

THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE

State Wide Index

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.

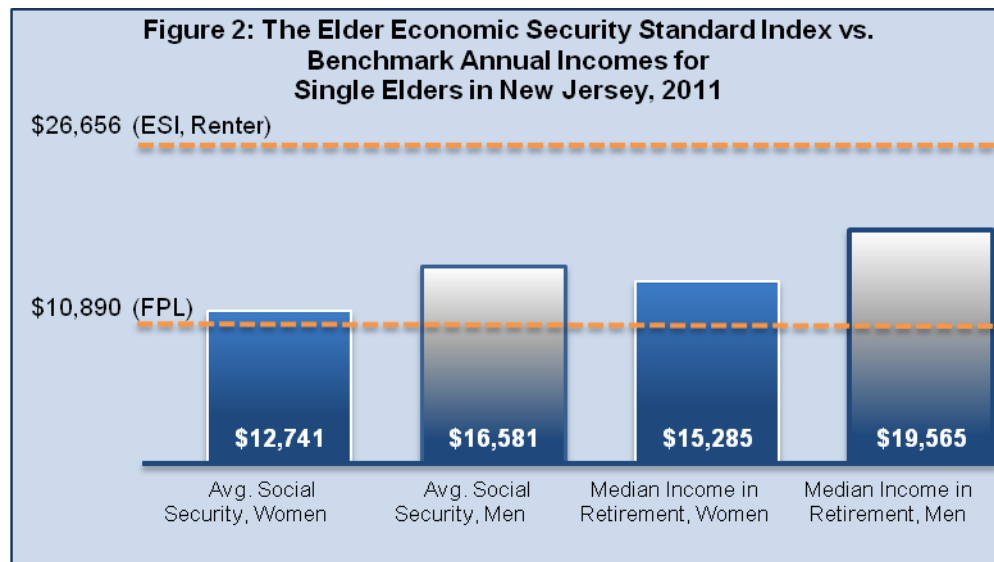
The guiding tool of the Initiative is the Elder Economic Security Standard Index (the Elder Index).

Table 1: New Jersey Statewide Elder Economic Security Standard Index, 2011

	Elder Person (age 65+)			Elder Couple (both age 65+)		
	Owner w/o Mortgage	Renter, one bedroom	Owner w/ mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ mortgage
Monthly and Yearly Expenses						
Housing	\$813	\$997	\$1,688	\$813	\$997	\$1,688
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$191	\$191	\$191	\$336	\$336	\$336
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous @ 20%	\$340	\$340	\$340	\$500	\$500	\$500
Index Per Month	\$2,038	\$2,221	\$2,912	\$2,998	\$3,182	\$3,873
Index Per Year	\$24,452	\$26,656	\$34,947	\$35,981	\$38,185	\$46,476

The average Social Security benefit for New Jersey elders is \$14,285 per year for an individual. The average for a single woman is \$12,741.

Neither Social Security nor Median Incomes provide elders economic security.



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.

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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

BERGEN 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).

Bergen 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)	\$966	\$1,188	\$2,006	\$966	\$1,188	\$2,006
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$186	\$186	\$186	\$329	\$329	\$329
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$369	\$369	\$369	\$529	\$529	\$529
Index Per Month	\$2,217	\$2,439	\$3,257	\$3,174	\$3,396	\$4,214
Index Per Year	\$26,600	\$29,264	\$39,082	\$38,084	\$40,747	\$50,565

The average Social Security benefit for Bergen County elders is \$16,250 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.

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

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.

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

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

ESSEX 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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Essex 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)	\$997	\$863	\$2,012	\$997	\$863	\$2,012
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	\$375	\$375	\$375	\$534	\$534	\$534
Index Per Month	\$2,250	\$2,116	\$3,265	\$3,205	\$3,071	\$4,220
Index Per Year	\$27,006	\$25,394	\$39,182	\$38,461	\$36,849	\$50,638

The average Social Security benefit for Essex County elders is \$15,167 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.

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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

HUDSON 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).

Hudson 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)	\$906	\$1,022	\$1,888	\$906	\$1,022	\$1,888
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$186	\$186	\$186	\$329	\$329	\$329
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$357	\$357	\$357	\$517	\$517	\$517
Index Per Month	\$2,145	\$2,261	\$3,126	\$3,102	\$3,217	\$4,083
Index Per Year	\$25,737	\$27,126	\$37,512	\$37,221	\$38,610	\$48,996

The average Social Security benefit for Hudson County elders is \$13,264 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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THE NEW JERSEY ELDER ECONOMIC SECURITY INITIATIVE

HUNTERDON COUNTY FACT SHEET 2011

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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
Index Per Month	\$2,158	\$2,389	\$3,147	\$3,113	\$3,344	\$4,102
Index Per Year	\$25,900	\$28,670	\$37,765	\$37,355	\$40,125	\$49,221

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

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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
Index Per Month	\$1,939	\$2,141	\$2,702	\$2,900	\$3,102	\$3,663
Index Per Year	\$23,268	\$25,688	\$32,429	\$34,800	\$37,221	\$43,961

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

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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
Index Per Month	\$1,981	\$2,330	\$2,842	\$2,936	\$3,285	\$3,797
Index Per Year	\$23,774	\$27,965	\$34,103	\$35,229	\$39,420	\$45,558

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

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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
Index Per Month	\$2,065	\$2,220	\$3,042	\$3,019	\$3,175	\$3,996
Index Per Year	\$24,775	\$26,640	\$36,499	\$36,231	\$38,095	\$47,954

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

MORRIS 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).

Morris 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)	\$910	\$1,129	\$1,911	\$910	\$1,129	\$1,911
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	\$358	\$358	\$358	\$517	\$517	\$517
Index Per Month	\$2,146	\$2,365	\$3,147	\$3,100	\$3,319	\$4,102
Index Per Year	\$25,747	\$28,375	\$37,766	\$37,203	\$39,830	\$49,221

The average Social Security benefit for Morris County elders is \$16,504 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
Index Per Month	\$1,785	\$2,252	\$2,463	\$2,739	\$3,207	\$3,418
Index Per Year	\$21,416	\$27,026	\$29,557	\$32,871	\$38,481	\$41,013

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

PASSAIC 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).

Passaic 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)	\$904	\$1,018	\$2,009	\$904	\$1,018	\$2,009
Food	\$246	\$246	\$246	\$453	\$453	\$453
Transportation	\$186	\$186	\$186	\$329	\$329	\$329
Health Care (Good Health)	\$448	\$448	\$448	\$897	\$897	\$897
Miscellaneous	\$357	\$357	\$357	\$516	\$516	\$516
Index Per Month	\$2,142	\$2,256	\$3,247	\$3,099	\$3,213	\$4,204
Index Per Year	\$25,704	\$27,070	\$38,959	\$37,188	\$38,554	\$50,443

The average Social Security benefit for Passaic County elders is \$14,861 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.

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
Index Per Month	\$2,171	\$2,432	\$3,012	\$3,126	\$3,387	\$3,967
Index Per Year	\$26,054	\$29,189	\$36,147	\$37,509	\$40,645	\$47,603

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

SUSSEX 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).

Sussex 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)	\$756	\$1,010	\$1,506	\$756	\$1,010	\$1,506
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	\$327	\$327	\$327	\$486	\$486	\$486
Index Per Month	\$1,961	\$2,215	\$2,711	\$2,916	\$3,170	\$3,665
Index Per Year	\$23,537	\$26,580	\$32,531	\$34,993	\$38,035	\$43,986

The average Social Security benefit for Sussex County elders is \$15,689 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
Index Per Month	\$2,143	\$2,197	\$3,217	\$3,098	\$3,151	\$4,172
Index Per Year	\$25,715	\$26,360	\$38,607	\$37,171	\$37,815	\$50,063

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

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

WARREN 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).

Warren 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)	\$717	\$861	\$1,479	\$717	\$861	\$1,479
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	\$317	\$317	\$317	\$475	\$475	\$475
Index Per Month	\$1,904	\$2,048	\$2,666	\$2,851	\$2,995	\$3,613
Index Per Year	\$22,849	\$24,579	\$31,991	\$34,210	\$35,939	\$43,351

The average Social Security benefit for Warren County elders is \$15,376 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.