

THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE

ATLANTIC 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).

Atlantic 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)	\$688	\$866	\$1,387	\$688	\$866	\$1,387
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	\$315	\$315	\$315	\$475	\$475	\$475
Index Per Month	\$1,888	\$2,066	\$2,587	\$2,849	\$3,027	\$3,548
Index Per Year	\$22,655	\$24,794	\$31,043	\$34,187	\$36,326	\$42,576

The average Social Security benefit for Atlantic County elders is \$14,559 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Index uses an income measure that reflects the actual expenses for basic needs of older adults, in contrast to the outdated and outmoded federal poverty level, which is a measure of abject poverty and deprivation.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

BURLINGTON 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.

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Burlington 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)	\$673	\$887	\$1,394	\$673	\$887	\$1,394
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	\$310	\$310	\$310	\$469	\$469	\$469
Index Per Month	\$1,862	\$2,075	\$2,583	\$2,817	\$3,030	\$3,538
Index Per Year	\$22,344	\$24,903	\$30,996	\$33,799	\$36,358	\$42,451

The average Social Security benefit for Burlington County elders is \$15,527 per year for an individual. The average for a NJ single woman is \$12,741.

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The Elder Economic Security Standard Index

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THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE

CAMDEN 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).

Camden 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)	\$728	\$743	\$1,306	\$728	\$743	\$1,306
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	\$321	\$321	\$321	\$480	\$480	\$480
Index Per Month	\$1,928	\$1,942	\$2,505	\$2,882	\$2,897	\$3,460
Index Per Year	\$23,134	\$23,308	\$30,062	\$34,589	\$34,764	\$41,517

The average Social Security benefit for Camden County elders is \$14,964 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

CAPE MAY 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).

Cape May 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)	\$599	\$712	\$1,456	\$599	\$712	\$1,456
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$200	\$200	\$200	\$353	\$353	\$353
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$299	\$299	\$299	\$460	\$460	\$460
Index Per Month	\$1,793	\$1,905	\$2,650	\$2,762	\$2,875	\$3,619
Index Per Year	\$21,512	\$22,865	\$31,797	\$33,145	\$34,498	\$43,429

The average Social Security benefit for Cape May County elders is \$14,739 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

CUMBERLAND 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).

Cumberland 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)	\$549	\$759	\$1,157	\$549	\$759	\$1,157
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$200	\$200	\$200	\$353	\$353	\$353
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$289	\$289	\$289	\$450	\$450	\$450
Index Per Month	\$1,732	\$1,942	\$2,340	\$2,702	\$2,912	\$3,310
Index Per Year	\$20,786	\$23,308	\$28,086	\$32,419	\$34,941	\$39,719

The average Social Security benefit for Cumberland County elders is \$14,559 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

GLOUCESTER 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).

Gloucester 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)	\$661	\$754	\$1,284	\$661	\$754	\$1,284
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	\$308	\$308	\$308	\$467	\$467	\$467
Index Per Month	\$1,848	\$1,941	\$2,470	\$2,802	\$2,895	\$3,425
Index Per Year	\$22,171	\$23,288	\$29,645	\$33,626	\$34,743	\$41,100

The average Social Security benefit for Gloucester County elders is \$14,997 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

SALEM 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).

Salem 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)	\$661	\$704	\$1,284	\$661	\$704	\$1,284
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$175	\$175	\$175	\$309	\$309	\$309
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$306	\$306	\$306	\$464	\$464	\$464
Index Per Month	\$1,837	\$1,880	\$2,460	\$2,784	\$2,827	\$3,407
Index Per Year	\$22,048	\$22,561	\$29,521	\$33,408	\$33,922	\$40,882

The average Social Security benefit for Salem County elders is \$15,022 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.