

**2014 Elder Economic Security Standard Index, Atlantic County**

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$773	\$972	\$1,649	\$773	\$972	\$1,649
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$246	\$246	\$246	\$380	\$380	\$380
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$349	\$349	\$349	\$514	\$514	\$514
<b>Index Per Month</b>	<b>\$2,096</b>	<b>\$2,295</b>	<b>\$2,972</b>	<b>\$3,082</b>	<b>\$3,281</b>	<b>\$3,958</b>
<b>Index Per Year</b>	<b>\$25,152</b>	<b>\$27,540</b>	<b>\$35,664</b>	<b>\$36,984</b>	<b>\$39,372</b>	<b>\$47,496</b>

<b>Percentage of Increase from 2009 to 2014</b>						
	14%	13.8%	17%	12%	12%	14.7%

<b>Annual Comparison Amounts</b>	<b>Elder Person</b>	<b>Elder Couple</b>
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
Average Social Security Payment 2014		
	<b>Men</b>	<b>Women</b>
	\$17,995	\$14,624

<b>Adding Home and Community Based Long Term Care Costs to the Elder Economic Security Index Annual Expenses</b>							
<b>Elder Economic Security Standard Index Plus Cost of Long Term Care</b>							
Need for Long Term Care (hours/week)	LTC Cost Per Year	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$33,852	\$36,240	\$44,364	\$45,684	\$48,072	\$56,196
Medium (16hrs)	\$23,000	\$73,304	\$50,540	\$58,664	\$59,984	\$62,372	\$70,496
High (36hrs)	\$52,000	\$77,152	\$79,540	\$87,664	\$88,984	\$91,372	\$99,496

## Atlantic & Cape May County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	30,603	2,033	11,959	13,992
Percent	100%	6.6%	39.1%	45.7%

<i>Adults 65 Years &amp; over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
<b>Total</b>	Percent of all elders with incomes below the index	<b>61.7%</b>	<b>32.9%</b>
	Number of all elders with incomes below elderly index	<b>8,418</b>	<b>5,574</b>
<b>Housing Type</b>	Owner with Mortgage	<b>68.6%</b>	<b>43.2%</b>
		2,685	3,005
	Owner without a mortgage	<b>51.7%</b>	<b>24.7%</b>
		3,893	2,343
	Renter, One Bedroom	<b>83.9%</b>	<b>42.2%</b>
		1,840	226
<b>Gender</b>	Women	<b>62.7%</b>	<b>39.5%</b>
		5,924	1,829
	Men	<b>59.6%</b>	<b>30.4%</b>
		2,494	3,745
<b>Age</b>	65-74	<b>55.1%</b>	<b>28.9%</b>
		3,069	3,396
	75 years & over	<b>66.3%</b>	<b>41.9%</b>
		5,349	2,178
	85 years & over	<b>82.7%</b>	<b>48.7%</b>
		2,152	563
<b>Race &amp; Ethnicity</b>	White (not Latino)	<b>60.3%</b>	<b>28.9%</b>
		7,028	4,448
	Hispanic or Latino (of any Race)	—	<b>82.5%</b>
		—	550
	Black or African American	<b>81.5%</b>	<b>55.9%</b>
		918	424
	Asian	—	—
		—	—

**2014 Elder Economic Security Standard Index, Bergen County**

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$1,096	\$1,378	\$2,454	\$1,096	\$1,378	\$2,454
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$200	\$200	\$200	\$310	\$310	\$310
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$405	\$405	\$405	\$564	\$564	\$564
<b>Index Per Month</b>	<b>\$2,429</b>	<b>\$2,711</b>	<b>\$3,787</b>	<b>\$3,385</b>	<b>\$3,667</b>	<b>\$4,743</b>
<b>Index Per Year</b>	<b>\$29,148</b>	<b>\$32,532</b>	<b>\$45,444</b>	<b>\$40,620</b>	<b>\$44,004</b>	<b>\$56,916</b>

Percentage of Increase from 2009 to 2014						
	12.1%	13.5%	18.1%	10.1%	11.2%	15.3%

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
<b>Average Social Security Payment 2014</b>	<b>Men</b>	<b>Women</b>
	\$20,248	\$15,812

Adding Home & Community Based Long Term Care Costs to the Elder Economic Security Index Annual Expenses							
Elder Economic Security Standard Index Plus Cost of Long Term Care							
Need for Long Term Care (hours/week)	LTC Cost Per Year	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$37,848	\$41,232	\$54,144	\$49,320	\$52,704	\$65,616
Medium (16hrs)	\$23,000	\$52,148	\$55,532	\$68,444	\$63,320	\$67,004	\$79,916
High (36hrs)	\$52,000	\$81,148	\$84,532	\$97,444	\$92,620	\$96,004	\$108,916

## Bergen County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	65,130	7,189	20,893	28,082
Percent	100%	11.0%	32.1%	43.1%

<i>Adults 65 Years &amp; over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
<b>Total</b>	Percent of all elders with incomes below the index	<b>55.5%</b>	<b>31.5%</b>
	Number of all elders with incomes below elderly index	<b>17,174</b>	<b>10,908</b>
<b>Housing Type</b>	Owner with Mortgage	<b>46.8%</b> 2,551	<b>29.9%</b> 3,343
	Owner without a mortgage	<b>47.9%</b> 7,662	<b>29.9%</b> 6,204
	Renter, One Bedroom	<b>73.4%</b> 6,961	<b>60.8%</b> 1,361
<b>Gender</b>	Women	<b>62.1%</b> 15,087	<b>36.3%</b> 3,529
	Men	<b>31.4%</b> 2,087	<b>30.4%</b> 7,379
<b>Age</b>	65-74	<b>47.2%</b> 5,752	<b>29.0%</b> 5,490
	75 years & over	<b>60.9%</b> 11,422	<b>35.5%</b> 5,418
	85 years & over	<b>67.2%</b> 5,860	<b>46.9%</b> 1,715
<b>Race &amp; Ethnicity</b>	White (not Latino)	<b>52.9%</b> 13,852	<b>30.1%</b> 8,902
	Hispanic or Latino (of any Race)	<b>87.0%</b> 1,532	<b>53.7%</b> 531
	Black or African American	<b>54.3%</b> 1,056	<b>44.4%</b> 418
	Asian	<b>78.0%</b> 734	<b>39.5%</b> 1,009



## 2014 Elder Economic Security Standard Index, Burlington County

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$760	\$949	\$1,649	\$760	\$949	\$1,649
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$200	\$200	\$200	\$310	\$310	\$310
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$338	\$338	\$338	\$497	\$497	\$497
<b>Index Per Month</b>	<b>\$2,026</b>	<b>\$2,215</b>	<b>\$2,915</b>	<b>\$2,982</b>	<b>\$3,171</b>	<b>\$3,871</b>
<b>Index Per Year</b>	<b>\$24,312</b>	<b>\$26,580</b>	<b>\$34,980</b>	<b>\$35,784</b>	<b>\$38,052</b>	<b>\$46,452</b>

### Percentage of Increase from 2009 to 2014

	11.8%	9.4%	15.1%	9.7%	8.2%	12.6%
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Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
<b>Average Social Security Payment 2014</b>	<b>Men</b>	<b>Women</b>
	\$19,774	\$15,278

### Adding Home & Community Based Long Term Care Costs to the Elder Economic Index Annual Expenses

Elder Economic Security Standard Index Plus Cost of Long Term Care							
Need for Long Term Care (hours/week)	LTC Cost Per Year	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$33,012	\$35,280	\$43,680	\$44,484	\$46,752	\$55,152
Medium (16hrs)	\$23,000	\$47,312	\$49,580	\$57,908	\$58,784	\$61,052	\$69,452
High (36hrs)	\$52,000	\$76,312	\$78,580	\$86,980	\$87,784	\$90,052	\$98,452

## Bergen County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	65,130	7,189	20,893	28,082
Percent	100%	11.0%	32.1%	43.1%

<i>Adults 65 Years &amp; over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
<b>Total</b>	Percent of all elders with incomes below the index	<b>55.5%</b>	<b>31.5%</b>
	Number of all elders with incomes below elderly index	<b>17,174</b>	<b>10,908</b>
<b>Housing Type</b>	Owner with Mortgage	<b>46.8%</b> 2,551	<b>29.9%</b> 3,343
	Owner without a mortgage	<b>47.9%</b> 7,662	<b>29.9%</b> 6,204
	Renter, One Bedroom	<b>73.4%</b> 6,961	<b>60.8%</b> 1,361
<b>Gender</b>	Women	<b>62.1%</b> 15,087	<b>36.3%</b> 3,529
	Men	<b>31.4%</b> 2,087	<b>30.4%</b> 7,379
<b>Age</b>	65-74	<b>47.2%</b> 5,752	<b>29.0%</b> 5,490
	75 years & over	<b>60.9%</b> 11,422	<b>35.5%</b> 5,418
	85 years & over	<b>67.2%</b> 5,860	<b>46.9%</b> 1,715
<b>Race &amp; Ethnicity</b>	White (not Latino)	<b>52.9%</b> 13,852	<b>30.1%</b> 8,902
	Hispanic or Latino (of any Race)	<b>87.0%</b> 1,532	<b>53.7%</b> 531
	Black or African American	<b>54.3%</b> 1,056	<b>44.4%</b> 418
	Asian	<b>78.0%</b> 734	<b>39.5%</b> 1,009

**2014 Elder Economic Security Standard Index, Camden County**

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$838	\$949	\$1,602	\$838	\$949	\$1,602
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$200	\$200	\$200	\$310	\$310	\$310
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$353	\$353	\$353	\$513	\$513	\$513
<b>Index Per Month</b>	<b>\$2,119</b>	<b>\$2,230</b>	<b>\$2,883</b>	<b>\$3,076</b>	<b>\$3,187</b>	<b>\$3,840</b>
<b>Index Per Year</b>	<b>\$25,428</b>	<b>\$26,760</b>	<b>\$34,596</b>	<b>\$36,912</b>	<b>\$38,244</b>	<b>\$46,080</b>

Percentage of Increase from 2009 to 2014						
	12.8%	17.8%	17.4%	10.5%	13.9%	16.1%

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
Average Social Security Payment 2014	Men	Women
	\$18,893	\$14,759

Adding Home & Community Based Long Term Care Costs to the Elder Economic Index Annual Expenses							
Elder Economic Security Standard Index Plus Cost of Long Term Care							
Need for Long Term Care (hours/week)	LTC Cost Per Year	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$34,128	\$35,460	\$43,296	\$45,612	\$46,944	\$54,780
Medium (16hrs)	\$23,000	\$48,428	\$49,760	\$57,596	\$59,912	\$61,244	\$69,080
High (36hrs)	\$52,000	\$77,428	\$78,760	\$86,596	\$88,912	\$90,244	\$98,080

## Camden County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
	Number	32,610	3,258	12,590
Percent	100%	10.0%	38.6%	48.6%

<i>Adults 65 Years &amp; over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
<b>Total</b>	Percent of all elders with incomes below the index	<b>63.4%</b>	<b>32.2%</b>
	Number of all elders with incomes below elderly index	<b>10,873</b>	<b>4,975</b>
<b>Housing Type</b>	Owner with Mortgage	<b>55.9%</b> 1,635	<b>22.9%</b> 1,432
	Owner without a mortgage	<b>50.1%</b> 4,384	<b>36.2%</b> 3,165
	Renter, One Bedroom	<b>88.7%</b> 4,854	<b>—</b> 378
<b>Gender</b>	Women	<b>66.5%</b> 8,649	<b>44.3%</b> 2,038
	Men	<b>53.6%</b> 2,224	<b>27.1%</b> 2,937
<b>Age</b>	65-74	<b>54.3%</b> 3,725	<b>25.3%</b> 2,503
	75 years & over	<b>69.4%</b> 7,148	<b>44.4%</b> 2,472
	85 years & over	<b>79.5%</b> 3,705	<b>—</b> —
<b>Race &amp; Ethnicity</b>	White (not Latino)	<b>63.4%</b> 9,090	<b>30.1%</b> 3,796
	Hispanic or Latino (of any Race)	<b>—</b> —	<b>—</b> —
	Black or African American	<b>68.0%</b> 1,282	<b>30.6%</b> 586
	Asian	<b>—</b> —	<b>—</b> —





### Elder Economic Security Standard Index, Cape May County

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$667	\$795	\$1,534	\$667	\$795	\$1,534
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$240	\$240	\$240	\$372	\$372	\$372
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$327	\$327	\$327	\$491	\$491	\$491
<b>Index Per Month</b>	<b>\$1,962</b>	<b>\$2,090</b>	<b>\$2,829</b>	<b>\$2,945</b>	<b>\$3,073</b>	<b>\$3,812</b>
<b>Index Per Year</b>	<b>\$23,544</b>	<b>\$25,080</b>	<b>\$33,948</b>	<b>\$35,340</b>	<b>\$36,876</b>	<b>\$45,744</b>

Percentage of Increase from 2009 to 2014						
	12.5%	12.6%	8.8%	10.5%	10.6%	8.2%

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
Average Social Security Payment 2014		
	Men	Women
	\$18,760	\$14,568

Adding Home & Community Based Long Term Care Costs to the Elder Economic Index Annual Expenses							
Elder Economic Security Standard Index Plus Cost of Long Term Care							
Need for Long Term Care (hours/week)	LTC Cost Per Year	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$32,244	\$33,780	\$42,648	\$44,040	\$45,576	\$54,444
Medium (16hrs)	\$23,000	\$46,544	\$48,080	\$56,948	\$58,340	\$59,876	\$68,744
High (36hrs)	\$52,000	\$75,544	\$77,080	\$85,948	\$87,340	\$88,876	\$97,744

## Atlantic & Cape May County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	30,603	2,033	11,959	13,992
Percent	100%	6.6%	39.1%	45.7%

<i>Adults 65 Years &amp; over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
<b>Total</b>	Percent of all elders with incomes below the index	<b>61.7%</b>	<b>32.9%</b>
	Number of all elders with incomes below elderly index	<b>8,418</b>	<b>5,574</b>
<b>Housing Type</b>	Owner with Mortgage	<b>68.6%</b>	<b>43.2%</b>
		2,685	3,005
	Owner without a mortgage	<b>51.7%</b>	<b>24.7%</b>
		3,893	2,343
	Renter, One Bedroom	<b>83.9%</b>	<b>42.2%</b>
		1,840	226
<b>Gender</b>	Women	<b>62.7%</b>	<b>39.5%</b>
		5,924	1,829
	Men	<b>59.6%</b>	<b>30.4%</b>
		2,494	3,745
<b>Age</b>	65-74	<b>55.1%</b>	<b>28.9%</b>
		3,069	3,396
	75 years & over	<b>66.3%</b>	<b>41.9%</b>
		5,349	2,178
	85 years & over	<b>82.7%</b>	<b>48.7%</b>
		2,152	563
<b>Race &amp; Ethnicity</b>	White (not Latino)	<b>60.3%</b>	<b>28.9%</b>
		7,028	4,448
	Hispanic or Latino (of any Race)	—	<b>82.5%</b>
		—	550
	Black or African American	<b>81.5%</b>	<b>55.9%</b>
		918	424
	Asian	—	—
		—	—



## 2014 Elder Economic Security Standard Index, Cumberland County

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$636	\$845	\$1,329	\$636	\$845	\$1,329
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$240	\$240	\$240	\$372	\$372	\$372
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$321	\$321	\$321	\$485	\$485	\$485
<b>Index Per Month</b>	<b>\$1,925</b>	<b>\$2,134</b>	<b>\$2,618</b>	<b>\$2,908</b>	<b>\$3,117</b>	<b>\$3,601</b>
<b>Index Per Year</b>	<b>\$23,100</b>	<b>\$25,608</b>	<b>\$31,416</b>	<b>\$34,896</b>	<b>\$37,404</b>	<b>\$43,212</b>

Percentage of Increase from 2009 to 2014						
	14.3%	12.7%	14.2%	11.6%	10.7%	12.1%

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
<b>Average Social Security Payment 2014</b>	<b>Men</b>	<b>Women</b>
	\$18,140	\$14,380

Adding Home & Community Based Long Term Care Costs to the Elder Economic Index Annual Expenses							
Elder Economic Security Standard Index Plus Cost of Long Term Care							
Need for Long Term Care (hours/week)	LTC Cost Per Year	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$31,800	\$34,308	\$40,116	\$43,596	\$46,104	\$51,912
Medium (16hrs)	\$23,000	\$46,100	\$48,608	\$54,416	\$57,896	\$60,404	\$66,212
High (36hrs)	\$52,000	\$75,100	\$77,608	\$83,416	\$86,896	\$89,404	\$95,212

## Cumberland & Salem County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	15,532	1,793	6,241	8,034
Percent	100%	11.5%	40.2%	51.7%

<i>Adults 65 Years &amp; over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
<b>Total</b>	Percent of all elders with incomes below the index	<b>65.0%</b>	<b>36.6%</b>
	Number of all elders with incomes below elderly index	<b>5,377</b>	<b>2,657</b>
<b>Housing Type</b>	Owner with Mortgage	<b>61.8%</b>	<b>40.4%</b>
		958	1,121
	Owner without a mortgage	<b>54.5%</b>	<b>34.6%</b>
		2,446	1,536
<b>Gender</b>	Renter, One Bedroom	<b>88.3%</b>	—
		1,973	—
	Women	<b>73.7%</b>	<b>36.9%</b>
		4,178	681
<b>Age</b>	Men	<b>45.9%</b>	<b>36.5%</b>
		1,199	1,976
	65-74	<b>47.6%</b>	<b>35.6%</b>
		1,719	1,647
	75 years & over	<b>78.5%</b>	<b>38.4%</b>
		3,658	1,010
<b>Race &amp; Ethnicity</b>	85 years & over	<b>77.5%</b>	—
		1,387	—
	White (not Latino)	<b>62.5%</b>	<b>34.3%</b>
		4,513	2,173
	Hispanic or Latino (of any Race)	—	—
		—	—
	Black or African American	<b>74.3%</b>	<b>52.9%</b>
		509	342
	Asian	—	—
		—	—

**2014 Elder Economic Security Standard Index, Essex County**

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$1,121	\$1,137	\$2,267	\$1,121	\$1,137	\$2,267
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$200	\$200	\$200	\$310	\$310	\$310
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$410	\$410	\$410	\$569	\$569	\$569
<b>Index Per Month</b>	<b>\$2,459</b>	<b>\$2,475</b>	<b>\$3,605</b>	<b>\$3,415</b>	<b>\$3,431</b>	<b>\$4,561</b>
<b>Index Per Year</b>	<b>\$29,508</b>	<b>\$29,700</b>	<b>\$43,260</b>	<b>\$40,980</b>	<b>\$41,172</b>	<b>\$54,732</b>

Percentage of Increase from 2009 to 2014						
	11.8%	19.8%	12.1%	9.9%	15.5%	10.7%

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
Average Social Security Payment 2014		
	<b>Men</b>	<b>Women</b>
	\$18,549	\$15,129

Adding Home & Community Based Long Term Care Costs to the Elder Economic Security Index Annual Expenses							
Elder Economic Security Standard Index Plus Cost of Long Term Care							
Need for Long Term Care (hours/week)	LTC Cost Per Year	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$38,208	\$38,400	\$51,960	\$49,680	\$49,872	\$63,432
Medium (16hrs)	\$23,000	\$52,508	\$52,700	\$66,260	\$63,980	\$64,172	\$77,732
High (36hrs)	\$52,000	\$81,508	\$81,700	\$95,260	\$92,980	\$93,172	\$106,732

## Essex County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	38,995	5,834	15,871	21,705
Percent	100%	15.0%	40.7%	55.7%

<i>Adults 65 Years &amp; over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
<b>Total</b>	Percent of all elders with incomes below the index	<b>71.1%</b>	<b>33.5%</b>
	Number of all elders with incomes below elderly index	<b>16,325</b>	<b>5,380</b>
<b>Housing Type</b>	Owner with Mortgage	<b>65.1%</b> 2,635	<b>31.0%</b> 2,071
	Owner without a mortgage	<b>48.4%</b> 3,674	<b>25.7%</b> 1,885
	Renter, One Bedroom	<b>88.6%</b> 10,016	<b>69.9%</b> 1,424
	Women	<b>75.7%</b> 12,289	<b>34.1%</b> 2,203
<b>Gender</b>	Men	<b>60.2%</b> 4,036	<b>33.1%</b> 3,177
	65-74	<b>66.5%</b> 7,433	<b>23.2%</b> 2,192
<b>Age</b>	75 years & over	<b>75.5%</b> 8,892	<b>48.3%</b> 3,188
	85 years & over	<b>75.5%</b> 2,735	<b>53.0%</b> 867
	White (not Latino)	<b>53.3%</b> 6,228	<b>25.0%</b> 2,604
<b>Race &amp; Ethnicity</b>	Hispanic or Latino (of any Race)	<b>91.2%</b> 2,637	<b>59.5%</b> 854
	Black or African American	<b>91.2%</b> 7,272	<b>45.0%</b> 1,596
	Asian	—	<b>39.4%</b> 209
		—	



### 2014 Elder Economic Security Standard Index, Gloucester County

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$752	\$949	\$1,489	\$752	\$949	\$1,489
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$200	\$200	\$200	\$310	\$310	\$310
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$336	\$336	\$336	\$495	\$495	\$495
<b>Index Per Month</b>	<b>\$2,016</b>	<b>\$2,213</b>	<b>\$2,753</b>	<b>\$2,972</b>	<b>\$3,169</b>	<b>\$3,709</b>
<b>Index Per Year</b>	<b>\$24,191</b>	<b>\$26,556</b>	<b>\$33,036</b>	<b>\$35,664</b>	<b>\$38,028</b>	<b>\$44,504</b>

Percentage of Increase from 2009 to 2014						
	12.1%	17%	13.7%	9.9%	13.3%	11.5%

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
<b>Average Social Security Payment 2014</b>	<b>Men</b>	<b>Women</b>
	\$19,272	\$14,731

Adding Home & Community Based Long Term Care Costs to the Elder Economic Index Annual Expenses							
Elder Economic Security Standard Index Plus Cost of Long Term Care							
Need for Long Term Care (hours/week)	LTC Cost Per Year	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$32,891	\$35,256	\$41,736	\$44,364	\$46,728	\$53,204
Medium (16hrs)	\$23,000	\$47,191	\$49,556	\$56,036	\$58,664	\$61,028	\$67,504
High (36hrs)	\$52,000	\$76,191	\$78,556	\$85,036	\$87,664	\$90,028	\$96,504

## Gloucester County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	19,353	2,277	6,271	8,548
Percent	100%	11.8%	32.4%	44.2%

<i>Adults 65 Years &amp; over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
<b>Total</b>	Percent of all elders with incomes below the index	<b>57.5%</b>	<b>31.7%</b>
	Number of all elders with incomes below elderly index	<b>5,366</b>	<b>3,182</b>
<b>Housing Type</b>	Owner with Mortgage	<b>45.8%</b>	<b>34.4%</b>
		1,069	1,310
	Owner without a mortgage	<b>55.2%</b>	<b>30.1%</b>
		3,000	1,834
<b>Gender</b>	Renter, One Bedroom	<b>83.0%</b>	—
		1,297	—
	Women	<b>64.4%</b>	<b>35.8%</b>
		4,286	1,238
<b>Age</b>	Men	<b>40.4%</b>	<b>29.6%</b>
		1,080	1,944
	65-74	<b>55.5%</b>	<b>28.9%</b>
		2,228	1,750
	75 years & over	<b>59.1%</b>	<b>27.0%</b>
		3,138	1,432
<b>Race &amp; Ethnicity</b>	85 years & over	<b>53.6%</b>	<b>69.0%</b>
		1,008	627
	White (not Latino)	<b>59.9%</b>	<b>35.1%</b>
		5,005	3,144
	Hispanic or Latino (of any Race)	—	—
		—	—
	Black or African American	<b>43.3%</b>	<b>5.3%</b>
	361	38	
	Asian	—	—
		—	—





### 2014 Elder Economic Security Standard Index, Hudson County

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$1,010	\$1,087	\$2,230	\$1,010	\$1,087	\$2,230
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$200	\$200	\$200	\$310	\$310	\$310
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$388	\$388	\$388	\$547	\$547	\$547
<b>Index Per Month</b>	<b>\$2,326</b>	<b>\$2,403</b>	<b>\$3,546</b>	<b>\$3,282</b>	<b>\$3,359</b>	<b>\$4,502</b>
<b>Index Per Year</b>	<b>\$27,912</b>	<b>\$28,836</b>	<b>\$42,552</b>	<b>\$39,384</b>	<b>\$40,308</b>	<b>\$54,024</b>

Percentage of Increase from 2009 to 2014						
	11%	8.7%	15.3%	9.3%	7.7%	13%

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
<b>Average Social Security Payment 2014</b>	<b>Men</b>	<b>Women</b>
	\$15,722	\$13,111

Adding Home and Community Based Long Term Care Costs to the Elder Economic Security Index							
Annual Expenses							
Elder Economic Security Standard Index Plus Cost of Long Term Care							
Need for Long Term Care (hours/week)	LTC Cost Per Year	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$36,612	\$37,536	\$51,252	\$48,084	\$49,008	\$62,724
Medium (16hrs)	\$23,000	\$50,912	\$51,836	\$65,552	\$62,384	\$63,308	\$77,024
High (36hrs)	\$52,000	\$79,912	\$80,836	\$94,552	\$91,384	\$92,308	\$106,024

## Hudson County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
	Number	26,194	5,863	10,606
Percent	100%	22.4%	40.5%	62.9%

<i>Adults 65 Years &amp; over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
<b>Total</b>	Percent of all elders with incomes below the index	<b>73.4%</b>	<b>47.7%</b>
	Number of all elders with incomes below elderly index	<b>11,359</b>	<b>5,110</b>
<b>Housing Type</b>	Owner with Mortgage	<b>67.2%</b> 1,165	<b>55.3%</b> 1,952
	Owner without a mortgage	<b>53.6%</b> 2,792	<b>33.9%</b> 1,796
	Renter, One Bedroom	<b>86.8%</b> 7,402	<b>71.9%</b> 1,362
<b>Gender</b>	Women	<b>79.3%</b> 8,213	<b>48.9%</b> 2,029
	Men	<b>61.5%</b> 3,146	<b>46.9%</b> 3,081
<b>Age</b>	65-74	<b>60.3%</b> 4,069	<b>41.3%</b> 2,662
	75 years & over	<b>83.5%</b> 7,290	<b>57.3%</b> 2,448
	85 years & over	<b>75.6%</b> 2,688	<b>85.5%</b> 727
<b>Race &amp; Ethnicity</b>	White (not Latino)	<b>59.7%</b> 5,364	<b>43.4%</b> 2,430
	Hispanic or Latino (of any Race)	<b>94.2%</b> 4,073	<b>51.6%</b> 1,781
	Black or African American	<b>88.5%</b> 1,607	<b>77.0%</b> 559
	Asian	—	<b>36.6%</b> 283



## 2014 Elder Economic Security Standard Index, Hunterdon County

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$960	\$1,299	\$2,358	\$960	\$1,299	\$2,358
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$200	\$200	\$200	\$310	\$310	\$310
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$378	\$378	\$378	\$537	\$537	\$537
<b>Index Per Month</b>	<b>\$2,266</b>	<b>\$2,605</b>	<b>\$3,664</b>	<b>\$3,222</b>	<b>\$3,561</b>	<b>\$4,620</b>
<b>Index Per Year</b>	<b>\$27,192</b>	<b>\$31,260</b>	<b>\$43,968</b>	<b>\$38,664</b>	<b>\$42,732</b>	<b>\$55,440</b>

Percentage of Increase from 2009 to 2014						
	7.4%	11.3%	18.3%	6.9%	9.7%	15.4%

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
Average Social Security Payment 2014		
	<b>Men</b>	<b>Women</b>
	\$21,588	\$16,137

Adding Home & Community Based Long Term Care Costs to the Elder Economic Index Annual Expenses							
Elder Economic Security Standard Index Plus Cost of Long Term Care							
Need for Long Term Care (hours/week)	LTC Cost Per Year	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$35,892	\$39,960	\$52,668	\$47,364	\$51,432	\$64,140
Medium (16hrs)	\$23,000	\$50,192	\$54,260	\$66,968	\$61,664	\$65,732	\$78,440
High (36hrs)	\$52,000	\$79,192	\$83,260	\$95,968	\$90,664	\$94,732	\$107,440

## Hunterdon County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	8,729	230	2,799	3,029
Percent	100%	2.6%	32.1%	34.7%

<i>Adults 65 Years &amp; over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
<b>Total</b>	Percent of all elders with incomes below the index	<b>57.6%</b>	<b>13.1%</b>
	Number of all elders with incomes below elderly index	<b>2,443</b>	<b>586</b>
<b>Housing Type</b>	Owner with Mortgage	<b>67.2%</b>	<b>15.0%</b>
		660	306
	Owner without a mortgage	<b>54.6%</b>	<b>12.0%</b>
		1,511	280
<b>Gender</b>	Renter, One Bedroom	<b>55.1%</b>	—
		272	—
	Women	<b>66.9%</b>	<b>10.1%</b>
		2,046	144
<b>Age</b>	Men	<b>33.5%</b>	<b>14.4%</b>
		397	442
	65-74	<b>51.6%</b>	<b>9.2%</b>
		1,279	294
	75 years & over	<b>66.0%</b>	<b>22.5%</b>
		1,164	292
<b>Race &amp; Ethnicity</b>	85 years & over	<b>89.3%</b>	—
		594	—
	White (not Latino)	<b>55.5%</b>	<b>10.6%</b>
		2,244	462
	Hispanic or Latino (of any Race)	—	—
	Black or African American	—	—
	Asian	—	—



## 2014 Elder Economic Security Standard Index, Mercer County

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$912	\$1,073	\$1,798	\$912	\$1,073	\$1,798
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$246	\$246	\$246	\$380	\$380	\$380
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$377	\$377	\$377	\$541	\$541	\$541
<b>Index Per Month</b>	<b>\$2,263</b>	<b>\$2,424</b>	<b>\$3,149</b>	<b>\$3,248</b>	<b>\$3,409</b>	<b>\$4,134</b>
<b>Index Per Year</b>	<b>\$27,156</b>	<b>\$29,088</b>	<b>\$37,788</b>	<b>\$38,976</b>	<b>\$40,908</b>	<b>\$49,608</b>

Percentage of Increase from 2009 to 2014						
	19.7%	16.3%	18.7%	15.9%	13.5%	15.9%

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
<b>Average Social Security Payment 2014</b>	<b>Men</b>	<b>Women</b>
	\$19,613	\$15,752

Adding Home and Community Based Long Term Care Costs to the Elder Economic Security Index							
Annual Expenses							
		Elder Economic Security Standard Index Plus Cost of Long Term Care					
	LTC Cost Per Year	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$35,856	\$37,788	\$46,488	\$47,676	\$49,608	\$58,308
Medium (16hrs)	\$23,000	\$50,156	\$52,088	\$60,788	\$61,976	\$63,908	\$72,608
High (36hrs)	\$52,000	\$79,156	\$81,088	\$89,788	\$90,976	\$92,908	\$101,608

## Mercer County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
	Number	24,090	1,406	7,284
Percent	100%	5.8%	30.2%	36.1%

<i>Adults 65 Years &amp; over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
<b>Total</b>	Percent of all elders with incomes below the index	<b>55.0%</b>	<b>15.6%</b>
	Number of all elders with incomes below elderly index	<b>6,886</b>	<b>1,804</b>
<b>Housing Type</b>	Owner with Mortgage	<b>55.8%</b>	<b>11.8%</b>
		1,506	576
	Owner without a mortgage	<b>48.3%</b>	<b>15.0%</b>
		3,213	956
	Renter, One Bedroom	<b>68.4%</b>	—
		2,167	272
<b>Gender</b>	Women	<b>56.8%</b>	<b>11.5%</b>
		5,926	450
	Men	<b>46.1%</b>	<b>17.7%</b>
		960	1,354
<b>Age</b>	65-74	<b>50.0%</b>	<b>9.6%</b>
		2,601	696
	75 years & over	<b>58.6%</b>	<b>25.5%</b>
		4,285	1,108
	85 years & over	<b>65.6%</b>	<b>57.5%</b>
		2,328	383
<b>Race &amp; Ethnicity</b>	White (not Latino)	<b>47.8%</b>	<b>12.3%</b>
		4,551	1,137
	Hispanic or Latino (of any Race)	—	—
		—	—
	Black or African American	<b>87.8%</b>	<b>39.6%</b>
		2,224	605
	Asian	—	—
		—	—



## 2014 Elder Economic Security Standard Index, Middlesex County

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$872	\$1,299	\$1,965	\$872	\$1,299	\$1,965
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$200	\$200	\$200	\$310	\$310	\$310
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$360	\$360	\$360	\$519	\$519	\$519
<b>Index Per Month</b>	<b>\$2,160</b>	<b>\$2,587</b>	<b>\$3,253</b>	<b>\$3,116</b>	<b>\$3,543</b>	<b>\$4,209</b>
<b>Index Per Year</b>	<b>\$25,920</b>	<b>\$31,044</b>	<b>\$39,036</b>	<b>\$37,392</b>	<b>\$42,516</b>	<b>\$50,508</b>

Percentage of Increase from 2009 to 2014						
	11.9%	13.4%	16.5%	9.8%	11.2%	13.8%

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
<b>Average Social Security Payment 2014</b>	<b>Men</b>	<b>Women</b>
	\$19,445	\$15,437

Adding Home and Community Based Long Term Care Costs to the Elder Economic Security Index Annual Expenses							
		Elder Economic Security Standard Index Plus Cost of Long Term Care					
Need for Long Term Care (hours/week)	LTC Cost Per Year	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$34,620	\$39,744	\$47,736	\$46,092	\$51,216	\$59,208
Medium (16hrs)	\$23,000	\$48,920	\$54,044	\$62,036	\$60,392	\$65,516	\$73,508
High (36hrs)	\$52,000	\$77,920	\$83,044	\$91,036	\$89,392	\$94,516	\$102,508

## Middlesex County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
	Number	47,517	3,715	15,637
Percent	100%	7.8%	32.9%	40.7%

<i>Adults 65 Years &amp; over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
<b>Total</b>	Percent of all elders with incomes below the index	<b>56.1%</b>	<b>25.4%</b>
	Number of all elders with incomes below elderly index	<b>13,310</b>	<b>6,042</b>
<b>Housing Type</b>	Owner with Mortgage	<b>46.1%</b> 1,992	<b>27.0%</b> 2,386
	Owner without a mortgage	<b>47.7%</b> 6,693	<b>22.9%</b> 3,168
	Renter, One Bedroom	<b>86.2%</b> 4,625	<b>43.1%</b> 488
<b>Gender</b>	Women	<b>60.5%</b> 10,059	<b>21.7%</b> 2,022
	Men	<b>45.8%</b> 3,251	<b>27.8%</b> 4,020
<b>Age</b>	65-74	<b>50.4%</b> 5,077	<b>20.1%</b> 2,919
	75 years & over	<b>60.3%</b> 8,233	<b>33.6%</b> 3,123
	85 years & over	<b>68.6%</b> 4,173	<b>34.1%</b> 918
<b>Race &amp; Ethnicity</b>	White (not Latino)	<b>54.6%</b> 11,412	<b>24.7%</b> 4,825
	Hispanic or Latino (of any Race)	<b>64.3%</b> 1,024	<b>62.3%</b> 693
	Black or African American	—	<b>15.9%</b> 238
	Asian	<b>51.8%</b> 346	<b>16.1%</b> 238



**2014 Elder Economic Security Standard Index, Monmouth County**

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$963	\$1,156	\$1,984	\$963	\$1,156	\$1,984
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$200	\$200	\$200	\$310	\$310	\$310
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$378	\$378	\$378	\$538	\$538	\$538
<b>Index Per Month</b>	<b>\$2,269</b>	<b>\$2,462</b>	<b>\$3,290</b>	<b>\$3,226</b>	<b>\$3,419</b>	<b>\$4,247</b>
<b>Index Per Year</b>	<b>\$27,228</b>	<b>\$29,544</b>	<b>\$39,480</b>	<b>\$38,712</b>	<b>\$41,028</b>	<b>\$50,964</b>

Percentage of Increase from 2009 to 2014						
	12.6%	13.5%	10%	10.5%	11.2%	9%

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
<b>Average Social Security Payment 2014</b>	<b>Men</b>	<b>Women</b>
	\$20,474	\$15,511

Adding Home & Community Based Long Term Care Costs to the Elder Economic Index Annual Expenses							
Elder Economic Security Standard Index Plus Cost of Long Term Care							
Need for Long Term Care (hours/week)	LTC Cost Per Year	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$35,928	\$38,244	\$48,180	\$47,412	\$49,728	\$59,664
Medium (16hrs)	\$23,000	\$50,228	\$52,544	\$62,480	\$61,712	\$64,028	\$73,964
High (36hrs)	\$52,000	\$79,228	\$81,544	\$91,480	\$90,712	\$93,028	\$102,964

## Monmouth County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	44,474	2,906	13,190	16,096
Percent	100%	6.5%	29.7%	36.2%

<i>Adults 65 Years &amp; over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
<b>Total</b>	Percent of all elders with incomes below the index	<b>54.1%</b>	<b>20.2%</b>
	Number of all elders with incomes below elderly index	<b>11,370</b>	<b>4,726</b>
<b>Housing Type</b>	Owner with Mortgage	<b>60.6%</b> 2,542	<b>16.2%</b> 1,578
	Owner without a mortgage	<b>41.9%</b> 4,723	<b>17.8%</b> 2,233
	Renter, One Bedroom	<b>74.0%</b> 4,105	<b>77.9%</b> 915
<b>Gender</b>	Women	<b>58.4%</b> 8,874	<b>23.2%</b> 1,884
	Men	<b>42.9%</b> 2,496	<b>18.5%</b> 2,842
<b>Age</b>	65-74	<b>38.8%</b> 3,151	<b>20.3%</b> 3,120
	75 years & over	<b>63.7%</b> 8,219	<b>19.8%</b> 1,606
	85 years & over	<b>64.4%</b> 2,912	<b>16.3%</b> 203
<b>Race &amp; Ethnicity</b>	White (not Latino)	<b>53.7%</b> 10,258	<b>17.0%</b> 3,665
	Hispanic or Latino (of any Race)	<b>80.4%</b> 450	<b>61.4%</b> 415
	Black or African American	<b>38.9%</b> 392	<b>42.5%</b> 404
	Asian	—	—
		—	—



## 2014 Elder Economic Security Standard Index, Morris County

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$963	\$1,156	\$1,984	\$963	\$1,156	\$1,984
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$200	\$200	\$200	\$310	\$310	\$310
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$378	\$378	\$378	\$538	\$538	\$538
<b>Index Per Month</b>	<b>\$2,269</b>	<b>\$2,462</b>	<b>\$3,290</b>	<b>\$3,226</b>	<b>\$3,419</b>	<b>\$4,247</b>
<b>Index Per Year</b>	<b>\$27,228</b>	<b>\$29,544</b>	<b>\$39,480</b>	<b>\$38,712</b>	<b>\$41,028</b>	<b>\$50,964</b>

### Percentage of Increase from 2009 to 2014

	12.1%	6.1%	12.1%	10.1%	5.9%	10.6%
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Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
Average Social Security Payment 2014		
	Men	Women
	\$20,474	\$15,511

### Adding Home & Community Based Long Term Care Costs to the Elder Economic Index Annual Expenses

Elder Economic Security Standard Index Plus Cost of Long Term Care							
Need for Long Term Care (hours/week)	LTC Cost Per Year	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$35,928	\$38,244	\$48,180	\$47,412	\$49,728	\$59,664
Medium (16hrs)	\$23,000	\$50,228	\$52,544	\$62,480	\$61,712	\$64,028	\$73,964
High (36hrs)	\$52,000	\$79,228	\$81,544	\$91,480	\$90,712	\$93,028	\$102,964

## Morris County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
	Number	35,978	1,996	9,725
Percent	100%	5.5%	27.0%	32.6%

<i>Adults 65 Years &amp; over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
<b>Total</b>	Percent of all elders with incomes below the index	<b>45.4%</b>	<b>20.4%</b>
	Number of all elders with incomes below elderly index	<b>7,941</b>	<b>3,780</b>
<b>Housing Type</b>	Owner with Mortgage	<b>34.6%</b>	<b>21.4%</b>
		1,223	1,427
	Owner without a mortgage	<b>38.6%</b>	<b>18.2%</b>
		3,963	2,082
	Renter, One Bedroom	<b>74.7%</b>	<b>70.2%</b>
		2,755	271
<b>Gender</b>	Women	<b>45.6%</b>	<b>32.5%</b>
		6,000	1,476
	Men	<b>44.7%</b>	<b>16.5%</b>
		1,941	2,304
<b>Age</b>	65-74	<b>33.0%</b>	<b>16.1%</b>
		2,620	1,713
	75 years & over	<b>55.8%</b>	<b>26.4%</b>
		5,321	2,067
	85 years & over	<b>60.5%</b>	<b>47.7%</b>
		2,282	1,041
<b>Race &amp; Ethnicity</b>	White (not Latino)	<b>45.5%</b>	<b>18.7%</b>
		7,488	3,182
	Hispanic or Latino (of any Race)	—	—
		—	—
	Black or African American	—	—
		—	—
	Asian	—	<b>22.9%</b>
		—	222



## 2014 Elder Economic Security Standard Index, Ocean County

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$661	\$1,156	\$1,567	\$661	\$1,156	\$1,567
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$200	\$200	\$200	\$310	\$310	\$310
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$318	\$318	\$318	\$477	\$477	\$477
<b>Index Per Month</b>	<b>\$1,907</b>	<b>\$2,402</b>	<b>\$2,813</b>	<b>\$2,863</b>	<b>\$3,358</b>	<b>\$3,769</b>
<b>Index Per Year</b>	<b>\$22,884</b>	<b>\$28,824</b>	<b>\$33,756</b>	<b>\$34,356</b>	<b>\$40,296</b>	<b>\$45,228</b>

Percentage of Increase from 2009 to 2014						
	9.9%	9%	16.5%	8.4%	8%	13.5%

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
<b>Average Social Security Payment 2014</b>	<b>Men</b>	<b>Women</b>
	\$21,142	\$16,143

Adding Home & Community Based Long Term Care Costs to the Elder Economic Index Annual Expenses							
Elder Economic Security Standard Index Plus Cost of Long Term Care							
Need for Long Term Care (hours/week)	LTC Cost Per Year	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$31,584	\$37,524	\$42,456	\$43,056	\$48,996	\$53,928
Medium (16hrs)	\$23,000	\$45,884	\$51,824	\$56,756	\$57,356	\$63,296	\$68,228
High (36hrs)	\$52,000	\$74,884	\$80,824	\$85,756	\$86,356	\$92,296	\$97,228

## Ocean County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	73,869	5,643	24,980	30,623
Percent	100%	7.6%	33.8%	41.5%

<i>Adults 65 Years &amp; over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
<b>Total</b>	Percent of all elders with incomes below the index	<b>53.8%</b>	<b>29.6%</b>
	Number of all elders with incomes below elderly index	<b>19,455</b>	<b>11,168</b>
<b>Housing Type</b>	Owner with Mortgage	<b>52.8%</b> 4,914	<b>33.4%</b> 5,281
	Owner without a mortgage	<b>51.8%</b> 12,767	<b>25.8%</b> 5,520
	Renter, One Bedroom	<b>80.5%</b> 1,774	— 367
<b>Gender</b>	Women	<b>56.6%</b> 15,097	<b>33.2%</b> 3,837
	Men	<b>45.9%</b> 4,358	<b>28.0%</b> 7,331
<b>Age</b>	65-74	<b>53.2%</b> 6,745	<b>22.4%</b> 4,674
	75 years & over	<b>54.1%</b> 12,710	<b>38.6%</b> 6,494
	85 years & over	<b>57.6%</b> 5,079	<b>51.1%</b> 1,954
<b>Race &amp; Ethnicity</b>	White (not Latino)	<b>54.1%</b> 19,040	<b>29.1%</b> 10,496
	Hispanic or Latino (of any Race)	<b>60.4%</b> 379	<b>50.7%</b> 388
	Black or African American	—	<b>46.6%</b> 284
	Asian	—	—



## 2014 Elder Economic Security Standard Index, Passaic County

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$1,045	\$1,378	\$2,166	\$1,045	\$1,378	\$2,166
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$200	\$200	\$200	\$310	\$310	\$310
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$395	\$395	\$395	\$554	\$554	\$554
<b>Index Per Month</b>	<b>\$2,368</b>	<b>\$2,701</b>	<b>\$3,489</b>	<b>\$3,324</b>	<b>\$3,657</b>	<b>\$4,445</b>
<b>Index Per Year</b>	<b>\$28,416</b>	<b>\$32,412</b>	<b>\$41,868</b>	<b>\$39,888</b>	<b>\$43,884</b>	<b>\$53,340</b>

Percentage of Increase from 2009 to 2014						
	13.2%	22.4%	9.2%	10.8%	17.4%	8.3%

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
<b>Average Social Security Payment 2014</b>	<b>Men</b>	<b>Women</b>
	\$18,291	\$14,571

Adding Home & Community Based Long Term Care Costs to the Elder Economic Index Annual Expenses							
Elder Economic Security Standard Index Plus Cost of Long Term Care							
Need for Long Term Care (hours/week)	LTC Cost Per Year	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$37,116	\$41,112	\$50,568	\$48,588	\$52,584	\$62,040
Medium (16hrs)	\$23,000	\$51,416	\$55,412	\$64,868	\$62,888	\$66,884	\$76,340
High (36hrs)	\$52,000	\$80,416	\$84,412	\$93,868	\$91,888	\$95,884	\$105,340

## Passaic County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
	Number	26,035	2,532	9,660
Percent	100%	9.7%	37.1%	46.8%

<i>Adults 65 Years &amp; over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
<b>Total</b>	Percent of all elders with incomes below the index	<b>58.5%</b>	<b>33.6%</b>
	Number of all elders with incomes below elderly index	<b>8,080</b>	<b>4,112</b>
<b>Housing Type</b>	Owner with Mortgage	<b>56.4%</b> 1,214	<b>33.5%</b> 1,419
	Owner without a mortgage	<b>51.1%</b> 3,849	<b>29.9%</b> 2,055
	Renter, One Bedroom	<b>73.1%</b> 3,017	<b>57.2%</b> 638
<b>Gender</b>	Women	<b>57.5%</b> 5,410	<b>36.4%</b> 1,379
	Men	<b>60.7%</b> 2,670	<b>32.4%</b> 2,733
<b>Age</b>	65-74	<b>48.1%</b> 2,759	<b>24.4%</b> 1,819
	75 years & over	<b>65.8%</b> 5,321	<b>48.2%</b> 2,293
	85 years & over	<b>81.1%</b> 2,025	<b>50.5%</b> 512
<b>Race &amp; Ethnicity</b>	White (not Latino)	<b>54.6%</b> 6,193	<b>25.8%</b> 2,424
	Hispanic or Latino (of any Race)	<b>86.0%</b> 823	<b>47.6%</b> 632
	Black or African American	<b>77.9%</b> 876	<b>74.0%</b> 690
	Asian	—	—
		—	—





## 2014 Elder Economic Security Standard Index, Salem County

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$746	\$949	\$1,560	\$746	\$949	\$1,560
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$200	\$200	\$200	\$310	\$310	\$310
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$335	\$335	\$335	\$494	\$494	\$494
<b>Index Per Month</b>	<b>\$2,009</b>	<b>\$2,212</b>	<b>\$2,823</b>	<b>\$2,965</b>	<b>\$3,168</b>	<b>\$3,779</b>
<b>Index Per Year</b>	<b>\$24,108</b>	<b>\$26,544</b>	<b>\$33,876</b>	<b>\$35,580</b>	<b>\$38,016</b>	<b>\$45,348</b>

Percentage of Increase from 2009 to 2014						
	12.4%	17.2%	17.1%	10.4%	16.1%	14.2%

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
Average Social Security Payment 2014		
	Men	Women
	\$19,080	\$14,520

Adding Home and Community Based Long Term Care Costs to the Elder Economic Security Index Annual Expenses							
Elder Economic Security Standard Index Plus Cost of Long Term Care							
Need for Long Term Care (hours/week)	LTC Cost Per Year	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$32,808	\$35,244	\$42,576	\$44,280	\$46,716	\$54,048
Medium (16hrs)	\$23,000	\$47,108	\$49,544	\$56,876	\$58,580	\$61,016	\$68,348
High (36hrs)	\$52,000	\$76,108	\$78,544	\$85,876	\$87,580	\$90,016	\$97,348

## Cumberland & Salem County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	15,532	1,793	6,241	8,034
Percent	100%	11.5%	40.2%	51.7%

<i>Adults 65 Years &amp; over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
<b>Total</b>	Percent of all elders with incomes below the index	<b>65.0%</b>	<b>36.6%</b>
	Number of all elders with incomes below elderly index	<b>5,377</b>	<b>2,657</b>
<b>Housing Type</b>	Owner with Mortgage	<b>61.8%</b> 958	<b>40.4%</b> 1,121
	Owner without a mortgage	<b>54.5%</b> 2,446	<b>34.6%</b> 1,536
	Renter, One Bedroom	<b>88.3%</b> 1,973	— —
<b>Gender</b>	Women	<b>73.7%</b> 4,178	<b>36.9%</b> 681
	Men	<b>45.9%</b> 1,199	<b>36.5%</b> 1,976
<b>Age</b>	65-74	<b>47.6%</b> 1,719	<b>35.6%</b> 1,647
	75 years & over	<b>78.5%</b> 3,658	<b>38.4%</b> 1,010
	85 years & over	<b>77.5%</b> 1,387	— —
<b>Race &amp; Ethnicity</b>	White (not Latino)	<b>62.5%</b> 4,513	<b>34.3%</b> 2,173
	Hispanic or Latino (of any Race)	— —	— —
	Black or African American	<b>74.3%</b> 509	<b>52.9%</b> 342
	Asian	— —	— —



## 2014 Elder Economic Security Standard Index, Somerset County

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$746	\$949	\$1,560	\$746	\$949	\$1,560
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$200	\$200	\$200	\$310	\$310	\$310
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$335	\$335	\$335	\$494	\$494	\$494
<b>Index Per Month</b>	<b>\$2,009</b>	<b>\$2,212</b>	<b>\$2,823</b>	<b>\$2,965</b>	<b>\$3,168</b>	<b>\$3,779</b>
<b>Index Per Year</b>	<b>\$24,108</b>	<b>\$26,544</b>	<b>\$33,876</b>	<b>\$35,580</b>	<b>\$38,016</b>	<b>\$45,348</b>

Percentage of Increase from 2009 to 2014						
	9.2%	9.6%	22.6%	8.17%	8.5%	18.6%

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
Average Social Security Payment 2014		
	<b>Men</b>	<b>Women</b>
	\$19,080	\$14,520

Adding Home & Community Based Long Term Care Costs to the Elder Economic Index Annual Expenses							
Elder Economic Security Standard Index Plus Cost of Long Term Care							
Need for Long Term Care (hours/week)	LTC Cost Per Year	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$36,504	\$40,056	\$52,296	\$47,988	\$51,540	\$63,780
Medium (16hrs)	\$23,000	\$50,804	\$54,356	\$66,596	\$62,288	\$65,840	\$78,080
High (36hrs)	\$52,000	\$79,804	\$83,356	\$95,596	\$91,288	\$94,840	\$107,080

## Somerset County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
	Number	21,003	2,072	4,834
Percent	100%	9.9%	23.0%	32.9%

<i>Adults 65 Years &amp; over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
<b>Total</b>	Percent of all elders with incomes below the index	<b>49.3%</b>	<b>18.5%</b>
	Number of all elders with incomes below elderly index	<b>4,841</b>	<b>2,065</b>
<b>Housing Type</b>	Owner with Mortgage	<b>36.5%</b>	<b>15.9%</b>
		598	700
	Owner without a mortgage	<b>37.0%</b>	<b>17.8%</b>
		2,051	1,160
	Renter, One Bedroom	<b>82.7%</b>	<b>—</b>
		2,192	205
<b>Gender</b>	Women	<b>53.8%</b>	<b>18.6%</b>
		4,113	617
	Men	<b>33.3%</b>	<b>18.4%</b>
		728	1,448
<b>Age</b>	65-74	<b>30.7%</b>	<b>15.1%</b>
		1,361	1,025
	75 years & over	<b>64.5%</b>	<b>23.8%</b>
		3,480	1,040
	85 years & over	<b>54.8%</b>	<b>8.4%</b>
		1,036	<b>81</b>
<b>Race &amp; Ethnicity</b>	White (not Latino)	<b>46.6%</b>	<b>15.6%</b>
		4,099	1,534
	Hispanic or Latino (of any Race)	<b>—</b>	<b>—</b>
		<b>—</b>	<b>—</b>
	Black or African American	<b>—</b>	<b>—</b>
		<b>—</b>	<b>—</b>
	Asian	<b>76.2%</b>	<b>32.3%</b>
		401	245



## 2014 Elder Economic Security Standard Index, Sussex County

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$821	\$1,137	\$1,795	\$821	\$1,137	\$1,795
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$200	\$200	\$200	\$310	\$310	\$310
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$350	\$350	\$350	\$509	\$509	\$509
<b>Index Per Month</b>	<b>\$2,099</b>	<b>\$2,415</b>	<b>\$3,073</b>	<b>\$3,055</b>	<b>\$3,371</b>	<b>\$4,029</b>
<b>Index Per Year</b>	<b>\$25,188</b>	<b>\$28,980</b>	<b>\$36,876</b>	<b>\$36,660</b>	<b>\$40,452</b>	<b>\$48,348</b>

### Percentage of Increase from 2009 to 2014

	9.8%	11.5%	15.4%	8.4%	9.7%	12.9%
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Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
Average Social Security Payment 2014		
	<b>Men</b>	<b>Women</b>
	\$20,224	\$15,360

### Adding Home & Community Based Long Term Care Costs to the Elder Economic Index Annual Expenses

Elder Economic Security Standard Index Plus Cost of Long Term Care							
Need for Long Term Care (hours/week)	LTC Cost Per Year	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$33,888	\$37,680	\$45,576	\$45,360	\$49,152	\$57,048
Medium (16hrs)	\$23,000	\$48,188	\$51,980	\$59,876	\$59,660	\$63,452	\$71,348
High (36hrs)	\$52,000	\$77,188	\$80,980	\$88,876	\$88,660	\$92,452	\$100,348

## Sussex County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
	Number	8,816	599	2,311
Percent	100%	6.8%	26.2%	33.0%

<i>Adults 65 Years &amp; over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
<b>Total</b>	Percent of all elders with incomes below the index	<b>54.0%</b>	<b>15.0%</b>
	Number of all elders with incomes below elderly index	<b>2,201</b>	<b>709</b>
<b>Housing Type</b>	Owner with Mortgage	<b>46.4%</b> 263	<b>20.3%</b> 236
	Owner without a mortgage	<b>49.3%</b> 1,393	<b>11.5%</b> 393
	Renter, One Bedroom	<b>79.3%</b> 545	<b>—</b> 80
	Women	<b>52.1%</b> 1,488	<b>40.7%</b> 395
<b>Gender</b>	Men	<b>58.3%</b> 713	<b>8.3%</b> 314
	65-74	<b>42.1%</b> 778	<b>7.3%</b> 212
<b>Age</b>	75 years & over	<b>63.9%</b> 1,423	<b>26.8%</b> 497
	85 years & over	<b>54.6%</b> 383	<b>—</b> —
	White (not Latino)	<b>53.9%</b> 2,113	<b>15.0%</b> 709
<b>Race &amp; Ethnicity</b>	Hispanic or Latino (of any Race)	<b>—</b>	<b>—</b>
	Black or African American	<b>—</b>	<b>—</b>
	Asian	<b>—</b>	<b>—</b>
		<b>—</b>	<b>—</b>



## 2014 Elder Economic Security Standard Index, Union County

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$1,025	\$1,137	\$2,129	\$1,025	\$1,137	\$2,129
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$200	\$200	\$200	\$310	\$310	\$310
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$391	\$391	\$391	\$550	\$550	\$550
<b>Index Per Month</b>	<b>\$2,344</b>	<b>\$2,456</b>	<b>\$3,448</b>	<b>\$3,300</b>	<b>\$3,412</b>	<b>\$4,404</b>
<b>Index Per Year</b>	<b>\$28,128</b>	<b>\$29,472</b>	<b>\$41,376</b>	<b>\$39,600</b>	<b>\$40,944</b>	<b>\$52,848</b>

Percentage of Increase from 2009 to 2014						
	11.9%	14.4%	8.8%	10%	11.7%	8.1%

Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
<b>Average Social Security Payment 2014</b>	<b>Men</b>	<b>Women</b>
	\$19,013	\$15,208

Adding Home & Community Based Long Term Care Costs to the Elder Economic Index Annual Expenses							
Elder Economic Security Standard Index Plus Cost of Long Term Care							
Need for Long Term Care (hours/week)	LTC Cost Per Year	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$36,828	\$38,172	\$50,076	\$48,300	\$49,644	\$61,548
Medium (16hrs)	\$23,000	\$51,128	\$52,472	\$64,376	\$62,600	\$63,944	\$75,848
High (36hrs)	\$52,000	\$80,128	\$81,472	\$93,376	\$91,600	\$92,944	\$104,848

## Union County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	28,726	2,616	8,749	11,365
Percent	100%	9.1%	30.5%	39.6%

<i>Adults 65 Years &amp; over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
<b>Total</b>	Percent of all elders with incomes below the index	<b>59.3%</b>	<b>19.6%</b>
	Number of all elders with incomes below elderly index	<b>8,564</b>	<b>2,801</b>
<b>Housing Type</b>	Owner with Mortgage	<b>53.6%</b> 1,236	<b>17.4%</b> 886
	Owner without a mortgage	<b>50.6%</b> 3,895	<b>18.7%</b> 1,495
	Renter, One Bedroom	<b>77.5%</b> 3,433	<b>34.9%</b> 420
	Women	<b>58.1%</b> 6,364	<b>28.9%</b> 1,600
<b>Gender</b>	Men	<b>63.1%</b> 2,200	<b>13.7%</b> 1,201
	65-74	<b>58.0%</b> 3,494	<b>15.8%</b> 1,231
<b>Age</b>	75 years & over	<b>60.3%</b> 5,070	<b>24.1%</b> 1,570
	85 years & over	<b>60.0%</b> 2,445	<b>30.2%</b> 586
	White (not Latino)	<b>51.6%</b> 5,088	<b>17.6%</b> 1,920
<b>Race &amp; Ethnicity</b>	Hispanic or Latino (of any Race)	<b>84.1%</b> 1,618	<b>30.5%</b> 402
	Black or African American	<b>72.8%</b> 1,858	<b>27.3%</b> 440
	Asian	—	—
		—	—





## 2014 Elder Economic Security Standard Index, Warren County

Expenses/Monthly and Yearly Totals	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, one bedroom	Owner w/ Mortgage
Housing (inc. utilities, taxes & insurance)	\$794	\$936	\$1,662	\$794	\$936	\$1,662
Food	\$252	\$252	\$252	\$463	\$463	\$463
Transportation	\$240	\$240	\$240	\$372	\$372	\$372
Health Care (Good Health)	\$476	\$476	\$476	\$952	\$952	\$952
Miscellaneous	\$352	\$352	\$352	\$516	\$516	\$516
<b>Index Per Month</b>	<b>\$2,114</b>	<b>\$2,256</b>	<b>\$2,982</b>	<b>\$3,097</b>	<b>\$3,239</b>	<b>\$3,965</b>
<b>Index Per Year</b>	<b>\$25,368</b>	<b>\$27,072</b>	<b>\$35,784</b>	<b>\$37,164</b>	<b>\$38,868</b>	<b>\$47,580</b>

### Percentage of Increase from 2009 to 2014

	14%	12.9%	14%	11.1%	11.8%	12.8%
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Annual Comparison Amounts	Elder Person	Elder Couple
Federal Poverty Guideline 2014	\$11,670	\$15,730
SSI Payment Maximum- NJ 2014	\$9,027	\$13,288.32
<b>Average Social Security Payment 2014</b>	<b>Men</b>	<b>Women</b>
	\$19,726	\$14,957

### Adding Home & Community Based Long Term Care Costs to the Elder Economic Index Annual Expenses

Elder Economic Security Standard Index Plus Cost of Long Term Care							
Need for Long Term Care (hours/week)	LTC Cost Per Year	Elder Person (age 65+)			Elder Couple (one or both age 65+)		
		Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage	Owner w/o Mortgage	Renter, One Bedroom	Owner w/ Mortgage
Low (6hrs)	\$8,700	\$34,068	\$35,772	\$44,484	\$45,864	\$47,568	\$56,280
Medium (16hrs)	\$23,000	\$48,368	\$50,072	\$58,784	\$60,164	\$61,868	\$70,580
High (36hrs)	\$52,000	\$77,386	\$79,072	\$87,784	\$89,164	\$90,868	\$99,580

## Warren County

Includes Single & Elder Couple Households	Total Above & Below Elder Index	Below FPL	Above FPL & Below Elder Index	Total Below Elder Index
Number	7,494	676	2,656	3,332
Percent	100%	9.0%	35.4%	44.5%

<i>Adults 65 Years &amp; over below Elder Index</i>		Living Alone (Single-person household)	Elderly-couple (Two-person household)
<b>Total</b>	Percent of all elders with incomes below the index	<b>65.0%</b>	<b>31.8%</b>
	Number of all elders with incomes below elderly index	<b>1,855</b>	<b>1,477</b>
<b>Housing Type</b>	Owner with Mortgage	<b>52.6%</b>	<b>24.7%</b>
		339	364
	Owner without a mortgage	<b>64.6%</b>	<b>25.9%</b>
		1,195	717
<b>Gender</b>	Renter, One Bedroom	—	—
		321	396
	Women	<b>76.7%</b>	<b>38.9%</b>
		1,647	630
<b>Age</b>	Men	<b>29.5%</b>	<b>28.0%</b>
		208	847
	65-74	<b>42.5%</b>	<b>23.6%</b>
		504	719
	75 years & over	<b>81.0%</b>	<b>47.6%</b>
		1,351	758
<b>Race &amp; Ethnicity</b>	85 years & over	<b>69.3%</b>	—
		400	—
	White (not Latino)	<b>68.9%</b>	<b>31.8%</b>
		1,772	1,366
	Hispanic or Latino (of any Race)	—	—
	Black or African American	—	—
	—	—	
	Asian	—	—
		—	—