



THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE™ PROGRAM FACT SHEET FOR BERGEN COUNTY

The *New Jersey Elder Economic Security Initiative (Initiative)* offers concrete tools to shape public policies and programs to promote the economic well-being of elders. The Initiative uses the *Elder Economic Security Standard™ Index (Elder Index)* to expose the economic vulnerability of older adults on a county-by-county basis. ***The Elder Index will change the way we address the economic needs of New Jersey's older adults.***

Bergen County Elder Indexes are Significantly Higher Than Common Income Benchmarks



New Jersey Elder Economic Security Standard™ Index Per Year					
Elder Person			Elder Couple		
Owner w/o Mortgage	Renter, one bedroom	Owner w/ mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ mortgage
\$26,000	\$28,664	\$38,481	\$36,897	\$39,560	\$49,377

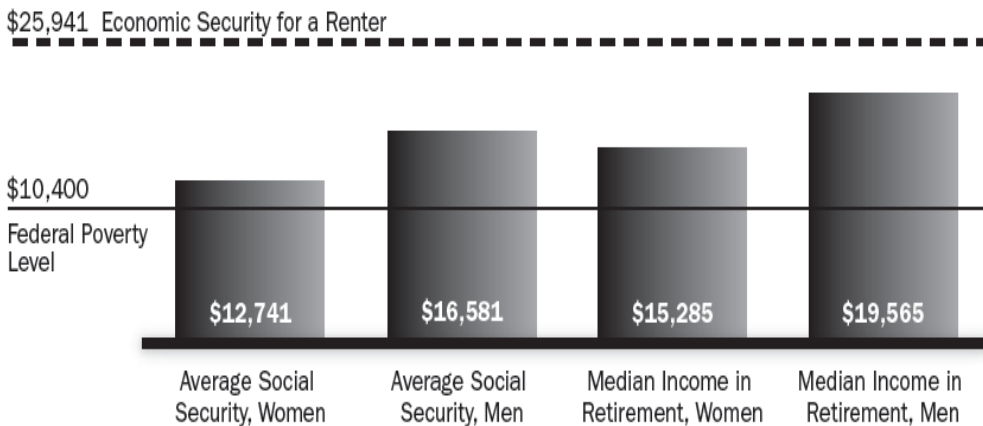
Federal Poverty Level (2008): **\$10,400 for an individual; \$14,000 for a couple (2008)**

Average Social Security Income: **\$15,086 for an individual; \$24,539 for a couple (2008)**

Source: Wider Opportunities for Women and the Gerontology Institute at the University of Massachusetts Boston, *Elder Economic Security Standard Index for New Jersey* (Washington, DC: Wider Opportunities for Women, 2009).

The Elder Economic Security Standard Index

Figure 2: The Elder Economic Security Standard Index vs. Benchmark Annual Incomes for Single Elders in New Jersey, 2008



Sources: US Census Bureau, 2007 American Community Survey PUMS data. Median income values inflated using BLS CPI inflator. Social Security Administration, *OASDI Beneficiaries by State and County, 2007*. Average Social Security values inflated using SSA COLAs. Note: Income in retirement includes all personal income, other than public supports, of those without earnings.

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Index uses an income measure that reflects the actual expenses for basic needs of older adults, in contrast to the outdated and outmoded federal poverty level, which is a measure of abject poverty and deprivation.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 Initiative is a partnership between state and national organizations. The Gerontology Institute at the University of Massachusetts Boston and Wider Opportunities for Women (WOW) developed the Elder Index. The New Jersey Foundation for Aging (NJFA) and dozens of other organizations are collaborating on the Initiative in New Jersey.

The Elder Index Exposes the Economic Vulnerability of Older Adults in New Jersey

The Elder Index's cost components include food, housing, transportation, health care, miscellaneous expenses and, when needed, home and community based long-term care services. **The Elder Index shows that many seniors who worked their entire lives (whose incomes are comprised of Social Security, pensions and interest from any savings) are unable to achieve economic security.** Elders living on Social Security alone must make sacrifices to make ends meet.

Policy Recommendations

Detailed information on these recommendations can be found in the policy brief, Elders Living on the Edge: When Basic Needs Exceed Income in New Jersey.

- Increase access to affordable housing.
- Support the provision of property tax and rebate supports.
- Increase to the state supplement for SSI for those seniors most in need.
- Protect and widen access to community based long-term care.
- Promote better access to food and nutritional support programs.
- Encourage the use of the Elder Index as a benchmark for eligibility.

For information on available services contact:

Bergen County Division of Senior Services 201-336-7400
NJ EASE at 1-877-222-3737
PAAD and Senior Gold at 1-800-792-9745
Property Tax Reimbursement Hotline at 1-800-882-6597
Lifeline/USF Hotline at: 1-866-240-1347
Bergen County Board of Social Services at 201-368-4200
Food Stamp Information Line at 1-800-687-9512
www.njhelps.org
<http://www.co.bergen.nj.us/seniors1/index.html>

The Elder Economic Security Initiative:

- Provides important new information to illustrate the basic costs seniors face and how their financial security is affected when their life circumstances change.
- Offers educational tools for elders, family caregivers, baby boomers and younger workers.
- Provides a framework for analyzing the impact of local, state, and federal public policies and policy proposals in such areas as housing, retirement security, health, long-term care, and taxes.
- Offers a counseling tool for those working with elders in need of income supports and/or additional skill sets.
- Serves as a foundation for developing a state policy agenda and a platform for engaging in statewide advocacy.
- Offers a strategic planning tool for philanthropists, service delivery and advocacy organizations working to promote the economic security of elders.

To find out more or request a presentation on the Elder Economic Security Initiative in your community contact Melissa Chalker, Program Manager, New Jersey Foundation for Aging at: mchalker@njfoundationforaging.org or (609) 421-0206.

Become an advocate for economic security



THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE™ PROGRAM FACT SHEET FOR ESSEX COUNTY

The *New Jersey Elder Economic Security Initiative (Initiative)* offers concrete tools to shape public policies and programs to promote the economic well-being of elders. The Initiative uses the *Elder Economic Security Standard™ Index (Elder Index)* to expose the economic vulnerability of older adults on a county-by-county basis. ***The Elder Index will change the way we address the economic needs of New Jersey's older adults.***

Essex County Elder Indexes are Significantly Higher Than Common Income Benchmarks



New Jersey Elder Economic Security Standard™ Index Per Year					
Elder Person			Elder Couple		
Owner w/o Mortgage	Renter, one bedroom	Owner w/ mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ mortgage
\$26,405	\$24,794	\$38,580	\$37,272	\$35,661	\$49,447

Federal Poverty Level (2008): **\$10,400 for an individual; \$14,000 for a couple (2008)**

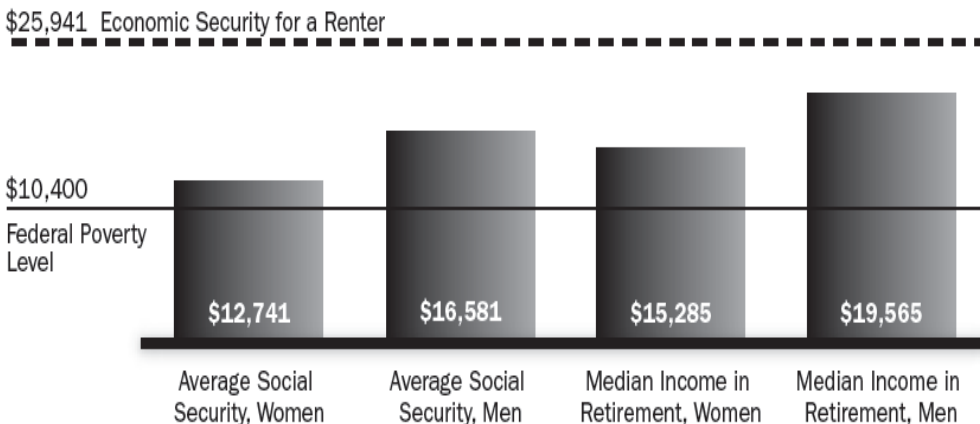
Average Social Security Income: **\$14,089 for an individual; \$22,918 for a couple (2008)**

Source: Wider Opportunities for Women and the Gerontology Institute at the University of Massachusetts Boston, *Elder Economic Security Standard Index for New Jersey* (Washington, DC: Wider Opportunities for Women, 2009).

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.

Figure 2: The Elder Economic Security Standard Index vs. Benchmark Annual Incomes for Single Elders in New Jersey, 2008



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Sources: US Census Bureau, 2007 American Community Survey PUMS data. Median income values inflated using BLS CPI inflator. Social Security Administration, *OASDI Beneficiaries by State and County, 2007*. Average Social Security values inflated using SSA COLAs. Note: Income in retirement includes all personal income, other than public supports, of those without earnings.

organizations are collaborating on the Initiative in New Jersey.

The Elder Index Exposes the Economic Vulnerability of Older Adults in New Jersey

The Elder Index's cost components include food, housing, transportation, health care, miscellaneous expenses and, when needed, home and community based long-term care services. ***The Elder Index shows that many seniors who worked their entire lives (whose incomes are comprised of Social Security, pensions and interest from any savings) are unable to achieve economic security.*** Elders living on Social Security alone must make sacrifices to make ends meet.

Policy Recommendations

*Detailed information on these recommendations can be found in the policy brief, **Elders Living on the Edge: When Basic Needs Exceed Income in New Jersey.***

- Increase access to affordable housing.
- Support the provision of property tax and rebate supports.
- Increase to the state supplement for SSI for those seniors most in need.
- Protect and widen access to community based long-term care.
- Promote better access to food and nutritional support programs.
- Encourage the use of the Elder Index as a benchmark for eligibility.

For information on available services contact:

Essex County Division on Aging 973-395-8375
NJ EASE at 1-877-222-3737
PAAD and Senior Gold at 1-800-792-9745
Property Tax Reimbursement Hotline at 1-800-882-6597
Lifeline/USF Hotline at: 1-866-240-1347
Essex County Board of Social Services at 973-733-3000
Food Stamp Information Line at 1-800-687-9512
www.njhelps.org
www.co.essex.nj.us/

THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE™ PROGRAM FACT SHEET FOR HUDSON COUNTY

The Elder Economic Security Initiative:

- Provides important new information to illustrate the basic costs seniors face and how their financial security is affected when their life circumstances change.
- Offers educational tools for elders, family caregivers, baby boomers and younger workers.
- Provides a framework for analyzing the impact of local, state, and federal public policies and policy proposals in such areas as housing, retirement security, health, long-term care, and taxes.
- Offers a counseling tool for those working with elders in need of income supports and/or additional skill sets.
- Serves as a foundation for developing a state policy agenda and a platform for engaging in statewide advocacy.
- Offers a strategic planning tool for philanthropists, service delivery and advocacy organizations working to promote the economic security of elders.

*To find out more or request a presentation on the Elder Economic Security Initiative in your community contact **Melissa Chalker, Program Manager, New Jersey Foundation for Aging** at: mchalker@njfoundationforaging.org or (609) 421-0206.*

Become an advocate for economic security



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Hudson County Elder Indexes are Significantly Higher Than Common Income Benchmarks

New Jersey Elder Economic Security Standard™ Index Per Year					
Elder Person			Elder Couple		
Owner w/o Mortgage	Renter, one bedroom	Owner w/ mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ mortgage
\$25,138	\$26,526	\$36,912	\$36,034	\$37,423	\$47,808

Federal Poverty Level (2008): \$10,400 for an individual; \$14,000 for a couple (2008)

Average Social Security Income: \$12,418 for an individual; \$20,199 for a couple (2008)

Source: Wider Opportunities for Women and the Gerontology Institute at the University of Massachusetts Boston, *Elder Economic Security Standard Index for New Jersey* (Washington, DC: Wider Opportunities for Women, 2009).

The Elder

Security, Women Security, Men Retirement, Women Retirement, Men

Sources: US Census Bureau, 2007 American Community Survey PUMS data. Median income values inflated using BLS CPI inflator. Social Security Administration, *OASDI Beneficiaries by State and County, 2007*. Average Social Security values inflated using SSA COLAs. Note: Income in retirement includes all personal income, other than public supports, of those without earnings.

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,

Sources: Wider Opportunities for Women, *Elders Living on the Edge: When Meeting Needs Exceeds Income in New Jersey* (Washington, DC: Wider Opportunities for Women, 2008)

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 Initiative is a partnership between state and national organizations. The Gerontology Institute at the University of Massachusetts Boston and Wider Opportunities for Women (WOW) developed the Elder Index. The New Jersey Foundation for Aging (NJFA) and dozens of other organizations are collaborating on the Initiative in New Jersey.

The Elder Index Exposes the Economic Vulnerability of Older Adults in New Jersey

The Elder Index's cost components include food, housing, transportation, health care, miscellaneous expenses and, when needed, home and community based long-term care services. ***The Elder Index shows that many seniors who worked their entire lives (whose incomes are comprised of Social Security, pensions and interest from any savings) are unable to achieve economic security.*** Elders living on Social Security alone must make sacrifices to make ends meet.

Policy Recommendations

Detailed information on these recommendations can be found in the policy brief, *Elders Living on the Edge: When Basic Needs Exceed Income in New Jersey*.

- Increase access to affordable housing.
- Support the provision of property tax and rebate supports.
- Increase to the state supplement for SSI for those seniors most in need.
- Protect and widen access to community based long-term care.
- Promote better access to food and nutritional support programs.
- Encourage the use of the Elder Index as a benchmark for eligibility.

For information on available services contact:

Hudson County Office on Aging 201-271-4322
NJ EASE at 1-877-222-3737
PAAD and Senior Gold at 1-800-792-9745
Property Tax Reimbursement Hotline at 1-800-882-6597
Lifeline/USF Hotline at: 1-866-240-1347
Hudson County Board of Social Services at 201-420-3000
Food Stamp Information Line at 1-800-687-9512
www.njhelps.org
www.hudsoncountynj.org

THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE™ PROGRAM FACT SHEET FOR MORRIS COUNTY

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mchalker@njfoundationforaging.org or (609) 421-0206.

Become an advocate for economic security



vulnerability of older adults on a county-by-county basis. *The Elder Index will change the way we address the economic needs of New Jersey's older adults.*



Morris County Elder Indexes are Significantly Higher Than Common Income Benchmarks

New Jersey Elder Economic Security Standard™ Index Per Year					
Elder Person			Elder Couple		
Owner w/o Mortgage	Renter, one bedroom	Owner w/ mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ mortgage
\$25,147	\$27,774	\$37,164	\$36,014	\$38,641	\$48,031

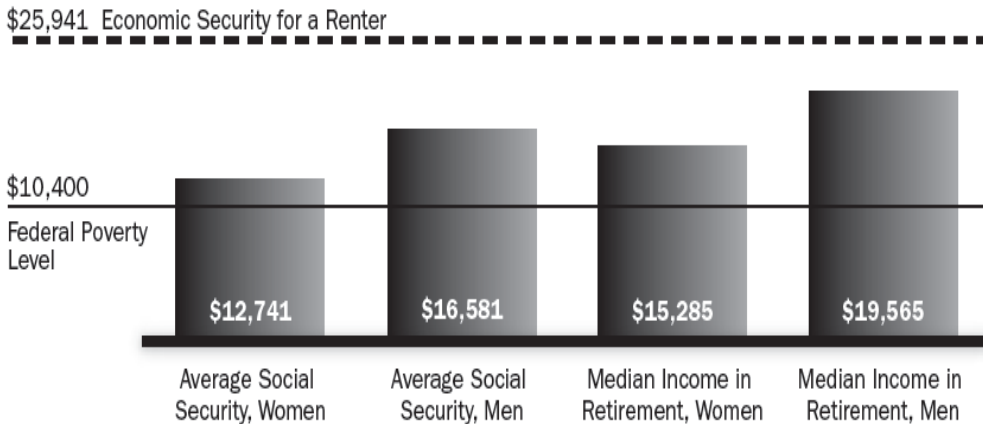
Federal Poverty Level (2008): **\$10,400 for an individual; \$14,000 for a couple (2008)**

Average Social Security Income: **\$15,217 for an individual; \$24,752 for a couple (2008)**

Source: Wider Opportunities for Women and the Gerontology Institute at the University of Massachusetts Boston, *Elder Economic Security Standard Index for New Jersey* (Washington, DC: Wider Opportunities for Women, 2009).

The

Figure 2: The Elder Economic Security Standard Index vs. Benchmark Annual Incomes for Single Elders in New Jersey, 2008



Sources: US Census Bureau, 2007 American Community Survey PUMS data. Median income values inflated using BLS CPI inflator. Social Security Administration, *OASDI Beneficiaries by State and County, 2007*. Average Social Security values inflated using SSA COLAs. Note: Income in retirement includes all personal income, other than public supports, of those without earnings.

Elder Economic Security Standard Index

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Policy Recommendations

*Detailed information on these recommendations can be found in the policy brief, **Elders Living on the Edge: When Basic Needs Exceed Income in New Jersey.***

- Increase access to affordable housing.
- Support the provision of property tax and rebate supports.
- Increase to the state supplement for SSI for those seniors most in need.
- Protect and widen access to community based long-term care.
- Promote better access to food and nutritional support programs.
- Encourage the use of the Elder Index as a benchmark for eligibility.

For information on available services contact:

Morris Co. Division on Aging, Disabilities & Veterans at
973-285-6848

The Elder Economic Security Initiative:

- Provides important new information to illustrate the basic costs seniors face and how their financial security is affected when their life circumstances change.
- Offers educational tools for elders, family caregivers, baby boomers and younger workers.
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Become an advocate for economic security



Wider Opportunities for Women

NJ EASE at 1-877-222-3737
PAAD and Senior Gold at 1-800-792-9745
Property Tax Reimbursement Hotline at 1-800-882-6597
Lifeline/USF Hotline at: 1-866-240-1347
Morris County Board of Social Services at 973-326-7800
Food Stamp Information Line at 1-800-687-9512
www.njhelps.org
www.co.morris.nj.us/services/deptlongtermcare.asp



THE

Passaic County Elder Indexes are Significantly Higher Than Common Income Benchmarks

New Jersey Elder Economic Security Standard™ Index Per Year					
Elder Person			Elder Couple		
Owner w/o Mortgage	Renter, one bedroom	Owner w/ mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ mortgage
\$25,104	\$26,471	\$38,358	\$36,001	\$37,367	\$49,254

Federal Poverty Level (2008): \$10,400 for an individual; \$14,000 for a couple (2008)

Average Social Security Income: \$13,820 for an individual; \$22,479 for a couple (2008)

Source: Wider Opportunities for Women and the Gerontology Institute at the University of Massachusetts Boston, *Elder Economic Security Standard Index for New Jersey* (Washington, DC: Wider Opportunities for Women, 2009).

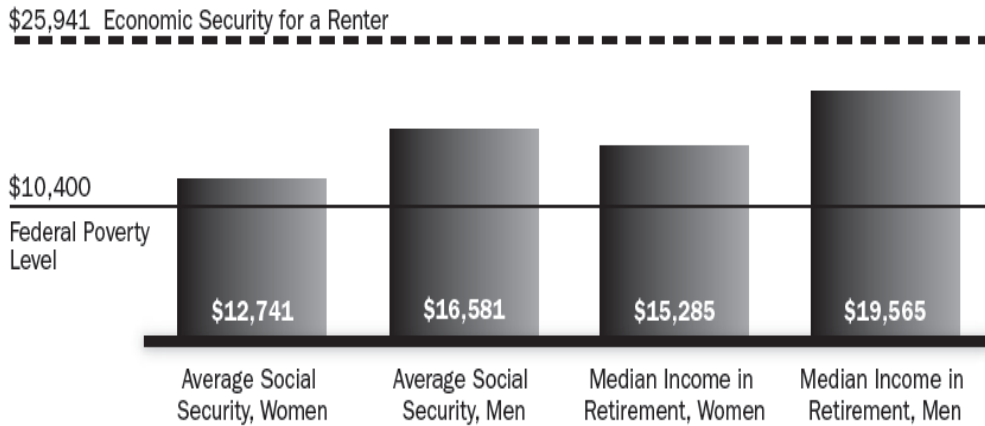
**NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE™ PROGRAM
FACT SHEET FOR PASSAIC COUNTY**

The *New Jersey Elder Economic Security Initiative (Initiative)* offers concrete tools to shape public policies and programs to promote the economic well-being of elders. The Initiative uses the *Elder Economic Security Standard™ Index (Elder Index)* to expose the economic vulnerability of older adults on a county-by-county basis. ***The Elder Index will change the way we address the economic needs of New Jersey’s older adults.***



The Elder Economic Security Standard Index

Figure 2: The Elder Economic Security Standard Index vs. Benchmark Annual Incomes for Single Elders in New Jersey, 2008



Sources: US Census Bureau, 2007 American Community Survey PUMS data. Median income values inflated using BLS CPI inflator. Social Security Administration, *OASDI Beneficiaries by State and County, 2007*. Average Social Security values inflated using SSA COLAs. Note: Income in retirement includes all personal income, other than public supports, of those without earnings.

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.

Sources: Wider Opportunities for Women, *Elders Living on the Edge: When Meeting Needs Exceeds Income in New Jersey* (Washington, DC: Wider Opportunities for Women, 2008)

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The Elder Index Exposes the Economic Vulnerability of Older Adults in New Jersey



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- Support the provision of property tax and rebate supports.
- Increase to the state supplement for SSI for those seniors most in need.
- Protect and widen access to community based long-term care.
- Promote better access to food and nutritional support programs.
- Encourage the use of the Elder Index as a benchmark for eligibility.

For information on available services contact:

Passaic County Department of Senior Services 973-569-4060
NJ EASE at 1-877-222-3737
PAAD and Senior Gold at 1-800-792-9745
Property Tax Reimbursement Hotline at 1-800-882-6597
Lifeline/USF Hotline at: 1-866-240-1347
Passaic County Board of Social Services at 973-881-0100
Food Stamp Information Line at 1-800-687-9512
www.njhelps.org
www.passaiccountynj.org/Departments

THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE™ PROGRAM FACT SHEET FOR SUSSEX COUNTY

The Elder Economic Security Initiative:

- Provides important new information to illustrate the basic costs seniors face and how their financial security is affected when their life circumstances change.
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Become an advocate for economic security

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Sussex County Elder Indexes are Significantly Higher Than Common Income Benchmarks

New Jersey Elder Economic Security Standard™ Index Per Year					
Elder Person			Elder Couple		
Owner w/o Mortgage	Renter, one bedroom	Owner w/ mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ mortgage
\$22,937	\$25,979	\$31,929	\$33,804	\$36,846	\$42,796

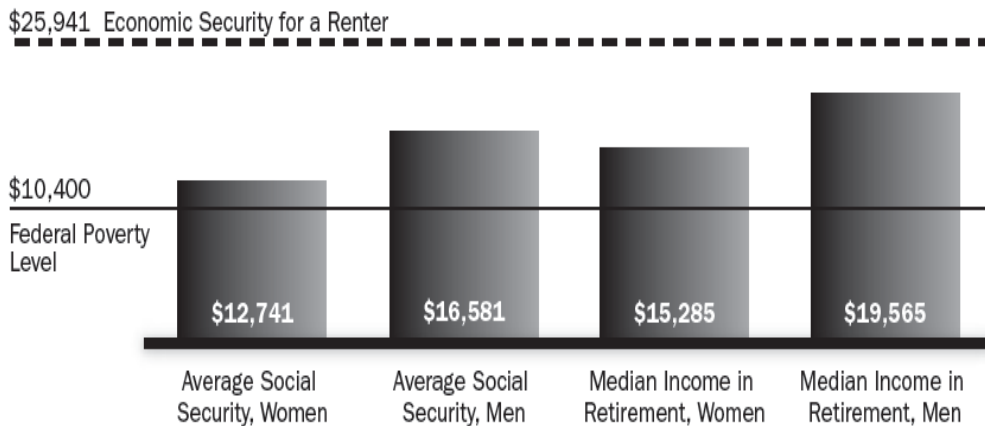
The Elder

Federal Poverty Level (2008): **\$10,400 for an individual; \$14,000 for a couple (2008)**

Average Social Security Income: **\$14,456 for an individual; \$23,515 for a couple (2008)**

Source: Wider Opportunities for Women and the Gerontology Institute at the University of Massachusetts Boston, *Elder Economic Security Standard Index for New Jersey* (Washington, DC: Wider Opportunities for Women, 2009).

Figure 2: The Elder Economic Security Standard Index vs. Benchmark Annual Incomes for Single Elders in New Jersey, 2008



Sources: US Census Bureau, 2007 American Community Survey PUMS data. Median income values inflated using BLS CPI inflator. Social Security Administration, *OASDI Beneficiaries by State and County, 2007*. Average Social Security values inflated using SSA COLAs. Note: Income in retirement includes all personal income, other than public supports, of those without earnings.

Economic Security Standard Index

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- Protect and widen access to community based long-term care.
- Promote better access to food and nutritional support programs.
- Encourage the use of the Elder Index as a benchmark for eligibility.

For information on available services contact:

Sussex County Division of Senior Services 973-579-0555

The Elder Economic Security Initiative:

- Provides important new information to illustrate the basic costs seniors face and how their financial security is affected when their life circumstances change.
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NJ EASE at 1-877-222-3737
 PAAD and Senior Gold at 1-800-792-9745
 Property Tax Reimbursement Hotline at 1-800-882-6597
 Lifeline/USF Hotline at: 1-866-240-1347
 Sussex County Board of Social Services at 973-383-3600
 Food Stamp Information Line at 1-800-687-9512
 www.njhelps.org
 www.sussex.nj.us/



THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE™ PROGRAM FACT SHEET FOR WARREN COUNTY

Warren County Elder Indexes are Significantly Higher Than Common Income Benchmarks

New Jersey Elder Economic Security Standard™ Index Per Year					
Elder Person			Elder Couple		
Owner w/o Mortgage	Renter, one bedroom	Owner w/ mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ mortgage
\$22,245	\$23,975	\$31,386	\$33,015	\$34,745	\$42,156

*The New
 Jersey
 Elder*

Federal Poverty Level (2008): **\$10,400 for an individual; \$14,000 for a couple (2008)**

Average Social Security Income: **\$14,199 for an individual; \$23,096 for a couple (2008)**

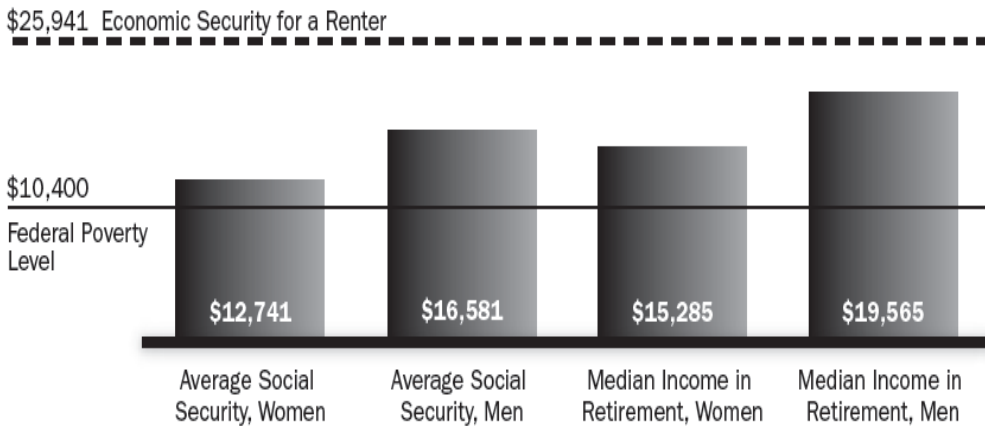
Source: Wider Opportunities for Women and the Gerontology Institute at the University of Massachusetts Boston, *Elder Economic Security Standard Index for New Jersey* (Washington, DC: Wider Opportunities for Women, 2009).

Economic Security Initiative (Initiative) offers concrete tools to shape public policies and programs to promote the economic well-being of elders. The Initiative uses the *Elder Economic Security Standard™ Index (Elder Index)* to expose the economic vulnerability of older adults on a county-by-county basis. ***The Elder Index will change the way we address the economic needs of New Jersey's older adults.***





Figure 2: The Elder Economic Security Standard Index vs. Benchmark Annual Incomes for Single Elders in New Jersey, 2008



Sources: US Census Bureau, 2007 American Community Survey PUMS data. Median income values inflated using BLS CPI inflator. Social Security Administration, *OASDI Beneficiaries by State and County, 2007*. Average Social Security values inflated using SSA COLAs. Note: Income in retirement includes all personal income, other than public supports, of those without earnings.

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.

Sources: Wider Opportunities for Women, *Elders Living on the Edge: When Meeting Needs Exceeds Income in New Jersey* (Washington, DC: Wider Opportunities for Women, 2008)

The New Jersey Initiative is a partnership between state and national

organizations. The Gerontology Institute at the University of Massachusetts Boston and Wider Opportunities for Women (WOW) developed the Elder Index. The New Jersey Foundation for Aging (NJFA) and dozens of other organizations are collaborating on the Initiative in New Jersey.

The Elder Index Exposes the Economic Vulnerability of Older Adults in New Jersey

The Elder Index's cost components include food, housing, transportation, health care, miscellaneous expenses and, when needed, home and community based long-term care services. ***The Elder Index shows that many seniors who worked their entire lives (whose incomes are comprised of Social Security, pensions and interest from any savings) are unable to achieve economic security.*** Elders living on Social Security alone must make sacrifices to make ends meet.

Policy Recommendations

Detailed information on these recommendations can be found in the policy brief, *Elders Living on the Edge: When Basic Needs Exceed Income in New Jersey*.

- Increase access to affordable housing.
- Support the provision of property tax and rebate supports.
- Increase to the state supplement for SSI for those seniors most in need.
- Protect and widen access to community based long-term care.
- Promote better access to food and nutritional support programs.
- Encourage the use of the Elder Index as a benchmark for eligibility.

For information on available services contact:

Warren County Division of Senior Services 908-475-6591

NJ EASE at 1-877-222-3737

PAAD and Senior Gold at 1-800-792-9745

Property Tax Reimbursement Hotline at 1-800-882-6597

Lifeline/USF Hotline at: 1-866-240-1347

Union County Board of Social Services at 908-965-2700

Food Stamp Information Line at 1-800-687-9512

www.njhelps.org

www.co.warren.nj.us/Humanservices

The Elder Economic Security Initiative:

- Provides important new information to illustrate the basic costs seniors face and how their financial security is affected when their life circumstances change.
- Offers educational tools for elders, family caregivers, baby boomers and younger workers.
- Provides a framework for analyzing the impact of local, state, and federal public policies and policy proposals in such areas as housing, retirement security, health, long-term care, and taxes.
- Offers a counseling tool for those working with elders in need of income supports and/or additional skill sets.
- Serves as a foundation for developing a state policy agenda and a platform for engaging in statewide advocacy.
- Offers a strategic planning tool for philanthropists, service delivery and advocacy organizations working to promote the economic security of elders.

To find out more or request a presentation on the Elder Economic Security Initiative in your community contact Melissa Chalker, Program Manager, New Jersey Foundation for Aging at: mchalker@njfoundationforaging.org or (609) 421-0206.

Become an advocate for economic security