



# THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE™ PROGRAM FACT SHEET FOR ATLANTIC 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.***

## Atlantic 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
\$22,058	\$24,196	\$30,445	\$33,004	\$35,143	\$41,392

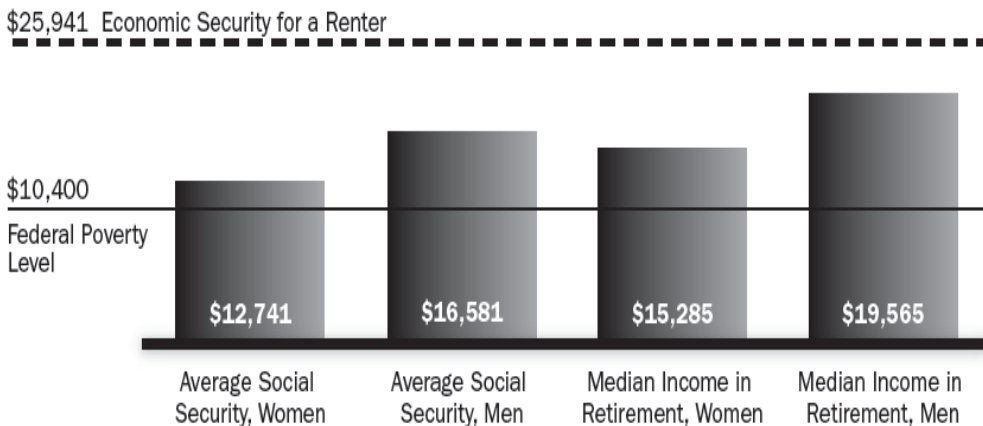
Federal Poverty Level (2008): **\$10,400 for an individual; \$14,000 for a couple (2008)**

Average Social Security Income: **\$13,495 for an individual; \$21,951 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Index uses an income measure that reflects the actual expenses for basic needs of older adults, in contrast to the outdated and outmoded federal poverty level, which is a measure of abject poverty and deprivation.

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:**

Atlantic County Div. of Intergenerational Services at:

609-645-7700 ext. 4700

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

Atlantic County Board of Social Services at 609-348-3001

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

[www.njhelps.org](http://www.njhelps.org)

[www.aclink.org](http://www.aclink.org)

#### *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](mailto:mchalker@njfoundationforaging.org) or (609) 421-0206.*

*Become an advocate for economic security*



# THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE™ PROGRAM FACT SHEET FOR BURLINGTON 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.***

## Burlington 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
\$21,743	\$24,302	\$30,395	\$32,610	\$35,169	\$41,262

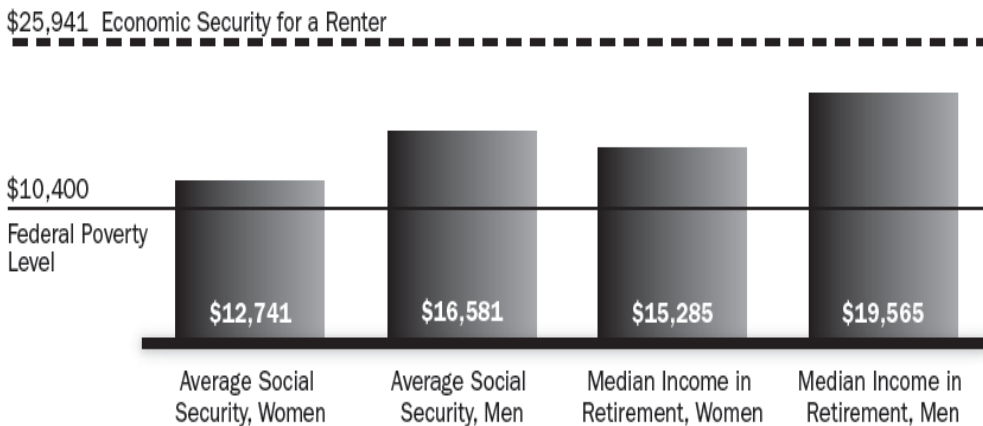
Federal Poverty Level (2008): **\$10,400 for an individual; \$14,000 for a couple (2008)**

Average Social Security Income: **\$14,312 for an individual; \$23,280 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:**

Burlington County Office on Aging 609-265-5069

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

Burlington County Board of Social Services at 609-261-1000

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

[www.njhelps.org](http://www.njhelps.org)

<http://www.co.burlington.nj.us/departments/aging/index.htm>

### *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.

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# THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE™ PROGRAM FACT SHEET FOR CAMDEN 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

## Camden 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
\$22,534	\$22,708	\$29,461	\$33,401	\$33,575	\$40,328

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

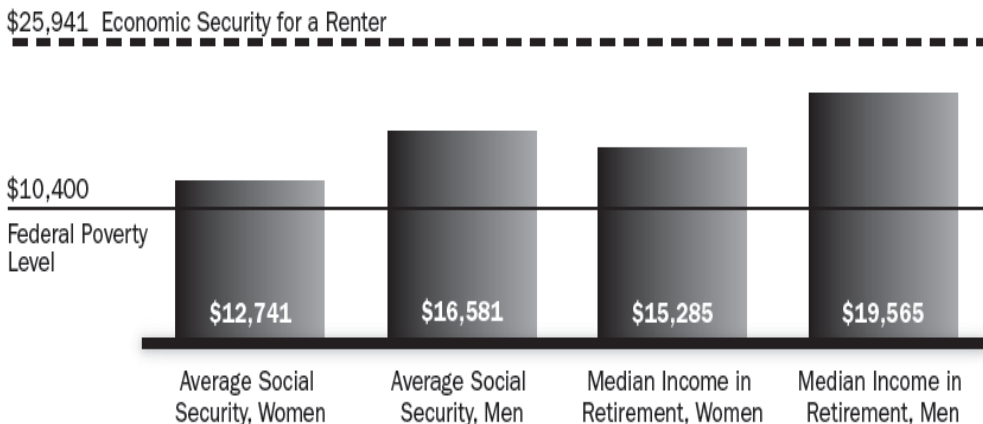
Average Social Security Income: **\$13,806 for an individual; \$22,457 for a couple (2008)**

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).

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.

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### *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:**

Camden County Division of Senior & Disabled Services at  
856-858-3220

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

Camden County Board of Social Services at 856-225-8800

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

[www.njhelps.org](http://www.njhelps.org)

<http://www.camdencounty.com/government>

### *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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- 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.
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## THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE™ PROGRAM FACT SHEET FOR CAPE MAY COUNTY

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### Cape May County Elder Indexes are Significantly Higher Than Common Income Benchmarks



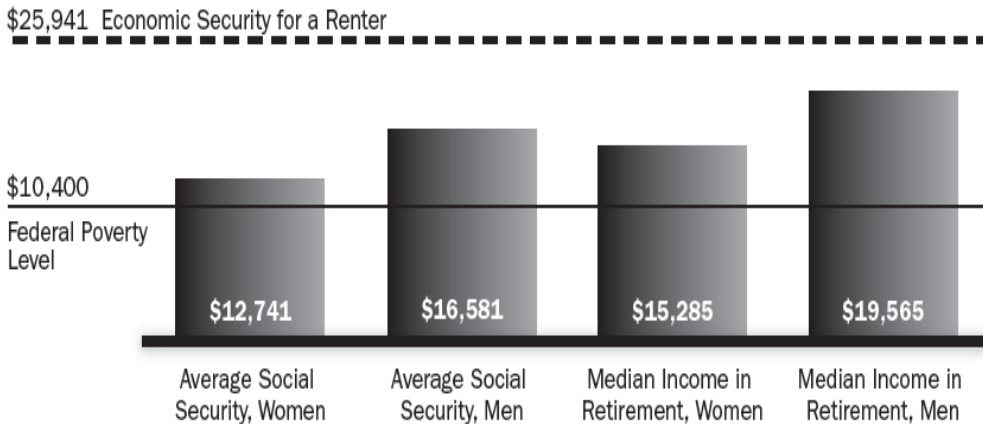
New Jersey Elder Economic Security Standard™ Index Per Year					
Elder Person			Elder Couple		
Owner w/o Mortgage	Renter, one bedroom	Owner w/ mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ mortgage
\$20,918	\$22,271	\$31,202	\$31,968	\$33,321	\$42,252

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

Average Social Security Income: **\$13,637 for an individual; \$22,181 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.

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### **Policy Recommendations**

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- 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:**

Cape May County Department of Aging 609-886-2784

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

Cape May County Board of Social Services at 609-886-6200

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

[www.njhelps.org](http://www.njhelps.org)

[www.co.cape-may.nj.us](http://www.co.cape-may.nj.us)

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# THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE™ PROGRAM FACT SHEET FOR CUMBERLAND 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.***

## Cumberland 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
\$20,193	\$22,714	\$27,492	\$31,242	\$33,764	\$38,541

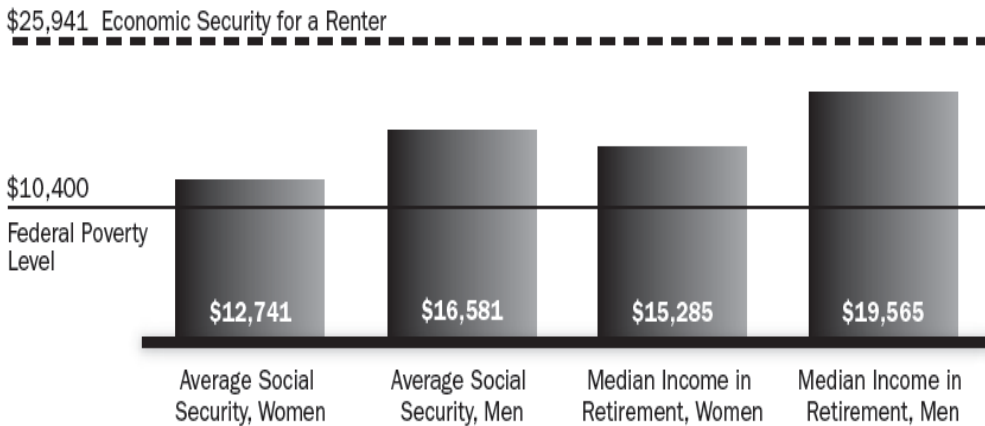
Federal Poverty Level (2008): **\$10,400 for an individual; \$14,000 for a couple (2008)**

Average Social Security Income: **\$13,451 for an individual; \$21,880 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



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### **Policy Recommendations**

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- Increase access to affordable housing.
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- 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:**

Cumberland County Office on Aging & Disabled 856-453-2220  
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  
Cumberland County Board of Social Services at 856-691-4600  
Food Stamp Information Line at 1-800-687-9512  
[www.njhelps.org](http://www.njhelps.org)  
[www.co.cumberland.nj.us](http://www.co.cumberland.nj.us)

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

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### Gloucester 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
\$21,571	\$22,688	\$29,044	\$32,438	\$33,555	\$39,911

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

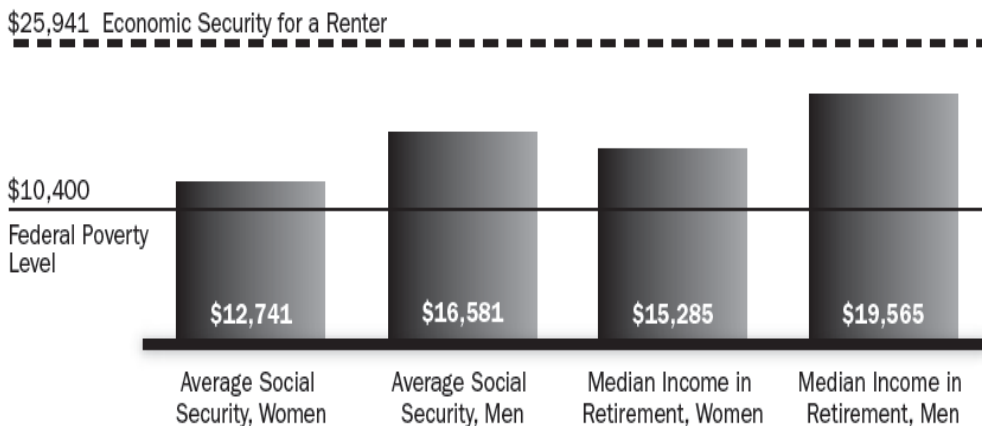
Average Social Security Income: **\$13,833 for an individual; \$22,501 for a couple (2008)**

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).

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#### **For information on available services contact:**

Gloucester Co. Division of Senior Services 856-384-6900  
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

Gloucester Co. Board of Social Services at 856-582-9200

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

[www.njhelps.org](http://www.njhelps.org)

<http://www.co.gloucester.nj.us>

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- Offers a counseling tool for those working with elders in need of income supports and/or additional skill sets.
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- 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](mailto:mchalker@njfoundationforaging.org) or (609) 421-0206.*

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## THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE™ PROGRAM FACT SHEET FOR SALEM 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.***

### Salem 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
<b>\$21,444</b>	<b>\$21,957</b>	<b>\$28,917</b>	<b>\$32,214</b>	<b>\$32,727</b>	<b>\$39,687</b>

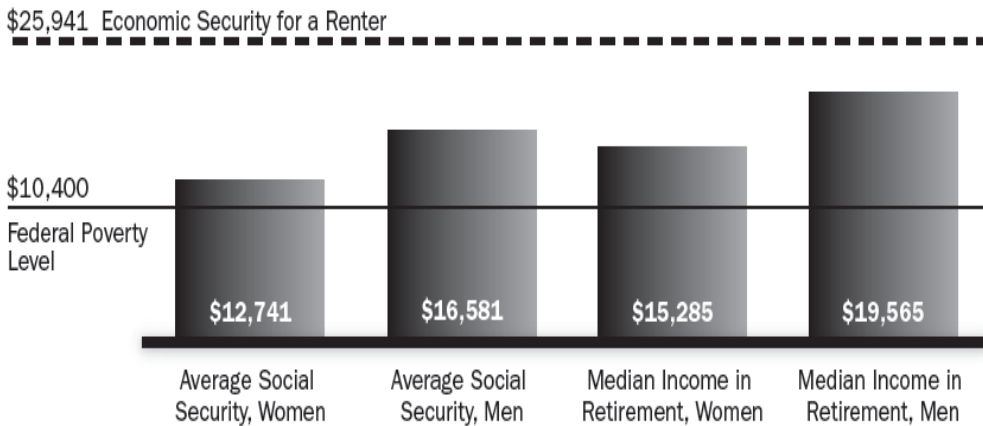
Federal Poverty Level (2008): **\$10,400 for an individual; \$14,000 for a couple (2008)**

Average Social Security Income: **\$13,778 for an individual; \$22,411 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:**

Salem County Office on Aging 856-339-8622  
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  
Salem County Board of Social Services at 856-299-7200  
Food Stamp Information Line at 1-800-687-9512  
[www.njhelps.org](http://www.njhelps.org)  
[www.salemcountynj.gov](http://www.salemcountynj.gov)

#### *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.

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