	2,401	1,749
	Renter, One Bedroom	71.7%	—
	(Annual Elder Index*: Single = \$26,172; Couple: \$37,356)	1,615	
Gender	Women	65.9%	46.7%
		4,024	1,821
	Men	33.7%	25.7%
		956	1,477
Age	65-74	51.9%	27.0%
		2,054	1,281
	75+	58.6%	30.9%
		2,926	905
Race/Ethnicity	White (not Latino)	57.3%	33.2%
		4,114	2,648
	Hispanic or Latino (of any Race)	—	—
	Black or African American	49.1%	37.8%
		804	366
	Asian	—	37.9%
			215

BERGEN COUNTY| ADULTS 65 YEARS & OVER BELOW ELDER INDEX

Includes Single & 2-Person Elder Households	Total Above & Below Elder Index	Below Federal Poverty Level (FPL)	Above FPL and Below Elder Index	Total Below Elder Index
Number	67,894	6,354	22,881	29,235
Percent	100%	9.4%	33.7%	43.1%

		Living Alone (Single-person household)	Elder-Couple (Two-person household)
Total	Percent of all elders in each living arrangement with incomes below the index	59.8%	28.7%
	Number of all elders in each living arrangement with incomes below Elder Index	18,760	10,475
Housing Type	Owner with Mortgage	55.2%	30.5%
	(Annual Elder Index*: Single = \$43,128; Couple: \$53,976)	3,083	3,603
	Owner without a mortgage	50.6%	23.8%
	(Annual Elder Index*: Single = \$27,672; Couple: \$38,520)	8,683	5,228
	Renter, One Bedroom	81.0%	62.6%
	(Annual Elder Index*: Single = \$30,876; Couple: \$38,520)	7,024	1,644
Gender	Women	63.6%	31.1%
		15,664	3,461
	Men	45.9%	27.7%
		3,126	7,014
Age	65-74	49.8%	27.4%
		6,519	4,771
	75+	66.9%	31.7%
		12,271	4,805
Race/Ethnicity	White (not Latino)	57.4%	25.4%
		16,079	7,964
	Hispanic or Latino (of any Race)	80.1%	61.9%
		1,273	946
	Black or African American	94.5%	39.0%
		752	674
	Asian	56.5%	46.2%
		471	799

BURLINGTON COUNTY| ADULTS 65 YEARS & OVER BELOW ELDER INDEX

Includes Single & 2-Person Elder Households	Total Above & Below Elder Index	Below Federal Poverty Level (FPL)	Above FPL and Below Elder Index	Total Below Elder Index
	32,174	2,022	8,035	10,057
	100%	6.3%	25.0%	31.3%

		Living Alone (Single- person household)	Elder- Couple (Two- person household)
Total	Percent of all elders in each living arrangement with incomes below the index	41.5%	22.8%
	Number of all elders in each living arrangement with incomes below Elder Index	6,038	4,019
Housing Type	Owner with Mortgage	45.3%	25.1%
	(Annual Elder Index*: Single = \$33,204 Couple: \$44,040)	1,735	1,640
	Owner without a mortgage	35.6%	19.0%
	(Annual Elder Index*: Single = \$23,088; Couple: \$33,924)	2,872	2,045
	Renter, One Bedroom	54.0%	—
	(Annual Elder Index*: Single = \$25,236; Couple: \$36,072)	1,431	
Gender	Women	46.0%	30.2%
		4,889	1,917
	Men	29.4%	18.6%
		1,149	2,102
Age	65-74	35.0%	21.0%
		1,992	1,902
	75+	45.7%	23.3%
		4,046	1,516
Race/Ethnicity	White (not Latino)	39.4%	22.1%
		4,970	3,287
	Hispanic or Latino (of any Race)	—	14.8%
			83
	Black or African American	54.5%	20.8%
		856	395
	Asian	—	—

CAMDEN COUNTY | ADULTS 65 YEARS & OVER BELOW ELDER INDEX

Includes Single & 2-Person Elder Households	Total Above & Below Elder Index	Below Federal Poverty Level (FPL)	Above FPL and Below Elder Index	Total Below Elder Index
Number	31,555	2,774	10,944	13,718
Percent	100%	8.8%	34.7%	43.5%

		Living Alone (Single-person household)	Elder-Couple (Two-person household)
Total	Percent of all elders in each living arrangement with incomes below the index	57.5%	31.7%
	Number of all elders in each living arrangement with incomes below Elder Index	8,271	5,447
Housing Type	Owner with Mortgage	56.2%	24.1%
	(Annual Elder Index*: Single = \$32,844; Couple: \$43,692)	1,404	1,401
	Owner without a mortgage	48.2%	31.0%
	(Annual Elder Index*: Single = \$24,144; Couple: \$34,992)	3,555	3,107
	Renter, One Bedroom	73.2%	71.8%
	(Annual Elder Index*: Single = \$25,404; Couple: \$36,252)	3,312	939
Gender	Women	61.6%	35.3%
		6,360	2,026
	Men	47.0%	30.0%
		1,911	3,421
Age	65-74	53.5%	24.0%
		3,398	2,144
	75+	60.6%	47.1%
		4,873	3,036
Race/Ethnicity	White (not Latino)	56.3%	30.7%
		6,821	4,228
	Hispanic or Latino (of any Race)	—	—
	Black or African American	69.1%	32.8%
		1,176	796
	Asian	—	—

CAPE MAY COUNTY| ADULTS 65 YEARS & OVER BELOW ELDER INDEX

Includes Single & 2-Person Elder Households	Total Above & Below Elder Index	Below Federal Poverty Level (FPL)	Above FPL and Below Elder Index	Total Below Elder Index
Number	12,777	303	4,280	4,583
Percent	100%	2.4%	33.5%	35.9%

		Living Alone (Single-person household)	Elder-Couple (Two-person household)
Total	Percent of all elders in each living arrangement with incomes below the index	43.6%	30.8%
	Number of all elders in each living arrangement with incomes below Elder Index	2,203	2,380
Housing Type	Owner with Mortgage	41.7%	31.3%
	(Annual Elder Index*: Single = \$32,244; Couple: \$43,404)	354	759
	Owner without a mortgage	34.6%	30.6%
	(Annual Elder Index*: Single = \$22,380; Couple: \$33,540)	1,179	1,621
	Renter, One Bedroom	84.2%	—
	(Annual Elder Index*: Single = \$23,832; Couple: \$34,992)	670	—
Gender	Women	39.8%	40.5%
		1,537	1,274
	Men	56.3%	24.1%
		666	1,106
Age	65-74	25.4%	23.7%
		442	965
	75+	53.2%	47.6%
		1,761	1,274
Race/Ethnicity	White (not Latino)	43.2%	29.9%
		2,094	2,225
	Hispanic or Latino (of any Race)	—	—
	Black or African American	—	—
	Asian	—	—

CUMBERLAND COUNTY| ADULTS 65 YEARS & OVER BELOW ELDER INDEX

Includes Single & 2-Person Elder Households	Total Above & Below Elder Index	Below Federal Poverty Level (FPL)	Above FPL and Below Elder Index	Total Below Elder Index
Number	10,453	708	3,663	4,371
Percent	100%	6.8%	35.0%	41.8%

		Living Alone (Single-person household)	Elder-Couple (Two-person household)
Total	Percent of all elders in each living arrangement with incomes below the index	47.7%	35.2%
	Number of all elders in each living arrangement with incomes below Elder Index	2,649	1,722
Housing Type	Owner with Mortgage	43.5%	36.7%
	(Annual Elder Index*: Single = \$29,844; Couple: \$41,044)	230	573
	Owner without a mortgage	39.2%	27.3%
	(Annual Elder Index*: Single = \$21,948; Couple: \$33,108)	1,564	823
	Renter, One Bedroom	82.9%	—
	(Annual Elder Index*: Single = \$24,336; Couple: \$35,496)	855	
Gender	Women	47.1%	22.6%
		1,980	410
	Men	49.7%	42.5%
		669	1,312
Age	65-74	40.0%	33.4%
		960	876
	75+	53.6%	46.8%
		1,689	591
Race/Ethnicity	White (not Latino)	45.5%	31.1%
		1,942	1,261
	Hispanic or Latino (of any Race)	—	—
	Black or African American	49.3%	—
		393	
	Asian	—	—

ESSEX COUNTY | ADULTS 65 YEARS & OVER BELOW ELDER INDEX

Includes Single & 2-Person Elder Households	Total Above & Below Elder Index	Below Federal Poverty Level (FPL)	Above FPL and Below Elder Index	Total Below Elder Index
	39,621	5,294	16,084	21,378
	100%	13.4%	40.6%	54.0%

		Living Alone (Single-person household)	Elder-Couple (Two-person household)
Total	Percent of all elders in each living arrangement with incomes below the index	66.5%	39.6%
	Number of all elders in each living arrangement with incomes below Elder Index	14,081	7,297
Housing Type	Owner with Mortgage	65.0%	38.4%
	(Annual Elder Index*: Single = \$41,064; Couple: \$51,912)	1,872	2,479
	Owner without a mortgage	51.0%	35.6%
	(Annual Elder Index*: Single = \$28,008; Couple: \$38,856)	4,246	3,477
	Renter, One Bedroom	79.8%	60.1%
	(Annual Elder Index*: Single = \$28,200; Couple: \$39,048)	7,963	1,341
Gender	Women	67.5%	33.4%
		10,480	2,822
	Men	63.6%	44.8%
		3,601	4,475
Age	65-74	65.1%	39.2%
		5,843	3,474
	75+	67.5%	44.2%
		8,238	3,148
Race/Ethnicity	White (not Latino)	52.1%	30.1%
		5,717	3,768
	Hispanic or Latino (of any Race)	90.8%	89.9%
		1,717	857
	Black or African American	80.1%	54.5%
		6,405	2,323
	Asian	—	—

GLOUCESTER & SALEM | ADULTS 65 YEARS & OVER BELOW ELDER INDEX

Includes Single & 2-Person Elder Households	Total Above & Below Elder Index	Below Federal Poverty Level (FPL)	Above FPL and Below Elder Index	Total Below Elder Index
Number	24,984	1,384	9,699	11,083
Percent	100%	5.5%	38.8%	44.4%

		Living Alone (Single-person household)	Elder-Couple (Two-person household)
Total	Percent of all elders in each living arrangement with incomes below the index	61.0%	31.9%
	Number of all elders in each living arrangement with incomes below Elder Index	6,519	4,564
Housing Type	Owner with Mortgage	60.2%	34.6%
	(Annual Elder Index*: Single = \$31,764; Couple: \$42,612)	1,331	2,127
	Owner without a mortgage	56.4%	28.7%
	(Annual Elder Index*: Single = \$22,932; Couple: \$33,780)	3,282	2,255
	Renter, One Bedroom	72.0%	—
	(Annual Elder Index*: Single = \$25,206; Couple: \$36,054)	1,906	—
Gender	Women	61.8%	42.2%
		5,007	2,095
	Men	58.6%	26.4%
		1,512	2,469
Age	65-74	57.0%	25.5%
		2,915	2,108
	75+	64.8%	41.2%
		3,604	1,817
Race/Ethnicity	White (not Latino)	60.7%	31.7%
		5,576	4,063
	Hispanic or Latino (of any Race)	—	—
	Black or African American	63.5%	48.0%
		853	501
	Asian	—	—

HUDSON COUNTY| ADULTS 65 YEARS & OVER BELOW ELDER INDEX

Includes Single & 2-Person Elder Households	Total Above & Below Elder Index	Below Federal Poverty Level (FPL)	Above FPL and Below Elder Index	Total Below Elder Index
Number	26,973	5,372	11,053	16,425
Percent	100%	19.9%	41.0%	60.9%

		Living Alone (Single-person household)	Elder-Couple (Two-person household)
Total	Percent of all elders in each living arrangement with incomes below the index	73.7%	44.6%
	Number of all elders in each living arrangement with incomes below Elder Index	11,117	5,308
Housing Type	Owner with Mortgage	45.5%	35.8%
	(Annual Elder Index*: Single = \$40,392; Couple: \$51,240)	857	929
	Owner without a mortgage	50.7%	39.8%
	(Annual Elder Index*: Single = \$26,496; Couple: \$37,344)	2,484	2,600
	Renter, One Bedroom	93.7%	64.4%
	(Annual Elder Index*: Single = \$27,372; Couple: \$38,220)	7,776	1,779
Gender	Women	73.2%	45.1%
		8,035	2,215
	Men	75.0%	44.3%
		3,082	3,093
Age	65-74	67.0%	39.5%
		4,115	2,505
	75+	78.4%	55.5%
		7,002	2,278
Race/Ethnicity	White (not Latino)	66.9%	33.0%
		6,045	1,843
	Hispanic or Latino (of any Race)	92.9%	61.1%
		3,784	2,267
	Black or African American	76.1%	29.7%
		929	258
	Asian	—	58.6%
			940

HUNTERDON COUNTY | ADULTS 65 YEARS & OVER BELOW ELDER INDEX

Includes Single & 2-Person Elder Households	Total Above & Below Elder Index	Below Federal Poverty Level (FPL)	Above FPL and Below Elder Index	Total Below Elder Index
Number	9,146	232	2,598	2,830
Percent	100%	2.5%	28.4%	30.9%

		Living Alone (Single-person household)	Elder-Couple (Two-person household)
Total	Percent of all elders in each living arrangement with incomes below the index	44.9%	23.3%
	Number of all elders in each living arrangement with incomes below Elder Index	1,459	1,371
Housing Type	Owner with Mortgage	38.8%	23.6%
	(Annual Elder Index*: Single = \$41,736; Couple: \$52,572)	283	526
	Owner without a mortgage	35.8%	20.9%
	(Annual Elder Index*: Single = \$25,824; Couple: \$36,660)	700	746
	Renter, One Bedroom	83.7%	—
	(Annual Elder Index*: Single = \$29,676; Couple: \$40,512)	476	
Gender	Women	44.4%	25.6%
		945	511
	Men	45.8%	22.1%
		514	860
Age	65-74	21.8%	16.7%
		294	533
	75+	61.2%	39.8%
		1,165	700
Race/Ethnicity	White (not Latino)	46.4%	24%
		1,459	1,371
	Hispanic or Latino (of any Race)	—	—
	Black or African American	—	—
	Asian	—	—

MERCER COUNTY| ADULTS 65 YEARS & OVER BELOW ELDER INDEX

Includes Single & 2-Person Elder Households	Total Above & Below Elder Index	Below Federal Poverty Level (FPL)	Above FPL and Below Elder Index	Total Below Elder Index
	24,643	1,162	8,416	9,578
	100%	4.7%	34.2%	38.9%

		Living Alone (Single- person household)	Elder- Couple (Two- person household)
Total	Percent of all elders in each living arrangement with incomes below the index	50.1%	28.8%
	Number of all elders in each living arrangement with incomes below Elder Index	5,852	3,726
Housing Type	Owner with Mortgage	36.8%	20.7%
	(Annual Elder Index*: Single = \$35,892; Couple: \$47,088)	1,070	919
	Owner without a mortgage	44.9%	30.4%
	(Annual Elder Index*: Single = \$25,800; Couple: \$36,996)	1,900	2,451
	Renter, One Bedroom	63.3%	—
	(Annual Elder Index*: Single = \$27,636; Couple: \$38,832)	2,882	
Gender	Women	53.3%	20.3%
		4,234	962
	Men	43.2%	33.7%
		1,618	2,764
Age	65-74	42.3%	19.4%
		2,506	1,081
	75+	58.0%	42.6%
		3,346	2,449
Race/Ethnicity	White (not Latino)	47.1%	27.6%
		3,836	2,967
	Hispanic or Latino (of any Race)	—	—
	Black or African American	56.2%	25.5%
		1,502	359
	Asian	53.0%	—
		278	

MIDDLESEX COUNTY | ADULTS 65 YEARS & OVER BELOW ELDER INDEX

Includes Single & 2-Person Elder Households	Total Above & Below Elder Index	Below Federal Poverty Level (FPL)	Above FPL and Below Elder Index	Total Below Elder Index
	48,031	1,755	17,248	19,003
	100%	3.7%	35.9%	39.6%

		Living Alone (Single- person household)	Elder- Couple (Two- person household)
Total	Percent of all elders in each living arrangement with incomes below the index	55.9%	26.5%
	Number of all elders in each living arrangement with incomes below Elder Index	11,934	7,069
Housing Type	Owner with Mortgage	58.3%	26.2%
	(Annual Elder Index*: Single = \$37,056; Couple: \$47,892)	1,571	2,653
	Owner without a mortgage	49.6%	25.9%
	(Annual Elder Index*: Single = \$24,612; Couple: \$35,448)	6,491	4,019
	Renter, One Bedroom	69.6%	37.0%
	(Annual Elder Index*: Single = \$29,472; Couple: \$40,308)	3,872	397
Gender	Women	57.5%	25.8%
		9,070	2,245
	Men	51.5%	26.8%
		2,864	4,824
Age	65-74	42.9%	21.2%
		3,297	2,945
	75+	63.2%	34.2%
Race/Ethnicity		8,637	3,525
	White (not Latino)	54.5%	26.5%
		10,105	5,998
	Hispanic or Latino (of any Race)	73.4%	41.8%
		812	611
	Black or African American	67.8%	10.3%
		909	97
	Asian	—	22.6%
			363

MONMOUTH COUNTY | ADULTS 65 YEARS & OVER BELOW ELDER INDEX

Includes Single & 2-Person Elder Households	Total Above & Below Elder Index	Below Federal Poverty Level (FPL)	Above FPL and Below Elder Index	Total Below Elder Index
Number	46,649	3,019	16,996	20,015
Percent	100%	6.5%	36.4%	42.9%

		Living Alone (Single-person household)	Elder-Couple (Two-person household)
Total	Percent of all elders in each living arrangement with incomes below the index	59.2%	27.8%
	Number of all elders in each living arrangement with incomes below Elder Index	13,276	6,739
Housing Type	Owner with Mortgage	45.8%	23.4%
	(Annual Elder Index*: Single = \$37,476; Couple: \$48,324)	1,661	2,122
	Owner without a mortgage	50.9%	27.8%
	(Annual Elder Index*: Single = \$25,860; Couple: \$36,708)	6,417	3,925
	Renter, One Bedroom	83.8%	66.2%
	(Annual Elder Index*: Single = \$28,056; Couple: \$38,904)	5,198	692
Gender	Women	62.0%	33.7%
		10,426	2,834
	Men	50.6%	24.7%
		2,850	3,905
Age	65-74	53.7%	20.0%
		4,329	2,513
	75+	62.2%	38.7%
		8,947	3,491
Race/Ethnicity	White (not Latino)	55.8%	26.8%
		11,271	5,897
	Hispanic or Latino (of any Race)	92.0%	76.2%
		462	556
	Black or African American	95.6%	29.5%
		955	212
	Asian	—	12.4%
			74

MORRIS COUNTY| ADULTS 65 YEARS & OVER BELOW ELDER INDEX

Includes Single & 2-Person Elder Households	Total Above & Below Elder Index	Below Federal Poverty Level (FPL)	Above FPL and Below Elder Index	Total Below Elder Index
Number	35,601	1,251	10,962	12,213
Percent	100%	3.5%	30.8%	34.3%

		Living Alone (Single-person household)	Elder-Couple (Two-person household)
Total	Percent of all elders in each living arrangement with incomes below the index	56.7%	16.8%
	Number of all elders in each living arrangement with incomes below Elder Index	8,868	3,345
Housing Type	Owner with Mortgage	58.8%	11.1%
	(Annual Elder Index*: Single = \$39,564; Couple: \$50,400)	2,400	790
	Owner without a mortgage	47.5%	19.6%
	(Annual Elder Index*: Single = \$26,772; Couple: \$37,608)	3,901	2,419
	Renter, One Bedroom	76.5%	—
	(Annual Elder Index*: Single = \$27,996; Couple: \$38,832)	2,567	
Gender	Women	59.8%	20.6%
		7,229	1,160
	Men	46.2%	15.3%
		1,639	2,185
Age	65-74	40.5%	10.1%
		2,436	1,072
	75+	66.8%	28.7%
		6,432	2,028
Race/Ethnicity	White (not Latino)	56.4%	17.1%
		8,074	3,141
	Hispanic or Latino (of any Race)	—	—
	Black or African American	—	—
	Asian	47.2%	7.9%
		290	86

OCEAN COUNTY| ADULTS 65 YEARS & OVER BELOW ELDER INDEX

Includes Single & 2-Person Elder Households	Total Above & Below Elder Index	Below Federal Poverty Level (FPL)	Above FPL and Below Elder Index	Total Below Elder Index
Number	71,594	3,543	24,797	28,340
Percent	100%	4.9%	34.6%	39.6%

		Living Alone (Single-person household)	Elder-Couple (Two-person household)
Total	Percent of all elders in each living arrangement with incomes below the index	54.7%	27.1%
	Number of all elders in each living arrangement with incomes below Elder Index	17,701	10,639
Housing Type	Owner with Mortgage	65.5%	31.5%
	(Annual Elder Index*: Single = \$32,052; Couple: \$42,888)	4,519	4,558
	Owner without a mortgage	48.6%	22.3%
	(Annual Elder Index*: Single = \$21,732; Couple: \$32,568)	11,069	5,348
	Renter, One Bedroom	79.5%	92.0%
	(Annual Elder Index*: Single = \$27,372; Couple: \$38,208)	2,113	733
Gender	Women	57.1%	31.6%
		14,189	4,208
	Men	46.9%	24.8%
		3,512	6,431
Age	65-74	49.5%	24.0%
		4,899	4,879
	75+	57.0%	33.0%
		12,802	4,911
Race/Ethnicity	White (not Latino)	54.8%	26.8%
		17,383	10,132
	Hispanic or Latino (of any Race)	—	30.5%
			371
	Black or African American	—	—
	Asian	—	—

PASSAIC COUNTY| ADULTS 65 YEARS & OVER BELOW ELDER INDEX

Includes Single & 2-Person Elder Households	Total Above & Below Elder Index	Below Federal Poverty Level (FPL)	Above FPL and Below Elder Index	Total Below Elder Index
Number	23,121	1,979	9,169	11,148
Percent	100%	8.6%	39.7%	48.2%

		Living Alone (Single-person household)	Elder-Couple (Two-person household)
Total	Percent of all elders in each living arrangement with incomes below the index	61.1%	33.9%
	Number of all elders in each living arrangement with incomes below Elder Index	7,447	3,701
Housing Type	Owner with Mortgage	58.4%	40.7%
	(Annual Elder Index*: Single = \$39,744; Couple: \$50,580)	1,117	1,560
	Owner without a mortgage	52.3%	29.7%
	(Annual Elder Index*: Single = \$26,976; Couple: \$37,812)	3,457	1,938
	Renter, One Bedroom	78.4%	35.4%
	(Annual Elder Index*: Single = \$30,768; Couple: \$41,604)	2,873	203
Gender	Women	66.5%	40.6%
		5,657	1,964
	Men	48.6%	28.5%
		1,790	1,737
Age	65-74	54.1%	33.2%
		2,545	1,814
	75+	65.5%	42.0%
Race/Ethnicity		4,902	1,740
	White (not Latino)	55.0%	35.7%
		5,714	3,330
	Hispanic or Latino (of any Race)	100.0%	32.1%
		667	203/633
	Black or African American	92.4%	16.8%
		902	111
	Asian	—	—

SOMERSET COUNTY| ADULTS 65 YEARS & OVER BELOW ELDER INDEX

Includes Single & 2-Person Elder Households	Total Above & Below Elder Index	Below Federal Poverty Level (FPL)	Above FPL and Below Elder Index	Total Below Elder Index
Number	20,728	823	6,316	7,139
Percent	100%	4.0%	30.5%	34.4%

		Living Alone (Single-person household)	Elder-Couple (Two-person household)
Total	Percent of all elders in each living arrangement with incomes below the index	53.5%	20.9%
	Number of all elders in each living arrangement with incomes below Elder Index	4,613	2,526
Housing Type	Owner with Mortgage	56.0%	21.1%
	(Annual Elder Index*: Single = \$41,388; Couple: \$52,224)	1,033	1,126
	Owner without a mortgage	52.2%	19.7%
	(Annual Elder Index*: Single = \$26,412; Couple: \$37,248)	2,605	1,298
	Renter, One Bedroom	54.3%	—
	(Annual Elder Index*: Single = \$29,772; Couple: \$40,608)	975	
Gender	Women	59.4%	27.6%
		3,831	1,092
	Men	35.9%	17.6%
		782	1,434
Age	65-74	45.5%	20.1%
		1,600	1,174
	75+	59.0%	25.6%
		3,013	1,288
Race/Ethnicity	White (not Latino)	52.6%	7.8%
		4,302	833
	Hispanic or Latino (of any Race)	—	—
	Black or African American	—	62.1%
			395
	Asian	—	32.0%
			208

SUSSEX COUNTY| ADULTS 65 YEARS & OVER BELOW ELDER INDEX

Includes Single & 2-Person Elder Households	Total Above & Below Elder Index	Below Federal Poverty Level (FPL)	Above FPL and Below Elder Index	Total Below Elder Index
Number	8,871	75	2,592	2,667
Percent	100%	0.8%	29.2%	30.1%

		Living Alone (Single-person household)	Elder-Couple (Two-person household)
Total	Percent of all elders in each living arrangement with incomes below the index	46.8%	22.6%
	Number of all elders in each living arrangement with incomes below Elder Index	1,278	1,389
Housing Type	Owner with Mortgage	64.8%	15.7%
	(Annual Elder Index*: Single = \$35,004; Couple: \$45,852)	370	426
	Owner without a mortgage	35.1%	27.3%
	(Annual Elder Index*: Single = \$23,916; Couple: \$34,764)	676	887
	Renter, One Bedroom	—	—
	(Annual Elder Index*: Single = \$27,516; Couple: \$38,364)		
Gender	Women	50.5%	29.8%
		1,047	614
	Men	35.2%	19.0%
		231	775
Age	65-74	47.2%	23.4%
		472	875
	75+	46.6%	28.9%
		806	514
Race/Ethnicity	White (not Latino)	46.8%	24.1%
		1,278	1,389
	Hispanic or Latino (of any Race)	—	—
	Black or African American	—	—
	Asian	—	—

UNION COUNTY| ADULTS 65 YEARS & OVER BELOW ELDER INDEX

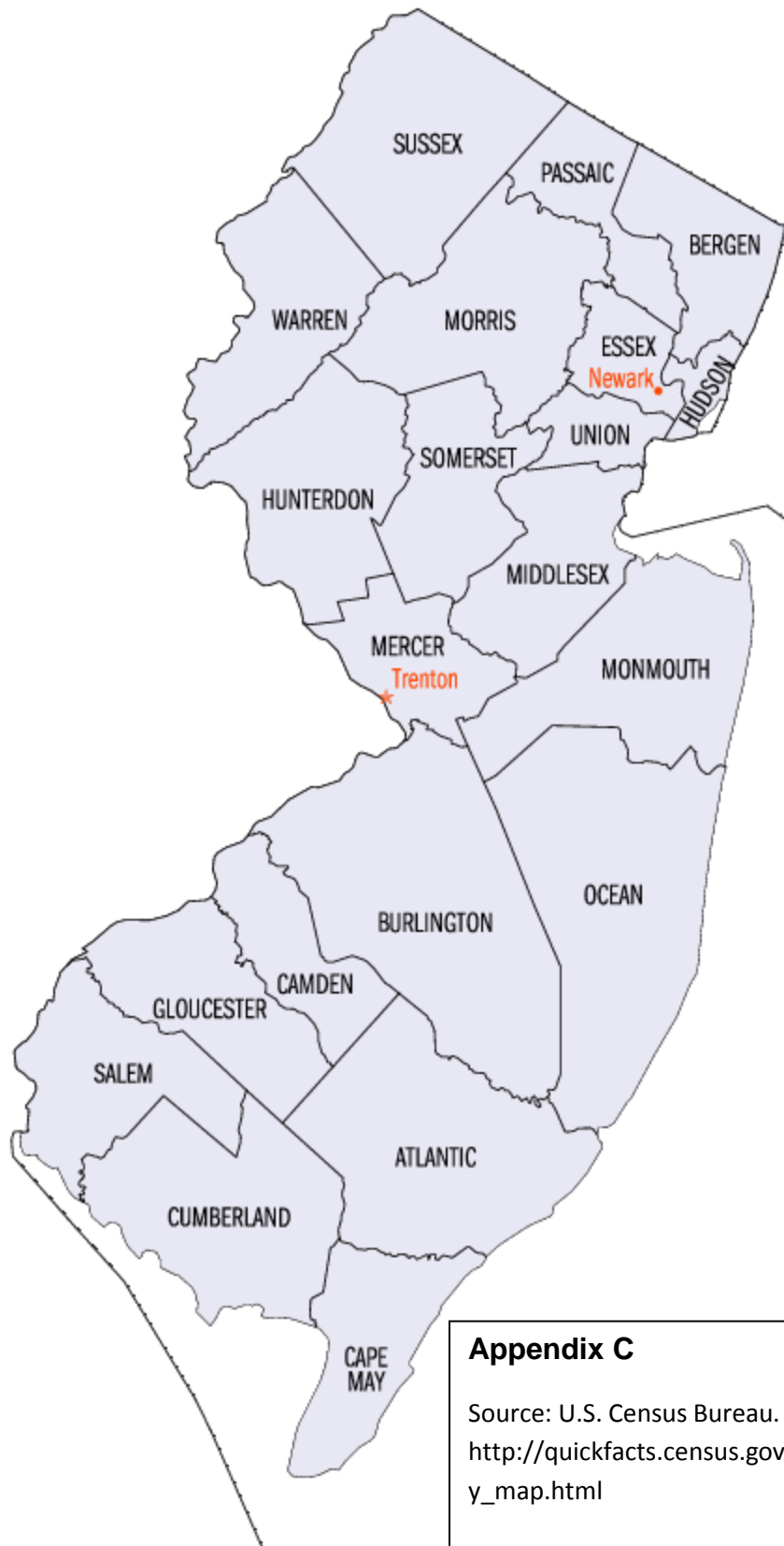
Includes Single & 2-Person Elder Households	Total Above & Below Elder Index	Below Federal Poverty Level (FPL)	Above FPL and Below Elder Index	Total Below Elder Index
	31,128	2,949	10,442	13,391
	100%	9.5%	33.5%	43.0%

		Living Alone (Single- person household)	Elder- Couple (Two- person household)
Total	Percent of all elders in each living arrangement with incomes below the index	55.1%	31.1%
	Number of all elders in each living arrangement with incomes below Elder Index	8,503	4,888
Housing Type	Owner with Mortgage	53.8%	33.9%
	(Annual Elder Index*: Single = \$39,276; Couple: \$50,112)	1,406	1,877
	Owner without a mortgage	46.3%	24.6%
	(Annual Elder Index*: Single = \$26,700; Couple: \$37,536)	3,837	2,235
	Renter, One Bedroom	72.1%	73.3%
	(Annual Elder Index*: Single = \$27,984; Couple: \$38,820)	3,260	776
Gender	Women	54.1%	37.7%
		6,003	2,229
	Men	57.8%	27.2%
		2,500	2,659
Age	65-74	44.3%	34.9%
		2,349	2,900
	75+	60.8%	38.3%
		6,154	1,988
Race/Ethnicity	White (not Latino)	48.2%	25.8%
		5,784	3,077
	Hispanic or Latino (of any Race)	91.9%	38.6%
		1,060	454
	Black or African American	84.5%	52.5%
		1,608	1,171
	Asian	—	—

WARREN COUNTY| ADULTS 65 YEARS & OVER BELOW ELDER INDEX

Includes Single & 2-Person Elder Households	Total Above & Below Elder Index	Below Federal Poverty Level (FPL)	Above FPL and Below Elder Index	Total Below Elder Index
Number	8,198	264	2,849	3,113
Percent	100%	3.2%	34.8%	38.0%

		Living Alone (Single- person household)	Elder- Couple (Two- person household)
Total	Percent of all elders in each living arrangement with incomes below the index	54.9%	27.8%
	Number of all elders in each living arrangement with incomes below Elder Index	1,686	1,427
Housing Type	Owner with Mortgage	—	15.2%
	(Annual Elder Index*: Single = \$33,996; Couple: \$45,156)		218
	Owner without a mortgage	40.8%	29.5%
	(Annual Elder Index*: Single = \$24,108; Couple: \$35,268)	877	995
	Renter, One Bedroom	85.1%	—
	(Annual Elder Index*: Single = \$25,728; Couple: \$36,888)	537	
Gender	Women	59.3%	25.4%
		1,381	552
	Men	41.0%	29.6%
		305	875
Age	65-74	45.1%	28.4%
		456	605
	75+	59.7%	41.6%
		1,230	665
Race/Ethnicity	White (not Latino)	53.9%	26.1%
		1,615	1,132
	Hispanic or Latino (of any Race)	—	—
	Black or African American	—	—
	Asian	—	—



Appendix C

Source: U.S. Census Bureau.

http://quickfacts.census.gov/qfd/maps/new_jersey_map.html

Appendix D Data Sources

Data Type	Source	Assumptions
Housing	<p>Rent: US Department of Housing and Urban Development (2011). Fair Market Rents - Fiscal Year 2011. Retrieved from: http://www.huduser.org</p> <p>Owner Costs: US Census Bureau (2010): American Community Survey Public Use Microdata Sample (PUMS) 2007-2009 three-year file. Retrieved from: http://factfinder2.census.gov/faces/nav/jsf/pages/index.xhtml</p> <p>Owner costs adjusted to 2011 by CPI-U for housing in the Northeast region. US Department of Labor (2011). Retrieved from http://data.bls.gov/data</p>	<p>Fair Market Rents (FMRs) for 1-bedroom units by HUD statistical area (county or country group).</p> <p>Median selected monthly owner costs (SMOC) for owners 65+ with, and without a mortgage.</p> <p>SMOC includes property taxes, insurance, heat & utilities, condo fees, & mortgage payment (if any)</p>
Food	<p>Low-Cost Food Plan: US Department of Agriculture, Center for Nutrition Policy and Promotion (2011). Retrieved from: http://www.cnpp.usda.gov/USDAFoodPlansCostofFood.htm</p>	<p>Low Cost Food Plan costs for older men and women are averaged to determine food costs for elders. Per USDA, food costs for single adults are increased by 20% to reflect lesser economies of scale.</p>
Total Health Care Costs (premiums and out of pocket cost)	<p>US Department of Health & Human Services. (2011). Medicare Options Compare Tool. Retrieved from: https://www.medicare.gov/find-a-plan/questions/home.aspx</p> <p>US Department of Health & Human Services (2011). Medicare Advantage/Part D Contract and Enrollment Data. Retrieved from: http://www.cms.hhs.gov/MCRAdvPartDEnrolData/MASCPen/list.asp#TopOfPage</p>	<p>Average costs calculated by the Gerontology Institute assuming Medicare Advantage with Prescription coverage or Medigap Supplement and Medicare Part D coverage</p>
Transportation	<p>Private Automobile Cost: US Department of Transportation (2010), National Household Travel Survey for 2009 (NHTS). Retrieved from: http://nhts.ornl.gov/</p> <p>Per Mile Cost: Internal Revenue Service (2011). Retrieved from: http://www.irs.gov/newsroom/article/0,,id=232017,00.html</p>	<p>Estimated annual mileage driven by retired singles and couples by size of community and region x IRS standard mileage reimbursement rate for operating and owner costs for 2011.</p>
Miscellaneous	<p>Miscellaneous expenses are estimated at 20% of costs of other basic expenditure categories: housing, food, health care and transportation, which is equal to 16.67% of total expenses. Includes all other essentials: clothing, shoes, paper products, cleaning products, household items, personal hygiene items and telephone.</p>	<p>The Elder Index calculates miscellaneous expenses for owners without a mortgage and applies that amount to each of the housing types.</p>

Table 1 Elder Economic Security Standard Index, NJ Statewide Average

	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)	\$871	\$1,091	\$1,871	\$871	\$1,091	\$1,871
Food	\$243	\$243	\$243	\$446	\$446	\$446
Transportation	\$202	\$202	\$202	\$313	\$313	\$313
Health Care (Good Health)	\$442	\$442	\$442	\$884	\$884	\$884
Miscellaneous	\$352	\$352	\$352	\$503	\$503	\$503
Index Per Month	\$2,110	\$2,330	\$3,110	\$3,017	\$3,237	\$4,017
Index Per Year	\$25,320	\$27,960	\$37,320	\$36,204	\$38,844	\$48,204

Table D-1 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)	\$733	\$922	\$1,564	\$733	\$922	\$1,564
Food	\$243	\$243	\$243	\$446	\$446	\$446
Transportation	\$242	\$242	\$242	\$374	\$374	\$374
Health Care (Good Health)	\$442	\$442	\$442	\$884	\$884	\$884
Miscellaneous	\$332	\$332	\$332	\$487	\$487	\$487
Index Per Month	\$1,992	\$2,181	\$2,823	\$2,924	\$3,113	\$3,755
Index Per Year	\$23,904	\$26,172	\$33,876	\$35,088	\$37,356	\$45,060

Table D-2 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)	\$1,040	\$1,307	\$2,328	\$1,040	\$1,307	\$2,328
Food	\$243	\$243	\$243	\$446	\$446	\$446
Transportation	\$197	\$197	\$197	\$305	\$305	\$305
Health Care (Good Health)	\$442	\$442	\$442	\$884	\$884	\$884
Miscellaneous	\$384	\$384	\$384	\$535	\$535	\$535
Index Per Month	\$2,306	\$2,573	\$3,594	\$3,210	\$3,477	\$4,498
Index Per Year	\$27,672	\$30,876	\$43,128	\$38,520	\$41,724	\$53,976

Table D-3 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)	\$721	\$900	\$1,564	\$721	\$900	\$1,564
Food	\$243	\$243	\$243	\$446	\$446	\$446
Transportation	\$197	\$197	\$197	\$305	\$305	\$305
Health Care (Good Health)	\$442	\$442	\$442	\$884	\$884	\$884
Miscellaneous	\$321	\$321	\$321	\$471	\$471	\$471
Index Per Month	\$1,924	\$2,103	\$2,767	\$2,827	\$3,006	\$3,670
Index Per Year	\$23,088	\$25,236	\$33,204	\$33,924	\$36,072	\$44,040

Table D-4 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)	\$795	\$900	\$1,520	\$795	\$900	\$1,520
Food	\$243	\$243	\$243	\$446	\$446	\$446
Transportation	\$197	\$197	\$197	\$305	\$305	\$305
Health Care (Good Health)	\$442	\$442	\$442	\$884	\$884	\$884
Miscellaneous	\$335	\$335	\$335	\$486	\$486	\$486
Index Per Month	\$2,012	\$2,117	\$2,737	\$2,916	\$3,021	\$3,641
Index Per Year	\$24,144	\$25,404	\$32,844	\$34,992	\$36,252	\$43,692

Table D-5 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)	\$633	\$754	\$1,455	\$633	\$754	\$1,455
Food	\$243	\$243	\$243	\$446	\$446	\$446
Transportation	\$236	\$236	\$236	\$366	\$366	\$366
Health Care (Good Health)	\$442	\$442	\$442	\$884	\$884	\$884
Miscellaneous	\$311	\$311	\$311	\$466	\$466	\$466
Index Per Month	\$1,865	\$1,986	\$2,687	\$2,795	\$2,916	\$3,617
Index Per Year	\$22,380	\$23,832	\$32,244	\$33,540	\$34,992	\$43,404

Table D-6 Elder Economic Security Standard Index, Cumberland 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)	\$603	\$802	\$1,261	\$603	\$802	\$1,261
Food	\$243	\$243	\$243	\$446	\$446	\$446
Transportation	\$236	\$236	\$236	\$366	\$366	\$366
Health Care (Good Health)	\$442	\$442	\$442	\$884	\$884	\$884
Miscellaneous	\$305	\$305	\$305	\$460	\$460	\$460
Index Per Month	\$1,829	\$2,028	\$2,487	\$2,759	\$2,958	\$3,417
Index Per Year	\$21,948	\$24,336	\$29,844	\$33,108	\$35,496	\$41,004

Table D-7 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)	\$1,063	\$1,079	\$2,151	\$1,063	\$1,079	\$2,151
Food	\$243	\$243	\$243	\$446	\$446	\$446
Transportation	\$197	\$197	\$197	\$305	\$305	\$305
Health Care (Good Health)	\$442	\$442	\$442	\$884	\$884	\$884
Miscellaneous	\$389	\$389	\$389	\$540	\$540	\$540
Index Per Month	\$2,334	\$2,350	\$3,422	\$3,238	\$3,254	\$4,326
Index Per Year	\$28,008	\$28,200	\$41,064	\$38,856	\$39,048	\$51,912

Table D-8 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)	\$713	\$900	\$1,413	\$713	\$900	\$1,413
Food	\$243	\$243	\$243	\$446	\$446	\$446
Transportation	\$197	\$197	\$197	\$305	\$305	\$305
Health Care (Good Health)	\$442	\$442	\$442	\$884	\$884	\$884
Miscellaneous	\$319	\$319	\$319	\$470	\$470	\$470
Index Per Month	\$1,914	\$2,101	\$2,614	\$2,818	\$3,005	\$3,518
Index Per Year	\$22,968	\$25,212	\$31,368	\$33,816	\$36,060	\$42,216

Table D-9 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)	\$958	\$1,031	\$2,116	\$958	\$1,031	\$2,116
Food	\$243	\$243	\$243	\$446	\$446	\$446
Transportation	\$197	\$197	\$197	\$305	\$305	\$305
Health Care (Good Health)	\$442	\$442	\$442	\$884	\$884	\$884
Miscellaneous	\$368	\$368	\$368	\$519	\$519	\$519
Index Per Month	\$2,208	\$2,281	\$3,366	\$3,112	\$3,185	\$4,270
Index Per Year	\$26,496	\$27,372	\$40,392	\$37,344	\$38,220	\$51,240

Table D-10 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)	\$911	\$1,232	\$2,237	\$911	\$1,232	\$2,237
Food	\$243	\$243	\$243	\$446	\$446	\$446
Transportation	\$197	\$197	\$197	\$305	\$305	\$305
Health Care (Good Health)	\$442	\$442	\$442	\$884	\$884	\$884
Miscellaneous	\$359	\$359	\$359	\$509	\$509	\$509
Index Per Month	\$2,152	\$2,473	\$3,478	\$3,055	\$3,376	\$4,381
Index Per Year	\$25,824	\$29,676	\$41,736	\$36,660	\$40,512	\$52,572

Table D-11 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)	\$865	\$1,018	\$1,706	\$865	\$1,018	\$1,706
Food	\$243	\$243	\$243	\$446	\$446	\$446
Transportation	\$242	\$242	\$242	\$374	\$374	\$374
Health Care (Good Health)	\$442	\$442	\$442	\$884	\$884	\$884
Miscellaneous	\$358	\$358	\$358	\$514	\$514	\$514
Index Per Month	\$2,150	\$2,303	\$2,991	\$3,083	\$3,236	\$3,924
Index Per Year	\$25,800	\$27,636	\$35,892	\$36,996	\$38,832	\$47,088

Table D-12 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)	\$827	\$1,232	\$1,864	\$827	\$1,232	\$1,864
Food	\$243	\$243	\$243	\$446	\$446	\$446
Transportation	\$197	\$197	\$197	\$305	\$305	\$305
Health Care (Good Health)	\$442	\$442	\$442	\$884	\$884	\$884
Miscellaneous	\$342	\$342	\$342	\$492	\$492	\$492
Index Per Month	\$2,051	\$2,456	\$3,088	\$2,954	\$3,359	\$3,991
Index Per Year	\$24,612	\$29,472	\$37,056	\$35,448	\$40,308	\$47,892

Table D-13 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)	\$914	\$1,097	\$1,882	\$914	\$1,097	\$1,882
Food	\$243	\$243	\$243	\$446	\$446	\$446
Transportation	\$197	\$197	\$197	\$305	\$305	\$305
Health Care (Good Health)	\$442	\$442	\$442	\$884	\$884	\$884
Miscellaneous	\$359	\$359	\$359	\$510	\$510	\$510
Index Per Month	\$2,155	\$2,338	\$3,123	\$3,059	\$3,242	\$4,027
Index Per Year	\$25,860	\$28,056	\$37,476	\$36,708	\$38,904	\$48,324

Table D-14 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)	\$977	\$1,079	\$2,043	\$977	\$1,079	\$2,043
Food	\$243	\$243	\$243	\$446	\$446	\$446
Transportation	\$197	\$197	\$197	\$305	\$305	\$305
Health Care (Good Health)	\$442	\$442	\$442	\$884	\$884	\$884
Miscellaneous	\$372	\$372	\$372	\$522	\$522	\$522
Index Per Month	\$2,231	\$2,333	\$3,297	\$3,134	\$3,236	\$4,200
Index Per Year	\$26,772	\$27,996	\$39,564	\$37,608	\$38,832	\$50,400

Table D-15 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)	\$627	\$1,097	\$1,487	\$627	\$1,097	\$1,487
Food	\$243	\$243	\$243	\$446	\$446	\$446
Transportation	\$197	\$197	\$197	\$305	\$305	\$305
Health Care (Good Health)	\$442	\$442	\$442	\$884	\$884	\$884
Miscellaneous	\$302	\$302	\$302	\$452	\$452	\$452
Index Per Month	\$1,811	\$2,281	\$2,671	\$2,714	\$3,184	\$3,574
Index Per Year	\$21,732	\$27,372	\$32,052	\$32,568	\$38,208	\$42,888

Table D-16 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)	\$991	\$1,307	\$2,055	\$991	\$1,307	\$2,055
Food	\$243	\$243	\$243	\$446	\$446	\$446
Transportation	\$197	\$197	\$197	\$305	\$305	\$305
Health Care (Good Health)	\$442	\$442	\$442	\$884	\$884	\$884
Miscellaneous	\$375	\$375	\$375	\$525	\$525	\$525
Index Per Month	\$2,248	\$2,564	\$3,312	\$3,151	\$3,467	\$4,215
Index Per Year	\$26,976	\$30,768	\$39,744	\$37,812	\$41,604	\$50,580

Table D-17 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)	\$708	\$900	\$1,480	\$708	\$900	\$1,480
Food	\$243	\$243	\$243	\$446	\$446	\$446
Transportation	\$197	\$197	\$197	\$305	\$305	\$305
Health Care (Good Health)	\$442	\$442	\$442	\$884	\$884	\$884
Miscellaneous	\$318	\$318	\$318	\$469	\$469	\$469
Index Per Month	\$1,908	\$2,100	\$2,680	\$2,812	\$3,004	\$3,584
Index Per Year	\$22,896	\$25,200	\$32,160	\$33,744	\$36,048	\$43,008

Table D-18 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)	\$952	\$1,232	\$2,200	\$952	\$1,232	\$2,200
Food	\$243	\$243	\$243	\$446	\$446	\$446
Transportation	\$197	\$197	\$197	\$305	\$305	\$305
Health Care (Good Health)	\$442	\$442	\$442	\$884	\$884	\$884
Miscellaneous	\$367	\$367	\$367	\$517	\$517	\$517
Index Per Month	\$2,201	\$2,481	\$3,449	\$3,104	\$3,384	\$4,352
Index Per Year	\$26,412	\$29,772	\$41,388	\$37,248	\$40,608	\$52,224

Table D-19 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)	\$779	\$1,079	\$1,703	\$779	\$1,079	\$1,703
Food	\$243	\$243	\$243	\$446	\$446	\$446
Transportation	\$197	\$197	\$197	\$305	\$305	\$305
Health Care (Good Health)	\$442	\$442	\$442	\$884	\$884	\$884
Miscellaneous	\$332	\$332	\$332	\$483	\$483	\$483
Index Per Month	\$1,993	\$2,293	\$2,917	\$2,897	\$3,197	\$3,821
Index Per Year	\$23,916	\$27,516	\$35,004	\$34,764	\$38,364	\$45,852

Table D-20 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)	\$972	\$1,079	\$2,020	\$972	\$1,079	\$2,020
Food	\$243	\$243	\$243	\$446	\$446	\$446
Transportation	\$197	\$197	\$197	\$305	\$305	\$305
Health Care (Good Health)	\$442	\$442	\$442	\$884	\$884	\$884
Miscellaneous	\$371	\$371	\$371	\$521	\$521	\$521
Index Per Month	\$2,225	\$2,332	\$3,273	\$3,128	\$3,235	\$4,176
Index Per Year	\$26,700	\$27,984	\$39,276	\$37,536	\$38,820	\$50,112

Table D-21 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)	\$753	\$888	\$1,577	\$753	\$888	\$1,577
Food	\$243	\$243	\$243	\$446	\$446	\$446
Transportation	\$236	\$236	\$236	\$366	\$366	\$366
Health Care (Good Health)	\$442	\$442	\$442	\$884	\$884	\$884
Miscellaneous	\$335	\$335	\$335	\$490	\$490	\$490
Index Per Month	\$2,009	\$2,144	\$2,833	\$2,939	\$3,074	\$3,763
Index Per Year	\$24,108	\$25,728	\$33,996	\$35,268	\$36,888	\$45,156

Appendix E

ATLANTIC COUNTY PHONE: 609-645-7700, ext. 4700	BERGEN COUNTY PHONE: 201-336-7418
BURLINGTON COUNTY PHONE: 609-265-5069	CAMDEN COUNTY PHONE: 856-858-3317
CAPE MAY COUNTY PHONE: 609-886-2784 or 2785	CUMBERLAND COUNTY PHONE: 856-453-2220 or 2221
ESSEX COUNTY PHONE: 973-395-8392	GLOUCESTER COUNTY PHONE: 856-232-4646
HUDSON COUNTY PHONE: 201-271-4322	HUNTERDON COUNTY PHONE: 908-788-1361 or 1362 or 1363
MERCER COUNTY PHONE: 609-989-6663	MIDDLESEX COUNTY PHONE: 732-745-3295
MONMOUTH COUNTY PHONE: 732-431-7453	MORRIS COUNTY PHONE: 973-285-6848
OCEAN COUNTY PHONE: 732-929-2091	PASSAIC COUNTY PHONE: 973-686-7752
SALEM COUNTY PHONE: 856-339-8622	SOMERSET COUNTY PHONE: 908-704-6343

SUSSEX COUNTY PHONE: 973-579-0555 x1226	UNION COUNTY PHONE: 908-527-4870 or 4872
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