

A stylized tree logo with a brown trunk and branches, and a dark red, cloud-like canopy. The canopy contains the text 'njaaw' and 'NEW JERSEY ADVOCATES FOR AGING WELL'.

njaaw

NEW JERSEY ADVOCATES
FOR AGING WELL

**NJ Statewide
Survey
of Older Adults**

August, 2024

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Executive Summary

In early 2024, New Jersey Advocates for Aging Well (NJAAW) conducted the “Statewide Survey of Older Adults” for New Jersey residents age 60+ (the “Survey”).

Recognizing the significant contributions of older residents in building New Jersey and its communities, the goal of the Survey was to provide an opportunity to hear directly from residents about their concerns, challenges, and plans for aging in the state. The US census and other data points can take us only so far. Numbers alone cannot capture the full story of the aging experience in New Jersey.

The Survey was conducted over 2 months, from February 1 – April 1 of 2024. It targeted residents aged 60 and older living independently in the communities throughout New Jersey. It did not include residents in skilled nursing settings or nursing homes. The response rate exceeded our expectations with 1440 individual respondents.

The Survey concluded before the May 2024 publication of the NJ Department of Human Services Age-Friendly Blueprint, yet it covers several of the same areas and confirms many issues and topics of concern

This report serves as a foundation for NJAAW’s current policy agenda and helps to set priorities over the next several years. We are pleased to share this report with legislators, agencies, and organizations throughout the state that work with and serve older adults. It will also be used to provide data and insight as New Jersey expands its age-friendly efforts across state, county, and local levels. Further, we hope the Survey findings will be used to generate a broad discussion on the need for a multi-sector plan on aging.

I would like to thank Sarah Manship, MSW, Policy Intern from Rutgers School of Social Work, for her exceptional work with NJAAW on this Survey. I also thank Dorothy Sanders, NJAAW’s Age-Friendly Strategist, for her meticulous editing in this report.

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Survey Distribution and Limitations

The Survey was conducted mainly online, with options to download, print or obtain hard copies to complete and return by mail.

The Survey was promoted through NJAAW's website, newsletter, social media, the Age-Friendly North Jersey Alliance, the Area Agencies on Aging, and several of NJAAW's partner organizations. Several partners reshared the Survey through their contacts and distribution channels. Emails were sent to libraries and senior centers throughout New Jersey with live links to the survey, printable versions, QR codes and flyers to share with residents.

In addition, we emailed information and links to the Survey to each member of the New Jersey Legislature, and suggested they share it with their constituents.

It is important to note several key limitations:

First, the Survey was distributed through multiple channels but relied heavily on people with internet access who had connected previously with NJAAW or our partner organizations. NJAAW did not have resources to conduct in-person surveys, which would have enabled us to reach additional residents in underrepresented areas and counties and target specific demographics for wider responses. Finally, we were not able to translate and distribute the survey in languages other than English.

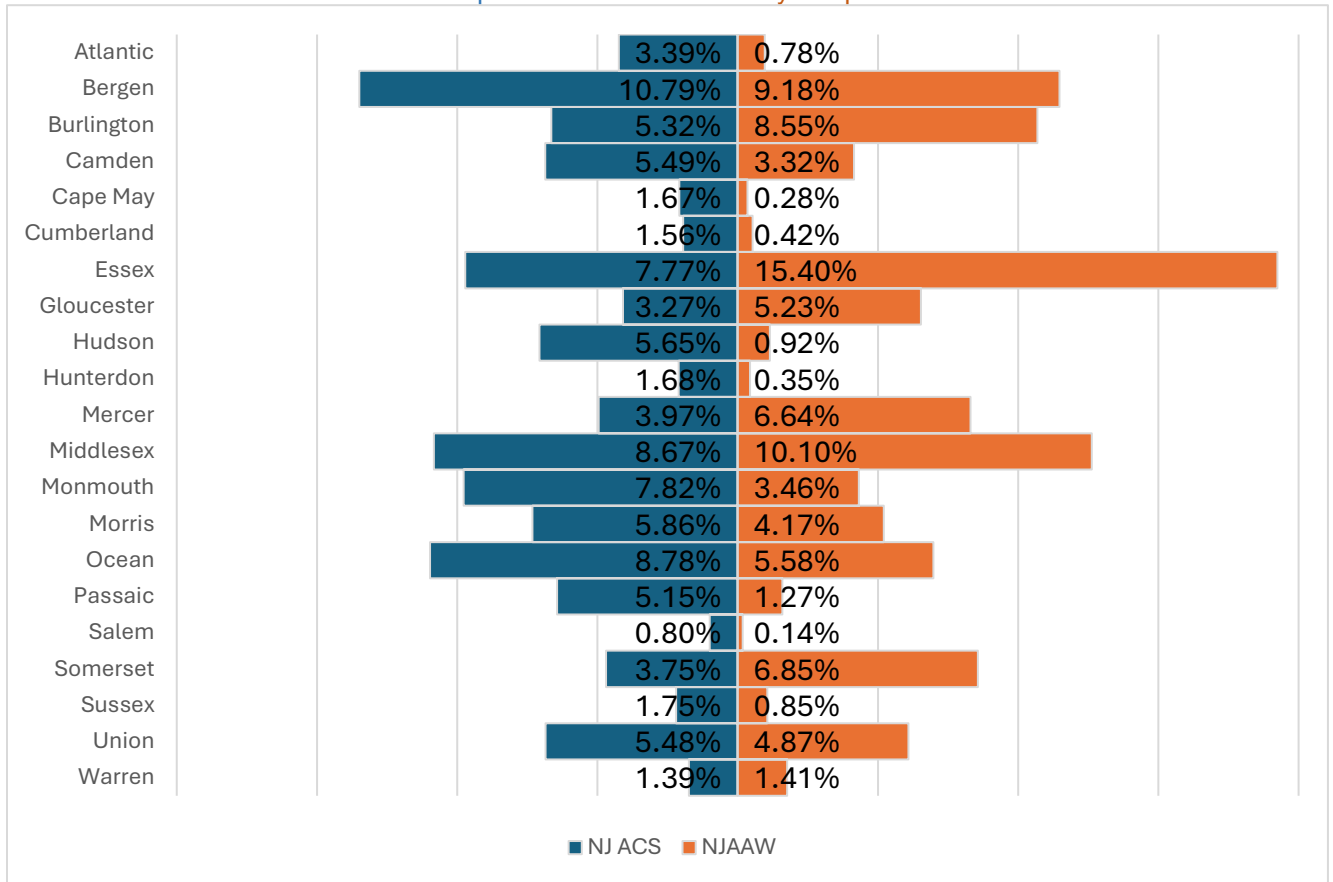
Responses

With a total of 1440 recorded responses from New Jersey's 2,144,000 residents age 60+, we had a statistically valid sample of 0.07%. To measure the accuracy of our sample, we compared our demographics to the 2022 American Community Survey (ACS). Overall, our sample was reflective of New Jersey's older population. We received responses from each of the 21 counties. Some counties are overrepresented (Essex County with 218 responses), and others underrepresented (Salem County, with 2 individual responses). A higher percentage of responses came from residents in counties with age-friendly initiatives, which have established multiple communication channels with older residents.

Our analysis includes all responses but does not break out county comparisons for the 5 counties with samples sizes of less than 15 responses (Cape May, Cumberland, Hudson, Salem, and Sussex). Compared to the known population of residents age 60+ in each county, our sample size was:

NJAAW Survey Responses Compared to 2022 American Community Survey Population Data

**NJ ACS Population **NJAAW Survey Responses.



Source: 2022: ACS 5-Year Estimates Subject Tables

Altogether, 140 responses (9.7% of all responses) were received by paper, many of which were distributed by local groups ranging from Homeowners' Associations of 55+ communities to houses of worship, senior centers and book clubs. While printed copies made the survey more accessible, it still relied heavily on survey participants' indirect connection to groups or organizations with online access to or connections with organizations receiving NJAAW communications.

Realizing vocabulary is age and culturally sensitive, we asked what people prefer to be called. *Note: Throughout the Survey, please note that multiple-choice questions do not add up to 100%*

Q. 3 What term do you prefer to describe you and your peers?	
Older Adult	32%
Senior	27%
Senior Citizen	21%
Baby Boomer	11%
Elder	2%
Other	7%

Write-ins for “Other” ranged from humorous to sensitive responses, including:

- “Silver fox”
- “human”
- “Senior is fine. Old person is fine. I don't mind being called old. I'm glad I made it to this age.”
- “Queenager!”
- “Well-derly Adult”
- “Vintage”

And perhaps most accurately: “varies...one term does not fit all people.”

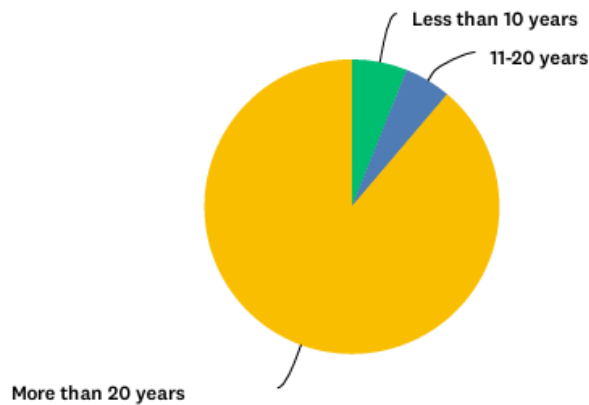
In addition, 457 respondents provided additional insights with compelling write-in comments, several of which are quoted throughout this report with their self-reported demographics following the quote in parentheses. A representative sample of write-in comments is included in Appendix A.

Demographics

To assess whether our findings represented people who have a history in New Jersey, an understanding of issues facing residents, and who have actually “aged” within the state, we asked how long respondents lived here. The overwhelming majority of respondents (89%) have lived in NJ for more than 20 years.

Q20 How many years have you lived in New Jersey?

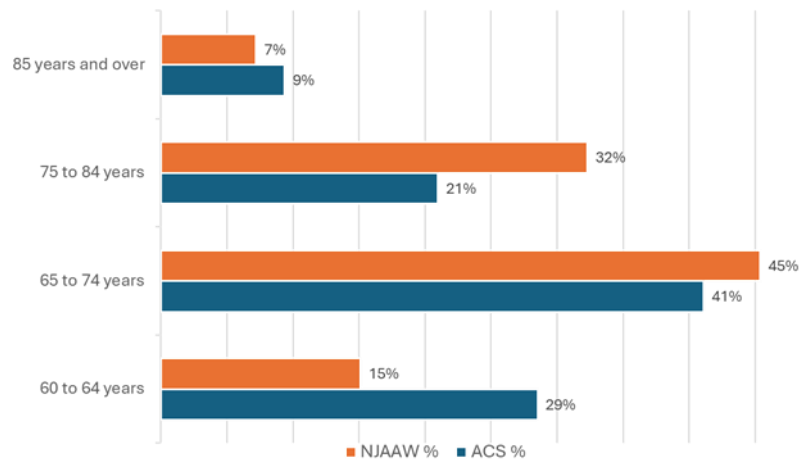
Answered: 1,267 Skipped: 173



Age

Our responses were skewed to an older pool of respondents, which is expected as the majority of NJAAW's contacts focus on older residents, such as senior centers, age-friendly communities, and service organizations for the 65+ population. We included individuals age 60-65 in order to understand the concerns and plans of residents approaching retirement.

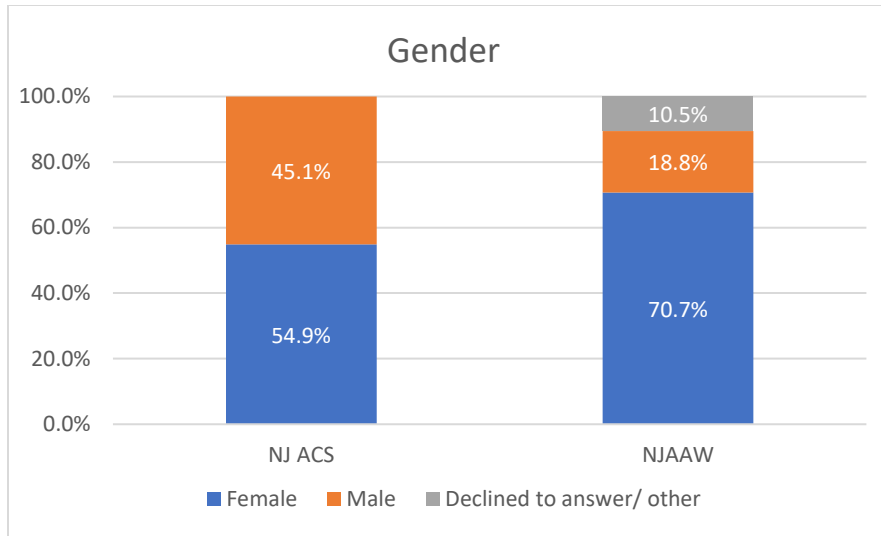
Q. 2 Please select your age range:



Source: ACS 5-Year Estimates Subject Tables

Gender

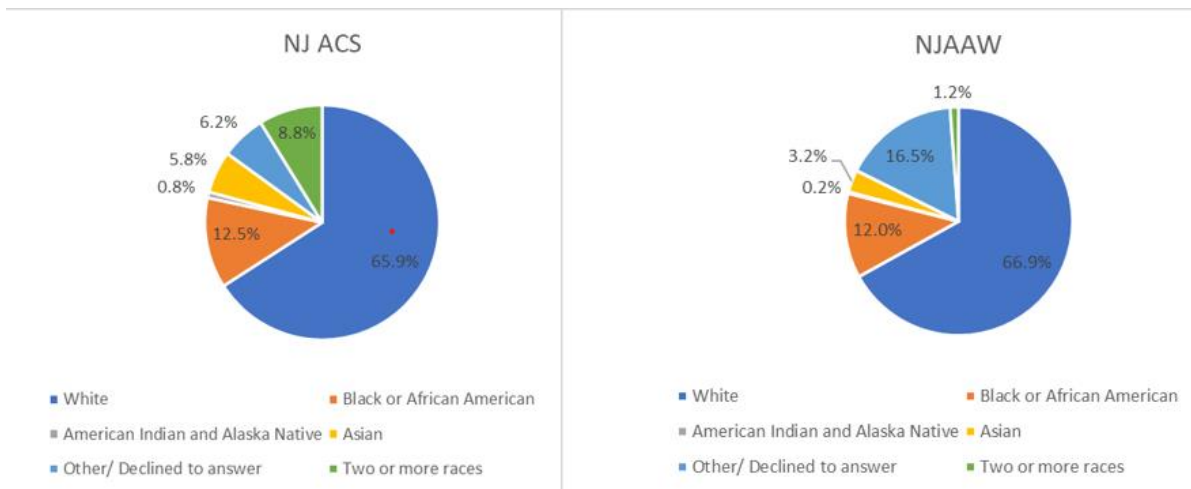
Our sampling was overrepresented by females with just over 70% of respondents being female, and male responses approaching nearly 20%:



Source: 2022: ACS 5-Year Estimates Subject Tables

Race

Our response rates are fairly representative of racial statistics across the state. Both White and Black or African American are slightly overrepresented in the Survey with Hispanic of any race underrepresented (2.5% in our responses v. 12.3% of the state population). Again, the responses are reflective of the distribution channels, which could yield more inclusive results with the use of in-person or mailed surveys printed in additional languages.

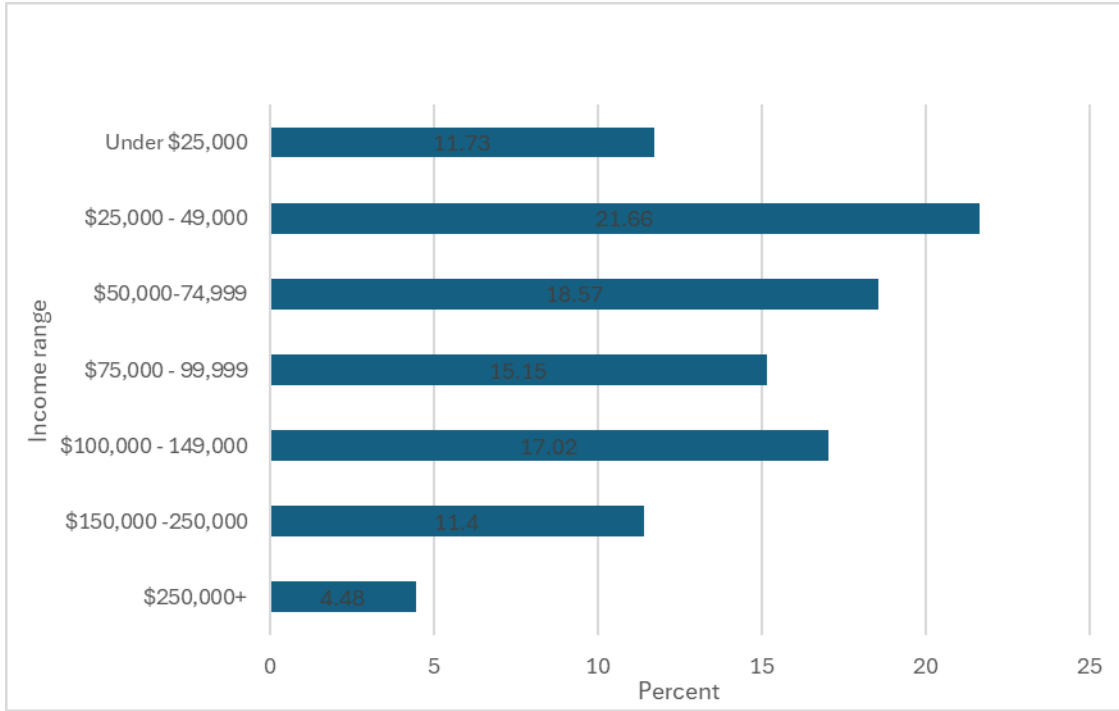


Source: ACS 5-Year Estimates Subject Tables

Income

NJAAW advocates for policies and services to enable all New Jersey residents to age in place, regardless of their income or socioeconomic status, so it was important for us to secure responses from residents in all income brackets. Eligibility for services and assistance is often dependent on income.

Q. 8 Which of the following ranges would you say best reflects your total annual household income?



Key findings

We focused on several areas of importance to older adults based on current issues and policy areas as well as historic trends. We also aligned questions with the World Health Organization’s and AARP’s 8 Domains of Age Friendly Communities¹. We were interested in residents’ ability to age in place, their awareness and understanding of available services, overall well-being, transportation, financial stability, appropriate housing, and social connectedness.

To gauge respondents’ sense of priorities and concerns, we asked respondents to select their top 3 concerns as they age. The responses were ranked as follows:

Q. 54 What are your top 3 concerns as you age?	
1. Health issues	82%
2. Housing / staying where I am or moving	55%
3. Finances	53%
4. Being able to participate in the activities I like	41%
5. Transportation/giving up driving	35%
6. Family	21%
7. Food/diet/nutrition	10%

Note: multiple choice question/does not add up to 100%

¹ The 8 Domains include: Housing, Transportation, Community support and health services; Outdoor spaces and buildings; Social participation; Respect and social inclusion; Civic participation and employment; Communication and information.

Overwhelmingly, health issues topped the list, with housing and finances close at second and third place as key areas of concern.

The full survey is included in Appendix B. Our questions were grouped into the following categories, with some topics covered in more than one category:

Section Title	Question #s
Demographics	Q. 2 - 13
Transportation	Q. 14 -15; 54
Housing	Q. 16 - 25
Property Taxes	Q. 26 - 27
Cost of living/Income	Q. 28 - 32; 54
Social Connections	Q. 33 - 38
Knowledge of state/county resources	Q. 47-50
Health & Wellness	Q. 51-59
Sources of Information	Q. 60-61

It was evident that a few questions were not clearly understood as intended and therefore were eliminated from our analysis (e.g., caregiving questions Q. 39- Q. 46).

Transportation

Reliable transportation is a necessity for people of all ages. For older adults, maintaining transportation is essential not only for independence, but for a sense of self, medical appointments, entertainment, social connections, shopping, exercise and to meet daily needs.

People tend to gradually adjust their driving habits as their needs and their capabilities change. For example, many people begin to struggle with “night vision” as they age, so they stop driving at night. People also alter their driving habits as their comfort levels change, such as choosing slower, local roads instead of parkways and highways.

Transportation also ranks among the top concerns as people age (Q. 54), with 35% of respondents listing it as one of their top concerns. While 76% still drive, 24% of respondents have scaled back their driving, stopped driving completely, or reported they have never driven. When asked about forms of transportation they regularly use, answers varied significantly by county. This was expected as New Jersey counties have very different levels of public transportation with more densely populated counties like Bergen, Essex, Hudson and Passaic having a greater demand for and more NJ Transit options than other counties.

When asked if their community has local options for senior transportation, 12% said yes and they participate while 59% said there is a service, but they do not participate. Mercer and Somerset Counties have a much higher rate of respondents who say they “scaled back” their driving compared to the state average.

County	Q. 14 Driving status				Q. 37 Community has transportation for seniors		Q. 54 Transportation a top concern
	Still drive	Scaled back	Don't drive	Never drove	Yes and use	Yes but don't use	
Statewide	76%	14%	7%	3%	12%	59%	35%
Atlantic	88%	0%	12%	0%	20%	47%	33%
Bergen	71%	17%	6	6%	8%	66%	36%
Burlington	69%	17%	12%	2%	18%	44%	37%
Camden	72%	11%	9%	9%	10%	62%	23%
Essex	80%	13%	4%	3%	12%	66%	34%
Gloucester	93%	7%	0%	0%	4%	68%	44%
Hunterdon	100%	0%	0%	0%	14%	71%	22%
Mercer	70%	24%	4%	2%	2%	55%	38%
Middlesex	79%	11%	8%	2%	15%	57%	39%
Monmouth	88%	4%	8%	0%	9%	51%	23%
Ocean	81%	11%	7%	0%	19%	49%	27%
Passaic	83%	17%	0%	0%	6%	44%	31%
Somerset	68%	23%	4%	5%	19%	51%	39%
Union	87%	9%	4%	0%	6%	79%	37%
Warren	45%	10%	45%	0%	83%	11%	41%

When asked what, if any, mode of transportation services they regularly use, responses were:

Q. 15 Do you regularly use any of the following forms of transportation? Select all that apply	% answering "Yes"
NJ Transit	22%
On demand services (Uber/Lyft/EZ Ride)	17%
County Special/Senior Transport	5%
Local Senior transportation	3%
Accesslink	2%
Other	7%
None of the above	62%

Private pay on-demand rideshare programs (17%) are used more than twice as often than county (5%) and local (3%) senior transportation services combined. Responses written in for "other" included family and friends providing transportation.

Opportunity: *As older adults become increasingly more comfortable with the use of rideshare options, state, county and local transportation programs should consider new and effective ways to serve their residents. The cost of maintaining vehicles and shortages of CDL drivers make it harder to offer the traditional format of a “senior bus” or shared service. Contracts with ride share services may be cost-effective and offer a wider range of options for residents.*

In addition, 43 respondents took the time to write in comments on transportation. Most comments called for an increase in transportation options in their county or town, with specific calls for:

- More flexible transportation options for people who can no longer drive, regardless of income eligibility.
- Transportation for rural areas
- More door-to-door transportation options, and
- Options for trips outside of county and between towns/cities

Housing

The Survey asked several questions related to housing, including ability to age in one’s current home, plans to move and whether they would leave the state. (Q. 16-25).

Most Survey respondents (59%) live in houses and a high percentage own their homes (68%).² Approximately 42% of respondents live alone, 46% live with their spouse/significant other and 13% live with their children or other family members.

Recognizing that a significant number of responses were from people living in 55+ communities (14%), which are presumably designed for aging in place, we did not include their responses from the following series of questions on housing plans:

When asked if they plan to make changes to where they live in the next 10 years, nearly equal numbers do not plan on making changes as those who were unsure.

Q. 23 Do you plan to make changes in where you live in the next 10 years? Select all that apply	% Indicating Yes
Do not plan to make changes	32%
Not sure or other	31%
Plan to/have already downsized	24%
Moving out of state	17%
Considering moving to a 55+, older adult or CCCR	13%
Moving within NJ	10%
Moving within town or community	6%

Note: multiple choice question/does not add up to 100%

² Ownership can be house, condo/co-op, or certain retirement and life-plan communities.

Statewide, less than 50% agreed that their current homes are suited for them to age in place. Responses varied by county to the following:

Q. 21 “Do you feel your current home is suited for you to age in place?”			
County	Disagree	Neutral/ Not Sure	Agreed
Statewide	26%	27%	47%
Atlantic	50%	10%	40%
Bergen	30%	30%	40%
Burlington	15%	18%	67%
Cumberland	50%	0%	50%
Essex	30%	31%	39%
Gloucester	28%	13%	60%
Hunterdon	40%	0%	60%
Mercer	24%	26%	49%
Middlesex	19%	26%	55%
Monmouth	21%	26%	53%
Morris	19%	28%	53%
Ocean	15%	27%	58%
Passaic	28%	22%	50%
Somerset	20%	30%	50%
Union	21%	35%	44%
Warren	15%	15%	70%

Many respondents indicated a desire to downsize but nearly 70% felt there are not enough options within their community if they wanted to move (Q. 25). In each and every county within the state, at least half the residents feel there are insufficient options for them to downsize. Bergen County reported the lowest rate of housing options at 22% and Somerset County the highest at 50%.

In addition, when asked what people have trouble paying for (Q. 32), 42% reported that the upkeep of their home is a financial struggle.

Opportunity: Resources to support home repairs and necessary adaptations vary throughout the state. Home renovations that facilitate aging in place can meet a growing housing need and cost less than building new homes and apartment buildings, especially in areas without options for downsizing.

Fifty respondents wrote-in comments related to housing, including subject areas we did not ask about such as rent controls:

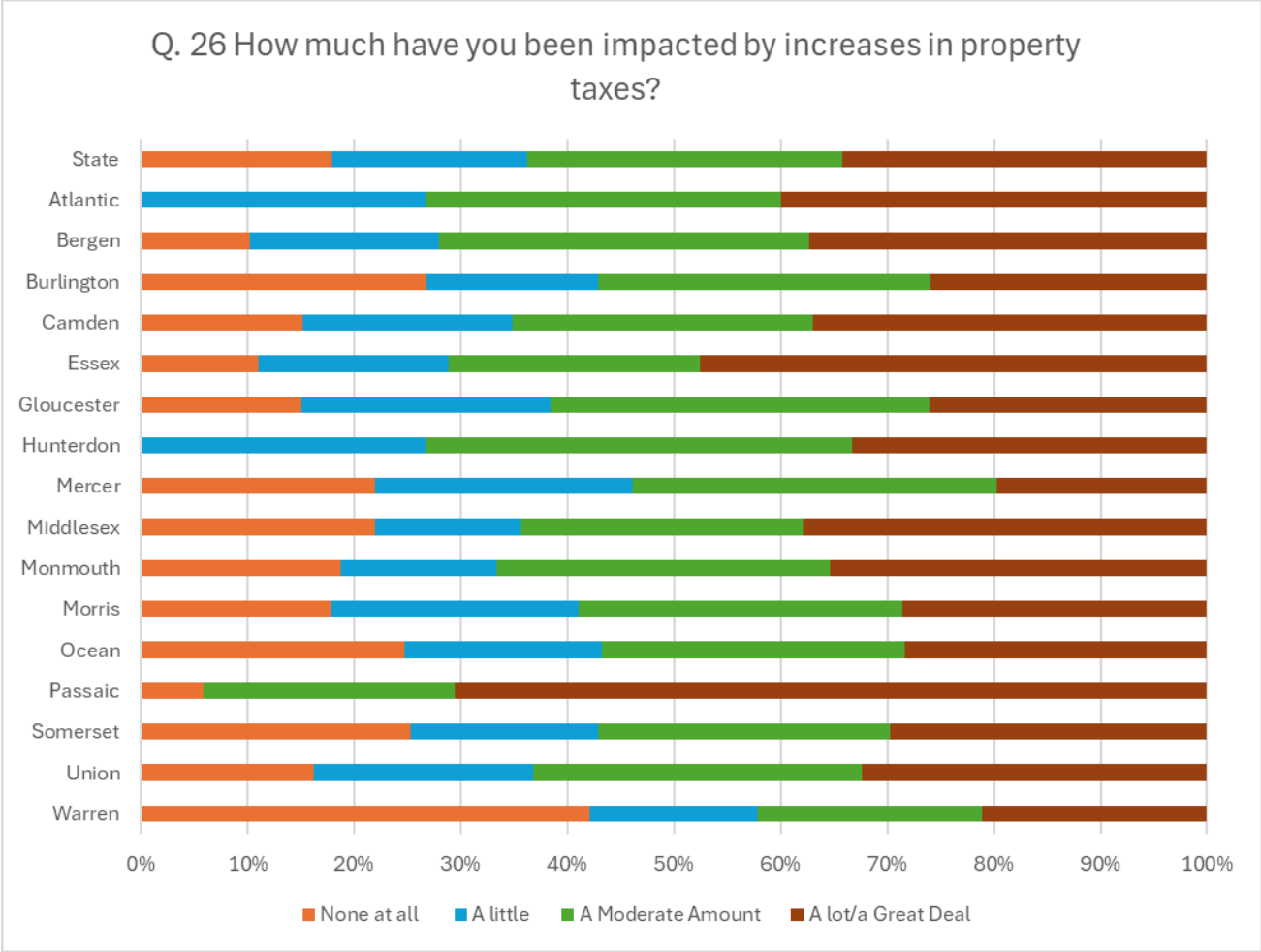
- Biggest concern is yearly rent increases- not sustainable after I stop working. (65-74; female; divorced; Essex County; White; \$75,000 - \$99,999)

- Affordable housing. It's getting difficult to clean and care for our home. Would like to downsize, but the new developments for seniors are extremely expensive. Would not be able to stay in the community where we've lived for more than 50 years. We need affordable options. (65-74; female; married/domestic partnership, Somerset County, White; \$75,000 - \$99,999)
- I would like to be able to stay in my home, however the cost of living in NJ is crazy. The threshold of income for affordable housing does not work in Bergen County. There needs to be a better system. (60-64; female; widowed; Bergen County; White; \$50,000 - \$74,999)
- I think help with keeping homes livable would be very useful. For example, I can't even begin to afford a new roof, which I badly need. . 65-74; female; widowed; Essex County; White; \$50,000 - \$74,999)
- More affordable, accessible housing. Current apartments are more expensive than my 2-story house, so I don't have a downsizing option. (65-74; female; married/domestic partnership; Essex County; two or more races; \$50,000 - \$74,999)
- Advocate for seniors living in multi-dwelling apartments.... there are advocates for nursing home residents, but community residents are being neglected. (75-84; female; Single - never married, Mercer County, Black or African American, < \$25,000)

Property Taxes

Property taxes are a well-known and long-standing problem for New Jersey's older residents, as tax increases can surpass fixed incomes, without corresponding services to help aging in place. Property taxes were chosen as the 2nd highest reason for moving out of state (36%), close behind the cost of living at 37% (Q. 24). To understand the real impact felt by residents and how much taxes influence their ability and desire to age in place, we asked several probing questions.

When asked if they ever have trouble paying for property taxes (Q. 32) nearly 30% of respondents indicated "yes." The reported impact of property taxes varied among the counties. Overall, 82% of respondents indicated that they have been negatively impacted by increases in property taxes. Specifically, 29% stated that property taxes have had a "moderate" and 35% stated a "great" impact on them.



New Jersey has increased opportunities for property tax relief through expanded eligibility for the Senior Freeze, the new ANCHOR program (which includes tax relief for renters as of 2022) and the pending Stay NJ program.

Q. 27 Please check which property programs you have received or applied for				
Program	Yes	Did not Apply	Applied/did not qualify	Do not know about
Senior Freeze/PTR	27%	36%	12%	26%
ANCHOR	71%	14%	4%	11%
Former Homestead program	47%	24%	6%	23%

Enrollment in and knowledge of the ANCHOR program exceeds that of its predecessor, the Homestead Rebate. The Senior Freeze program eliminates the impact of tax increases by reimbursing increases to qualified residents after the established base year.

A very high rate of respondents reported receiving ANCHOR (71%) with only 4% stating they applied but did not qualify and less than 11% unaware of it. The rollout of the ANCHOR program had a high level of publicity, press coverage, additional extension dates, and was widely recognized by name. However, an equal number of people reported being unaware of the Senior Freeze program (26%) as those who enrolled (27%). With recent Senior Freeze program eligibility expansions, communicating the higher eligibility rates will be important.

Opportunity: *Enhanced communication and publicity for the Senior Freeze program, similar to that done for ANCHOR, could expand awareness and access to newly eligible residents.*

A total of 76 respondents submitted write-in comments on property taxes, including:

- As I am planning to retire at the end of this year, my main concern is the high property tax - this might be the reason that I may decide to move. With my house mortgage paid off, spending over \$2,000/month on property tax for a moderate house seems to be excessive.”(male; married or domestic partnership; Essex County; White; \$250,000+)
- I am worried that property taxes and insurance costs will tip many struggling seniors over the edge. (single - never married; Mercer County; \$50,000 - \$74,999)
- I think the tax incentives are very important for folks like me on a fixed income (anchor, senior freeze). (female; widowed; Atlantic County; White; \$75,000 - \$99,999)
- If you're concerned about keeping seniors in NJ, advocate for lowering property taxes for a larger group of seniors, instead of developing programs for which a sizeable contingent of seniors are ineligible.(female; married or domestic partnership; Essex County; Euro-American; \$150,000 - \$250,000)

Cost of Living

In 2009, NJAAW facilitated bringing the Elder Economic Security Index (EESI) to New Jersey. Now published by the Division of Aging Services (DoAS), the EESI measures the “gap” between income and actual costs of living in NJ. According to the 2021 EESI report, 52% of older residents lack incomes that guarantee financial stability or prevent poverty as they age, thus falling in the gap between being able to afford and meet all their needs and not qualifying for services in place to assist them.

The cost of living and cost of property taxes are factors driving people to consider leaving NJ. To give context:

- Finances was the third top concern as people age (53%) (Q. 54).

- Only 38% of respondents felt they had saved enough for retirement (Q 29), while 40% felt they did not and 21% were not sure.
- Less than half (49%) receive a pension.³

Q. 28 What are your sources of income? <i>Select all that apply.</i>	
Social Security	80%
Pension	49%
Personal Savings	39%
IRA/401k/Annuity	35%
Salary (currently working)	25%
SSI, Disability, or other subsidies	5%
Family contributions	3%

Approximately 25% reported they are still working past age 65 (Q. 28 and Q. 30), but we have no indication if this is by necessity or choice. Also, 30% retired or stopped working early (between age 56-64) while 37% reported working past the Social Security eligibility age of 65 (27% stopped working between 65- 70 and 10% past age 70).

More than 71% of respondents said they do not plan to leave NJ (Q. 22). However, for those who are considering departure, the driving reasons are cost of living (37%) and property taxes (36%) (Q.24).

When asked whether they had trouble paying for specific living expenses, the most common financial challenges reported as often/sometimes were:

Q. 32 do you ever have trouble paying for the following?	Often/ Sometimes
Upkeep of home	42%
Medical care/prescriptions	28%
Property taxes	27%
Utilities and other household bills	26%
Home care or help around the home	26%
Rent/mortgage	21%
Transportation/gas for car	21%

Opportunity: *Inasmuch as three of these financial challenges (prescriptions, utilities, and property taxes) have corresponding programs offered by the State, more publicity, support and workshop training around these programs can alleviate some of this financial strain.*

³ Business trends show that fewer people will have pensions going forward; according to the Federal Reserve, just 22% of non-retired adults had access to a pension as of 2021.

While eligibility for many services is primarily based on income level, income is not the sole indicator of whether one will or will not need some form of assistance as they age. As the NJ Elder Economic Security Index consistently shows, many New Jersey older residents simply do not have an adequate income to cover their needs. In turn, this significantly impacts their ability to “age in place”⁴

We received several write-in comments from diverse demographics concerning not meeting eligibility criteria or not qualifying for services:

- Be sure to advocate for all older adults, not just those at certain income levels. The issues cross all boundaries. (60-64, female, Somerset, married, income \$100,000 - \$149,999)
- Many programs are income related and I don't qualify - even though I find it difficult/impossible to pay bills. (65-74, female, widowed, Burlington County, income \$75,000 - \$99,999)
- Some of us are falling through the cracks because we are just above the income limits for ... services, so we struggle all the way. We lose all that we worked so hard for and worry that we will end up losing the little we have. The system is broken, and we "the upper lower class" are struggling daily. (85-94, male, widowed, Atlantic County, income \$25,000 - \$49,999)
- The income limits on some programs are very low and I'm just a little above the limit so I don't qualify. But NJ is a very expensive state and I could use the help of some of these programs. (65-74, female, widowed, Passaic County, white, income \$25,000 - \$49,999)

In addition, comments requesting specific services reflect respondents' lack of information about existing services in New Jersey, such as the following write-in which is not aware of the PPP program:

- Advocate for New Jersey to follow New York's lead and allow caregivers in families to be paid for providing services to their family members. (60-64, female, married/domestic partnership, Essex County, white, income:\$250,000 or more)

Opportunity: *Eliminate the “benefits cliff” many older residents face with a sliding scale based on income for partial coverage, cost sharing and co-pays*

Social Connections

Social isolation is now recognized as a threat to one's physical and mental health. We asked several questions in different contexts to understand respondents' social connectedness.

⁴ The NJ EESI report, “Living Below the Line,” is discussed under Cost of Living and can be found at www.nj.gov/humanservices/news/reports/doasreports

Social connections and social isolation are top concerns for older residents. While much of the focus has been on how the COVID pandemic impacted social connections, we asked respondents to compare their level of social interaction today as to 10 years ago. (Q. 36) Fifty-seven percent of respondents reported that their level of interaction was either less or much less today than 10 years ago. This reflects changes in their social connections due to COVID, as well as natural changes to social networks over time due to loss of family and friends.

Finally, when asking how the COVID pandemic impacted them (Q. 58), most respondents said it had very little or no impact on their physical health, mental health, or financial security. However, many more (over 46%) responded that the pandemic impacted their social life.

Q. 58 How much has the COVID pandemic affected your:			
	None/a little	Moderate	A lot
Physical health	74%	17%	9%
Financial security	79%	12%	10%
Mental/emotional health	71%	17%	11%
Social life	54%	26%	20%

More than half of respondents (55%) reported that not many of their friends, family, and neighbors have left New Jersey in the last 10 years (Q. 35). However, a significant portion (35%) reported that a good amount of their social network has moved away, enough to impact their social interactions. This could potentially lead to feelings of isolation or loneliness for these individuals. A smaller percentage (10%) reported that most of their social network has moved away. These respondents may be experiencing life-altering changes in their social environment, which could have significant impact on their well-being, depending on their ability to adapt and form new social connections.

Opportunity: *The important focus on social isolation among older adults increased under COVID and it needs to continue. Communities can foster social connectedness by using strategies to make community events more “age-friendly,” such as including transportation, senior seating, free- or discounted- admission, or holding congregational events.*

When asked if they have access to local senior centers, transportation, and recreation programs, more reported “yes, but I don’t participate” than those who actually participated in the programs. The Survey results show people are much more likely to participate with their local library (62%) than any local programs targeting their age group.

Q. 37 Does your community have....			
	Yes, and I participate	Yes, but I don't participate	No/Unaware
Library	62%	31%	7%
Senior Center	33%	46%	21%
Recreation programs for older adults	32%	43%	25%
Department of Senior Services	17%	37%	45%
Transportation	12%	60%	28%
Senior Advisory Council	9%	27%	64%

Going back to Q. 54 and the number of respondents who listed “Being able to participate in the activities I like” as a top concern, these findings highlight the importance of considering social factors and their impact on the well-being of residents when planning community services and interventions. As social connections change with loss of social network (due to moving, death or disability, etc.) community structures like senior centers, recreation or library programming and community events can be a source of social connections. Transportation to these community structures need to be provided.

Although engagement with religious organizations is declining throughout the country, older adults are more likely to attend or be connected to a house of worship than their younger neighbors. In addition to sources of social connection and support, houses of worship are often viewed as important channels of communications for older adults. As the US population becomes “unchurched,” this will be a less effective source of information. Fifty-two percent of respondents were members of faith-based communities, (Q. 34) from a low of 43% in Ocean County to a high of 71% in Camden County. Only Bergen, Camden, Monmouth, Morris, and Union reported more than 60% of respondents being members of faith-based communities.

Awareness of Services for Older Adults

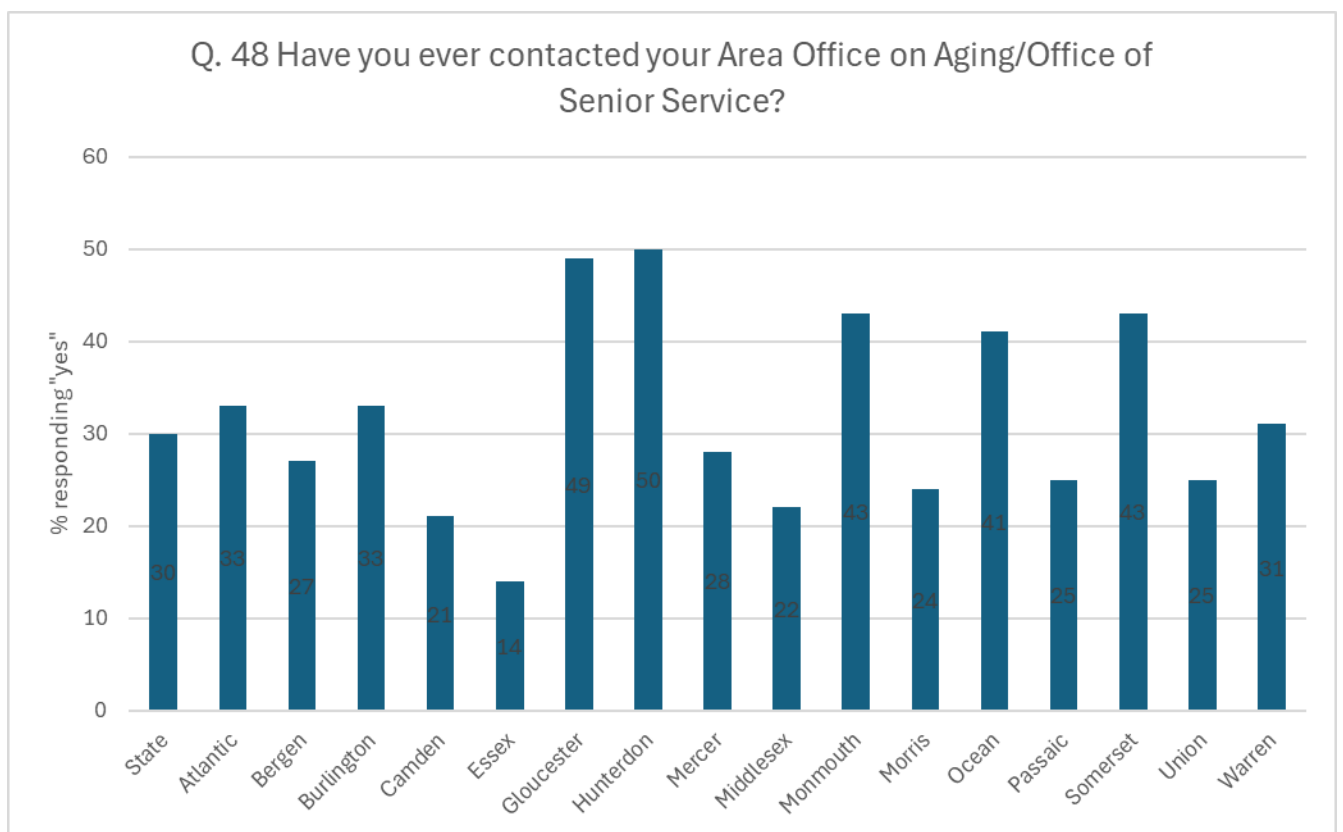
Over the past four years, New Jersey has continued to expand several programs to help older adults age in place. Yet, the majority of our respondents were not aware of benefits available through the Division of Aging Services or County Offices on Aging. This is especially disconcerting as eligibility for many programs has expanded significantly to include annual income limits above \$52,000, with no resource or asset limits for most programs.⁵ The full NJ Save list of programs, income and asset limits is included in Appendix C.

⁵ The 2024 annual income limit for Pharmaceutical Assistance to the Aged and Disabled (PAAD), Lifeline Utility Assistance, Hearing Assistance to the Aged and Disabled (HAAD) and NJ Hearing Aid Project is up to \$52,142 for an individual and \$59,209 for a couple.

Respondents' self-reported level of awareness of programs for older adults does not align with the responses for individual programs, with nearly 1200 people responding to the question:

Q. 47 How would you rate your knowledge regarding the services and resources that exist for seniors in NJ?	
Not at all/not so familiar	43%
Somewhat familiar	42%
Very/extremely familiar	15%

More than 57% of respondents said they were at least somewhat familiar with services and resources for seniors in New Jersey, although 70% have never contacted their County Office on Aging. The percentage of people who reported they have contacted their County Office on Aging ranges from a low of 13% (Essex County) to a high of 50% (Hunterdon County).



The Survey inquired about respondents' awareness of various programs or services, whether they applied for them, and if they successfully received them. When asked about thirteen specific programs and services, the most familiar were the prescription cost coverage programs (Senior Gold or PAAD) and help paying for utility services, each at 10%. However, nearly 70% of respondents did not know about or did not apply to these 2 programs. In fact, of the thirteen programs and services listed, most were unknown to residents. The frequency of use of SNAP and farmer's market vouchers

was reported at 7%. Not surprisingly, the programs with the strictest eligibility criteria (I Choose Home, JACC and PACE) had low rates of receiving the services and higher rates of applying but not qualifying.

Q. 49 The following is a list of services offered to NJ's older residents ... do you receive, or have you applied for any of the following?				
	Yes	No – did not apply	Did not know about	Applied, did not qualify
Prescription cost coverage (PAAD or Senior Gold)	10%	64%	2%	30%
Help paying for utilities (USFD, LIHEAP)	10%	65%	3%	22%
SNAP	7%	74%	6%	13%
Farmers Market Vouchers	7%	61%	3%	29%
Home Delivered Meals	5%	78%	2%	16%
Congregate meals	5%	68%	1%	27%
Medicare savings programs (QMB, SLMB or QI)	5%	63%	2%	30%
In-home supports (friendly visiting, telephone reassurance)	3%	67%	1%	33%
Hearing aids coverage (HAAD or NJHAP)	3%	63%	1%	33%
Subsidized Adult Day Services	2%	71%	1%	27%
Money Follows the Person/I Choose Home	1%	51%	1%	47%
PACE	1%	56%	<1%	43%
JACC	1%	55%	<1%	43%

Note: due to rounding, some categories do not add to 100%

Opportunity: *With the expanded eligibility of NJ Save programs, it is important to educate the public of the programs existence and the recently increased eligibility levels. As respondents confirmed, word of mouth is a key and one of their main sources of information. General education campaigns can remove the stigma that prevents many older adults from applying for eligible programs, simultaneously educating others, such as adult children, friends, and informal caregivers, who can assist them with the application process.*

Notwithstanding that health issues are the primary concern of older adults, there is a very low level of participation for health promotion programs. Project Healthy Bones has the highest awareness/knowledge rate at 5%. In each category, more than half the respondents had never heard of the programs, even though these are open to people regardless of income or assets. For example, 377 individuals reported that over the past 12 months they have struggled with balance or mobility issues. Listed below from Q. 50

are the percentage of those reported balance issues but are not aware of the state health and wellness programs designed to assist with balance and mobility.

Program	% Unaware of program
Move Today	94% (350 respondents)
A Matter of Balance	92% (344 respondents)
Project Healthy Bones	91% (339 respondents)
Tai Ji Quan: Moving for Better Balance	93% (346 respondents)

Opportunity: As established during the pandemic and in the Survey communications section, it is clear medical doctors are a trusted source of information. Doctor's offices are key for sharing health-related benefits, such as prescription and hearing aid coverage. Outreach to geriatrics, PCP's and providers serving older adults to share health information has potential to dramatically increase knowledge of essential benefits, including food, hearing aid, prescription programs, and adult daycare.

Overall Sense of Wellbeing

Our respondents rated themselves positively on their overall well-being.

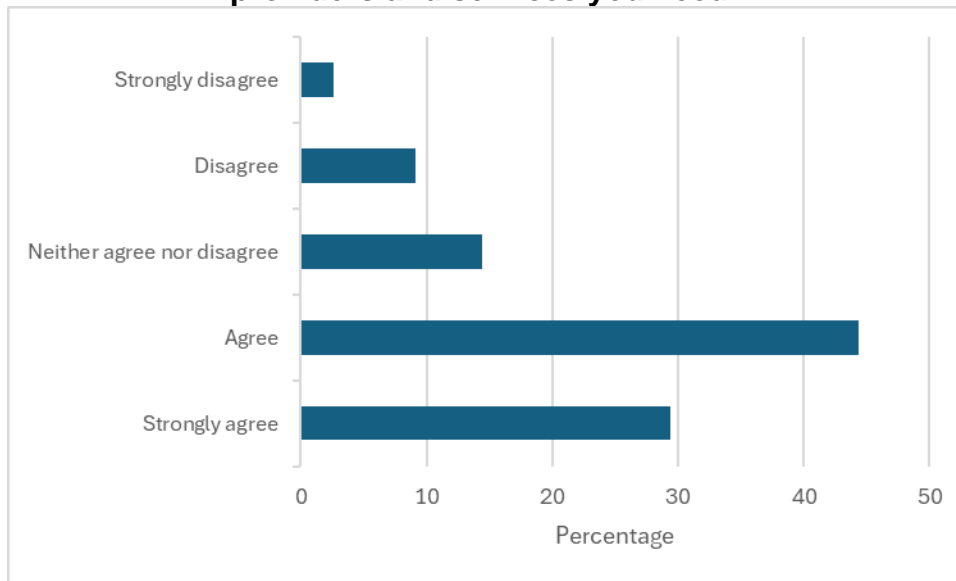
Q.51 Overall, how would you rate your:			
	Poor/fair	Good	Very good/ excellent
Overall wellbeing	17%	37%	45%
Physical health	24%	37%	39%
Mobility	24%	33%	43%
Mental/emotional health	19%	34%	47%
Spiritual health	14%	35%	32%
Financial wellbeing	30%	38%	32%

For insight into what influenced their self-ratings, we asked if they had any of the following:

Q. 56 Please check any of the following that apply to you	Yes
I live with one or more chronic condition	59%
Over the last month my physical well-being has prevented me from participating in my usual activities at least once	33%
Over the past 12 months I have struggled with balance or mobility	33%
I have had an emergency room visit within the past year	27%
I have had at least one hospital stay in the last year	19%
Over the last month my mental well-being has prevented me from participating in my usual activities at least once	12%
I have had a fall within the last six months that required medical attention	11%

Overall, people feel they have access to the healthcare providers and services they need (over 70%). However, respondents from both Passaic and Warren Counties expressed less satisfactory views. We were unable to ascertain if the negative responses resulted from geography/distance from health care providers or related to income/insurance/source of Medicare.

Q. 57 Do you feel like you have access to all the healthcare providers and services you need?



To gain an indication of whether people had at least some level of preparedness for long-term needs, we asked whether they had prepared commonly used, basic documents (Q. 11). Overall, 72% had a Will, 59% had a Health Proxy, 53% had a Durable Power of Attorney for finances, 53% have a Living Will and 23% have a Living Trust.

We then asked about plans for long-term care services, if they were needed.

Q. 31 If you were to need long-term care services (LTC), do you have a plan for how you would pay for them? <i>Select all that apply</i>	
I do not have plans for covering LTC costs	54%
I have a LTC insurance policy	18%
I have enough savings to cover LTC	14%
I sold or plan to sell my home to cover LTC	12%
I plan on Medicaid covering my LTC needs	11%
I plan to have my children/ relatives pay for covering LTC costs	2%

Of concern is that 54% of the respondents have no plan for long-term care. A mere 18% have a long-term care insurance policy and 11% are planning to have Medicaid cover their LTC needs. Whether or not that is a realistic expectation, it is concerning that so few older adults have plans for potential long-term care arrangements. About 14% of

respondents believe they have enough savings to cover LTC and 12% have either sold or plan to sell their house to cover such costs. This raises concerns about equity for residents who have not had the financial resources to purchase a home or were otherwise precluded from buying a home. In addition, the limited self-reported sources of income (Q. 23) combined with the low rate of older adults who feel they have saved enough for retirement (Q. 29), make it unrealistic that they could afford self-pay long-term care. According to the Long-Term Care Ombudsman’s Office, the average cost for long-term care in New Jersey may exceed \$65,000 per year depending on the setting and range of services.

Opportunity: NJAAW continues to research viable and innovative options to mitigate the escalating costs of long-term care for older adults. New Jersey can explore the option of a public long term care insurance like Washington state. Pennsylvania, New York and Massachusetts are also exploring public long-term-care programs.

Palliative and hospice care are important long-term care considerations for older adults. A large majority of respondents are at least familiar with palliative care and hospice:

Q. 59 Rate your knowledge of these LTC Options?			
	Never Heard of	Know a Little	Know Well
Palliative Care	22%	50%	28%
Hospice Care	4%	52%	44%

Awareness of palliative care is growing as more health systems and providers adapt the person-centered goals of Age-Friendly Health Systems into their practices. The Goals of Care Coalition of New Jersey is also working to increase awareness and access to palliative care in New Jersey.⁶

Communications and Sources of Information

As discussed above, many older adults remain unaware of state programs and resources designed to benefit them and improve their overall health and well-being. Too often, well-meaning state and local programs are not sufficiently communicated to prospective recipients. Unfortunately, this results in wasted resources and individual hardships. A comprehensive education and training program rolled out to key stakeholders can remedy this problem.

⁶ For information on the Goals of Care Coalition of New Jersey visit <https://goalsofcare.org>

Q. 60 Where do you look for information about services and programs for adults over age 60?	
Internet/websites	70%
Word of mouth	57%
Doctors' offices	39%
Senior center	36%
Municipal eblasts	33%
Social media	24%
Library	23%
Newspaper	22%
In person events	21%
Office on Aging	18%
TV	16%
Houses of worship	12%
Radio	6%

First, it is crucial to communicate not only with older adults but with their family, caregivers, doctors, and social networks. Information that is shared with larger audiences and networks enable family members, caregivers, neighbors and friends to share information with older adults in their lives, as well as familiarize them with critical services they might need in the future.

In addition, 96% reported that they have regular access to a computer or other devices to access the internet. As more older adults are online, websites need to be clear, user-friendly and searchable. Increasing access to information and the ability to locate and apply for services online can eliminate the need to go in-person, not just to the County Office on Aging, but to get all documents needed to apply.

Respondents wrote in comments related to frustration in finding information:

- I have had to gather ALL the info I have acquired by word of mouth from other seniors. There is NO one easy place to go to find out what is available for different situations of seniors. (75-84; female; Divorced; Morris County; White; < \$25,000)
- How is a person supposed to know about all the state offerings that are available? Do doctors' offices have booklets. Senior centers. I have never seen any. (85-94; female; widowed; Middlesex County; Two or more races; \$25,000 - \$49,999)
- Give us more information on aging and how we can improve our lives. (65-74; female; Divorced; Essex County; White; < \$25,000)
- I don't know how to access many agencies for help. Programs are not well promoted! (65-74; female; married/domestic partnership, Essex County; White; \$25,000 - \$49,999)

Opportunity: *In that 70% of Survey respondents indicate that they search or go online for critical information, NJAAW encourages all service providers, including the Department of Human Services, the Division of Aging Services and the Area Agencies to promote their services online, through emails, QR codes and social media.*

Opportunity: *Campaigns to share information broadly with geriatric practices, family practices, and health care providers working with older adults, including education and printed materials in various languages, can expand outreach for those not familiar with services.*

Opportunity: *Use local municipalities to get the word out about programs that are offered locally, county level, and statewide. This information can be produced by the Department of Human Services with easy-to-read infographics to share on their websites, flyers, eblasts, etc. This will also help seniors age in place by tapping into state resources at no cost to the municipality, such as the NJ Save programs.*

Summary and Lessons Learned

There were many reasons to conduct the 2024 Statewide Survey of Older Adults, among them data collection to advocate for better policies, programming and services. At the heart of it, though, is to listen to what older residents need, want, and to ensure they are heard. As one respondent wrote:

- “Thanks for asking. That’s the first step. Glad someone is interested.” (65-74, female, Married or domestic partnership, Essex County, income :\$100,000 - \$149,999)

Many concerns were confirmed, and several new ones highlighted. Multiple respondents asked for a comprehensive approach to enable all residents to age in place, which would be in line with a Multisector Plan on Aging and best described by this resident:

- “I would like to see NJ develop a more comprehensive approach to aging so that residents have more options for housing, transportation, socializing, and residing in supportive vibrant pedestrian safe communities.”

New Jersey’s growing population of older adults is hindered by:

1. Lack of knowledge:

While New Jersey has significantly expanded programs to help older adults age in place, the awareness of these programs is very low. There are also low levels of contact with County Offices on Aging and low knowledge of local resources available to them.

2. Cost of living and property taxes:

Both are consistently reported as challenging and top reasons people would leave New Jersey. The ANCHOR program is well known but Senior Freeze, which has been substantially expanded, is not. Education on this program is essential. Most New Jersey residents feel they did not save enough for retirement and are not prepared for long-term care costs if needed. Multiple respondents wrote in that they do not qualify for services but still struggle financially.

3. Lack of housing options:

While people want to stay in their current home or community, most do not feel there are appropriate options for them to downsize. People struggle with home repairs and upkeep of the home.

4. Opportunities for social connection:

New Jersey's older adults were resilient through the COVID-19 pandemic, but it has impacted their social connections. As efforts are made to fight social isolation, they must consider transportation, local resources and strategies to communicate.

5. Needs for more supports and services:

Overall, older adults reported that they have access to the health care services they need, but not supports. There is a consistent call to expand eligibility and cover all, or at least middle class, residents. There were several calls for dental care (which is not covered by Medicare) and mental health services, neither of which are covered in NJ Save programs. NJ has developed extensive mental health programs to reach each sector of our communities – college students, high school students, new parents – but not older adults. There were several calls for affordable health care services – some are available but unknown to the respondent, like hearing programs.

We plan to repeat this survey with new questions and adaptations every few years, especially after the distribution of the age friendly grants and potential multi sector plan on aging. Future surveys will include in-person surveys and translations.

NJAAW is happy to share our data with researchers and policy makers throughout New Jersey to help further our collective understanding of the needs, concerns, and priorities of our older residents.

Appendix A

Survey Respondents' Written Comments

A total of 457 respondents wrote in comments in response to our last question: "Please let us know any additional thoughts. Is there anything else you think is important or that we have missed?" Below is a selection of comments in the respondents' own words. Following each quote is the respondent's demographic information, as provided, listed as (age range; gender; marital status; county of residence; race; income range).

Transportation

1. I would like to see more transportation options, since driving is becoming more difficult. (75-84; female; Widowed, Middlesex, White, \$75,000 - \$99,999)
2. Providing transportation for live-in caregivers who do not drive so they can get the items they need for the person they are providing aide to Some type of subsidy to help pay for private pay aides (75-84; female; Widowed; Bergen County; White; \$25,000 - \$49,999)
3. As a senior more door to door transportation should be available like outside of county for doctors and not mCAT as some people do not qualify. (75-84;female;widowed; Middlesex County; \$25,000 - \$49,999)
4. Bus transportation between towns/cities. There is no bus service to Somerville from Montgomery Twp. (75-84;female;divorced; Somerset County; White; \$25,000 - \$49,999)
5. I live in Hopewell Township, Mercer County. I hope that there will eventually be some kind of local transportation system that I am eligible for. (85-94;female;married/domestic partnership; Mercer County; White; \$100,000 - \$149,999)
6. We need regional and responsive transportation services for seniors. Essex County transportation services are useless and burdened with bureaucratic obstacles. (75-84;female;married/domestic partnership; Essex County; White; \$100,000 - \$149,999)
7. More flexible transportation options for people who can no longer drive, regardless of income eligibility. (female, married or domestic partnership; Somerset County; White; \$75,000 - \$99,999)
8. Transportation for rural areas (female; divorced; Burlington County; Black or African American; \$25,000 - \$49,999)

Housing

1. Biggest concern is yearly rent increases- not sustainable after I stop working.(65-74; female; divorced; Essex County; White; \$75,000 - \$99,999)
2. Affordable housing. It's getting difficult to clean and care for our home. Would like to downsize, but the new developments for seniors is extremely expensive. Would not be able to stay in the community where we've lived for more than 50 years. We need affordable options. (65-74; female; married/domestic partnership, Somerset County, White; \$75,000 - \$99,999)

3. Those of us who are now in our 80s may be lucky enough to have purchased homes which are now paid off; we only need to find funds and people to maintain them.... the stigma associated with some of the people who live in section 8 affordable housing means that anyone presenting a plan for development of that housing is going to face an uphill battle from neighbors who fear for their safety and property values. I don't have the solution but there needs to be a conversation between parties who need the help and those who govern and can provide help to address these concerns and issues. (75-84, Female, Single - never married, Mercer County; Biracial,\$25,000 - \$49,99)
4. I would like to be able to stay in my home, however the cost of living in NJ is crazy. The threshold of income for affordable housing does not work in Bergen County. There needs to be a better system. (60-64; female; widowed; Bergen County; White; \$50,000 - \$74,999)
5. I think help with keeping homes livable would be very useful. For example, I can't even begin to afford a new roof, which I badly need.(65-74; female; widowed; Essex County; White; \$50,000 - \$74,999)
6. More affordable, accessible housing. Current apartments are more expensive than my 2-story house, so I don't have a downsizing option (65-74; female; married/domestic partnership; Essex County; two or more races; \$50,000 - \$74,999)
7. We need rent control for senior living communities. (60-64; female; divorced; Burlington County; < \$25,000)
8. Advocate for seniors living in multi-dwelling apartments.... there are advocates for nursing home residents but community residents are being neglected. (75-84; female; Single - never married, Mercer County, Black or African American, < \$25,000)
9. Accessible and affordable housing near town centers. (65-74; female; married/domestic partnership, Essex County; White; \$25,000 - \$49,999)
10. The state needs to encourage affordable single level housing for senior citizens. The housing stock is inadequate and prohibitively expensive. (65-74; male: single - never married; Morris County; \$50,000 - \$74,999)

Property Taxes

1. I am worried that property taxes and insurance costs will tip many struggling seniors over the edge. Many I feel are isolated or are wary of seeking help (65-74, Single - never married, Mercer County, \$50,000 - \$74,999)
2. I think the tax incentives are very important for folks like me on a fixed income (anchor, senior freeze). (75-84; female; widowed; Atlantic County; White; \$75,000 - \$99,999)
3. I would like New Jersey to lower the property taxes for seniors and to make known the benefits that are in New Jersey. (65-74; female; Single - never married; Union County; Black or African; American; < \$25,000)
4. If you're concerned about keeping seniors in NJ, advocate for lowering property taxes for a larger group of seniors, instead of developing programs for which a sizeable contingent of seniors are ineligible. (65-74; female; married/domestic partnership; Essex County; \$150,000 - \$250,000)
11. As I am planning to retire at the end of this year, my main concern is the high property tax - this might be the reason that I may decide to move. With my house mortgage paid

off, spending over \$2,000/month on property tax for a moderate house seems to be excessive. (65-74; male; married/domestic partnership; Essex County; White; \$250,000+)

Cost of Living

1. Some of us are falling through the cracks because we are just above the income limits for ... services, so we struggle all the way. We lose all that we worked so hard for and worry that we will end up losing the little we have. The system is broken, and we "the upper lower class" are struggling daily. (85-94, male, widowed, Atlantic County, income \$25,000 - \$49,999)
2. The income limits on some programs are very low and I'm just a little above the limit so I don't qualify. But NJ is a very expensive state and I could use the help of some of these programs. (65-74, female, widowed, Passaic County, white, income \$25,000 - \$49,999)
3. We are all senior citizens, so limiting help to the needy is not helping. I was appalled to realize when visiting my cousin in Virginia how bad senior citizens are treated in New Jersey. It is a disgrace that all the money just goes to those who cannot afford. We all need to work together. (75-84; female; Single; never married; Essex County; White; \$50,000 - \$74,999)
4. Help for middle income senior citizens! (75-84; female; single - never married, Middlesex County: Black or African American, \$75,000 - \$99,999)
5. How is it that I need to become poor in order to qualify for services? Why does Medicaid pay for everything and not Medicare? Why am I going to lose my life savings if I need long-term care? (60-64; female, Bergen County; married; \$100,000 – 149,999)
6. While seniors have a hard time affording NJ in retirement they can't access many of the programs available because they make too much money according to the state but just enough to live on. Something needs to be done to give back to those who have done so much for NJ all these years.(65-74; female; Single - never married; Bergen County)
7. Inflation hurts seniors more than any other group. Would like more programs that the middle class can qualify for (75-84; female; Widowed; Somerset County; White; \$50,000 - \$74,999)
8. Lower the qualifications and reduce the required paperwork for assistance for seniors to maintain/repair their homes in order for them to age in place. Seniors are overwhelmed with paperwork! (75-84; female; Widowed; Gloucester County; White; \$25,000 - \$49,999)
9. I'm a healthy 67 year old, but I know that can change in a New York minute. I think I'm more comfortable than many, but finances (or lack thereof) are a daily concern. I spend a significant amount of time with utilities, cable companies, etc. trying to pare down bills. NJ property taxes and our mortgage (the interest rate) are our two biggest expenses, and leave little for extras once the monthly bills are paid. (65-74; female; married/domestic partnership, Somerset County; White; \$50,000 - \$74,999)
10. Many programs are income related and I don't qualify - even though I find it difficult/impossible to pay bills (65-74; female; Widowed, Burlington County; \$75,000 - \$99,999)

11. It would be helpful to have all types of information spelled out in a cohesive manner and in one place. The truth is that if you're impoverished, which is terrible, you might have greater help but if you're not, be prepared to provide for yourself and pay whatever it costs, which is expensive in NJ. (75-84; female; Morris County)

Support

1. As a senior or older adult, I think something needs to be done about the income guidelines for some services. Mid incomes need assistance as well in some areas of services. In NJ we do not have a fair system for those that have worked all of their lives (60-64; female; married/domestic partnership; Camden County; Black or African American; \$75,000 - \$99,999)
2. More money needs to be invested in services for community dwellers as they age. Seniors still pay a huge portion of property taxes to the school system when they have no children in school.(65-74; female; widowed; Bergen County; White)
3. I find a substantial difference in the services counties provide. In my county there seems to be a dependence on volunteers that don't pan out..... Also when I got resources from the office on Aging, I would call the given places and they would say we don't have anything in your area (65-74; female; Monmouth County; married \$50,000- \$75,000)
4. Affordable dental, vision and hearing services for us! (75-84; female; divorced; Middlesex County; Black or African American; \$25,000 - \$49,999)
5. More accessible Mental Health service for older adults. Very hard to find therapists who are taking new Medicare patients. (65-74; male: married/domestic partnership; Essex County; White; \$100,000 - \$149,999)
6. Most senior programs are restricted to very low income persons. I am not wealthy, but able to get along. My husband died of dementia in2021. I could have used in home help, but could not afford it, did not qualify for Medicaid.(75-84; female; Widowed; Essex County; White; \$25,000 - \$49,999)
7. Affordable healthcare and rx medication (65-74; female; Single - never married, Burlington County, White; \$50,000 - \$74,999)
8. Affordable home care, affordable health care and senior housing and changes to Medicaid (65-74; female; married/domestic partnership, Essex County; White; \$150,000 - \$250,000)
9. Be sure to advocate for all older adults, not just those at certain income levels. The issues cross all boundaries.(60-64; female; married/domestic partnership, Somerset County; \$100,000 - \$149,999)
10. Why are some programs all or nothing? if a senior earns more than the limit can we not prorate or adjust the benefit ? (75-84; male: married/domestic partnership; Essex County; < \$25,000)

Communications

1. A central source for information (65-74; female; Widowed; Gloucester County; White; \$100,000 - \$149,999)
2. A page of website or brochure that tells us useful recourses for seniors would help. Translation is getting easier these days. (60-64; male: married/domestic partnership, Passaic County: Asian,\$75,000 - \$99,999)
3. advertise senior programs more. There are a lot I never heard of listed on this survey (65-74; male: Divorced, Ocean County, White; \$25,000 - \$49,999)
4. I don't know how to access many agencies for help. Programs are not well promoted!(65-74; female; married/domestic partnership, Essex County; White; \$25,000 - \$49,999)
5. I have had to gather ALL the info I have acquired by word of mouth from other seniors. There is NO one easy place to go to find out what is available for different situations of seniors (75-84; female; Divorced; Morris County; White; < \$25,000)
6. Outreach. Someone in each town to provide assistance to connect seniors in need with programs that may help.(65-74; female; married/domestic partnership; Essex County; White; \$100,000 - \$149,999)
7. How is a person supposed to know about all the state offerings that are available. Do doctors offices have booklets. Senior centers. I have never seen any. (85-94; female; Widowed; Middlesex County; Two or more races; \$25,000 - \$49,999)
8. I am informed about many things, but NJ aging issues is not one of them. Are mailers sent to older adults? Email? If so, I am not receiving them (65-74; female; married/domestic partnership; Burlington County; White; \$150,000 - \$250,000)
9. Information of resources for Seniors and families should be disseminated and distributed to the everyone. It is not readily available (65-74; female; Widowed; Camden County; Hispanic; White; < \$25,000)
10. Getting information out to senior public more readily. (75-84; female; married/domestic partnership; Essex County; White; \$100,000 - \$149,999)
11. Give us more information on aging and how we can improve our lives. (65-74; female; Divorced; Essex County; White; < \$25,000)

Other

Several people wrote in suggesting or asking for services that exist but of which they are unaware. Others had suggestions for new programs.

1. Advocate for New Jersey to follow New York's lead and allow caregivers in families to be paid for providing services to their family members.(60-64; female; married/domestic partnership; Essex County; White; \$250,000+)
1. Affordability for seniors to obtain hearing aids. Prices are outrageous (75-84; female; married/domestic partnership; Bergen County; White; \$100,000 - \$149,999)
2. Paying for a friend or family member to be a provider for my care in my home if I require it. (65-74; female; married/domestic partnership; Middlesex County; White; \$100,000 - \$149,999)

3. I would like to see NJ develop a more comprehensive approach to aging so that residents have more options for housing, transportation, socializing, and residing in supportive vibrant pedestrian safe communities. (60-64; female; married/domestic partnership; Bergen County; White; \$250,000+)
4. Information on home modifications -- installing an elevator or stair lift. How to keep the developers from buying up ranch homes and turning them into McMansions and pricing them out of reach. (65-74; female; married/domestic partnership; Essex County; White; \$100,000 - \$149,999)
5. Show some attention to middle class communities in southern NJ as we are under represented (60-64; female; married/domestic partnership; Gloucester County; White; \$50,000 - \$74,999)
6. Some towns in NJ have much better resources for older adults. Larger towns with more resources should consolidate with small towns to share senior programs. (75-84; female; married/domestic partnership; Bergen County; White; \$100,000 - \$149,999)
7. I would like to see NJ develop a more comprehensive approach to aging so that residents have more options for housing, transportation, socializing, and residing in supportive vibrant pedestrian safe communities.(60-64; female; married/domestic partnership; Bergen County; White; \$250,000+)
8. Each Township should be required by the State to have minimal services, e.g. Senior Ctr, social worker, visiting nurse service, in place before the tsunami hits as baby boomers live beyond the age of 75. (75-84;female;married/domestic partnership; Essex County; White; \$100,000 - \$149,999)
9. Changing Medicaid resource/income limits. Same 42000.00 for 40 years. Eliminating QIT accounts. Making process easier. Subsidies for home care. ... More outreach mental health for seniors. (65-74; female; married/domestic partnership; Passaic County; White; \$100,000 - \$149,999)



State-Wide Survey of Older Adults, 2024

New Jersey Advocates for Aging Well (NJAAW) is a non-profit dedicated to helping New Jersey's older residents age with dignity and choice. We continuously tackle the issues important to older residents and share their needs with the State Assembly, agencies and departments.

Recognizing our older residents are the people who have built New Jersey and its communities, we are conducting a state-wide survey to gather personal insight and opinions on aging in the state. The US Census and other data reports can only take us so far. To move this forward we need to hear from YOU. We want to know about your challenges, plans and decisions related to aging in the Garden State. The results of this survey will be used to shape our policy priorities and identify what is most important to NJ residents aged 60 and over. We are not collecting any personal or identifying data and will only use the tallied findings to shape our priorities and advocate on behalf of New Jersey's older residents.

This survey is for people who are **age 60+, consider NJ their primary residence, and live independently in the community**, NOT in skilled nursing settings or nursing homes. If all 3 of these apply to you, we hope you will complete this survey and mail it to us by April 1, 2024 at:

NJ Advocates for Aging Well
3705 Quakerbridge Road, Suite 102
Hamilton, NJ 08619

Thank you!

I. Demographics

1. Do you (or the person you are filling this out for) meet the following criteria:

- 1) I am 60 years or older
 - 2) New Jersey is my primary residence
 - 3) I live independently and not in a skilled nursing facility, nursing facility, or a memory-care unit in an assisted living facility
- Yes – please continue
- No – you are not eligible for the survey. Please stop here.

Please tell us a little about yourself:

2. Please select your age range:

- 60-64
- 65-74
- 75-84
- 85-94
- 95+

3. Throughout this survey we will use the term "older adult". What term do you prefer to describe you and your peers?

- Senior
- Senior Citizen
- Older adult Elder
- Baby Boomer
- Other (please specify): _____

4. Please select your gender.

- Female
- Male
- Transgender
- Transgender
- Non-binary/non-conforming
- Prefer not to answer

5. What is your marital status?

- Married or domestic partnership
- Single - never married
- Widowed
- Divorced
- Separated

6. In which county do you live? _____

7. How do you identify yourself? Select all that apply.

- Asian
- Biracial/mixed race
- Black or African American
- Filipino
- Hispanic/ Latinx
- Native American
- Pacific Islander
- White
- Prefer not to say
- Other (please specify) _____

8. Which of the following ranges would you say best reflects your total annual household income?

- Less than \$25,000
- \$25,000 - \$49,999
- \$50,000 - \$74,999
- \$75,000 - \$99,999
- \$100,000 - \$149,999
- \$150,000 - \$250,000
- \$250,000 or more

9. What is the highest education level you completed?

- High school/GED
- Associate degree or some college
- College, bachelor's degree or equivalent
- Graduate degree or other advanced degree
- Trade school, certification or licensed program
- None of the above

10. What is your employment history/ current status? Select all that apply.

- I am currently employed for pay full-time
- I am currently employed for pay part-time
- I am retired
- I volunteer/ volunteered without pay
- I did not work previously for pay outside the home

11. Have you prepared the following documents?

	Yes	No	Not sure
Will	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Durable power of attorney for finances	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Durable Power of Attorney for health care/Health Proxy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Living trust	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Living will	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

12. Is English your first language or native tongue?

- Yes
- No

13. If not, which language is?

- Arabic
- Chinese
- Creole
- Filipino/Tagalog
- Hindi
- Italian
- Korean
- Polish
- Portuguese
- Russian
- Spanish
- Other (please specify) _____

14. Please tell us about your own driving.

- I still drive
- I drive but have scaled back my driving (ex, no longer drive on highways or at night)
- I no longer drive
- I never drove

15. Do you regularly use any of the following forms of transportation? *Select all that apply.*

- NJ Transit
- County Special/Senior Transportation Services
- Local/town run transportation
- Access Link
- Uber/Lyft/EZ Ride
- None of the above
- Other (please specify) _____

II. Housing

The following questions are about where you live, who you live with and your future plans.

16. Please describe your housing:

- House
- Apartment/ townhouse
- 55+ or older adult community
- Continuous Care Retirement Community (CCRC)
- Other (please specify) _____

17. Do you own or rent your home?

- I own
- I rent

18. Do you receive subsidies to pay for your housing, or live in Affordable Housing/Section 8 or HUD housing?

- Yes
- No

19. Who do you live with? *Select all that apply.*

- I live alone
- Spouse/ significant other/ domestic partner
- A caregiver
- Your children age 21 +
- Your children under age 21
- Grandchildren
- Other relatives
- Friend(s)/ Roommate who is not related to me
- Other _____

20. How many years have you lived in New Jersey?

- Less than 10 years
- 11-20 years
- More than 20 years

21. Do you feel your current home is suited for you to age in place?

- Strongly disagree
- Disagree
- Neither agree nor disagree
- Agree
- Strongly agree

22. Rate this statement "I will stay in NJ"

- Very unlikely
- Unlikely
- Neither likely nor unlikely
- Likely
- Very likely

23. Do you plan to make changes in where you live in the next 10 years? If yes, select all that apply:

- I do not plan on making changes in where I live I plan to "downsize"
- I have already moved/downsized
- I am considering moving to 55+, older adult community or Continuous Care Retirement Community (CCRC)
- I am considering moving within my town or community
- I am considering moving somewhere else in New Jersey
- I am considering moving out of state
- Not sure
- Other (please specify) _____

24. If you were to move out of state, what would be your reasons? *Select all that apply.*

- I don't want to move out of state
- Better housing options
- Cost of living
- Cost of property taxes
- Medical care
- Retirement community that meets my needs
- To be near family/friends
- Warmer climate
- None of these are a reason I would move
- Other (please specify): _____

25. Are there enough housing options within your community if you want to move?

- Yes
- No

26. How much have you been impacted by increases in property taxes?

- None at all
- A little
- A moderate amount
- A lot
- A great deal

27. New Jersey has several property tax rebate programs for seniors. Please check which of them, if any, you receive or have applied for.

	Yes	No	I applied but did not qualify	I did not know about
Senior Freeze/PTR	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
ANCHOR	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The former Homestead Program	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Veteran's property tax rebates	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other:	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

III. Cost of Living in New Jersey

We know that the cost of living in New Jersey is a factor for many people as they age. In this section, we are asking questions to understand how the cost of living in New Jersey affects older adults' choices and ability to stay in their homes and in the state. **NO PERSONAL INFORMATION WILL BE COLLECTED OR SHARED.** None of the answers are traceable to the respondent and no identifying information is asked.

28. What are your sources of income? Select all that apply.

- Social Security
- Salary - I am currently working
- Pension
- IRA/401K/annuity
- Supplemental Security Income Benefits (SSI)
- Personal savings/investments
- Family contributions
- Disability or other benefits
- State subsidies
- Other (please specify): _____

29. Do you feel you were able to save enough for retirement to live the way you want?

- Yes
- No
- Not sure

30. At what age did you stop working?

- I am still working
- 55 years old or under
- 56-64 years old
- 65 -70 years old
- After age 70

31. If you were to need long-term care services (LTC), do you have a plan for how you would pay for them?

Select all that apply.

- I have a LTC insurance policy
- I have enough savings to cover LTC
- I sold or plan to sell my home to cover LTC
- I plan on Medicaid covering my LTC needs
- I plan to have my children/ relatives pay for covering LTC costs
- I do not have plans for covering LTC costs
- Other (please specify) _____

32. Do you ever have trouble paying for the following? Select all that apply

	Often	Sometimes	Never
Home care or help around the home	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Medical bills, including doctor's prescriptions and other services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Property taxes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Rent/mortgage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Transportation/gas for car	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Upkeep of your home	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Utilities and other household bills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other (please specify) _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

IV. Social Connections

COVID-19 proved the importance of social connection and the impact they can have on overall well-being. In this section, we would like to ask about your social connections and support systems.

33. Do you feel valued/respected as a member of your community?

- Not at all
- A little
- A moderate amount
- A lot
- A great deal

34. Are you a member of a faith-based community?

- Yes
- No

35. In the last 10 years, how many of your family, friends and neighbors have voluntarily left the area/ state?

- Not many - most of my family and friends are still here
- A good amount - enough to impact my social network
- A lot - most of my family, friends and people I used to socialize with have moved

36. How does your level of social interaction now compare to 10 years ago?

- Much less
- Less
- About the same
- More
- Much more

37. Does your community have:

	Yes and I participate	Yes but I don't participate	No	I don't know
A Senior Center	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
An Older Adults/Senior Advisory Council	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Department of Senior Services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
An Age-Friendly initiative, office or staff	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Transportation for seniors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Recreation programs for older adults (art, exercise, sports)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Library	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

38. Do you feel your community is “age-friendly”?

- Not at all
- A little
- A moderate amount
- A lot
- A great deal
- Please provide comments:

V. Caregiving

Caregivers play an important role in helping people age in the place they choose. Many people who regularly help others would not consider themselves caregivers. Caregivers can help in a wide variety of ways and with different amounts of time. In this section, we would like to learn about your role as a caregiver, or if you have a caregiver to help you.

39. Are you a caregiver for someone else? Select all that apply.

- No
- I was a caregiver
- Spouse/ significant other/ domestic partner
- Grandchildren
- Other (please specify) _____
- Your own child with a disability or health issue
- A friend or neighbor
- Other family members

40. What types of support do you have in being a caregiver? Select all that apply.

- Not applicable - I am not a caregiver
- Other family members who help
- Paid help
- Friends, neighbors or members of my congregation
- Respite care
- The person I care for attends an adult day center
- None
- Other (please specify) _____

41. What are some burdens you experience as a caregiver?

42. What types of services would help you care for others or take better care of yourself?

43. Are you part of any caregiver support groups? Select all that apply.

- Yes - online
- Yes - in person
- No - don't feel I need it
- No - can't find one or hadn't thought about it
- No - but I would like to be a part of such a group

44. Do you feel you have enough help to meet the needs of your loved one and also take care of yourself?

- Yes
- No
- Not sure

45. Do you yourself have a caregiver? If yes, who is it?

- I do not have a caregiver
- My spouse
- My adult children or other family members
- Friends, neighbors or members of my congregation
- I have a paid caregiver - please answer below:

46. How do you pay for them? Check all that apply

- I pay them myself/ out of pocket Medicaid
- Medicare
- Other insurance/Medicare advantage plan
- Other (please specify) _____

VI. State and local services for older adults

New Jersey offers many services for older adults, based on income and other factors. We would like to learn more about people's awareness of these programs, and the application process. New Jersey has 21 county-based Area Agencies on Aging (AAA), also known as the County Offices on Aging or Office of Senior Services. AAAs serve as the primary point of services for older adults. At the State level, the Division of Aging Services (DoAS) within the Department of Human Services administers a number of state and federally funded programs that make it easier for older adults to live in the community as long as possible with independence, dignity and choice. In addition, many municipalities and non-profits provide services at the local level.

47. How would you rate your knowledge regarding the services and resources that exist for seniors in New Jersey?

- Not at all familiar
- Not so familiar
- Somewhat familiar
- Very familiar
- Extremely familiar

48. Have you ever contacted your Area Office on Aging/Office of Senior Services/ Aging and Disability Resource Connection?

- Yes
- No

49. The following is a list of services offered to NJ's older residents through the Department of Human Services, DoAS and the AAAs. Do you receive or have you applied for any of the following? Please check one box per row

	Yes	No – I did not apply	No – I applied but did not qualify	I did not know about
Supplemental Nutrition Assistance Program (SNAP)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Farmers Market Vouchers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Home delivered meals	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Congregate meals	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
In-home supports (ex: Friendly Visiting, Telephone Reassurance)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Subsidized Adult Day Services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Hearing Aids (HAAAD or NJ Hearing Aid Project/NJHAP)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Prescription cost coverage (Senior Gold or PAAD programs)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Medicare Savings Programs (includes Qualified Medicare Beneficiary/QMB, Specified Low-Income Medicare Beneficiary/SLMB or Qualifying Individuals/QI)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Help paying for Utilities (Universal Service Fund/USF, Lifeline Utility and Tenant Assistance or LIHEAP)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Money Follows the Person (aka I Choose Home)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other _____	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

50. Do you participate in any of the following health promotion programs offered to NJ's older residents through the Department of Human Services, DoAs and the AAAs? Please check one box per row:

	Yes	No	Have not heard of
Stress-Busting Programs for Family Caregivers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Project Healthy Bones	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
GetSetUp NJ!	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A Matter of Balance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Take Control of Your Health	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tai Ji Quan: Moving for Better Balance	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Move Today	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Health EASE	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

VII. Overall sense of wellbeing

51. Overall, how would you rate your:

	Poor	Fair	Good	Very Good	Excellent
Overall wellbeing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Physical health	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mobility	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mental health or emotional health	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Spiritual health	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial Wellbeing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

52. Do you or have you experienced discrimination because of your age?

- None at all
- A little
- A moderate amount
- A lot
- A great deal

Please provide additional comments:

53. Do you feel you have been targeted by fraud because of your age?

- Not at all
- A little
- A moderate amount
- A lot
- A great deal

Please provide additional comments:

54. What are your top 3 concerns as you age?

- Health issues
- Finances
- Housing / staying where I am or moving
- Family
- Being able to participate in the activities I like
- Food/diet/nutrition
- Transportation/giving up driving
- Other (please specify) _____

55. If you have different aging concerns than those listed above, please specify below.

56. Please check any of the following that apply to you:

	Yes	No	Not sure
I live with one or more chronic condition	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have been diagnosed with dementia	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I live with someone who has dementia	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I care or cared for with someone with dementia	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Over the last month my physical well- being has prevented me from participating in my usual activities at least once	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Over the last month my mental health has prevented me from participating in my usual activities at least once	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have had an emergency room visit within the past year	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have had at least one hospital stay within the last year	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have had a fall within the last 6 months that required medical attention	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Over the past 12 months I have struggled with balance or mobility	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

57. Do you feel like you have access to all the healthcare providers and services you need?

- Strongly agree
- Agree
- Neither agree nor disagree
- Disagree
- Strongly disagree

58. How much has the COVID-19 pandemic affected your:

	None at all	A little	A moderate amount	A lot	A great deal
Physical health	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Financial Security	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mental or emotional health	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Social life	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

59. Are you familiar with these long-term care options? If so, how would you rate your knowledge?

	Never heard of it	I know a little	I know it well
Palliative care	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Hospice care	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

VIII. Sources of Information

60. Where do you look for information about services and programs for adults over age 60?

Select all that apply

- Newspaper
- Internet/websites
- Municipal eblasts/newsletter
- Senior center
- Public library
- NJAAW's Aging Insights
- 2-1-1
- Doctors or health care providers
- Other (please specify) _____
- House of worship
- In-person/informational events
- Office on aging
- Radio
- Social media - Facebook, Instagram, Twitter
- Television
- Word of mouth, family, friends

61. Do you have regular access to a computer, tablet, smartphone and/ or internet service?

- Yes
- No

62. Does your town still have a printed newspaper?

- Yes
- No
- Not sure

63. How do you watch NJAAW's Aging Insights program?

- On the local cable channel
- On YouTube
- At a community or senior center
- Through the NJAAW.org website
- I don't watch NJAAW Aging Insights

IX. Additional comments

64. Please let us know any additional thoughts. Is there anything else you think is important or that we have missed? What would you most like an organization like New Jersey Advocates for Aging Well to advocate for on behalf of all New Jersey older adults?

Thank you for completing the NJAAW Survey of New Jersey Older Adults 2024. We appreciate your time and input. NJAAW will use the findings of this survey to advocate for services and policies that serve New Jersey's older residents and enable them to live in the state with choice, independence and dignity.

NJSave

Program	Benefit	Income Limits	Asset Limit (if any)
Senior Gold Prescription Discount	<ul style="list-style-type: none"> • Covered prescription drugs for \$15 plus 50% of remaining cost • Catastrophic cap set at \$2,000 for a single person, \$3,000 for a couple. When cap is met, prescription co-pay set at \$15 per drug 	Annual income between \$52,142 and \$62,142 for an individual; between \$59,209 and \$69,209 for a couple	No resource limit
Pharmaceutical Assistance to the Aged and Disabled (PAAD)	<ul style="list-style-type: none"> • Covered generic drugs for \$5.00 co-pay; \$7.00 for name brands • Payment of Medicare Part D premium, including late-enrollment penalty, if applicable • Motor vehicle discount • Pet spay/neuter program 	Annual income less than \$52,142 for an individual; less than \$59,209 for a couple	No resource limit
Lifeline Utility Assistance	<ul style="list-style-type: none"> • \$225 annual benefit applied directly to utility bill for utility customers or by check to tenants 	Same as PAAD (see above)	No resource limit
Hearing Assistance to the Aged and Disabled (HAAAD)	<ul style="list-style-type: none"> • \$500 reimbursement toward recent purchase of hearing aid, or \$1,000 for two, if eligible. 	Same as PAAD (see above)	No resource limit
NJ Hearing Aid Project (NJHAP)	<ul style="list-style-type: none"> • Free refurbished hearing aid, if eligible 	Same as PAAD (see above)	No resource limit

Program	Benefit	Income Limits	Asset Limit (if any)
Low Income Home Energy Assistance Program (LIHEAP)	<ul style="list-style-type: none"> Pays portion of home heating and, if medically necessary, cooling costs 	Monthly income \$3,676/mo. Individual; \$4,807/mo. Couple (2023-24 heating season)	No resource limit
Universal Services Fund (USF)	<ul style="list-style-type: none"> Caps gas and electric bills to no more than 4% of annual income 	Monthly income \$3,676/mo. Individual; \$4,807/mo. Couple (2023-24 heating season)	No resource limit
Low Income Subsidy (Extra Help)	<ul style="list-style-type: none"> Covered generic drugs for \$4.50 co-pay; \$11.20 for name brands Payment of Medicare Part D premium, including late-enrollment penalty, if applicable 	Annual income less than \$22,590 for an individual; less than \$30,660 for a couple	Less than \$17,220 for an individual; less than \$34,360 for a couple
Medicare Savings Programs (MSPs): Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB), Qualified Individual (QI)	<p>QMB:</p> <ul style="list-style-type: none"> Payment of Medicare Part A and B premiums, deductibles, coinsurance, and copays for Medicare-covered services and items <p>SLMB and QI-1:</p> <ul style="list-style-type: none"> Payment of Medicare Part B premium, currently \$174.70 per month, or \$2,094.40 per year <p>All three MSPs:</p> <ul style="list-style-type: none"> Payment of any late enrollment penalty 	<p>Annual income:</p> <ul style="list-style-type: none"> QMB: less than \$15,060 for an individual; less than \$20,448 for a couple SLMB: less than \$18,072 for an individual; less than \$24,528 for a couple QI: less than \$20,340 for an individual; less than \$27,600 for a couple 	All three MSPs: Less than \$9,430 for an individual; less than \$14,130 for a couple

- To apply, visit www.aging.nj.gov, or call 1-800-792-9745 or visit your local pharmacy for a paper application.
- For assistance completing the application see the video tutorial and written instructions posted at www.aging.nj.gov, call the NJ Division of Aging Services at 1-800-792-9745, or call your local Area Agency on Aging at 1-877-222-3737 or State Health Insurance Assistance Program (SHIP) at 1-800-792-8820.