

To learn more about public benefits in your community call your local County Office on Aging at: NJ EASE, 1-877-222-3737.

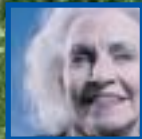
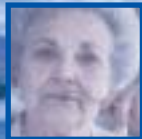
To learn more about The Elder Index and other activities of NJFA visit [www.njfoundationforaging.org/issues.html](http://www.njfoundationforaging.org/issues.html), or call the NJ Foundation for Aging at 609-421-0206.

The work of the Foundation is made possible by generous donations. Please visit our web site to see how you can get involved with the work of the New Jersey Foundation for Aging.

Join us in continuing to make New Jersey an even better place to age well.



## Promoting Policy That Impacts Real Seniors Every Day



New Jersey Foundation for Aging is the only statewide public charity in the country that fundraises to support innovative programs that serve seniors and explores policy so that all may age well in our state. Consider these facts:

- Over 95% of NJ's population over the age of 60 live in the community while only 5% live in institutionalized settings.
- By the year 2020, one out of every 3.7 people living in NJ, or over 27% of NJ population will be over age 60.
- Over 513,832 individuals age 85-plus will be living in NJ in 2030.

### OBJECTIVES OF NJFA

- Expand innovative services for NJ seniors.
- Promote and advance policy perspectives that enhance the ability of all New Jerseyans to age "well."
- Raise awareness of aging issues.

### DELIVERING NEEDED SERVICES

Since 1998 more than 125,000 seniors, caregivers and baby boomers have been touched by NJFA's publications and grant supported services.

NJFA has been reaching seniors through *Renaissance Magazine*, *Aging Insights* newsletter and more than 33 community grant programs across the state. Grants have included:

- Free medical transportation.
- Caregiver and visitation services for frail, homebound seniors.
- Osteoporosis screening and education.
- Outreach exercise programs for diverse seniors.

For grant guidelines visit us at: [www.njfoundationforaging.org](http://www.njfoundationforaging.org)

### ADVANCING BEST PRACTICES

NJFA sponsors forums and conferences designed for professional and public education.

### ADVANCING PUBLIC POLICY

- Untapped Resources of Mature Workers
- NJ Elder Economic Security
- Safe Mobility at Any Age
- Caregiver resources

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*New Jersey Foundation for Aging (NJFA) is a 501(c)(3), non-profit organization. Generous donations from corporations, foundations, and private residents make this work possible.*

# Translating Data to Policy—Impacting Real Seniors Every Day

## NJ ELDER ECONOMIC SECURITY INDEX A look at the real cost of living for New Jersey seniors.

- 25 % of all Seniors in NJ rely solely on their Social Security.
- Average Social Security for a woman in NJ is \$12,741, for a man it's \$16,581.
- Average annual expenses for a single elder renter in NJ is \$25,941.
- Housing is highest expense for NJ Elders, totaling 45% of their monthly costs.

## REAL SENIORS FACE SERIOUS CHALLENGES

*“My rent went up to \$920, it was a big jump and I could not pay it, because of my medical bills. I had to move and now rent a room in someone else’s house, I’ve lost my independence. I hate living like this.”*

MS. H, WARREN COUNTY RESIDENT



*“My emotional security is based on my financial security; never did I realize how very much they are connected.”*

MRS. S, MERCER COUNTY RESIDENT

*“And to think we survived our whole life and now we have to look to our children for support. This is not the way it is supposed to be...it is embarrassing.”*

MR. AND MRS. J, RELOCATED TO MERCER COUNTY

With housing costs as the highest expense for an elder, the gap between their expenses and income can be narrowed with housing assistance programs. Food and nutrition programs may also help an elder to afford their basic needs.

*Mrs. W, 83 years old, arrived at 7 am to choose 6 items from the Crisis Ministry’s Farmers Market. Mrs. W, who has had 2 knee surgeries and a stroke, is retired from cleaning houses in Princeton. She receives \$600 a month from Social Security.*

\*SOURCE: TRENTON TIMES 8.19.09

*“We became homeless and finding a place to stay consumed our life. We are slow to rebuild. Without health care or jobs it is hard. We aren’t getting any younger.”*

MR. AND MRS. K, MERCER COUNTY

Policy Recommendations are aimed at creating better efficiencies and improving quality of life for NJ’s most vulnerable seniors.

- Increase access to affordable housing for seniors and health care workers.
- Support provision of property tax and rebate supports for low income residents of all ages.
- Increase the state supplement for SSI for New Jersey’s most vulnerable.
- Protect and widen access to community based long-term care.
- Promote better access to food and nutritional support programs which can make a significant difference in a senior’s quality of life.
- Encourage the use of the Elder Index as a benchmark for eligibility and a case management tool to evaluate if NJ public benefit programs are reaching those most in need.

Monthly Costs	Elder Person			Elder Couple		
	Owner, no mortgage	Renter, 1 bedroom	Owner with mortgage	Owner, no mortgage	Renter, 1 bedroom	Owner with mortgage
Housing	\$790	\$997	\$1,633	\$790	\$997	\$1,633
Food	\$234	\$234	\$234	\$430	\$430	\$430
Transportation	\$191	\$191	\$191	\$336	\$336	\$336
Health Care	\$414	\$414	\$414	\$828	\$828	\$828
Miscellaneous	\$326	\$326	\$326	\$477	\$477	\$477
Index per month	\$1,954	\$2,162	\$2,798	\$2,860	\$3,068	\$3,704
Index per year	\$23,452	\$25,941	\$33,570	\$34,324	\$36,813	\$44,442

