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Economic Challenges for Older New Jersey Residents

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Executive Summary

New Jersey is experiencing rapidly shifting demographics toward an older population. A projected tipping point is less than a decade away, when residents over the age of 65 are expected to outnumber the number of students in our classrooms. Meanwhile, the state is experiencing a large outmigration of older residents spurred by high costs of living and low levels of services. Services and programs to help residents age in place have increased substantially in the past five years, yet a hard benefits cliff does not allow access for many older residents who need financial help.

To make informed state policy plans, New Jersey needs to recognize the affordability challenges facing older residents and look to lessons learned from other states. All options should be on the table—this unique demographic shift requires new ideas, new thinking, and new approaches.

Building from the results of a 2024 survey of New Jersey residents age 60+, this report analyzes specific challenges to affording aging in NJ and potential solutions from other states. It also explores new, untested solutions like using a sliding scale approach for supporting older residents with the New Jersey Division of Aging Services (NJDOAS) current and future programs and services, such as property tax relief programs.

Introduction & Background

In February 2024, New Jersey Advocates for Aging Well (NJAAW) conducted a Statewide Survey of Older Adults. This survey gathered both quantitative and qualitative data from residents aged 60+ on the challenges and concerns related to aging in New Jersey. The findings show that the cost of living, including taxes, housing costs, and overall expenses, is a top concern and the main reason people would leave New Jersey to retire.

The survey findings echo the Gerontology Institute UMass Boston's Elder Economic Security Index (EESI), a tool that gauges economic security among older Americans by measuring the cost of fulfilling basic needs for people aged 65+. New Jersey began using a state-specific EESI report in 2009, with the most recent data reported for 2022. Consistent with national trends, older adults in New Jersey have experienced a substantial increase in overall living costs in recent years. According to EESI data for New Jersey, 52% of older residents lack incomes that guarantee financial stability or prevent poverty as they age, thus falling into the gap between being able to afford and meet all their needs and not qualifying for services in place to assist them.

Multiple respondents to the NJAAW Survey reported they do not have what they need to age in place and face an eligibility cliff that determines getting assistance or paying for supports and services out of pocket, which is neither affordable nor practical for meeting their changing needs. While New Jersey's Division of Aging Services has expanded the eligibility for programs designed to help low-income older residents, people at every income level reported facing challenges in meeting their needs. These include housing, property taxes, cost of living, and supports within the home, as well as assistance with things not covered by government programs, like roof replacement or renovations to make a home age-friendly.

Like most of the United States, New Jersey is experiencing a rapid demographic shift towards an older population, and like most states, is not prepared. According to U.S. Census data, residents over the age of 60 are the most rapidly growing demographic cohort, and by 2034, New Jersey will have more residents over the age of 60 than students in its classrooms. Efforts are underway to explore a [Multi-Sector Plan for Aging](#) (MPA), which requires innovative collaborations from all sectors of the state and economy, including government, service providers, business, and the private sector, in order to meet the needs of our aging population (see [Lifelong Strong NJ](#)). Several states have included specific efforts to address affordability for older residents in their MPAs and offer potential solutions that New Jersey could adopt.

This report explores potential solutions to the affordability crisis facing New Jersey's older residents, with particular focus on neighboring states Pennsylvania and New York, as well as North Carolina and Massachusetts. Several solutions could be included in an MPA to increase economic security for residents over 60, as well as our future, older residents.

Analyzing the Trends

The population over 60 is the most rapidly growing demographic in New Jersey, most of the United States, and in fact, most of the world. From 2010 to 2021, New Jersey's population of older adults increased by 31%, while the total population increased by only 5%. Currently, 17.7% of the state's population is age 65 or older, with wide variations between communities. New Jersey will reach a tipping point in 2034 when the over-60 population reaches 20% and outnumbers children under 18 for the first time in history.¹ That trend will continue for several decades and will certainly impact the resources needed for an older population, as well as have a long-term impact on the workforce, communities, and every sector of our economy.

While New Jersey recently reported that its population was increasing, other sources indicate that a large majority of the out-migration of New Jersey is among older residents. The United Van Lines 2024 National Mover study, which tracks the company's exclusive data for customers' state-to-state migration patterns, has shown for seven consecutive years that more residents moved out of New Jersey than any other state, and 43% of those leaving are age 65 and older.

¹ <https://www.nj.gov/labor/labormarketinformation/assets/PDFs/content/njsdc/SONG%20Pop-LF%20Proj2034-Simple.pdf>

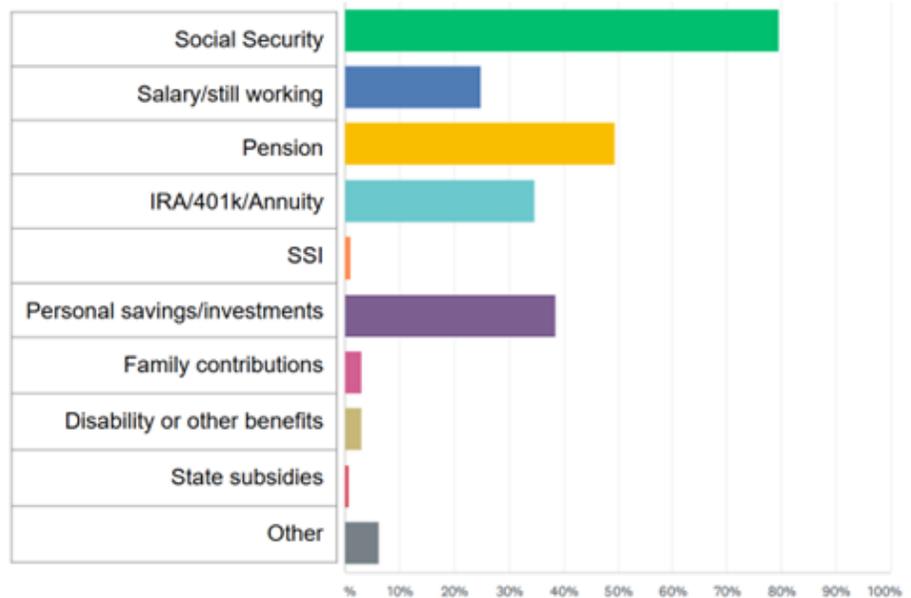
The Economic Challenges of New Jersey's Older Residents

According to the NJAAW Survey findings, health issues were the top area of concern for people over 60, followed by housing and finances.

- 53% of respondents reported finances were a top concern for them.
- Only 38% of respondents felt they had saved enough for retirement, while 40% felt they did not, and 21% were not sure.
- Less than half (49%) receive a retirement pension.
- NJ residents are extremely reliant on Social Security.
- Less than 40% of respondents reported having income from savings or 401k/IRAs.

Details of reported sources of income were:

Sources of Income



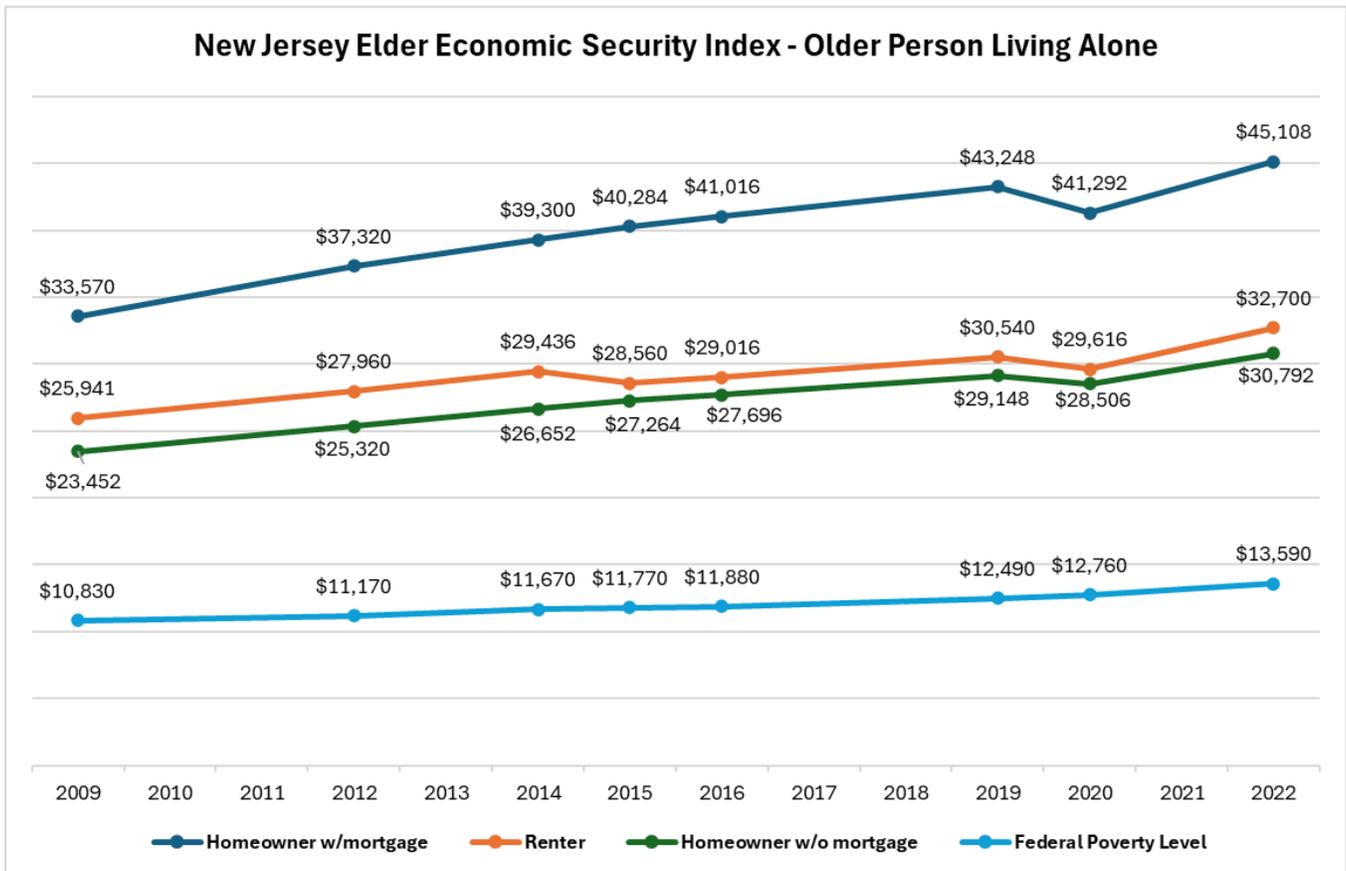
Source: NJAAW Statewide Survey of Older Adults, February 2024.

New Jersey's economic challenges are a top consideration for older residents on whether they can stay or leave the state to retire. With limited resources available to age in place, alongside a high cost of living, common challenges to affordability include:

- Housing, which includes rent, mortgage, utilities, maintenance, and property taxes, as well as the cost of age-friendly adaptations such as accessible bathrooms, chairlifts, or adding a bathroom on the main floor for older houses.

- Transportation for people who have reduced ability to drive.
- Health care costs, which include Medicare premiums, items not covered by Medicare (prescriptions, eye care, hearing care, dental care, home health care).
- Food, which is the most impacted by inflation.

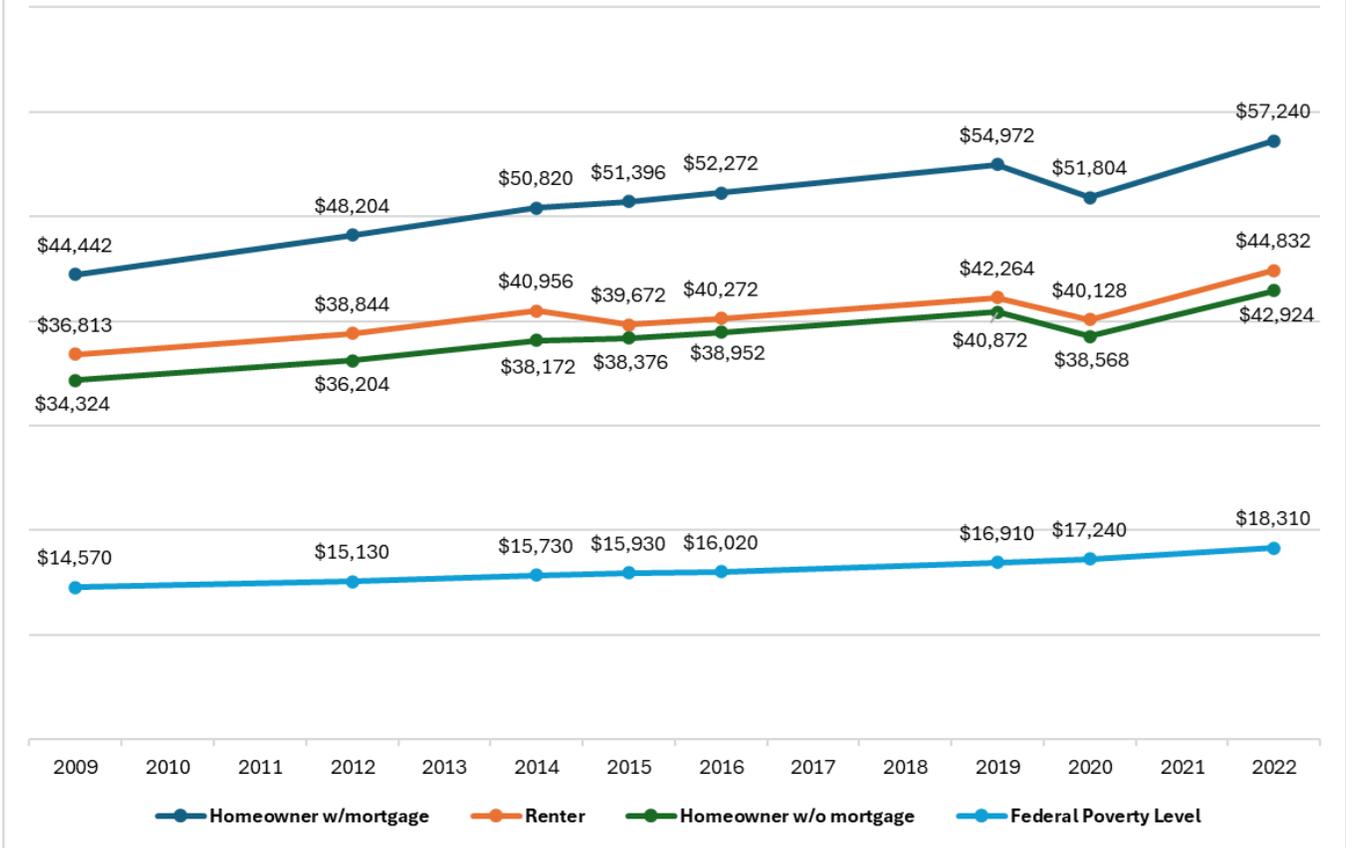
The 2022 federal poverty level for a single individual was \$13,590. However, the 2022 EESI, reported that a single older adult needs \$30,792–\$45,108 per year to meet their needs in New Jersey.



The figure above illustrates the average annual cost of living for older adults living alone from 2009 to 2022 for each household composition. The Federal Poverty Level is included for comparison. Data assumes good health.

Source: NJ Elder Economic Standard Index, 2022.

NJ Elder Economic Security Index - Two-Person Older Household



Source: NJ Elder Economic Standard Index, 2022.

To highlight the impact of the gap between the Federal Poverty Level and the EESI, the average Social Security check for retirees in 2024 was \$1,907 monthly² or \$22,884 annually, well below the income needed in New Jersey to meet basic needs. The Cost-of-Living Adjustments (COLA) for Social Security for 2024 and 2025 were 3.2% and 2.5%, respectively, based on previous inflation rates, and are not guaranteed every year.

Financial concerns are not limited to the very low income. In the NJAAW Survey, respondents at every income bracket reported concerns with affordability and the ability to age in New Jersey. Altogether, 11.7% of respondents were in the < \$25,000 income bracket and 21.5% in the \$25,000–49,999 bracket, placing one-third of this statistically representative sample below the EESI estimates that a single older adult needs just over \$28,000/year just to meet basic needs.

² Experian. (2024, February 13). How much Social Security will I get in retirement? [https://www.experian.com/blogs/ask-experian/how-much-social-security-will-i-get-in-retirement/#:~:text=Quick%20Answer,maximum%20monthly%20benefit%20to%20\\$4%2C873](https://www.experian.com/blogs/ask-experian/how-much-social-security-will-i-get-in-retirement/#:~:text=Quick%20Answer,maximum%20monthly%20benefit%20to%20$4%2C873).

Respondents earning \$50,000–\$74,999 also reported financial strain similar to those earning less than \$25,000. One respondent asked, “*Why do I need to become poor in order to qualify for services?*” (60-64; female, Bergen County; married; \$100,000–149,999). Even older adults who fell in the upper income brackets of the survey reported financial strain due to high economic costs, specifically property taxes. One respondent earning over \$250,000 shared that they *spend over \$2,000/month on property taxes and will leave New Jersey to avoid the cost* (65–74; male; married/domestic partnership; Essex County; White; \$250,000+).

Similarly, *United for ALICE*,³ which calculates the cost of household essentials for each county in New Jersey and the Household Survival Budget, finds that in many scenarios, it is more expensive for older residents to live in New Jersey than for younger residents and families:

Household Survival Budget, New Jersey, 2022

Monthly Costs and Credits	Single Adult	One Adult, One Child	One Adult, One in Child Care	Two Adults	Two Adults, Two Children	Two Adults, Two in Child Care	Single Adult 65+	Two Adults 65+
Housing - Rent	\$982	\$1,059	\$1,059	\$1,059	\$1,314	\$1,314	\$982	\$1,059
Housing - Utilities	\$163	\$258	\$258	\$258	\$310	\$310	\$163	\$258
Child Care	\$0	\$338	\$901	\$0	\$676	\$1,827	\$0	\$0
Food	\$532	\$903	\$810	\$976	\$1,642	\$1,450	\$491	\$901
Transportation	\$327	\$464	\$409	\$530	\$893	\$784	\$287	\$451
Health Care	\$183	\$402	\$402	\$402	\$686	\$686	\$598	\$1,196
Technology	\$86	\$86	\$86	\$116	\$116	\$116	\$86	\$116
Miscellaneous	\$227	\$351	\$393	\$334	\$564	\$649	\$261	\$398
Tax Payments	\$387	\$805	\$924	\$500	\$1,056	\$1,283	\$467	\$845
Tax Credits	\$0	(\$277)	(\$277)	\$0	(\$452)	(\$453)	\$0	\$0
Monthly Total	\$2,887	\$4,439	\$5,015	\$4,175	\$6,805	\$7,966	\$3,335	\$5,224
ANNUAL TOTAL	\$34,644	\$53,268	\$60,180	\$50,100	\$81,660	\$95,592	\$40,020	\$62,688
Hourly Wage	\$17.32	\$26.62	\$30.09	\$25.05	\$40.83	\$47.80	\$20.01	\$31.34

Source: United for ALICE, 2022.

³ United For ALICE. (n.d.). New Jersey: Household budgets. <https://www.unitedforalice.org/household-budgets/new-jersey>

Areas of Economic Challenge

While New Jersey’s cost of living continues to rise, older adults typically experience new challenges in affording important basic needs like healthcare and support services. Rising healthcare, housing, utility, and food costs are disproportionately affecting older adults who currently either live on a fixed income or rely on financial assistance.

Food Security

Food security for older adults is complicated. Inflation impacts food budgets first, with several options to reduce costs by the quantity or quality of food. And Social Security adjustments or the COLA adjustments are retroactive, if at all. So, people on Social Security face increases in the cost of food, then an adjustment to catch up, but never have a retroactive reimbursement for increased costs.

The Supplemental Nutrition Assistance Program (SNAP) is a program that provides food benefits to low-income and vulnerable populations, especially older adults. The percentage of adults over 60 who depend on this program increases every year. In addition, over 14,000 veterans (5% of veterans living in New Jersey) rely on these benefits.

SNAP assists in reducing food insecurity and diet deficiencies that can lead to further worsened health and social outcomes. Before the COVID pandemic, the average SNAP benefit for people over 65 was under \$20 per month. This was not only insufficient, but the low amount served as a barrier for people from even applying. Under COVID, SNAP benefits were increased, and New Jersey currently gives a minimum benefit of \$95 per month, a significant increase with meaningful impact.

Due to the increased benefits and extensive education and enrollment efforts by many food security advocates since COVID, the portion of adults 60+ on SNAP has increased every year:

Year	% of Older Adults Receiving SNAP
2022	18.58%
2023	19.88%
2024	20.27%

Despite its relevance, SNAP faces the risk of elimination by policymakers. The recent threat of federal cuts to the SNAP program can have a devastating impact on older adults. While a common stereotype is people choosing between food and medicine, the reality is that for many people, food equals medicine, and a healthy and appropriate diet is not only necessary but cost-effective, as it prevents the need for more expensive medical intervention.

60+ adult dependents on SNAP by County

New Jersey Department of Human Services Division of Family Development Page 8

TABLE 7 : NJ SNAP NUMBER OF PARTICIPATING HOUSEHOLDS, PERSONS, ADULTS AND CHILDREN BY COUNTY FOR APRIL 2024

County	HOUSEHOLDS				PERSONS				Age 60+	People with a disability
	WFNJ/TANF	Other low income	TOTAL	% Chng (1 Yr)	Adults	Children	TOTAL	% Chng (1 Yr)		
ATLANTIC	587	17,913	18,500	-6.5% *	20,568	13,673	34,241	-11.4% *	6,953	10,259
BERGEN	347	24,128	24,475	2.7%	27,569	13,645	41,214	0.4%	15,243	17,210
BURLINGTO	476	10,925	11,401	3.2%	12,802	8,772	21,574	-3.1%	4,002	6,826
CAMDEN	1,409	38,729	40,138	2.3%	43,877	33,456	77,333	-1.3%	11,963	20,304
CAPE MAY	84	4,267	4,351	-0.4% *	4,891	3,360	8,251	-3.3%	1,445	2,331
CUMBERLA	335	13,570	13,905	1.1%	14,709	13,691	28,400	-2.3%	3,862	7,348
ESSEX	2,005	69,520	71,525	4.8%	75,553	55,373	130,926	0.7%	22,078	32,205
GLOUCESTE	227	8,680	8,907	1.3%	9,848	7,119	16,967	-2.4%	3,243	6,214
HUDSON	1,951	55,922	57,873	10.1% Δ	63,132	42,010	105,142	5.7% Δ	24,282	29,780
HUNTERDO	41	2,147	2,188	5.5%	2,277	1,325	3,602	2.2%	884	1,253
MERCER	869	19,781	20,650	1.9%	20,009	17,342	37,351	-1.5%	6,055	10,735
MIDDLESEX	620	29,609	30,229	1.6%	32,605	23,129	55,734	-1.6%	14,931	18,568
MONMOUTH	259	17,588	17,847	4.8%	18,118	12,907	31,025	1.7%	7,460	10,172
MORRIS	139	9,733	9,872	7.9% Δ	10,634	5,749	16,383	5.4% Δ	5,417	5,968
OCEAN	349	21,324	21,673	0.9%	26,539	32,490	59,029	-5.5% *	7,589	11,309
PASSAIC	825	38,257	39,082	0.7%	43,196	34,694	77,890	-4.0%	16,324	19,814
SALEM	163	4,263	4,426	3.9%	5,018	3,921	8,939	-0.8%	1,263	2,402
SOMERSET	205	6,248	6,453	5.4%	6,684	4,760	11,444	0.4%	2,833	3,864
SUSSEX	26	2,140	2,166	-1.5% *	2,636	1,469	4,105	-6.5% *	981	1,591
UNION	719	27,844	28,363	19.9% Δ	29,527	22,383	51,910	13.9% Δ	9,833	12,796
WARREN	81	4,122	4,203	-0.1%	4,765	3,156	7,921	-3.1%	1,525	2,595
NJ TOTAL	11,717	426,510	438,227	4.2%	474,957	354,424	829,381	-0.2%	168,166	233,544

Confidential Δ=higher caseload % change *lower caseload % change

Source: State of New Jersey Department of Human Services Division of Family Development Current Program Statistics, April 2024.

Tied to food security is *transportation*. As people curtail their driving or give it up altogether with age, their sources of food shopping choices are limited. Transportation to and from a grocery store for non-drivers is an added expense. Walkable, local grocery stores such as bodegas, convenience stores, or pharmacies with groceries have increased cost and fewer options for healthy foods and fresh produce.

Housing

Housing costs were a top concern among respondents to the NJAAW Survey. According to the survey:

- 42% of respondents reported that the upkeep of their home is a financial struggle.
- Yearly rent increases are not sustainable after one is no longer working.
- People would like to downsize, but new developments or market-rate apartments are extremely expensive.
- The threshold of income for affordable housing “does not work” in certain counties.
- People need help with keeping their homes livable.

However, housing is not an isolated cost—people reduce their spending in other areas of their budget to ensure they can cover their housing expenses. Spending reductions in food, medication, etc., are adjustments one can make, but they can have negative impacts on their health and well-being in the long run.

Property Taxes

Property taxes are a 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 (37%). Additionally, in March 2025, a report in USA Today showed that New Jersey continues to have the highest property tax rate in the country, with an average rate of 2.23% and median payment of \$9,541.⁴

New Jersey currently has two property tax programs available to older residents—ANCHOR and the “Senior Freeze”—with a pending third, the Stay NJ program. What these programs do not take into consideration is the wide variation in local property taxes throughout the state, which do not correlate with home size, age, and value in other areas. The Senior Freeze only recently removed the eligibility requirement of 10 years in the property, which forfeited the benefit if someone moved or downsized.

⁴ <https://www.usatoday.com/story/money/personalfinance/real-estate/2025/03/14/new-jersey-highest-property-tax/82185019007/>

Potential Solutions from Other States

We looked across the U.S. and at key states developing MPAs to address the changing needs of the aging population. As neighboring states, New York and Pennsylvania offer replicable ideas. North Carolina is currently implementing an MPA and draws on the experience of states further along in the process. Massachusetts, considered a leader as one of the first states to implement an MPA, draws on the results of initial efforts and recently released its plan for the next five years, building on its initial experience. Each brings different approaches to addressing housing and affordability issues in the aging population.

Housing

In New York, potential solutions to support access to housing are to **maximize the use of the existing supply and expand programs that support zoning relief with the development of senior affordable housing for residential continuum of care communities**. New York is planning to provide tax relief for seniors who are selling their primary residence to move into a smaller primary residence. In addition, the Senior Citizen Homeowners' Exemption (SCHE) is a property tax break for seniors who own their homes to make it more affordable for them to continue living there. There is a consideration of other affordable housing options like micro homes and long-term home sharing. Overall, there is a push in designing affordable housing to help decrease loneliness and isolation.

In Pennsylvania, the state is advocating for Accessory Dwelling Units (ADUs) and Elder Cottage Housing Opportunities (ECHO) to be acknowledged in local zoning and planning regulations. It also calls for increasing the use of land trusts and proposes tax-related changes to make housing more affordable for seniors.

Pennsylvania is also researching how to engage with different audiences on housing to promote positive outcomes. Proposals include **expanding utility assistance by supporting the programs for older adults, including the Low-Income Household Water Assistance Program**, which helps pay water and sewer arrears.

To develop aging-specific grants for older adults with complex needs experiencing homelessness, offering temporary housing options for older adults who are transitioning to permanent housing can be beneficial. Renovating university spaces can be a great way to repurpose existing buildings for housing. Incentivizing the integration of Universal Design principles and Smart Technology in new housing constructions makes it more accessible for

individuals with complex needs. Supporting the development of independent and “visitable” living communities ensure that older adults, especially those with lower income levels or specialized needs, have options for rightsizing their housing.

North Carolina's first steps to work on their housing challenge in the aging population is to have a **dedicated housing department or office to follow, support, coordinate, and manage the housing changes**. North Carolina will increase investment in its Housing Trust Fund and other programs to fund housing rehabilitation, repair, and modification projects for low-income seniors. The Homestead Property Tax Exemption Program and the Circuit Breaker Tax Deferral Program allow some of the property taxes to be exempted or deferred for qualified low-income older adults or people with disabilities. Similar or new programs that provide tax credits and no or low-interest loans can decrease the burden seniors experience in affording homes.

North Carolina is trying to increase the use of universal design principles to ensure that homes are accessible and functional for people of all ages and abilities. Many of North Carolina's approximately 1.9 million residents aged 65 or older face mobility challenges. Integrating universal design principles into housing development and renovation with features such as no-step entries, wider doorways, and adaptable elements makes homes more inclusive and supportive of changing needs over the life course, preventing costly renovations and adaptations later in life.

Massachusetts, now six years into its MPA, is setting a range of policies that will support the housing, economic, and social needs of the aging population by 2030. Policies emphasize affordable housing options in 55+ communities and Accessory Dwelling Units, while addressing long waitlists for subsidized housing. Massachusetts will explore **new financing models for moderate-income housing**. Cost-of-living burdens would be addressed by **mapping and enhancing statewide assistance programs and improving access to property tax relief**. Massachusetts will investigate increasing the property tax abatement limit for people over age 60 who volunteer for their city. Transportation affordability for older adults could be improved through micro-transit options and fare affordability programs.

New Jersey can explore zoning reforms that support housing that is appropriate as well as affordable at all ages and stages of life. This would recognize the income limits of young families as well as residents on fixed income, and accessibility needs for the disabled, families with young children and older adults with mobility challenges.

In addition to residential housing, New Jersey is an expensive state for long-term care services, such as assisted living and skilled nursing or nursing home care. In the NJAAW Survey, 54% replied they do not have plans for covering LTC costs, while 12% plan to sell their home. According to the New Jersey 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. For older adults who own their homes, that equity can be used to finance their retirement needs,

including long-term care. Unfortunately, many do not own their homes for reasons beyond their control, such as racial inequities, deterrents, redlining, and unequal access to mortgage programs, putting them at a disadvantage in retirement.

Supporting Older Workers

To support and empower older adult workers, it is essential to promote their value in the workforce and implement strategies that enable their continued employment. The NJ Age Friendly Blueprint, published in May 2024, highlighted the Age Friendly Institute's Certified Age Friendly Employer program as an opportunity for New Jersey businesses to consider.

Pennsylvania aims to strengthen workplace flexibility for older adults to continue working through the achievement of Barrier Remediation subgoals outlined in the 2024–2028 Pennsylvania Workforce Innovation and Opportunity Act (WIOA) State Plan. Expanding funding for the Pennsylvania Office of Vocational Rehabilitation (OVR) will enhance outreach efforts, raise awareness and improve access to the program. Additionally, PA CareerLink® can make job searching more accessible by highlighting flexible employment opportunities for older adults.

Massachusetts' plan through 2023 included exploring the expansion of the Earned Income Tax Credit to support unpaid caregivers. Workforce policies would promote age-friendly employment, support retirement savings, and partnerships between community organizations and colleges for seniors to reskill or learn new things.

One way to combat this is to clarify and promote the many programs and tools available for older adult workers, which might include transportation, training, and subsidies for hiring older workers.

Volunteer opportunities are also important contributions to the economy, give older adults marketable skills, as well as provide social connections. New York offers jobs and volunteer opportunities for seniors to work while they are retired, such as the Senior Community Service Employment Program (SCSEP). SCSEP provides community training for those who are low-income and have poor employment prospects. Pennsylvania is launching a multi-year grant initiative to establish volunteer coordinators in libraries and community-based organizations that will help build supportive networks and connect older workers to meaningful roles within their communities.

Increasing Affordability

As one survey respondent wrote, *“While seniors have a hard time affording New Jersey 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 New Jersey all these years”* (65-74; female; Single - never married; Bergen County).

Enhancing payment flexibility in long-term services and supports is critical to improving care and affordability. Pennsylvania aims to expand the Quality Investment Pilot (QIP) Program and use the data to continue developing the value-based payment model. QIP funding supports long-term facilities by allowing them to invest in equipment, staff, and patients. Additionally, strengthening long-term care facilities remains a priority, with a focus on expanding the Long-Term Care Resiliency, Infrastructure Supports, and Empowerment (LTC RISE) program to protect patients from outbreaks.

A thorough review of services covered under Medicaid is also essential. Pennsylvania is reestablishing chore services as a benefit within the Community HealthChoices (CHC) program and expanding access to supplemental services.

To expand affordability and retirement savings, North Carolina is advocating for paycheck deduction saving programs for establishments not currently offering a retirement plan. There is a consideration for re-establishing pre-retirement planning programs to encourage private-sector employers to support their employees. New Jersey recently developed a similar approach with “Retirement Ready” in 2024, with expansions to more small employers.

There is potential for New Jersey, as a state, to save money by offering more services. New Jersey currently has programs to help with the cost of hearing aids and prescription drugs through its NJ Save programs. Expanding coverage for essential services such as dental, vision, and hearing to meet the needs of older adults will support affordability and health. For example, most dental services are not covered by Medicare. Good dental health is essential not only to eat and drink (and can quickly lead to malnutrition and dehydration) but periodontal disease can increase inflammation, which in turn increases risk of heart disease, stroke, and respiratory infections. Offering a dental benefit at the state level could therefore be cost-effective by preventing more serious illnesses.

Potential for a Sliding Scale Model

In healthcare, payment is sometimes addressed through a sliding scale model. The sliding scale adjusts to the patient's needs based on income, making certain that people of all income levels have the ability to receive assistance. In private practice settings, patients can utilize the sliding scale with insurance to obtain lower out-of-pocket costs for services that may be otherwise delayed or avoided.

Larger settings like hospitals can also work with this scale to expand access to underinsured patients to improve health outcomes. When it comes to healthcare, preventative services possess a greater return on investment than critical care if patients are able to detect and treat medical issues early on. The foundation for healthy aging starts with addressing the root causes of health problems, and this sliding scale works to not only alleviate financial burdens or medical debt but also fuel that opportunity for long-term wellness and sustain health outcomes.

The sliding scale model for health care has the potential to address larger affordability challenges for older residents. As several respondents to the survey wrote in, they do not qualify for support programs but still need help. A sliding scale approach to New Jersey's prescription, hearing aid, home and community-based services, and utility programs can make living on a fixed income more affordable and predictable, expanding the services to thousands of residents.

For example, the current cutoff for New Jersey's Senior Gold, a program designed to help residents afford prescription medications, is \$63,446 if single or up to \$70,690 if married. A sliding scale might offer residents 75% of the benefit for incomes from \$70,690–\$100,00, 50% at incomes \$100,00–150,000, etc., removing the benefits cliff by inserting premiums or co-pays to offset the expansion.

To support a call for sliding scale determination for benefits, write-in responses for the NJAAW Survey included comments from all income brackets:

Survey data comments- Sliding Scale Eligibility

Income Level	Comments
\$25,000-\$49,000	<ul style="list-style-type: none"> • 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) • 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)
\$75,000-\$99,000	<ul style="list-style-type: none"> • Help for middle income senior citizens! (75-84; female; single - never married, Middlesex County; Black or African American, \$75,000 - \$99,999) • 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; \$75,000 - \$99,999)
\$100,000-\$149,000	<ul style="list-style-type: none"> • 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) • 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)

Source: NJAAW Statewide Survey on Older Adults, February 2024.

Conclusion

The deeper analysis of the NJAAW survey data confirmed what is known; people over 60 living in New Jersey are very challenged in affording to live in New Jersey. The major concern with affordability is housing. This consists of all aspects of housing—rent, mortgage, maintenance, utilities, and most importantly, taxes. In addition, this is not only for low-income people but those who are classified as middle-income, income between \$50,000 and \$75,000. The amount of money they pay towards housing often limits their choices for other living needs, such as transportation, food, and medical costs. Over 60 residents stated that without support or assistance, they will be forced to leave the state or become completely impoverished. They are asking for help.

This is the perfect time to address this issue. New Jersey is currently involved in developing its Multi-Sector Plan for Aging (MPA), which requires innovative collaborations from government, service providers, business, and the private sector in order to meet the needs of our aging population. Other states have already completed their MPA and in reviewing the states close to us (New York and Pennsylvania) and the states that have developed and implemented their MPA (Massachusetts and North Carolina), a good option for New Jersey is to develop a sliding scale for assistance for housing, like present New Jersey's Senior Gold program.

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The New Jersey State Policy Lab assists the State of New Jersey and its many communities in the design, implementation, and evaluation of state policies and programs by conducting rigorous evidence-based research that considers equity, efficiency, and efficacy of public policies and programs in holistic and innovative ways.

The lab leverages input from a robust network of multidisciplinary scholars, members of the community, and outside policy experts in New Jersey to craft innovative and equitable policy solutions that are sensitive to the needs of our state's diverse population.

By utilizing the combination of strong ties to New Jersey's diverse communities and significant expertise in collecting, cleaning, and analyzing data, the New Jersey State Policy Lab engages and collaborates with stakeholders such as community groups, the state government, and municipal governments to create high quality datasets and evidence that reflects our state's diversity and empowers state policy makers to address the needs of New Jersey communities more effectively, innovatively, and equitably.



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