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Demographics in NJ

In the United States life expectancy is 76 years today and this is expected to reach 83 years by 2050 according to the American Association of World Health. The 1990 census estimated that by the year 2020 over 27 percent of NJ population will be over age 60. This will represent 1 out of every 3.7 people living in New Jersey. In recent years we have seen an amazing surge in the aging population.

However, we know we have not yet seen the peak of this surge. The census indicates that 1,420,616 people over age 60 lived in NJ in 1990. (This represents an increase of more than 52 percent since 1970.) Today in 1999 we estimate the over age 60 segment of the population has even exceeded 1.5 million in our state. For comparison in between 1980 and 1990 the over age 60 population increased by 20 percent, however the funding to serve this population did not see a corresponding growth. Funding for older adult services has remained stagnant. Reimbursements for providing a home delivered hot meal are meager. The allowable fees for an hour of home health care are woefully low and still reflect a rate far below the actual costs. The senior population is booming, but the services to meet this challenge are locked in by limited public support and the impact of inflation.

According to the "Chronicle of Philanthropy: Giving", grants to charities that help the elderly have not kept pace either as the population size and needs have grown. Just 2 percent of all grant dollars reported went to programs that specifically benefit the aged in 1997. The fastest growing group of elderly people in the U.S. is the over 85 population. This population is also the most vulnerable to chronic and life compromising conditions. In 1990 nearly 128,458 persons were age 85 or older living in New Jersey. This number is projected to double by 2010 and to double again between 2010 and 2030. With these projections over 513,832 individuals age 85 plus will be living in NJ in 2030.

Poverty is a very real concern for the oldest of the old. The percentage of the oldest of the old living in poverty far exceeds poverty levels of all other adult cohorts. 73% of this population is female. The percentage of women over 85 living in poverty is more than double the percentage of their male counter parts. Nearly half of the persons 85 years and over require either home or community based services and 36 percent have functional impairments which preclude them from being able to perform the minimum activities of daily life that many of us can easily accomplish. Currently, 95 % of New Jersey's population over 60 years of age live in the community, while only 5 % live in nursing homes or other institutionalized settings. Nearly 13 percent of the older adults that live in non-institutional settings have functional impairments. The

high prevalence of chronic conditions among the elderly, combined with a rapid growing population of elderly people, is expected to dramatically increase the absolute number of people with chronic care needs in the 21st century. As such, greater numbers of the elderly are likely to require health services for chronic conditions.

In the years ahead we must also consider the future role of caregivers. When we look at the caregiver population, a cohort traditionally in the age range of 50 to 64 years old, we see that over three fourths of them are women and the average age is 57 years old. In 1970 the 'potential' caregiver pool compared to the 85 years plus age group was 21 persons to every one person over age 85. In 1990 we see this ratio has been reduced to 11 caregivers to every one person over age 85. By 2030 this ratio is projected to be 6 persons for every 1 person over age 85. By 2050 this ratio will be only 4 persons for every 1 over age 85. The potential caregiver pool will be radically shrinking as the baby boomers age.

Older adults who wish to age in place in their own homes often find that the dearth of community services as well as rising taxes and upkeep expenses on their homes force them to radically change their housing situation. The growing elderly population in the next 20 years, with their subsequent increasing health and social needs with the reality of fewer family supports in the 21st century, is a daunting image.

A multifaceted response must be directed to the challenges ahead in order to serve a more frail, larger elderly population with a significantly smaller caregiver pool and with limited resources. The New Jersey Foundation for Aging is committed to improving the access and delivery of community supports through new and innovative systems that can address and manage treatments for chronic health conditions, housing options and quality of life issues, not only in policy discussions but also in the daily commitment of providing for older adults.

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