

# THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE

## HUNTERDON COUNTY FACT SHEET 2011

Economic security for the older adults, and all New Jersey residents, is vital for our State's economy. It is also important in maintaining dignity, while aging in place. The well-being of elders in New Jersey is part of the mission for the New Jersey Foundation for Aging.

The guiding tool of the Initiative is the Elder Economic Security Standard Index (the Elder Index).

Hunterdon County	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
Expenses/Monthly and Yearly Totals						
Housing (inc. utilities, taxes & insurance)	\$920	\$1,151	\$1,909	\$920	\$1,151	\$1,909
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$184	\$184	\$184	\$324	\$324	\$324
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$360	\$360	\$360	\$519	\$519	\$519
<b>Index Per Month</b>	<b>\$2,158</b>	<b>\$2,389</b>	<b>\$3,147</b>	<b>\$3,113</b>	<b>\$3,344</b>	<b>\$4,102</b>
<b>Index Per Year</b>	<b>\$25,900</b>	<b>\$28,670</b>	<b>\$37,765</b>	<b>\$37,355</b>	<b>\$40,125</b>	<b>\$49,221</b>

***The average Social Security benefit for Hunterdon County elders is \$16,656 per year for an individual. The average for a NJ single woman is \$12,741.***

***Neither Social Security nor Median Incomes provide elders economic security.***

### ***The Elder Economic Security Standard Index***

The Elder Index measures the income that New Jersey's seniors need to maintain independence and meet basic living expenses. It varies based on household size, geographic area, housing arrangements and health status. The Elder Index uses an income measure that reflects the actual expenses for basic needs of older adults, in contrast to the outdated and outmoded federal poverty level, which is a measure of abject poverty and deprivation.

# THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE

## MERCER COUNTY FACT SHEET 2011

Economic security for the older adults, and all New Jersey residents, is vital for our State's economy. It is also important in maintaining dignity, while aging in place. The well-being of elders in New Jersey is part of the mission for the New Jersey Foundation for Aging.

The guiding tool of the Initiative is the Elder Economic Security Standard Index (the Elder Index).

Mercer County	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
Expenses/Monthly and Yearly Totals						
Housing (inc. utilities, taxes & insurance)	\$730	\$932	\$1,494	\$730	\$932	\$1,494
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$191	\$191	\$191	\$337	\$337	\$337
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$323	\$323	\$323	\$483	\$483	\$483
<b>Index Per Month</b>	<b>\$1,939</b>	<b>\$2,141</b>	<b>\$2,702</b>	<b>\$2,900</b>	<b>\$3,102</b>	<b>\$3,663</b>
<b>Index Per Year</b>	<b>\$23,268</b>	<b>\$25,688</b>	<b>\$32,429</b>	<b>\$34,800</b>	<b>\$37,221</b>	<b>\$43,961</b>

***The average Social Security benefit for Mercer County elders is \$15,857 per year for an individual. The average for a NJ single woman is \$12,741.***

***Neither Social Security nor Median Incomes provide elders economic security.***

### *The Elder Economic Security Standard Index*

The Elder Index measures the income that New Jersey's seniors need to maintain independence and meet basic living expenses. It varies based on household size, geographic area, housing arrangements and health status. The Elder Index uses an income measure that reflects the actual expenses for basic needs of older adults, in contrast to the outdated and outmoded federal poverty level, which is a measure of abject poverty and deprivation.

# THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE

## MIDDLESEX COUNTY FACT SHEET 2011

Economic security for the older adults, and all New Jersey residents, is vital for our State's economy. It is also important in maintaining dignity, while aging in place. The well-being of elders in New Jersey is part of the mission for the New Jersey Foundation for Aging.

The guiding tool of the Initiative is the Elder Economic Security Standard Index (the Elder Index).

Middlesex County	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
Expenses/Monthly and Yearly Totals						
Housing (inc. utilities, taxes & insurance)	\$773	\$1,122	\$1,633	\$773	\$1,122	\$1,633
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$184	\$184	\$184	\$324	\$324	\$324
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$330	\$330	\$330	\$489	\$489	\$489
<b>Index Per Month</b>	<b>\$1,981</b>	<b>\$2,330</b>	<b>\$2,842</b>	<b>\$2,936</b>	<b>\$3,285</b>	<b>\$3,797</b>
<b>Index Per Year</b>	<b>\$23,774</b>	<b>\$27,965</b>	<b>\$34,103</b>	<b>\$35,229</b>	<b>\$39,420</b>	<b>\$45,558</b>

***The average Social Security benefit for Middlesex County elders is \$15,712 per year for an individual. The average for a NJ single woman is \$12,741.***

***Neither Social Security nor Median Incomes provide elders economic security.***

### *The Elder Economic Security Standard Index*

The Elder Index measures the income that New Jersey's seniors need to maintain independence and meet basic living expenses. It varies based on household size, geographic area, housing arrangements and health status. The Elder Index uses an income measure that reflects the actual expenses for basic needs of older adults, in contrast to the outdated and outmoded federal poverty level, which is a measure of abject poverty and deprivation.

# THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE

## MONMOUTH COUNTY FACT SHEET 2011

Economic security for the older adults, and all New Jersey residents, is vital for our State's economy. It is also important in maintaining dignity, while aging in place. The well-being of elders in New Jersey is part of the mission for the New Jersey Foundation for Aging.

The guiding tool of the Initiative is the Elder Economic Security Standard Index (the Elder Index).

Monmouth County	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
Expenses/Monthly and Yearly Totals						
Housing (inc. utilities, taxes & insurance)	\$842	\$998	\$1,819	\$842	\$998	\$1,819
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$184	\$184	\$184	\$324	\$324	\$324
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$344	\$344	\$344	\$503	\$503	\$503
<b>Index Per Month</b>	<b>\$2,065</b>	<b>\$2,220</b>	<b>\$3,042</b>	<b>\$3,019</b>	<b>\$3,175</b>	<b>\$3,996</b>
<b>Index Per Year</b>	<b>\$24,775</b>	<b>\$26,640</b>	<b>\$36,499</b>	<b>\$36,231</b>	<b>\$38,095</b>	<b>\$47,954</b>

*The average Social Security benefit for Monmouth County elders is \$15,839 per year for an individual. The average for a NJ single woman is \$12,741.*

*Neither Social Security nor Median Incomes provide elders economic security.*

### *The Elder Economic Security Standard Index*

The Elder Index measures the income that New Jersey's seniors need to maintain independence and meet basic living expenses. It varies based on household size, geographic area, housing arrangements and health status. The Elder Index uses an income measure that reflects the actual expenses for basic needs of older adults, in contrast to the outdated and outmoded federal poverty level, which is a measure of abject poverty and deprivation.

# THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE

## OCEAN COUNTY FACT SHEET 2011

Economic security for the older adults, and all New Jersey residents, is vital for our State's economy. It is also important in maintaining dignity, while aging in place. The well-being of elders in New Jersey is part of the mission for the New Jersey Foundation for Aging.

The guiding tool of the Initiative is the Elder Economic Security Standard Index (the Elder Index).

Ocean County	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
Expenses/Monthly and Yearly Totals						
Housing (inc. utilities, taxes & insurance)	\$609	\$1,076	\$1,287	\$609	\$1,076	\$1,287
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$184	\$184	\$184	\$324	\$324	\$324
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$297	\$297	\$297	\$457	\$457	\$457
<b>Index Per Month</b>	<b>\$1,785</b>	<b>\$2,252</b>	<b>\$2,463</b>	<b>\$2,739</b>	<b>\$3,207</b>	<b>\$3,418</b>
<b>Index Per Year</b>	<b>\$21,416</b>	<b>\$27,026</b>	<b>\$29,557</b>	<b>\$32,871</b>	<b>\$38,481</b>	<b>\$41,013</b>

***The average Social Security benefit for Ocean County elders is \$15,142 per year for an individual. The average for a NJ single woman is \$12,741.***

***Neither Social Security nor Median Incomes provide elders economic security.***

### ***The Elder Economic Security Standard Index***

The Elder Index measures the income that New Jersey's seniors need to maintain independence and meet basic living expenses. It varies based on household size, geographic area, housing arrangements and health status. The Elder Index uses an income measure that reflects the actual expenses for basic needs of older adults, in contrast to the outdated and outmoded federal poverty level, which is a measure of abject poverty and deprivation.

# THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE

## SOMERSET COUNTY FACT SHEET 2011

Economic security for the older adults, and all New Jersey residents, is vital for our State's economy. It is also important in maintaining dignity, while aging in place. The well-being of elders in New Jersey is part of the mission for the New Jersey Foundation for Aging.

The guiding tool of the Initiative is the Elder Economic Security Standard Index (the Elder Index).

Somerset County	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
Expenses/Monthly and Yearly Totals						
Housing (inc. utilities, taxes & insurance)	\$931	\$1,192	\$1,772	\$931	\$1,192	\$1,772
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$184	\$184	\$184	\$324	\$324	\$324
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$362	\$362	\$362	\$521	\$521	\$521
<b>Index Per Month</b>	<b>\$2,171</b>	<b>\$2,432</b>	<b>\$3,012</b>	<b>\$3,126</b>	<b>\$3,387</b>	<b>\$3,967</b>
<b>Index Per Year</b>	<b>\$26,054</b>	<b>\$29,189</b>	<b>\$36,147</b>	<b>\$37,509</b>	<b>\$40,645</b>	<b>\$47,603</b>

***The average Social Security benefit for Somerset County elders is \$16,622 per year for an individual. The average for a NJ single woman is \$12,741.***

***Neither Social Security nor Median Incomes provide elders economic security.***

### ***The Elder Economic Security Standard Index***

The Elder Index measures the income that New Jersey's seniors need to maintain independence and meet basic living expenses. It varies based on household size, geographic area, housing arrangements and health status. The Elder Index uses an income measure that reflects the actual expenses for basic needs of older adults, in contrast to the outdated and outmoded federal poverty level, which is a measure of abject poverty and deprivation.

# THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE

## UNION COUNTY FACT SHEET 2011

Economic security for the older adults, and all New Jersey residents, is vital for our State's economy. It is also important in maintaining dignity, while aging in place. The well-being of elders in New Jersey is part of the mission for the New Jersey Foundation for Aging.

The guiding tool of the Initiative is the Elder Economic Security Standard Index (the Elder Index).

Union County	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
Expenses/Monthly and Yearly Totals						
Housing (inc. utilities, taxes & insurance)	\$907	\$961	\$1,982	\$907	\$961	\$1,982
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$184	\$184	\$184	\$324	\$324	\$324
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$357	\$357	\$357	\$516	\$516	\$516
<b>Index Per Month</b>	<b>\$2,143</b>	<b>\$2,197</b>	<b>\$3,217</b>	<b>\$3,098</b>	<b>\$3,151</b>	<b>\$4,172</b>
<b>Index Per Year</b>	<b>\$25,715</b>	<b>\$26,360</b>	<b>\$38,607</b>	<b>\$37,171</b>	<b>\$37,815</b>	<b>\$50,063</b>

***The average Social Security benefit for Union County elders is \$15,408 per year for an individual. The average for a NJ single woman is \$12,741.***

***Neither Social Security nor Median Incomes provide elders economic security.***

### ***The Elder Economic Security Standard Index***

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