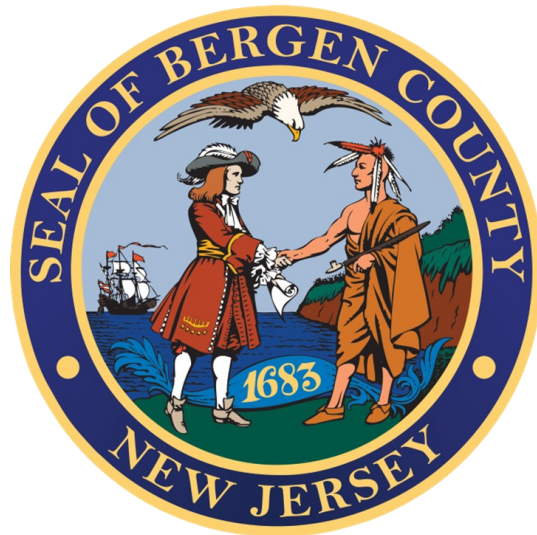


# BERGEN NEW JERSEY *County*

## Department of Human Services Division of Senior Services



## Strategic Plan on Aging 2022 - 2024



Bergen County  
Department of Human Services  
Division of Senior Services  
Strategic Plan on Aging 2022-2024

**Introduction**

The Bergen County Division of Senior Services recognizes the growing aging population in our community and the need for a comprehensive plan to address their unique needs and challenges. As a result, we have developed a Strategic Plan on Aging that outlines our vision and goals for supporting and enhancing the quality of life for older adults and caregivers in Bergen County. Our plan is grounded in the belief that all seniors should have access to the resources and services necessary to maintain their health, independence, and dignity as they age.

The Strategic Plan on Aging is designed to provide a roadmap for the future of aging services in Bergen County. It will guide our efforts to enhance existing programs and services, develop new initiatives, and strengthen partnerships to ensure that older adults have the support they need to age well. It is the result of a collaborative effort between our division, community partners, and stakeholders who are committed to improving the lives of seniors in our community.

DSS' (Division of Senior Services) Strategic Plan on Aging 2022-2024 was developed based on the Division's needs assessment and service providers' survey results, published research and data, internal data analysis, public hearings, focus groups, and information gathered from community partners through collaborative communications.

**Division of Senior Services Mission Statement**

It is the mission of Bergen County Division of Senior Services to promote the well-being of Bergen County's senior population, identify and target especially those vulnerable and in greatest social and economic need, and reach out and help seniors and caregivers to access available services designed to meet their needs.

**Executive Summary**

Bergen County Division of Senior Services was established in 1966 under Federal Legislation of the Older Americans Act. It is the primary planning, coordinating, and funding agency for senior programs and services, promoting the well-being, health, and independence of Bergen County's 227,158 older adults. The Division targets especially those vulnerable and in greatest social and economic need and prepares for the rapid growth of the senior population and the continued increase in longevity and diversity.

As the lead agency for the Bergen County's Aging and Disability Resource Connection (ADRC), the Division helps older adults, individuals with disabilities, and caregivers access the complex, long-term care, community-based, health and human services.

DSS' Nutrition and Wellness Unit delivers health promotions and wellness programs throughout Bergen County. Administrative support for Meals on Wheels and congregate nutrition services, as well as nutrition education and counseling are provided. Involving seniors in health promotion and disease prevention initiatives are an important focus for DSS since studies indicate that a healthy lifestyle generates wellness and will delay or prevent the onset of chronic conditions, injuries, and other illnesses. Thus, practicing healthy aging will not only promote an improved quality of life but is expected to reduce health care costs as well.

DSS' I&A (Information and Assistance) Unit serves as the County's central source of information and services for older adults, caregivers, and individuals with disabilities. Under the guidelines of ADRC (Bergen Aging and Disability Resource Connection), the program helps older adults and their caregivers to access necessary services.

I&A program is a mandated service under the Older American’s Act. A focus is directed to target low-income, vulnerable and minority consumers, and outreach efforts are aimed at extending into communities where services are most urgent, such as those with language barriers, cultural restraints, and little means to avail themselves to programming.

The I&A Unit serves as the lead agency for MLTSS (Managed Long Term Care Services and Supports) with the ability to screen potential Medicaid recipients and initiate the required clinical authorization process. Care managers can guide care recipients and their families to understand the complex long-term care community-based system, and also assist eligible individuals to obtain the needed services to help people remain in their homes as long, and as comfortably as possible.

Information and Assistance specialists provide up-to-date and accurate information about:

- Adult Day Care
- Assistive Technology
- Health and Wellness
- Home Modification/Maintenance
- Leisure/Education/Volunteering
- Financial Assistance
- Pharmaceutical Assistance
- Social Security/SSI/Medicaid
- Bilingual Assistance
- Utilities Assistance
- Benefits Eligibility
- Adult Protective Services
- Consumer Protection
- Home Care Programs
- Disability Services
- Institutional Care
- Legal Services
- Ombudsman/Quality of Care
- Medicare Saving Programs
- Respite Care
- Senior Activity Centers
- Tax Relief
- Transportation
- Caregivers Assistance
- Housing
- Reverse Mortgage

The Senior Centers Unit administers 10 Senior Centers throughout Bergen County with a nutritional component at each center. In an effort to reduce isolation, increase socialization and recreation, physical activity, evidence-based health promotion activities, exercise, cultural and holiday events, and education, the centers provide a variety of services and activities five days a week. The Bergen County Division of Community Transportation provides transportation to and from all the centers.

### **2022-2024 Area Plan Contract Service Providers**








Developing partnerships with community organizations and the network of service provider organizations is critical to enhance public awareness and facilitate access to various community resources and services. Through creative thinking, the dedication of our providers, partnerships with for-profit and non-profit agencies, and the support of New Jersey's Division of Aging Services, DSS strives to offer services that provide independence, dignity, and

choice; to promote healthy lifestyles; to inform and educate seniors and caregivers about new developments and available resources in the community.

DSS receives Older Americans Act funding through Federal and State agencies to provide community-based programs for seniors and caregivers. Allocated funding is awarded through an open and competitive RFP (Request for Proposals) process every three years. The following contracted service provider organizations are receiving the APC (Area Plan Contract) funding for the years 2022-2024:

- 55 Kip Center
- Act Now Foundation
- Adler Aphasia Center
- Asian Women's Christian Association
- Bergen County Division of Community Transportation
- Bergen County Board of Social Services
- Bergen County Division of Disability Services
- Bergen County Division of Senior Services
- Bergen County LGBTQ+ Alliance
- Bergen Family Center
- Bergen Volunteers
- CBH Care
- Center for Food Action
- Christian Health
- Cliffside Park Housing Authority
- Friends of Grace Seniors
- Geriatric Services, Inc.
- Greater Bergen Community Action, Inc.
- Heightened Independence and Progress
- Housing Authority of Bergen County
- Jewish Family & Children's Services of Northern NJ
- Jewish Federation of Northern NJ
- Korean American Senior Citizens' Association of NJ
- Meals on Wheels North Jersey
- Northeast New Jersey Legal Services
- Richard & Catherine Nest Adult Activity Center, Fort Lee
- SilverBills
- Vantage Health System
- Women's Rights Information Center
- YWCA Northern NJ

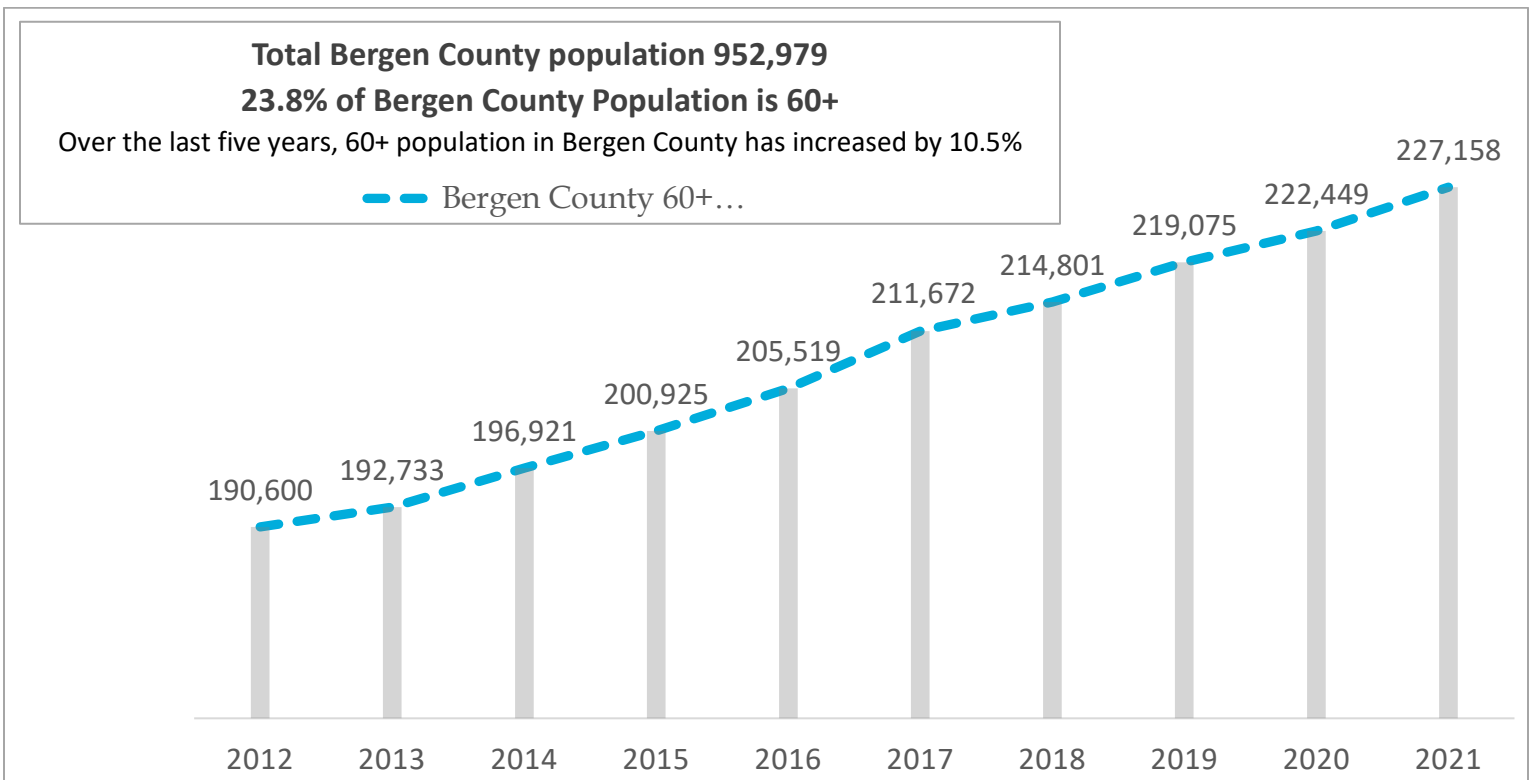
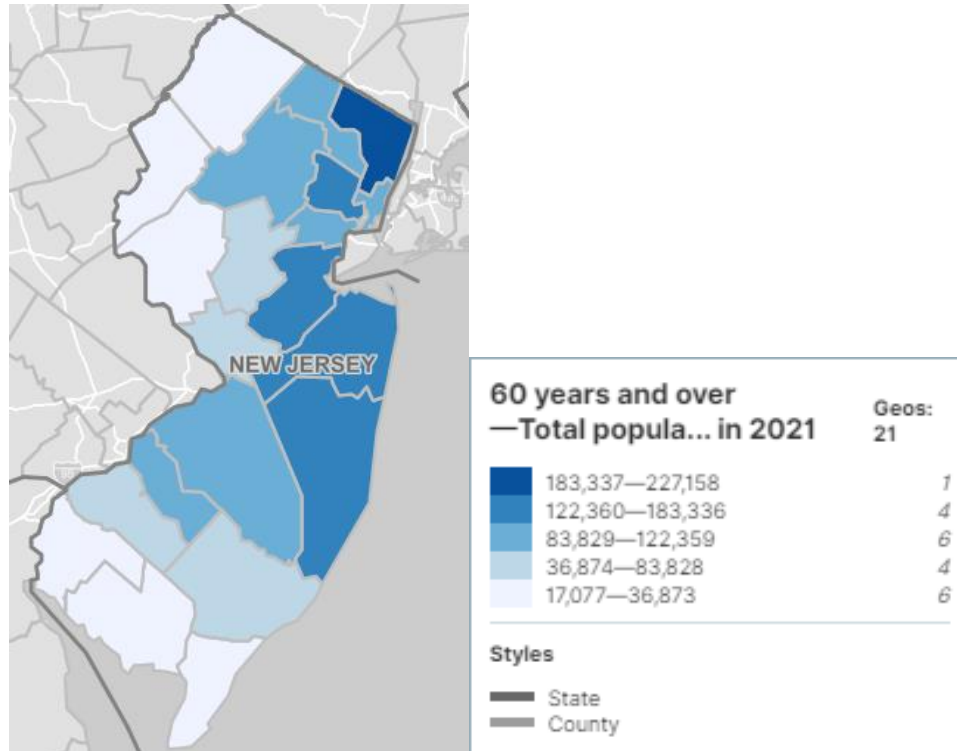
### 2022-2024 Area Plan Contracted Services

 <p><b>Access:</b></p> <ul style="list-style-type: none"> <li>• Information &amp; Assistance</li> <li>• Options Counseling</li> <li>• Outreach</li> <li>• Care Management</li> <li>• Transportation</li> <li>• Assisted Transportation</li> <li>• Assistive Technology</li> <li>• Public Awareness</li> </ul>	 <p><b>Community Support:</b></p> <ul style="list-style-type: none"> <li>• ADS Social</li> <li>• ADS Medical</li> <li>• Adult Protective Services</li> <li>• Legal Assistance</li> <li>• Physical Health</li> <li>• Mental Health</li> <li>• Money Management</li> <li>• Counseling</li> <li>• Physical Activity</li> <li>• Education</li> <li>• Socialization/Recreation</li> </ul>	 <p><b>Caregiver Support:</b></p> <ul style="list-style-type: none"> <li>• Information &amp; Assistance</li> <li>• Assistive Technology</li> <li>• Outreach</li> <li>• Care Management</li> <li>• Caregiver Support Group</li> <li>• ADS Medical</li> <li>• Physical Health</li> <li>• Group Education</li> <li>• Socialization/Recreation</li> <li>• Caregiver Mental Health Counseling</li> </ul>	 <p><b>Home Support:</b></p> <ul style="list-style-type: none"> <li>• Residential Maintenance</li> <li>• Housekeeping</li> <li>• Certified Home Health Aide</li> <li>• Emergency</li> <li>• Homesharing/Matching</li> <li>• Housing Assistance</li> </ul>	 <p><b>Nutrition Support:</b></p> <ul style="list-style-type: none"> <li>• Congregate Meals</li> <li>• Home Delivered Meals (weekday, weekend, Kosher, disabled)</li> <li>• Nutrition Education</li> <li>• Nutrition Counseling</li> </ul>
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## Demographics

In 2021, in the United States, there were 77.5 million people aged 60 and older (up from 59.2 million in 2011). The population is projected to increase significantly. By 2030, all boomers will be at least age 65 and older adults are projected to outnumber children under age 18 for the first time in U.S. history by 2034, according to Census Bureau projections.

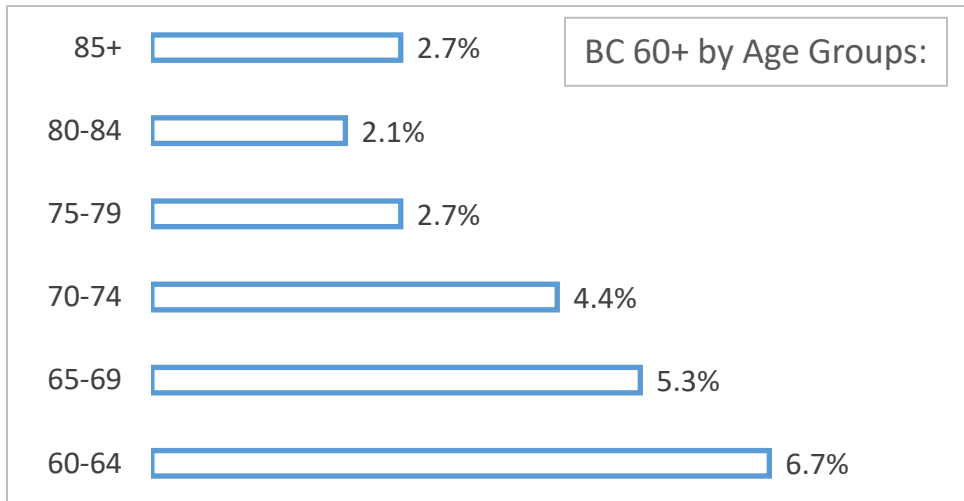
Bergen County's age 60+ population is the largest of any one of the 21 counties in the state of New Jersey. \*



\*Source: U.S. Census Bureau 2021

[By 2030, All Baby Boomers Will Be Age 65 or Older \(census.gov\)](https://www.census.gov/projections/2019-release/summary-tables/by-2030-all-baby-boomers-will-be-age-65-or-older.html)

**60-64 age group represents the highest number in 60+ age groups**



- 54.8% of the population aged 60 years and over are women, men account for 45.2%.
- 68.9% are white (not Hispanic or Latino), 13.8% are Asian, 11.6% are Hispanic or Latino, 4.7% are Black, 3.3% are two or more races, 2.5% some other race, and 0.2% American Indian and Alaska Native.
- The total minority senior population continues its rapid growth and consists of about 36% of 60+ population. Projections indicate continued increases in longevity and diversity as well.
- 21.5% are disabled.
- 21% speaks English less than very well.
- 35.2% live alone.
- 7.2% live below the federal poverty level.
- Average Social Security income is \$25,319.
- Average retirement income is \$37,215.
- According to the 2022 Elder Economic Security Index, yearly cost to live in Bergen County and afford basic needs for a single person renting and in good health is \$35,100 and for a couple \$46,812. For a single homeowner \$52,824 and for a homeowner couple \$64,536. \*

DSS targets populations with the greatest needs, including a growing number of minorities, people who live at or below the federal poverty level and Elder Index, as well as the segment of the population not eligible for Medicaid and not affluent enough to be able to pay for private services. DSS is working diligently to help these middle-income seniors access available programs and services in the community.

There are an estimated 125,000 caregivers in Bergen County. The predicament of caregivers is increasingly difficult as more of the burden of taking care of the care recipients has fallen upon the informal caregiver network. Caregivers do not only provide hands-on care but often spend their own money to pay for other expenses of the care recipients including groceries, drugs, household goods, and transportation. In addition to the financial burden, the stress can be tremendous, and caregivers often neglect their own health care. In an effort to help the caregivers, DSS has initiated the Bergen County Caregivers Coalition, offers extended office hours for caregivers, and funds several different respite services and support groups for caregivers in need. DSS continues to organize the Caregiver Conference twice a year with workshops on the challenges of caregiving.

As Division staff continues to strive to be culturally competent and offer multi-cultural programming for all ethnicities in Bergen County, we continue to expand the focus to LGBTQ+ seniors. In 2022, DSS earned, for the 7th year in a row, the Platinum SageCare credential. It is estimated that 2 million older adults over the age of 60 in the

US identify as lesbian, gay, or bi-sexual. That number is expected to grow to around 7 million by 2030. LGBTQ+ older adults disproportionately experience many of the following as opposed to their heterosexual peers: social isolation, depression/poor mental health, healthcare, higher risk for disability, poverty/ homelessness, alcohol dependency, housing deficiencies, premature institutionalization, discrimination, social stigma, and the effects of prejudice. To combat some of this bias in social and professional interactions, the Division is committed to empower staff to understand the unique challenges that LGBTQ+ older adults face and develop inclusive services that better engage and serve LGBTQ+ seniors.

Bergen County is one of the most expensive communities in the entire country, and while it has hundreds of affordable housing properties, the need for affordable housing far outweighs the supply. Elderly residents of Bergen County simply cannot afford the high housing costs. Waiting lists at most subsidized properties are closed, and applicants usually wait many years to secure housing. For seniors and people with disabilities, securing affordable rental housing is made more difficult due to physical limitations, lack of access to transportation or computers, and often the clients are not skilled in the search process or how to apply. Another impediment is that there is no single comprehensive source of reliable, updated information about housing resources for elderly and disabled consumers.

Starting at the end of 2018, DSS has launched the Housing Navigator program, which addresses some of the housing needs of elderly and disabled residents and provides counseling and a direct connection to resources. In addition, the Housing Navigator undertakes advocacy initiatives and, for example, has developed relationships with housing providers, municipal housing officers, landlords, and real estate professionals; it provides information and technical assistance to consumer-led groups and coalitions on housing issues and innovations so they have the knowledge to advocate for affordable and accessible housing in their communities; provides technical assistance to community groups on how to start and maintain volunteer programs that help the elderly age-in-place, such as snow shoveling and leaf-raking; conducts awareness campaigns of existing programs such as property tax exemptions, the Home Improvement Program, and reverse mortgages.

The DSS has been a HUD-Approved Housing Counseling Agency for over 25 years, with a focus on the government guaranteed Home Equity Conversion Mortgage (HECM) Program (aka reverse mortgage) for seniors aged 62 and over. Through mandated counseling which includes a Financial Assessment Protocol, the Division help seniors determine if the product is right for them. This type of mortgage allows homeowners to convert accumulated equity into cash which can be used to just pay off an existing mortgage, fund home improvements, cover medical costs, or provide a cushion to cover everyday expenses to remain in the house. Counselors cover a number of required topics including eligibility, loan amounts, loan limits, and impacts on family and heirs. Home Equity Conversion Mortgages have become a vital part to estate planning for many of our clients.

### **Bergen County Age-Friendly Initiative**



In 2022, Bergen County committed to becoming more age-friendly under the criteria established by the AARP and has been accepted as a member of the AARP network of Age-Friendly states and communities.

This Initiative promotes the “Eight Domains of Livability,” as prescribed by the World Health Organization and AARP: outdoor spaces and buildings, transportation, housing, social participation, respect and social inclusion, civic participation and employment, communication and information, and community support and health services. The effort is coordinated by the Bergen County Administration in partnership with the Division of Senior Services.

DSS also worked with Rutgers University to develop an Age-Friendly Interactive Mapping tool. This project leveraged collaborations that Rutgers faculty and staff have developed within Bergen County government over the past several years. The primary goal of this project was to produce a dynamic, web-based mapping tool to identify the spatial locations of high concentrations of older adults at risk (e.g., by health status, income, very old age) alongside the spatial locations of assets in the local community (e.g., adult day centers, multi-service social service organizations).



## **Bergen County Dementia Friendly Initiative**



DSS has also partnered with Dementia Friendly America (DFA) and Act Now Foundation in order to work towards becoming a Dementia Friendly community. The goal is to support those living with Dementia and their care partners to help foster quality of life and a thriving community for all. The Dementia Friendly America Initiative is a multi-sector, national collaborative of over 35 leading organizations that are catalyzing a movement and set of best practices to foster “dementia friendly” communities across the US.

## **DSS Strategic Plan on Aging 2022-2024 Goals, Objectives, Methods, and Evaluation**

Strategic Plan on Aging is a comprehensive plan to address the needs of our aging population and their caregivers. With the number of older adults projected to grow significantly, it is crucial to ensure that our communities and systems are prepared to meet their needs.

DSS’ Strategic Plan on Aging 2022-2024 was developed based on the findings from Division’s needs assessment and service providers surveys, published research and data, internal data analysis, public hearings, focus groups, and information gathered from community partners through collaborative communications.

The following strategic plan outlines key goals, objectives, and strategies to achieve these aims:

1. Transportation
2. Social Isolation and Loneliness
3. Access and Outreach

### **Goal 1. Transportation: Improve access to and expand transportation services**

The current transportation system in Bergen County has an array of public and private transportation services. However, navigating and understanding the different transit providers’ operating hours, geographical service areas, and eligibility for specialized transportation service can be challenging, especially for older persons. The variety and proliferation of separate service programs present a confusing quagmire of services that is often difficult for individuals to navigate and finding the most effective ride options becomes a barrier to meeting seniors’ mobility needs. Another barrier is that many seniors are still not tech savvy enough to use smart phones to access timely transportation information and to schedule and pay for rides.

In DSS community needs assessment, transportation was identified as one of the most essential needs by seniors, caregivers, persons with disabilities, and APC service providers. 47% of survey respondents said that transportation was the most critical service for older adults in Bergen County, and 72% of APC service providers reported that transportation was the biggest concern for their senior consumers. It is frequently cited by seniors, caregivers, persons with disabilities, service providers, and other advocates that developing one-stop travel information and trip planning system with individualized linkage to utilize community facilities and services would address the need and provide assistance to many in the community.

A report from the Rutgers School of Social Work showed that transportation was one of the top needs of the respondents. They explained that transportation was essential since Bergen County’s mostly suburban geography does not lend itself to walkability to services and lacks the availability of public transportation options of more urban areas. The respondents stated that adequate transportation was “not just a matter of convenience” but also “critical for health and overall well-being,” citing access to health promoting resources such as fresh and nutritious food, social and cognitive stimulation, timely medical appointments, and benefits.

“Understanding the Transportation Mobility Needs for an Aging New Jersey Population” report conducted by Rutgers University, in cooperation with NJ Department of Transportation Bureau of Research and U.S. Department of Transportation Federal Highway Administration showed that many seniors forgo at least some trips because of a lack of transportation; having transportation mobility enhances the quality of life of older adults: activities such as



socialization, physical health, nutrition, senior center events, physical activities, music, support groups etc. all have positive affect on seniors' well-being; the top two priorities for improving transportation mobility of older adults should be door-to-door transportation service and enhancement of conventional public transportation.

**Objective 1:**

Develop a one-stop travel information and trip planning service, provided by a Mobility Manager, through Bergen County Division of Community Transportation, serving as a transportation resource center and offering a single point of contact "one-call/one-click" transportation service in order to a) help seniors find information on available transportation options; b) navigate and locate transportation; and c) provide accessible, reliable, and affordable transportation.

Methods:

- Designate Mobility Management staff.
- Create transportation resource database: conduct research and compile a consolidated inventory of transportation services and resources with operational information, geographic service areas, eligibility, and schedules.
- Establish a web-based directory for agencies and the public.
- Initiate the planning and mapping process to establish a centralized call center and incorporate technologies that will determine program eligibility, make referrals to different transit providers, and schedule rides for consumers.
- Plan, develop, and implement projects through partnerships with government, private, and social service agencies, coordinating and participating in community education and outreach activities which include developing a marketing plan and key messaging.

Evaluation:

- Conduct monitoring of intake, scheduling, and referrals.
- Generate and analyze level of service reports and surveys to identify and better understand the efficiency and effectiveness of the service.
- Provide on-going training to key partners of transportation resources and facilitate periodic meetings and follow ups for network to address transportation coordination issues.

**Objective 2:**

Work with the NJ State Division on Aging and other County AAAs (Area Agencies on Aging) to develop a new service taxonomy "Mobility Management" under Access category.

Methods:

- Present the need and the idea of a new APC taxonomy "Mobility Management" to the NJ State Division on Aging Services and other County AAAs.
- Create a work group to develop service taxonomy.
- Submit draft to the State Division on Aging for approval.

Evaluation:

- Use APC service evaluation and monitoring tools and report findings to measure the outcomes.

**Goal 2. Social Isolation: Raise awareness about social isolation and loneliness and provide resources and opportunities for seniors to engage in social activities.**

National Institute on Aging suggests that as people age, they often find themselves spending more time alone, which may lead to loneliness and social isolation, affecting their quality of life and well-being, causing higher risks of health problems such as heart disease, depression, and cognitive decline.

To address the issue of social isolation in older adults, DSS and its partner organizations offer a wide range of social and recreational activities. Pre-pandemic, DSS senior centers reported 2,289 unduplicated clients and 107,348 socialization/recreation service units and with eight other APC providers, 3,294 seniors participated in the activities (136,320 service units) who greatly benefited from the social interactions.

- 26% of 2021 DSS community needs assessment respondents and 35% of service providers said that social isolation is their primary concern.
- 43-50% said they live alone and eat alone.
- 12-46% felt that they are isolated from others often or some of the time.
- 56% wished they were more socially active.
- 50% said that they would enjoy activities like social clubs, such for books, entertainment, crafts, and hobbies; 43% preferred multi-generational activities, involving younger and older people; 14-37% liked cultural activities for diverse populations, volunteer opportunities, and virtual activities.

Even though Assistive Technology service has given great opportunity to some seniors and caregivers to utilize lending library programs to stay active and engaged, hundreds of more still don't have access to online programming.

Connecting with other people is essential for seniors because social isolation and loneliness can have a devastating impact on their health and well-being. People who engage in productive and meaningful activities with others tend to live longer, have a better mood and sense of purpose which seem to help maintain their well-being and improve cognitive function.

**Objective 1:**

Identify seniors and caregivers who may be socially isolated and/or feel lonely.

Methods:

- Draft and send the survey questions/suggestions to all municipalities. The goal of the survey is to get more information from municipalities about older adult residents who may be socially isolated or feel lonely.

Evaluation:

- Analyze the survey results.

**Objective 2:**

Raise awareness about social isolation and loneliness, and share materials and resources with older adults, caregivers, and service providers.

Methods:

- Use National Institute on Aging's "Social Isolation and Loneliness Outreach Toolkit" materials such as social media posts, images, infographics, videos, flyers, health information, etc. and distribute them through DSS aging network to raise awareness and encourage more social interactions and participation.
- Develop social activities resource guide, conduct outreach and share available resources in the community.
- Share materials with service providers, on social media, email blasts, etc.

Evaluation:

- Keep track of amount of information distribution and the populations reached

**Objective 3:**

Access to internet and technology: engage more seniors and caregivers in learning how to use computers/smart devices and connect them with available programming as needed.

Methods:

- Purchase and distribute iPads and/or other technology for seniors and caregivers in need and expand/promote computer education classes at senior centers.

Evaluation:

- Collect quantitative and qualitative data and analyze to measure the program outcomes.

**Objective 4:**

Examine seniors' interests, explore new program ideas, and expand in-person and remote socialization/recreation activities at DSS senior centers.

Methods:

- Use needs assessment data and design and start new virtual and in-person socialization/recreation programs such as book clubs, entertainment, arts, multi-generational activities, cultural events, hobbies, etc. at DSS Senior Centers.

Evaluation:

- Collect quantitative and qualitative data and analyze to measure the program outcomes.

**Goal 3. Access and Outreach: work with community partners to raise awareness in public about available programs/services and increase access to social benefits and Area Plan Contracted programs.**

DSS offers a wide range of services through its county-run programs and large network of service provider agencies. However, according to the 2021 Community Needs Assessment Survey, nearly 40% of respondents said that they feel they are not able to get the services they need. The respondents cited several reasons: lack of transportation, lack of internet, “red tape,” ineligibility, can’t afford services, language barriers, or that they simply don’t know what is available and how to access it. Additionally, over 40% of survey respondents said that they cannot easily access information about services, due to lack of internet access or because they don’t know where to look for this information. Recurring concerns among seniors, caregivers, and providers are declining physical and mental health, having access to transportation, in-home care/home health aide services, benefits, housing, adult day services, respite, fall prevention programs, financial insecurity, assistive technology, oral health/dental services. Many seniors often feel overwhelmed and stressed when given information to determine their eligibility for benefits and/or programs, to apply for and to access services they need.

**Objective 1:**

Update Division of Senior Services Key Services Guide (KSG) and web page.

Methods:

- Review and check each section of the KSG and add/update information accordingly.
- Work with the County IT Department and provide recommendations and blueprint for the new DSS webpage; follow up and set the timeline to launch.

Evaluation:

- Keep track of KSG distribution
- Review new website Google analytics data and feedback from consumers and service providers.

**Objective 2.**

Develop and share access plan, focusing on the needs illustrated in DSS community needs assessment.

Methods:

- Distribute information addressing findings in DSS needs assessment through social media, email blasts, remote and in-person meetings, conferences, monthly webinars, public hearings, and community events.

Evaluation:

- Keep track of social media/online platforms and public engagement levels.

**Objective 3.**

Raise awareness in public about available programs/services and increase access to social benefits and APC programs.

Methods:

- Resume mobile DSS: reach out to municipalities, senior centers/social clubs, churches, housing buildings and create calendar to schedule and conduct outreach meetings/events; conduct monthly workshop/information sessions focusing on specific topic as well as available resources.

Evaluation:

- Keep track and analyze DSS helpline calls, outreach activities and their progress; measure outcomes by monitoring the quality of mobile DSS performance and level of engagement with public, participants’ attendance, enrollment in services, and the follow up surveys.

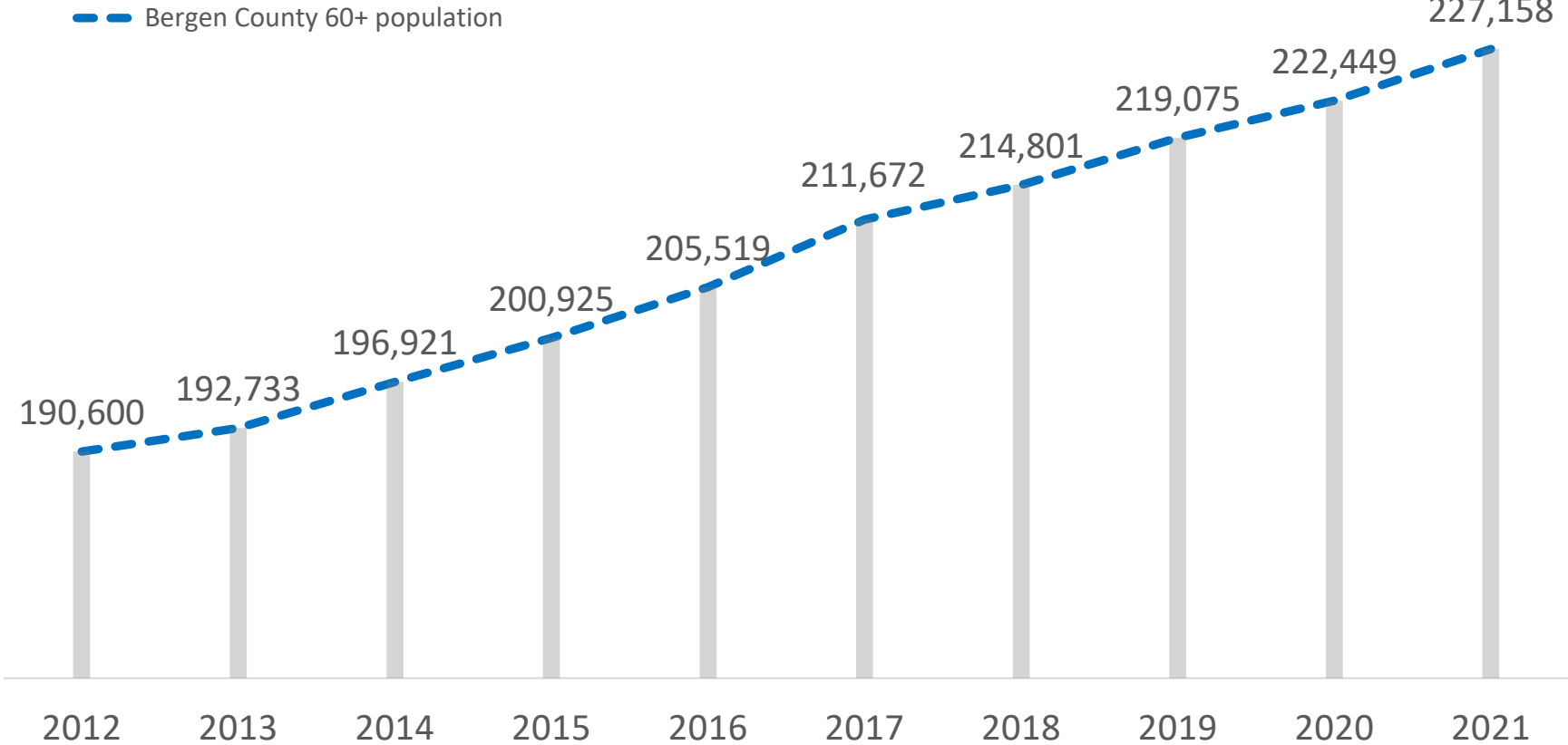
# Appendix Index

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- Appendix B - 2021 Area Plan Contract Consumer and Level of Service Reports
- Appendix C - BCDSS Needs Assessment Survey 2021 APC Providers
- Appendix D - BCDSS Community Needs Assessment Survey 2021
- Appendix E - BC Age-Friendly Initiative
- Appendix F - BC Dementia Friendly Initiative
- Appendix G - Resources

Appendix A

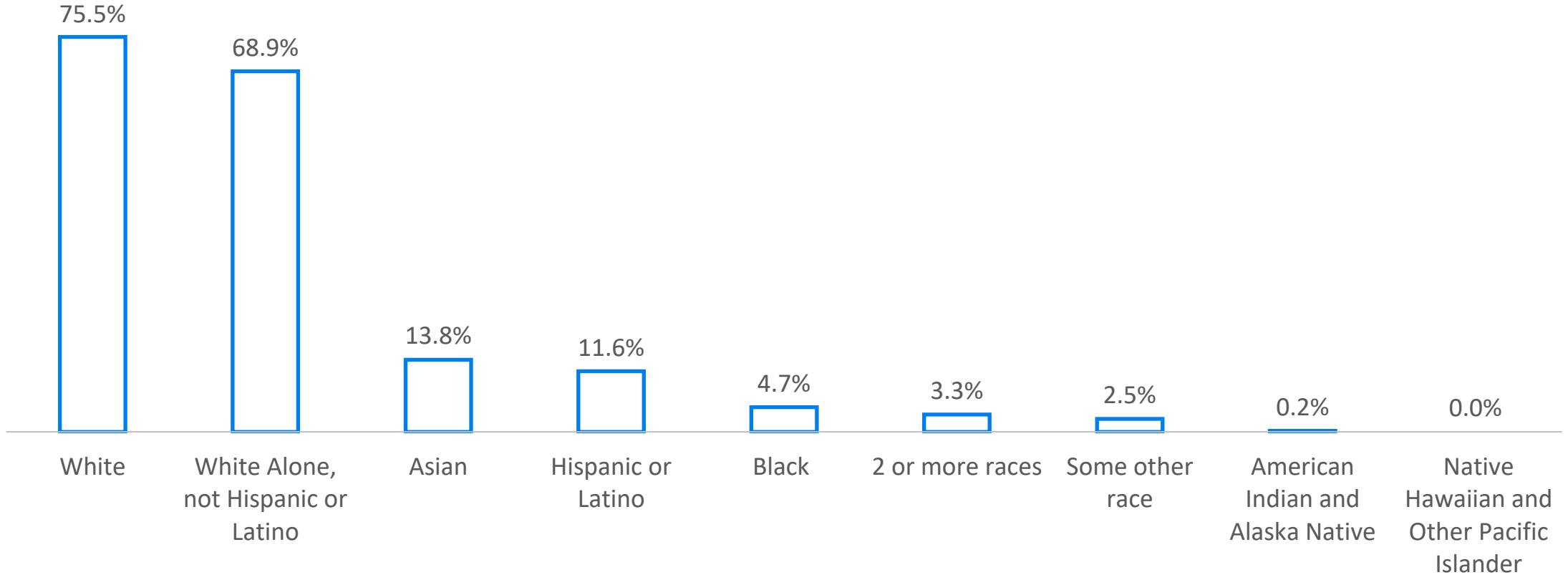
# **Bergen County 60+ Population**

**Bergen County population 952,979**  
**23.8% of Bergen County Population is 60+**



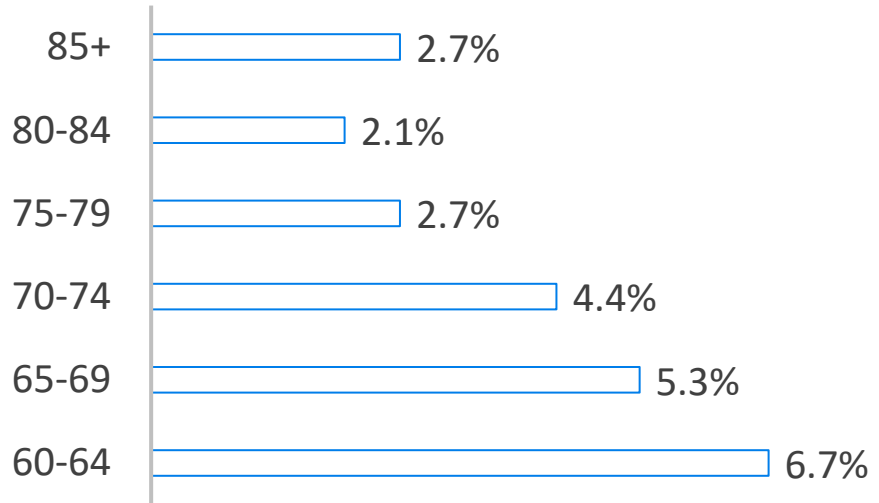
Over the last five years, 60+ population in Bergen County has increased by 10.5 percent (21,999 people).

## 60+ Population by Race & Hispanic or Latino Origin

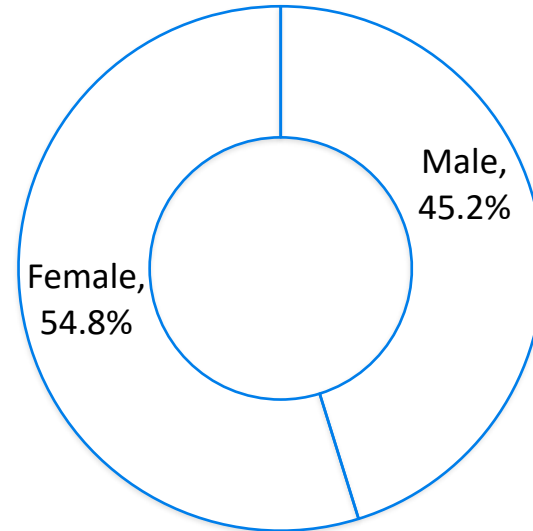




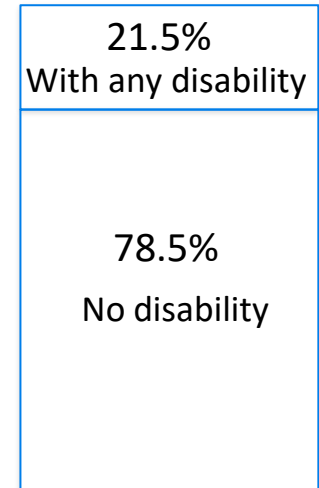
### 60+ by Age Groups



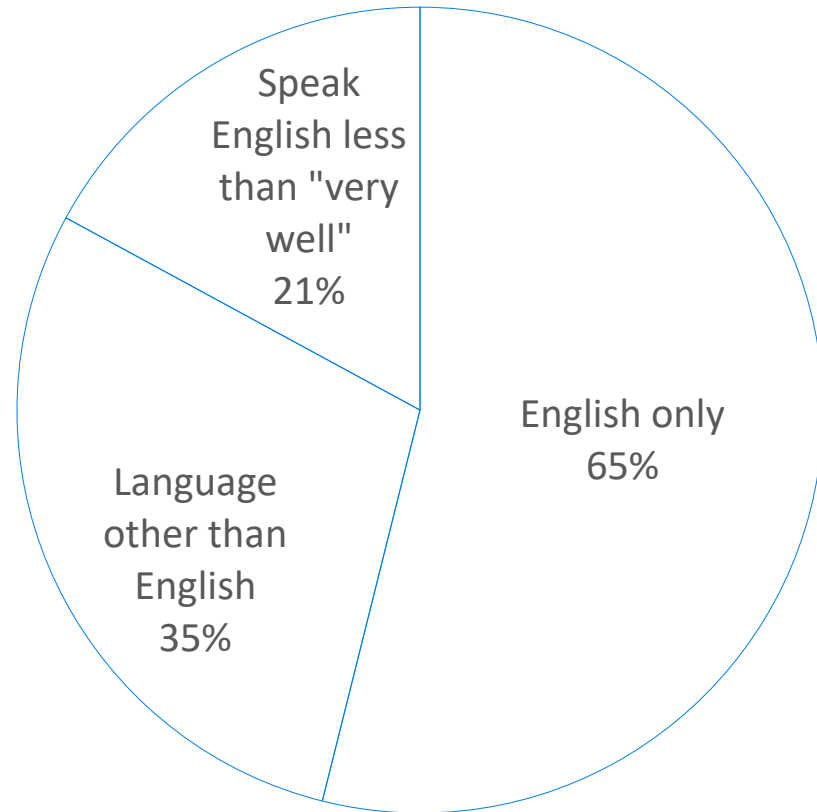
### 60+ by Gender



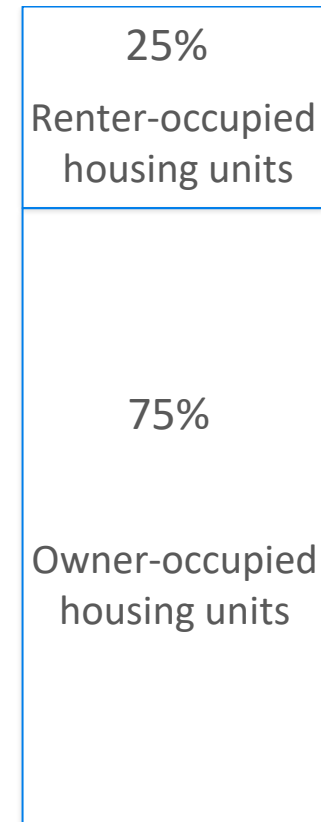
### 60+ Disability Status



### BC 60+ Language Spoken at Home and Ability to Speak English



### BC 60+ Housing Tenure



### BC 60+ Educational Attainment

Bachelor's degree or higher, 41.4%	High school graduate, GED, or alternative, 28.3%	Some college of associate's degree, 19.2%
		Less than high school graduate, 11.1%

### BC 60+ Employment Status

38.6% In labor force (36.7% employed)
61.4% Not in labor force






## Bergen County 60 + Income levels

The Elder Economic Security Standard™ Index (Elder Index), was developed by the Gerontology Institute at the University of Massachusetts Boston. The Elder Index is a measure of the income that older adults need to meet their basic needs and age in place with dignity.

### Elder Index Bergen County, NJ

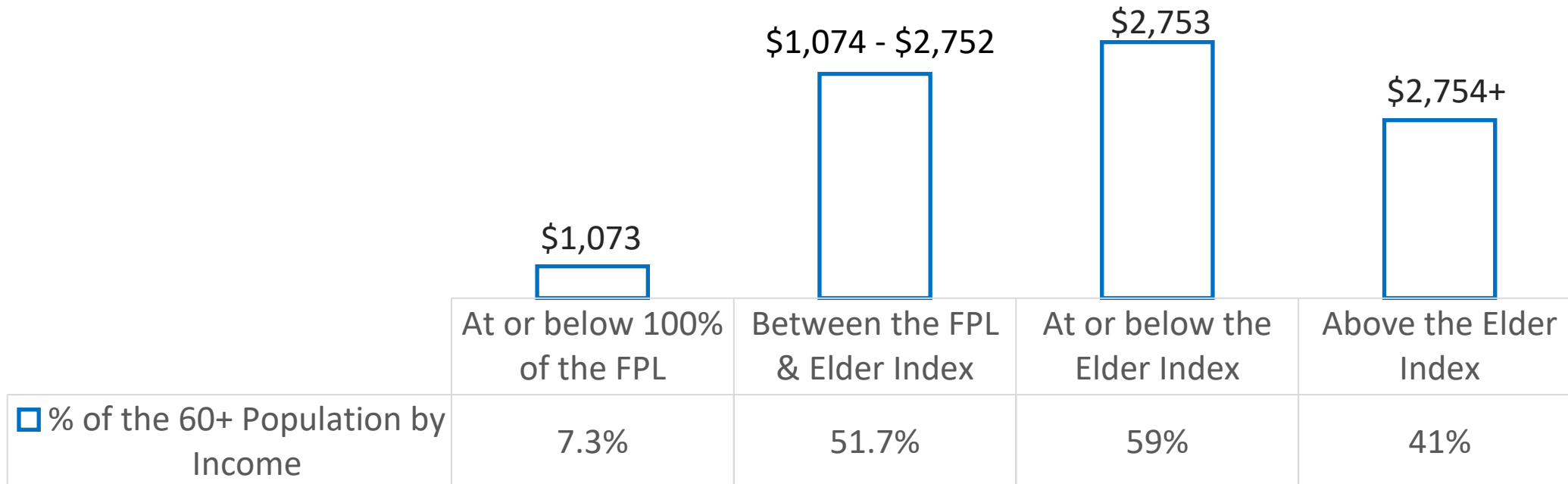
#### RENTER

The Elder Index is:  
**\$34,416** / year  
 This is 127% of the national average of \$27,096

 Miscellaneous (Single) <b>\$451</b>	 Food (Single) <b>\$275</b>
 Transportation (Single) <b>\$252</b>	 Good health <b>\$390</b>
 Housing (Renter) <b>\$1,500</b>	<b>Monthly Total \$2,868</b>

2021 FPL - \$12,880/year

“The poverty guidelines are a simplified version of the federal poverty thresholds used for administrative purposes — for instance, determining financial eligibility for certain federal programs. They are issued each year in the Federal Register by the Department of Health and Human Services.”



Appendix B

# **2021 Area Plan Contract Consumer and Level of Service Reports**

## COVID-19 Update 2021

March 2020 to May 2021 BCDSS (Bergen County Division of Senior Services) staff continued working remotely and from the office. DSS staff and contracted providers had access to all necessary files, documents, telephone (senior help line), voicemail, emails, and SAMS reporting throughout. By June 2021, all DSS staff worked from the office.

By December 2021, Bergen County's 95% of 65+ population received at least one dose of COVID-19 vaccine and 87% was fully vaccinated.

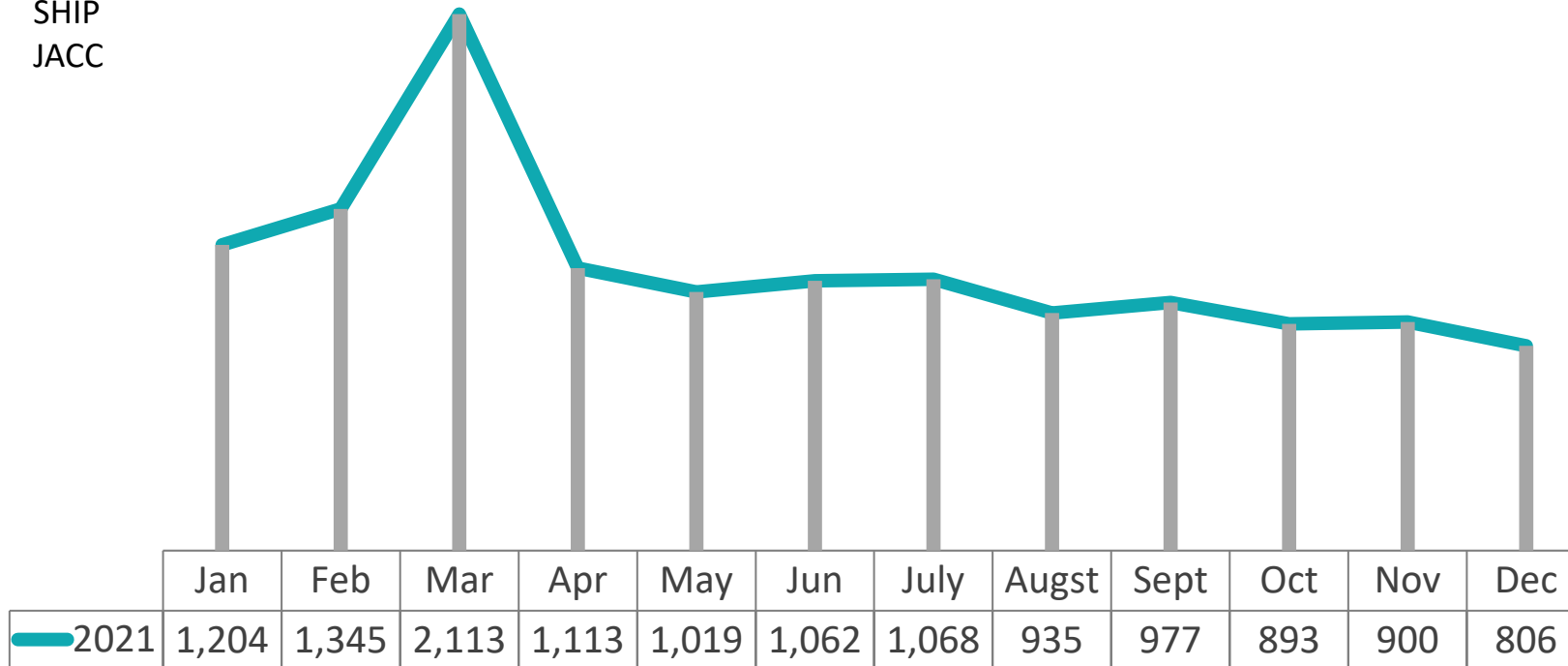
In 2021, emergency funding provided support to address the needs of seniors, caregivers, and service providers during COVID-19:  
CARES Act - Community Support, Caregiver Support, Nutrition Support  
CAA - Nutrition Support  
FFCRA - Nutrition Support  
CRRCA - Adult Protective Services  
VAC5 COVID-19 Vaccine; Vaccine ADRC COVID-19 - Access

### Funded Services:

- Legal Services
- Information & Assistance
- Assistive Technology
- Outreach
- Physical Activity
- Education
- Socialization/Recreation
- Public Awareness
- Emergency
- Adult Protective Services
- Home Delivered Meals
- Disabled Home Delivered Meals
- Mental Health Counseling
- Caregiver Support Group
- Benefits Screening
- Adult Day Services
- Assisted Transportation
- Housekeeping/Friendly Visitor

## DSS I&A Unit Contracted Services and Activities:

- I&A/Caregiver I&A
- Outreach/Caregiver Outreach
- Public Awareness
- Housing Assistance
- Education
- Benefits Screening (NCOA)
- Needs Assessment
- MIPPA
- SHIP
- JACC



Topic Category	No. of Calls
Public Benefits	3,281
Covid	2,450
Home and Comm. Services	2,383
Housing	1,773
Nutrition	1,160
General Information	833
Other	794
Financial Services	766
Transportation	750
Legal Issues	487
Health	272
Institutional Care	165
SHIP	114
Emergency	106
Social Services	87
Disability Services	60
<b>Total</b>	<b>12,845</b>

Total DSS I&A Calls Jan-Dec 2021: 12,845

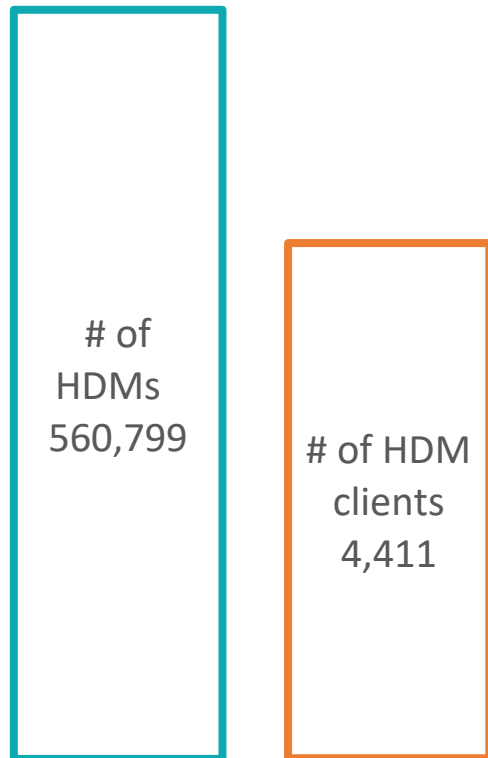


# DSS Nutrition and Wellness Unit

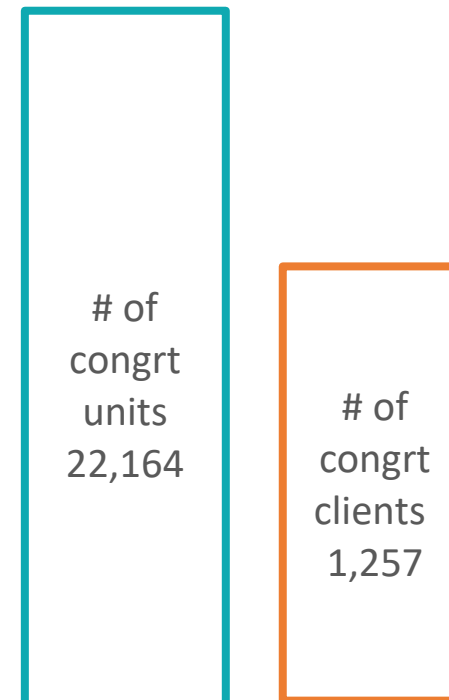
## Contracted Services and Activities :

Home Delivered Meals; Disabled Home Delivered Meals; Congregate Meals (24 sites); Nutrition Education; Nutrition Counseling; Physical Health; Farmers Market; Apple Program

2021 Jan-Dec – 4,411 Clients Received 560,799 HDMs

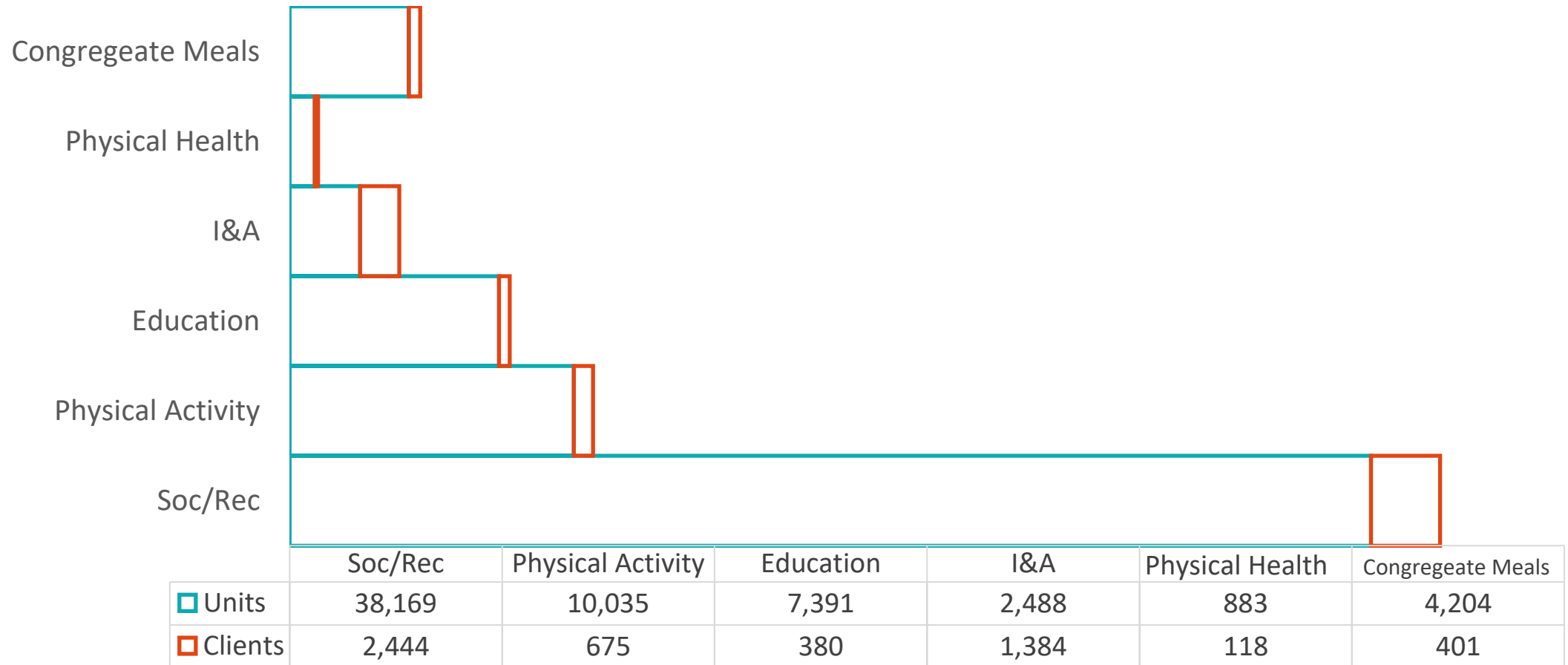


2021 Jan-Dec – 1,257 Clients Received 22,164 Congregate Meals



## DSS Senior Centers Contracted Services and Activities

Jan-Dec 2021 - 3,444 clients received 38,169 service units



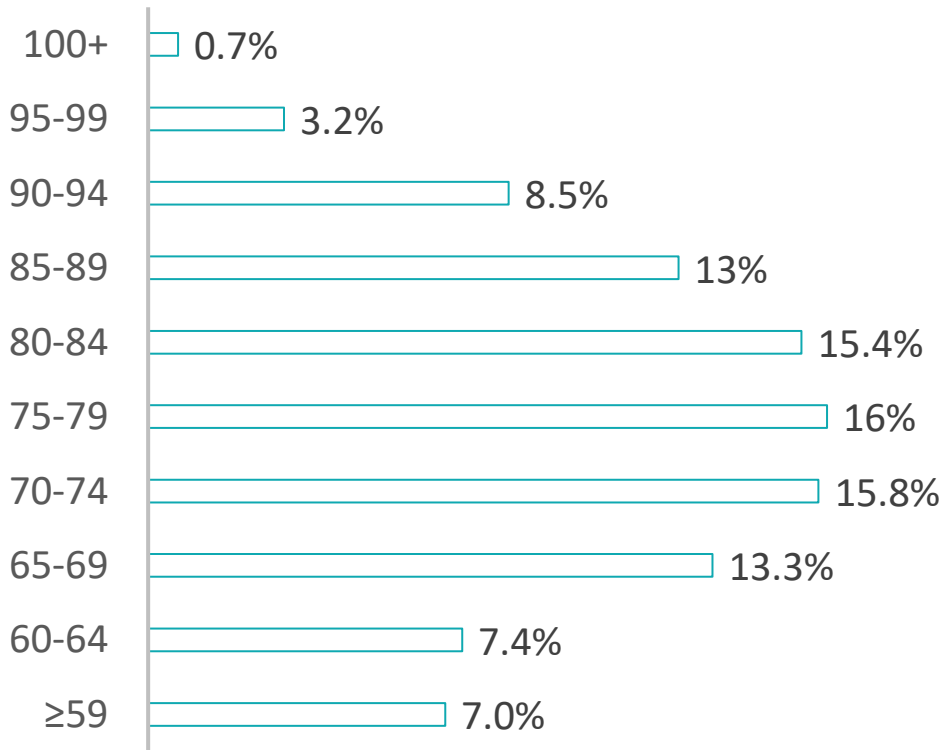
# APC Clients by Age, Gender & Sexual Orientation

Total Age reported - 11,177 Clients

Total Gender reported - 15,962 Clients

Total Sexual orientation Reported - 2,270 Clients

Age Group:



## Sexual Orientation

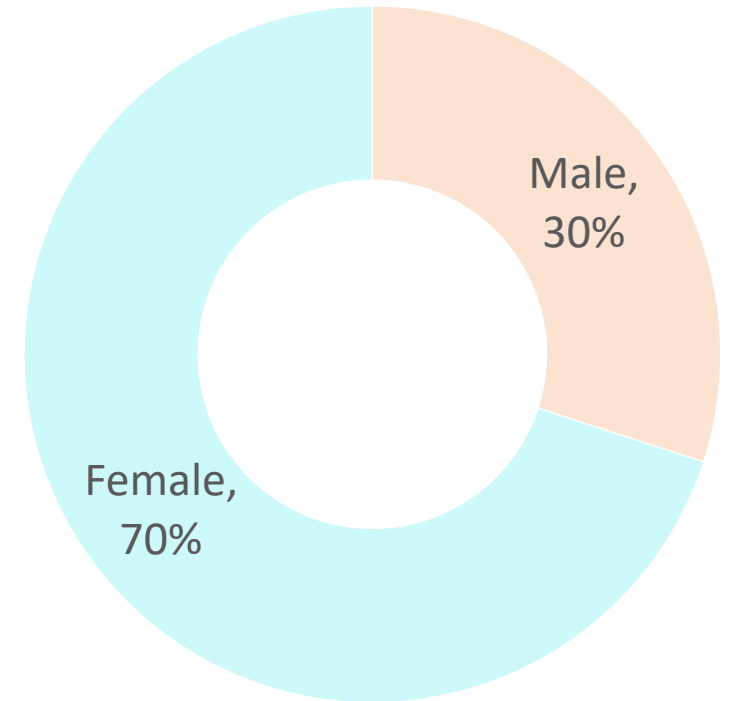
Straight: 97.7%

LGBTQ+: 0.7%

Other: 1%

Unsure: 0.5%

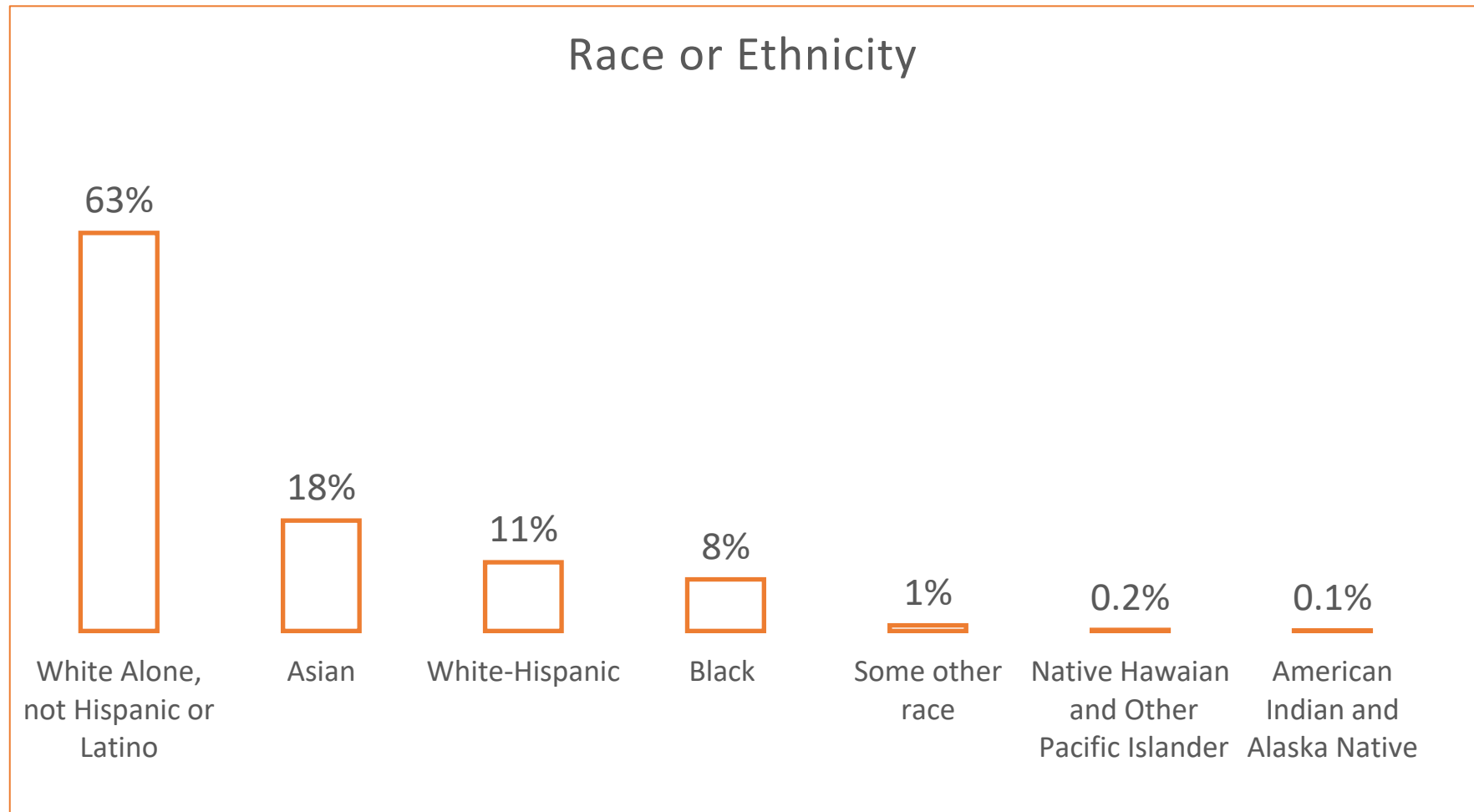
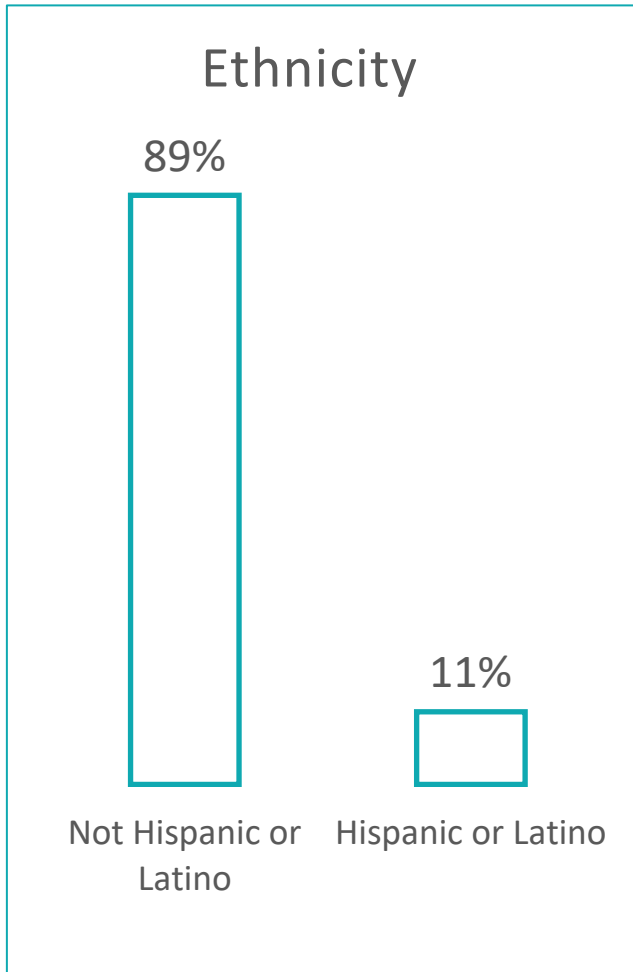
Gender



# APC Clients by Race & Ethnicity

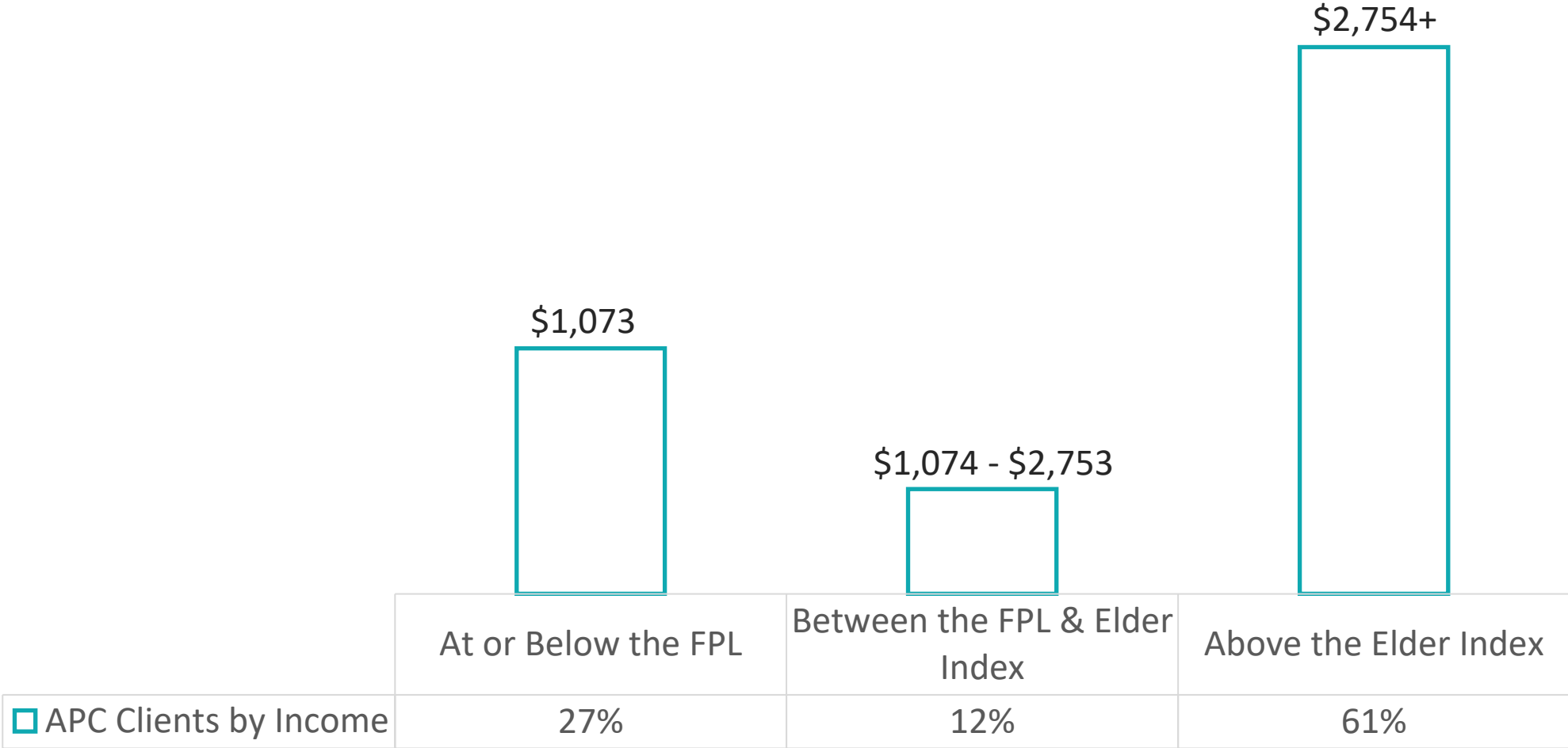
Total Ethnicity Reported - 15,564 Clients

Total Race or Ethnicity Reported - 15,970 Clients

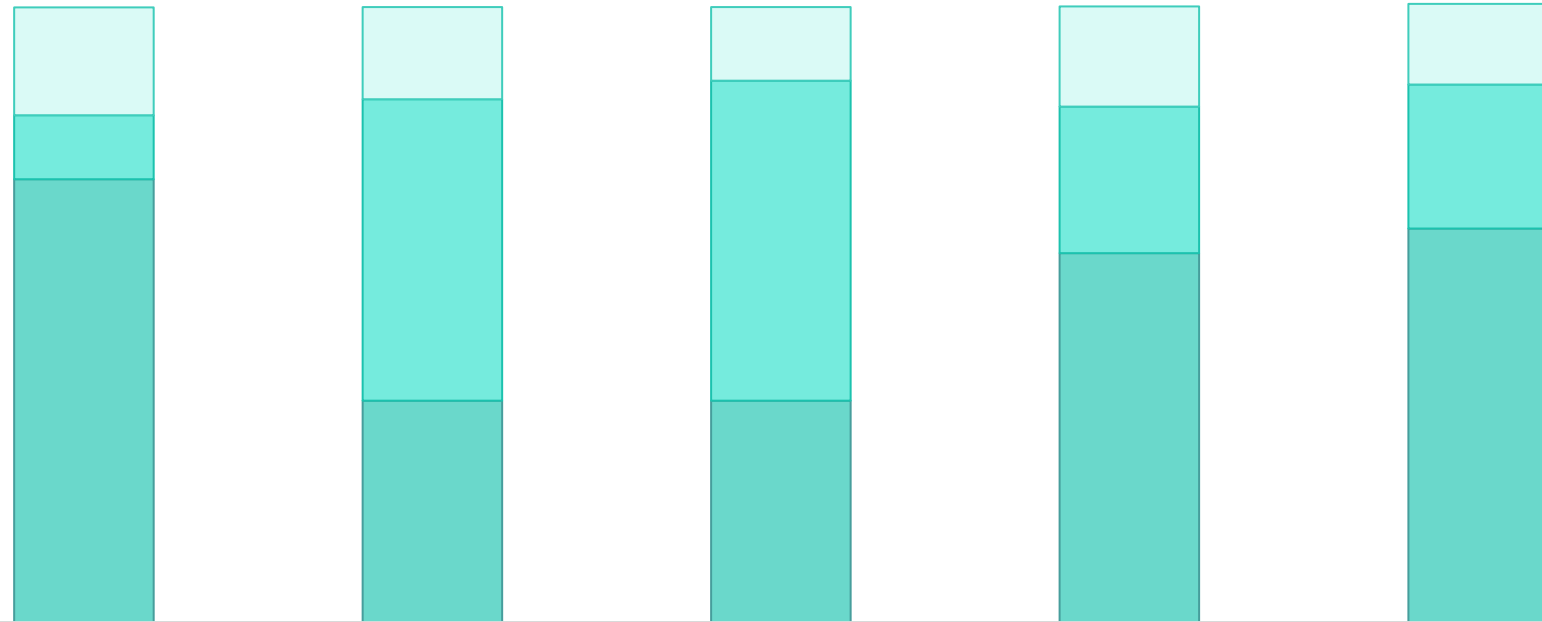


# APC Clients by Income Levels

Total Income Levels Reported – 14,217 Clients

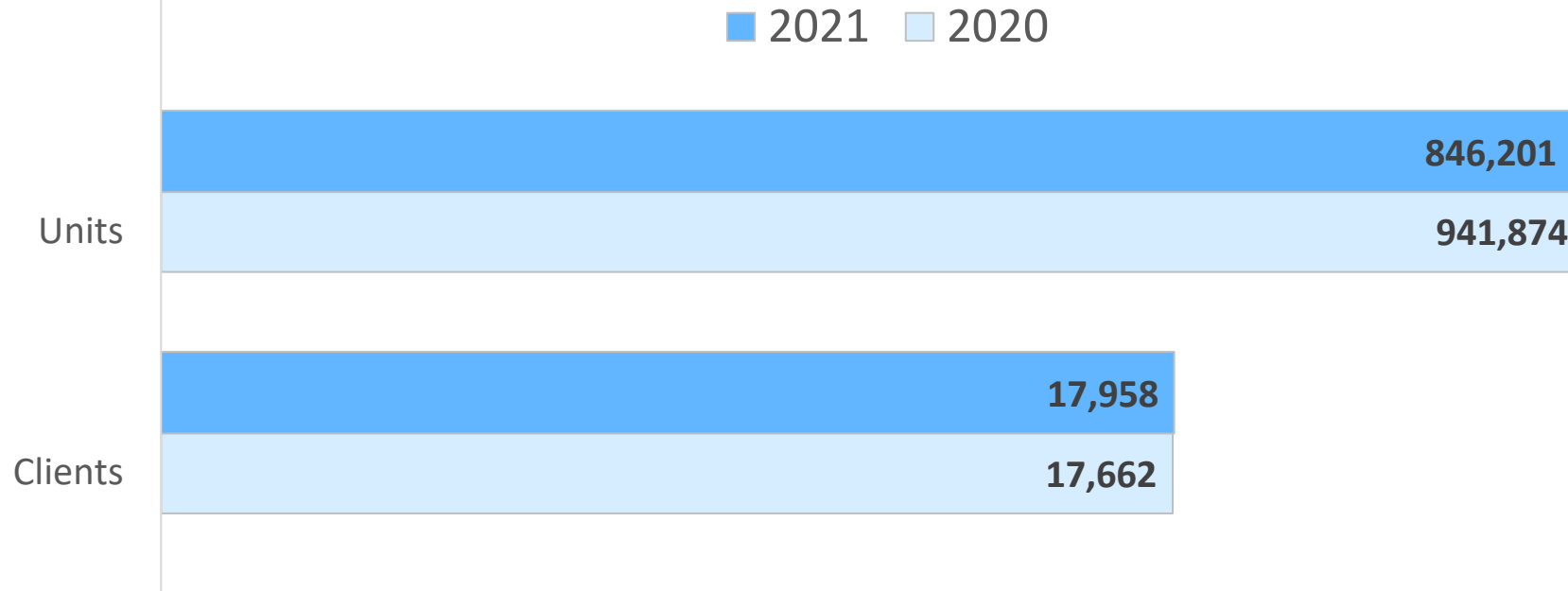


## APC Clients



	Vulnerable	Frail	Disabled	Lives Alone	High Nutrition Risk
Yes	18%	15%	12%	16%	13%
No	10%	49%	52%	24%	23%
Don't know	72%	36%	36%	60%	64%

**2 Year Comparison - Total APC (Area Plan Contract) Clients and Service Units  
Jan 1st - Dec 31th**



- In 2021, compared to 2020, number of clients increased by 1.6%, and service units decreased by 10%.
- In 2021, 12% of total clients received caregiver services compared to 13% in 2020.
- *Number of clients does not include consumer group totals.*



## 2021 APC (Area Plan Contract) Level of Service by Service Category



### Access:

Information and Assistance  
Options Counseling  
Outreach  
Care Management  
Transportation  
Assisted Transportation  
Assistive Technology  
Public Awareness

**Total Unduplicated Clients – 8,619.**

**Total Service Units – 52,639.**

Compared to 2020, it is 14% increase in clients and 13% increase in units



### Community Support:

ADS Social  
ADS Medical  
Adult Protective Services  
Legal Assistance  
Physical Health  
Mental Health  
Counseling  
Physical Activity  
Education  
Socialization/Recreation

**Total Unduplicated Clients – 6,033. Total Service Units – 120,082.**

Compared to 2020, it is 8% decrease in clients and 9% decrease in units.

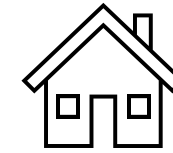


### Caregiver Support:

Information and Assistance  
Assistive Technology  
Outreach  
Care Management  
Caregiver Support Group  
ADS Medical  
Physical Health  
Group Education  
Socialization/Recreation  
Caregiver Mental Health  
Counseling

**Total Unduplicated Clients – 2,239. Total Service Units – 27,765.**

Compared to 2020, it is 3% decrease in clients and 16% decrease in units.

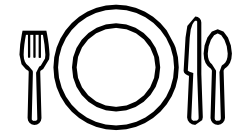


### Home Support:

Res. Maintenance  
Housekeeping  
Certified HHA  
Home-sharing/Matching  
Housing Assistance

**Total Unduplicated Clients – 1,258. Total Service Units – 20,273.**

Compared to 2020, it is 10% increase in clients and 2% increase in units.



### Nutrition Support:

Congregate Meals  
Home Delivered Meals:  
(week, weekend, Kosher, disabled)  
Nutrition Education  
Nutrition Counseling

**Total Unduplicated Clients – 5,024. Total Service Units – 606,804.**

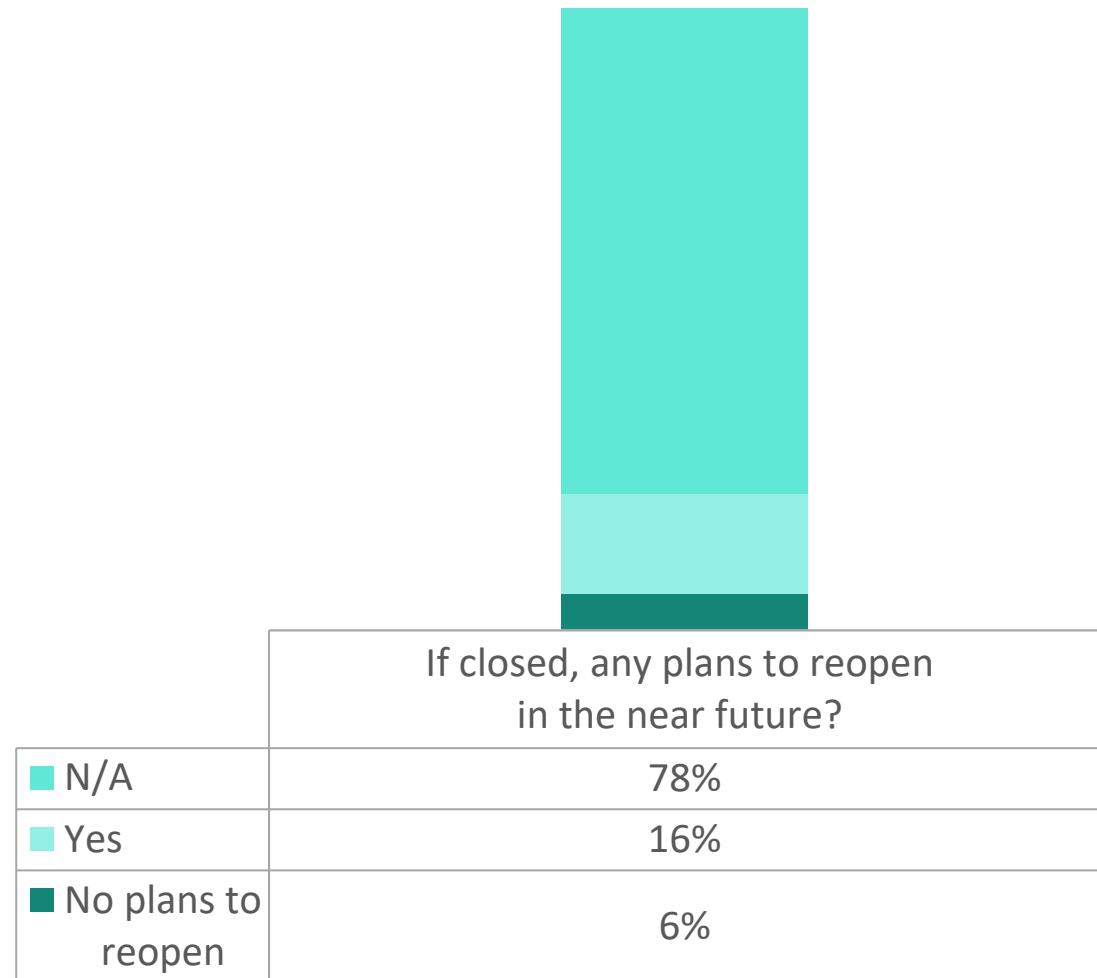
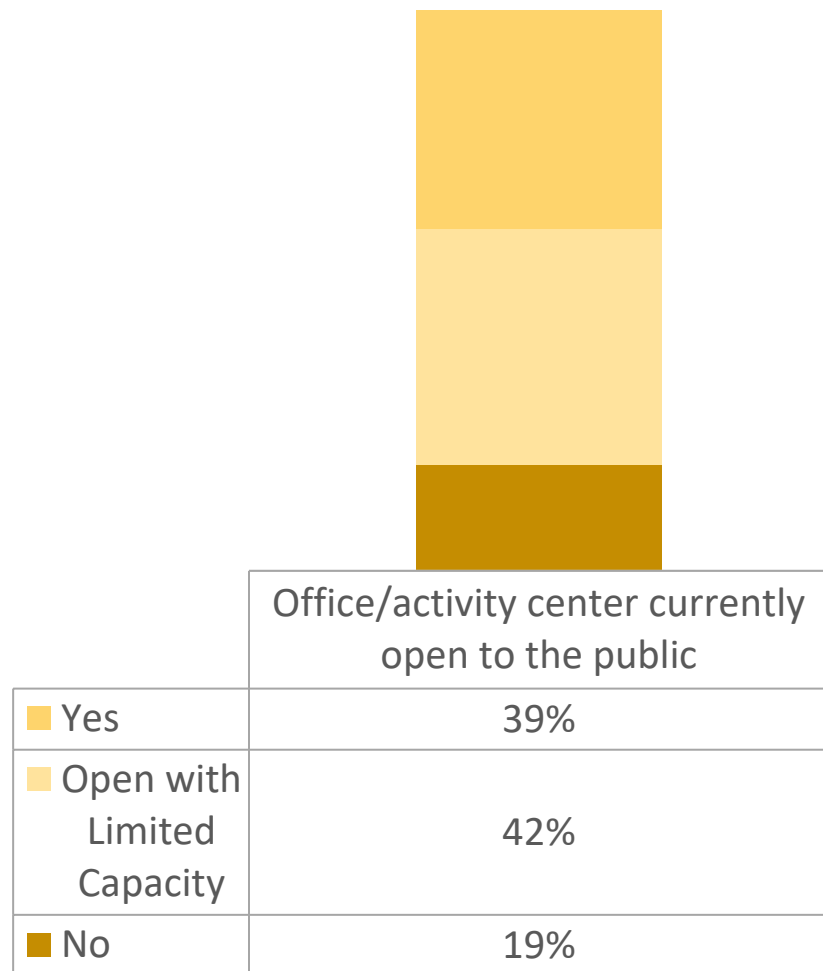
Compared to 2020, it is 18% decrease in clients and 13% decrease in units.

Appendix C

# **BCDSS Needs Assessment Survey 2021**

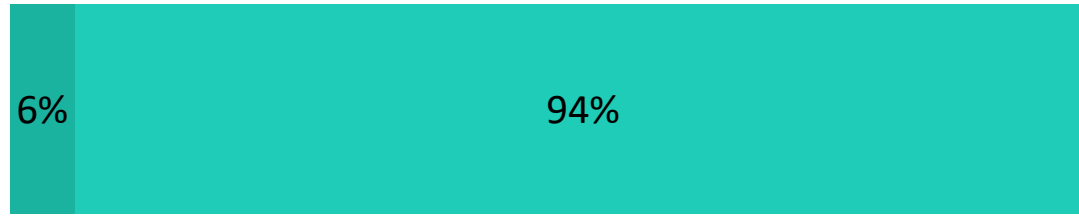
## **APC Providers**

(Included COVID-19 related questions)



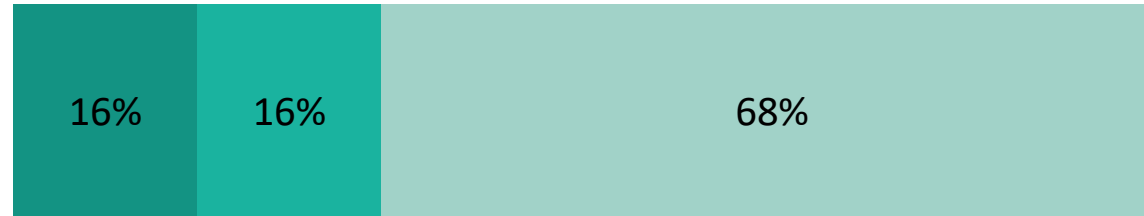
**WORKING FROM**

- Home
- Office
- Not working



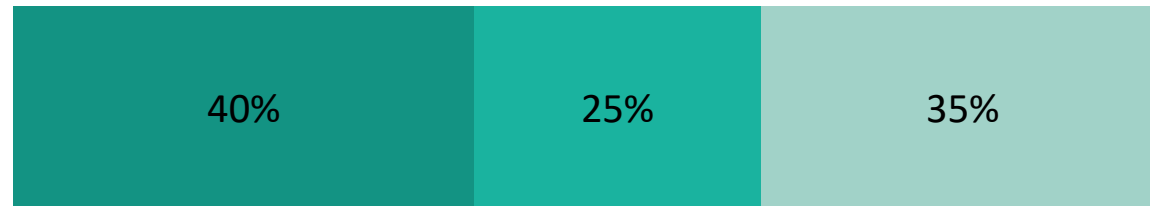
**METHODS**

- In person
- Remote
- Both in-person and remote



**LEVEL OF SERVICE**

- Increased
- Decreased
- Remained the same



## WORKING AT FULL CAPACITY

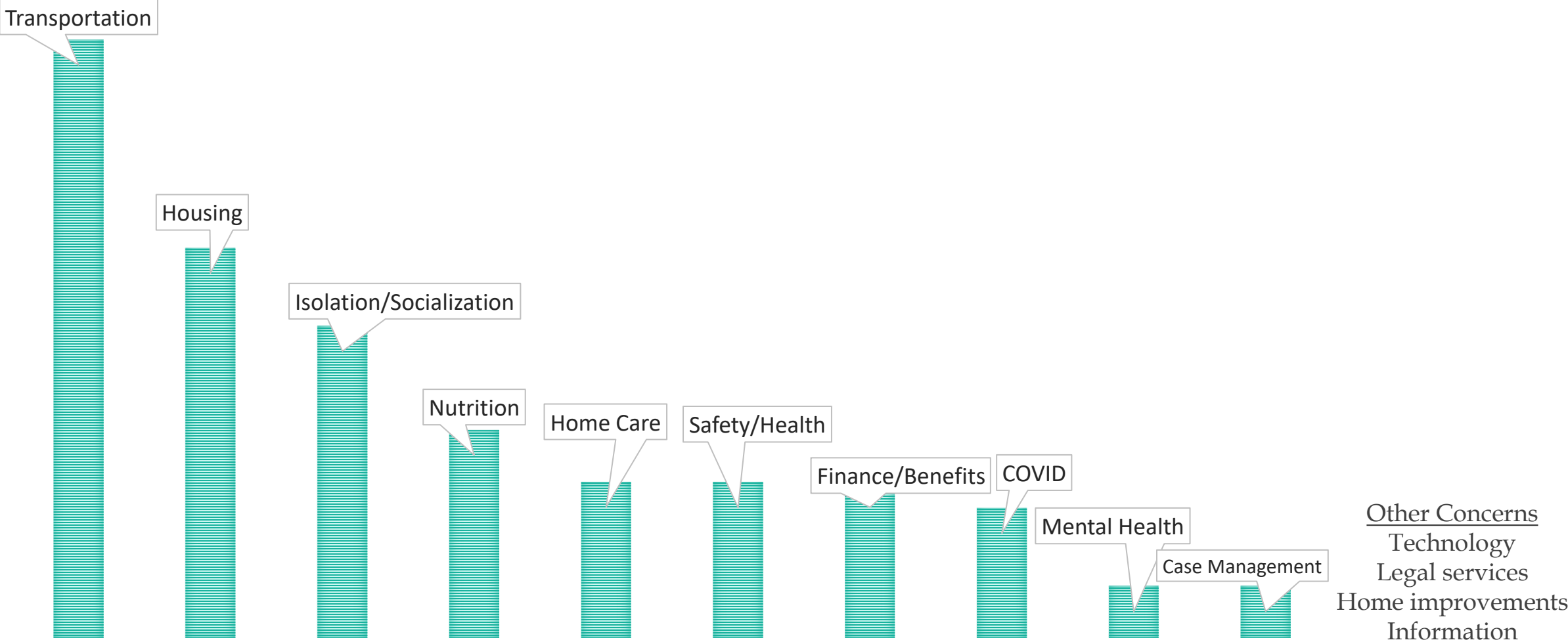
- No
- Yes
- Suspended



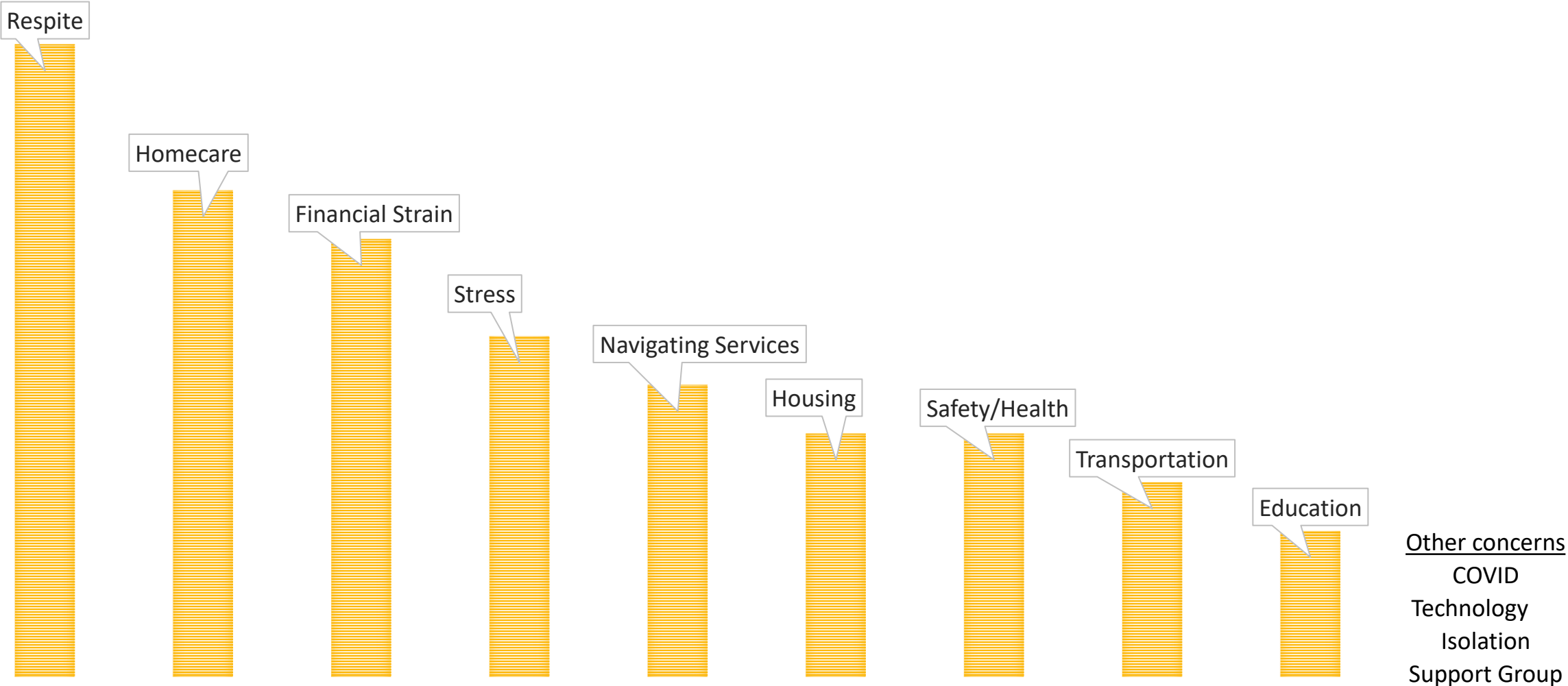
### If no:

- Limited in-person activities but continuing virtual programs.
- Varies by program site.
- Clients that have not returned are still participating virtually.
- Grab and Go lunches with limited exercise classes.
- Partial care is operating with capacity limits and those at higher psychiatric risk have been prioritized.
- Our services involve gathering in groups for extended periods of time, so we are in-person only for vaccinated individuals at this time.
- We are not up to full capacity on transportation but are systemically coming back to that state.
- Still concerns about COVID-19.
- CHORE is not at full capacity. The program went from 60 volunteers to 22. Pre-COVID, there were 15 vans going out to the community each week, we currently have 8 vans going out each week.
- CHEER still has a waiting list of 47 people.
- Limited in-person programming in the morning and then virtual programming in the afternoon.
- One of the support groups is not available; other groups meet virtually.
- Limited capacity for our members' safety and using the 6ft safe distancing.

# Seniors' Main Concerns

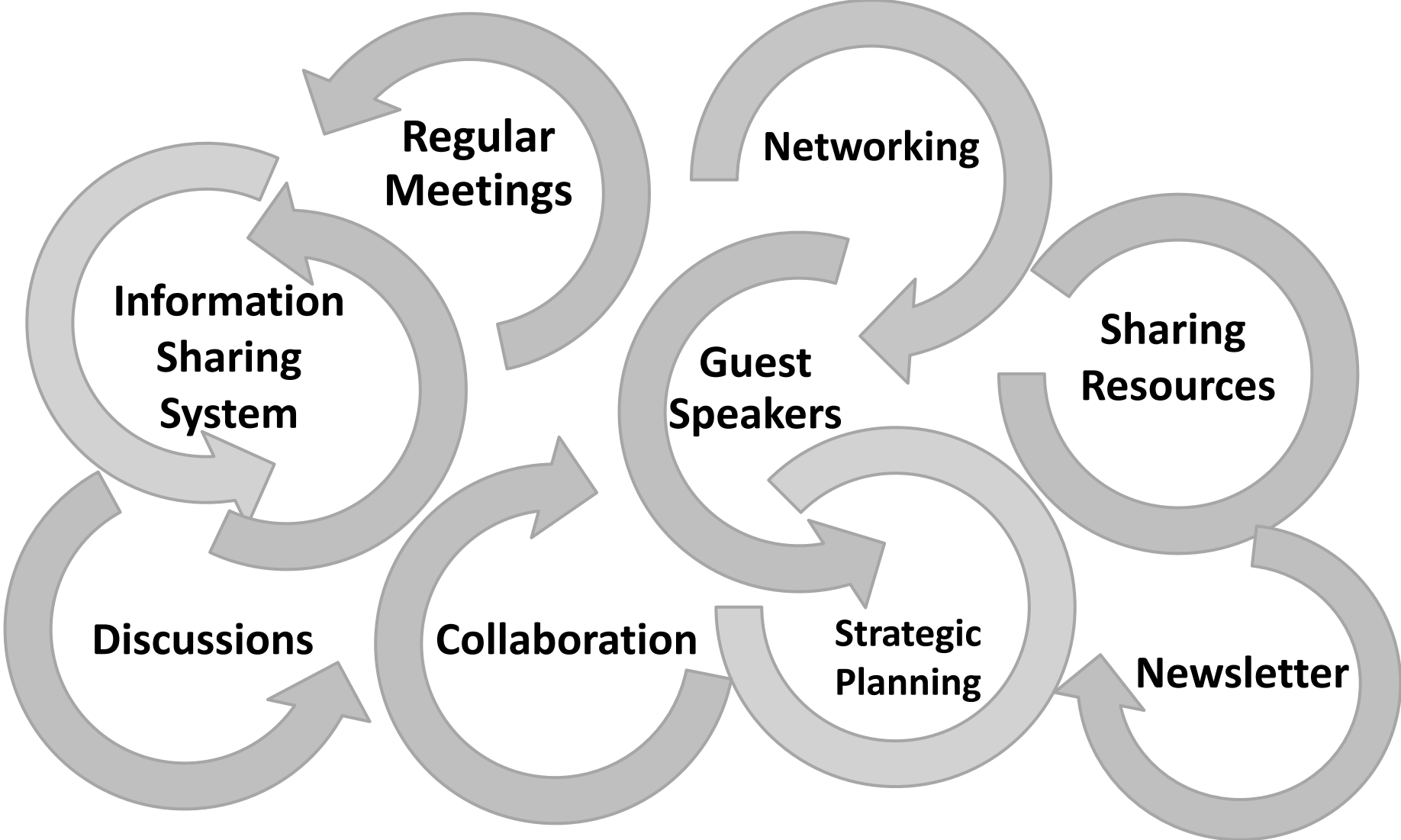


# Caregivers' Main Concerns

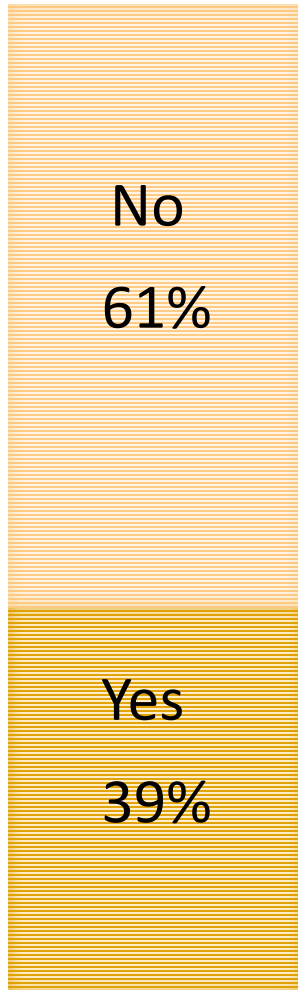




**Suggestions for improving knowledge sharing and collaboration across the Bergen County APC provider network**



## Any Assistance from DSS?



### IF YES:

- Continued to share communication.
- Coordinating the Zoom with available services for seniors that we may not be aware of.
- Funding for a town bus to provide transportation needs for the seniors to come to the center.
- Emergency rental assistance program for seniors who have financial difficulties and no family members to support them.
- We are always looking for Providers who are open to Shared Housing. Need to continue to get the word out to them that this is a viable option when income isn't enough to keep up their home.
- We appreciate the support provided by the division and always welcome information about new programs/resources available in the County as well as available funding opportunities.
- A deeper understanding of the type of programs offered, how to apply, eligibility requirements, and a contact name and number for referrals.
- Continue to be supportive.
- We are in need of bus drivers.
- More dollars to run our programs. We can use a social worker to assist our senior ambassador with helping our population.

## Appendix D

# BCDSS Community Needs Assessment Survey 2021

### Audience:

- 691 Surveys completed
- 1,000 surveys were mailed to consumers randomly picked from SAMS 2021 clients
- 3,183 surveys were emailed
  - 1,685 were SAMS clients from 2021
  - 1,498 were clients and providers on our existing mailing lists
- Paid Facebook post:
  - 5,068 people “reached”
  - 483 “engagements” (clicked link, shared, “liked,” etc.)

# Demographic

Tell us about yourself (Please check all that apply)

Response Rate	98.41%
Senior (age 60 and over)	88.24%
Senior with a disability	17.50%
Relative/friend/neighbor who provides care for a senior (age 60+)	8.24%
Veteran or dependent of a veteran	5.15%
Non-senior with a disability	3.68%
Advocate/professional who works on aging issues	3.38%
Other	3.09%
Relative/friend/neighbor who provides care for a person aged 18-59 who has a disability	0.88%

## Other Responses:

- Senior in good health still working part time
- Low income worker age 55
- My mom lives with me. She is 93 year old diabetic. I care for her but I am disabled and can't lift. I cook or order meals and deliver groceries.
- My husband is 71 and a veteran. I also have various medical conditions, future will be disabled.

# Demographic

## What is your age?

Response Rate	98.41%
70-79	32.79%
60-69	29.85%
80-89	23.97%
18-59	7.65%
90+	5.74%

## Race and Ethnicity

Response Rate	97.97%
White	60.86%
Asian	26.00%
Hispanic/Latino	6.79%
Black/African American	5.76%
Other	1.62%
American Indian/Alaskan Native	1.18%
Pacific Islander/Native Hawaiian	0.15%

## Gender:

Response Rate	77.42%
Female	68.22%
Male	31.21%
Non-Binary	0.19%
Not sure what this has to do with this survey	0.19%
Transgender	0%

## Do you identify as LGBTQ+

Response Rate	91.90%
No	96.22%
Prefer not to respond	2.68%
Yes	1.10%

## How are you doing today?

---

Response Rate	98.99%
Pretty good	42.11%
Just Okay	32.16%
Wonderful	14.33%
Not Great	9.21%
Terrible	2.19%

## How did the pandemic affect you?

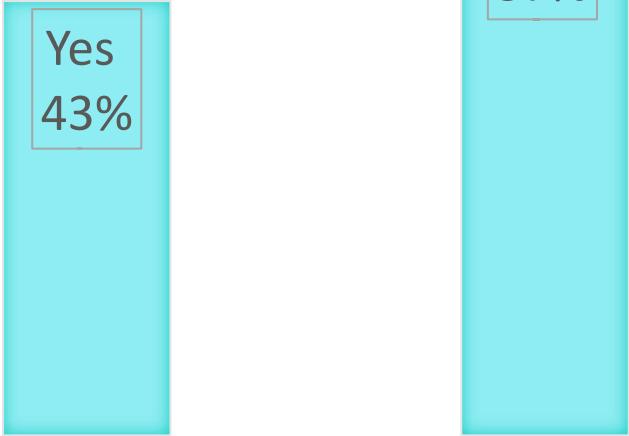
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Response Rate	95.95%
I feel like I was affected by the pandemic, but I was not seriously affected	64.86%
I feel like the pandemic had a serious and/or permanent impact of my life	25.94%
I feel like the pandemic did not affect me	9.20%

# Social Engagement and Inclusion

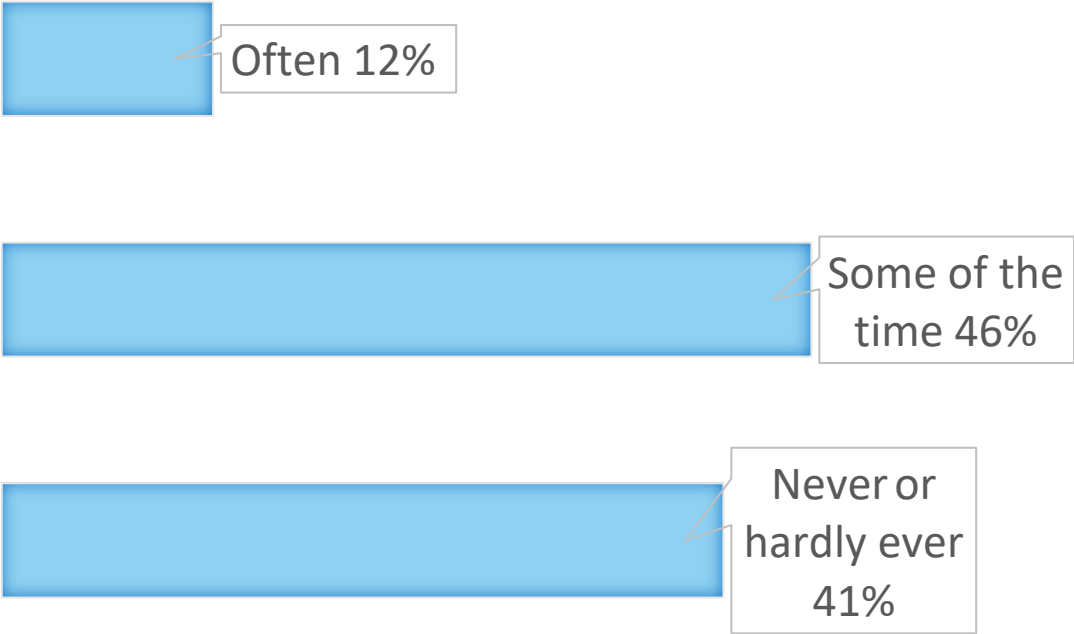
Do you live alone?

Response Rate: 98.5%



Do you ever feel like you are isolated from others

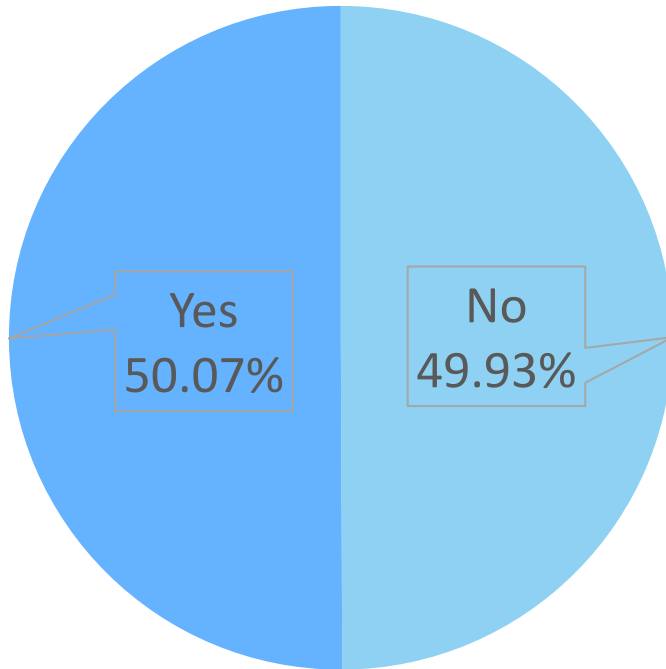
Response Rate: 97%



# Social Engagement and Inclusion

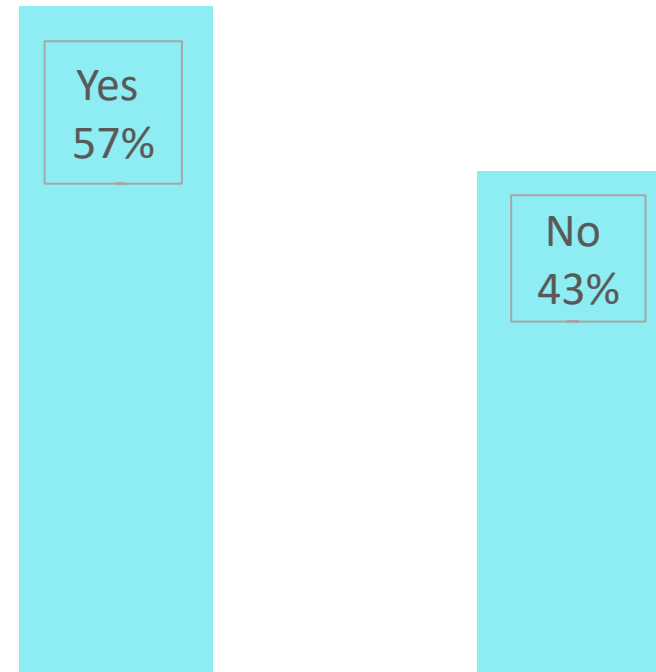
Do you eat your meals alone?

Response Rate: 98%



Do you wish you were more socially active?

Response Rate: 96%

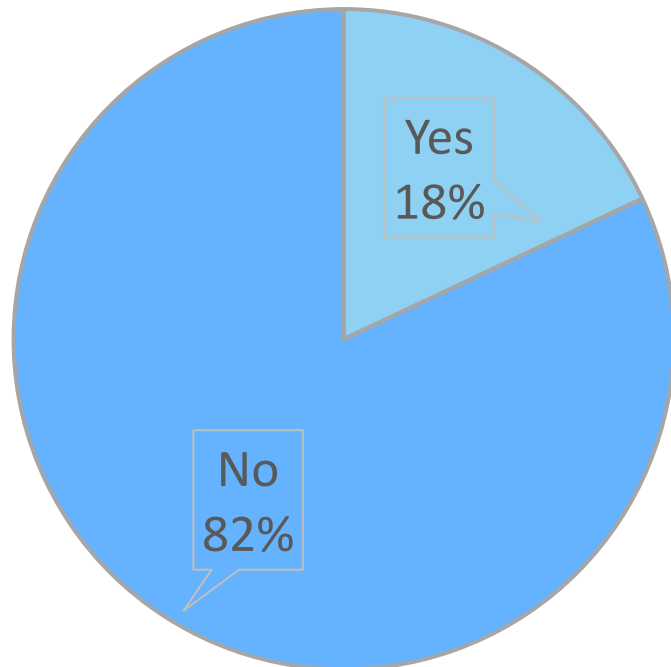




# Social Engagement and Inclusion

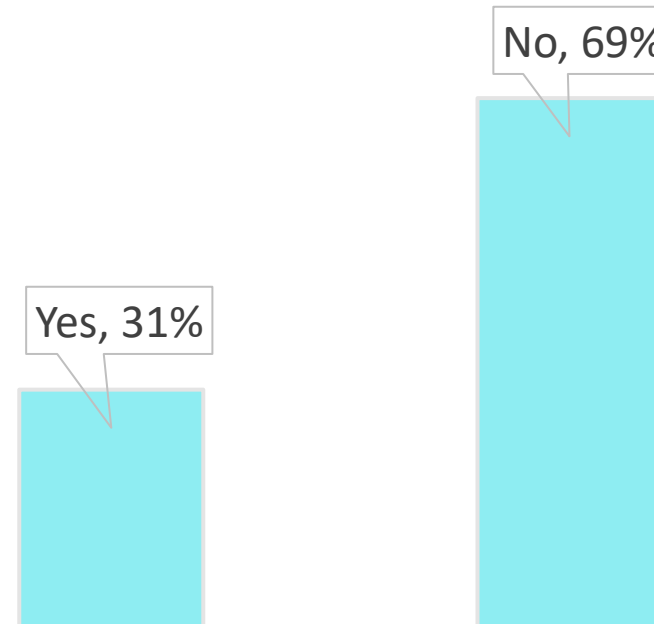
Do you feel like language barrier is an issue?

Response Rate: 98%



Have you ever been discriminated against based on age, race, ethnicity, sexual orientation, diagnosis, etc.?

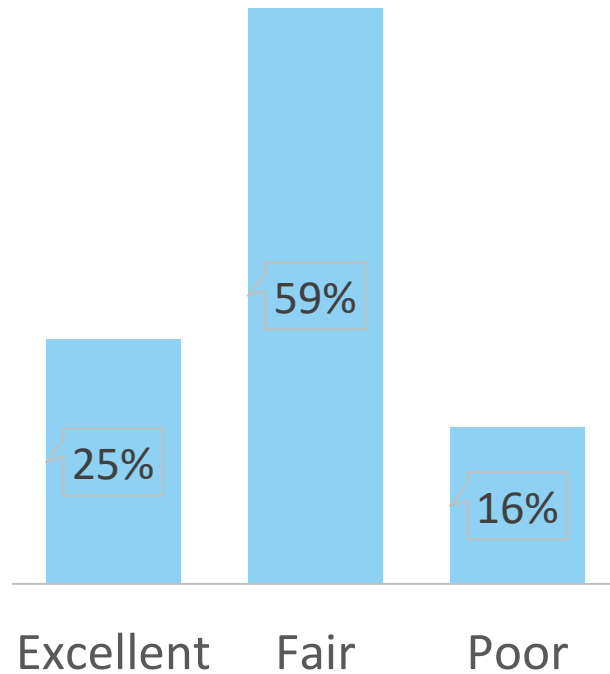
Total Response: 97%



# Health and Wellness

How would you rate your health?

Total Response: 98%



## Health insurance

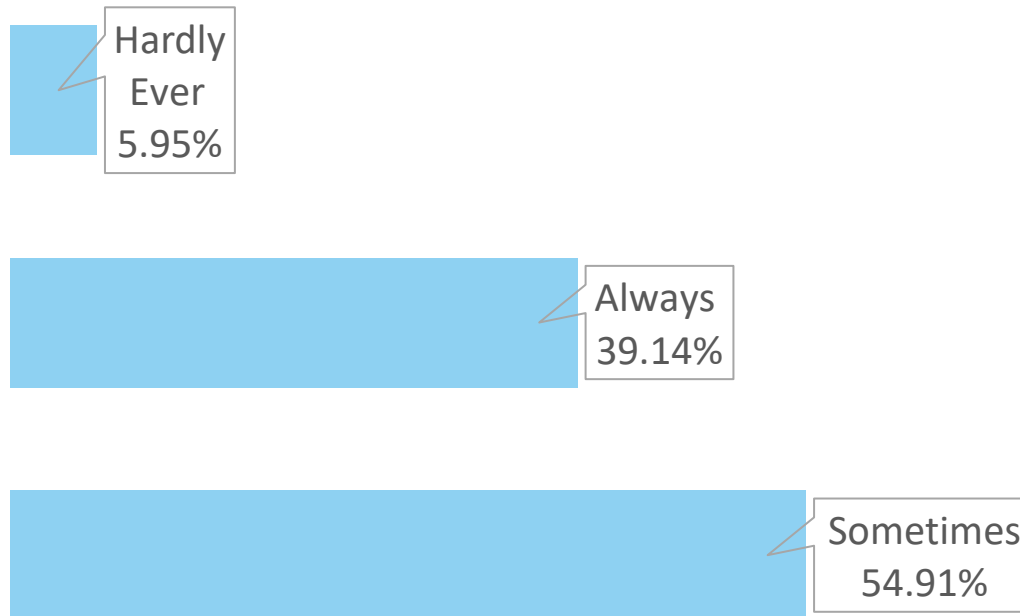
Response Rate	98.00%
Medicare	77.35%
Medicaid	23.53%
Through employer or spouse's employer	19.12%
Other	11.32%
I do not have health insurance	0.88%

## Other Health Insurance Responses:

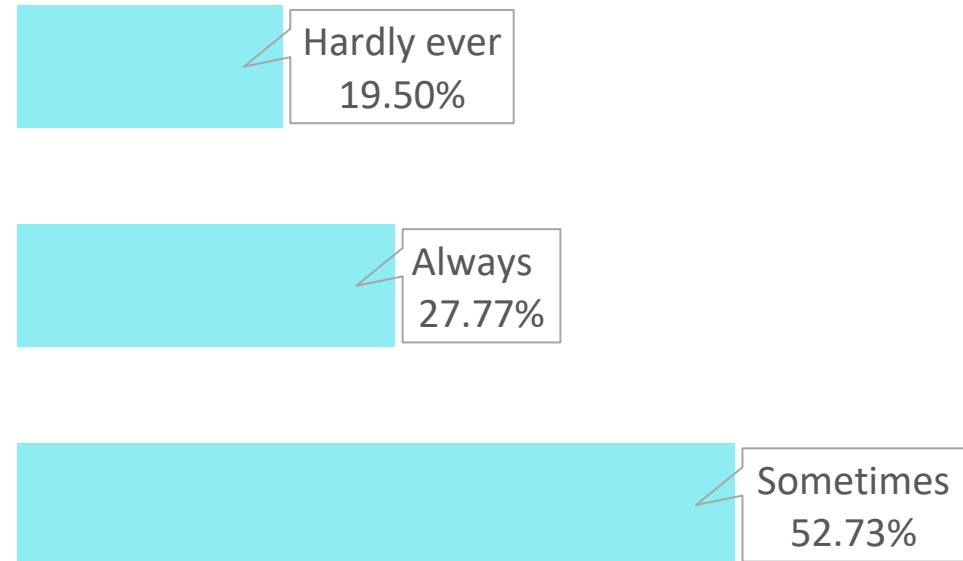
- Pay myself
- Marketplace. Pathetic coverage is all I can afford.
- Supplemental
- Long term care
- N/A
- Losing health insurance soon
- Cobra
- Aetna is my primary health care coverage and Medicare I would use if I were to be hospitalized.
- AARP supplement. But my disabled son only has Medicare and his bills are getting so big and difficult.
- *(Medicare Advantage plans)*

# Health and Wellness

Do you eat nutritious and balanced meals?  
Response Rate: 97%

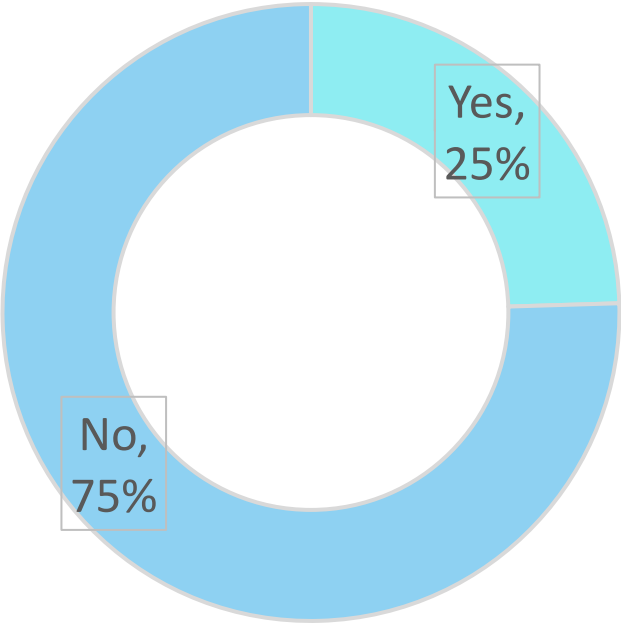


Do you exercise?  
Response Rate: 98%



# Health and Wellness

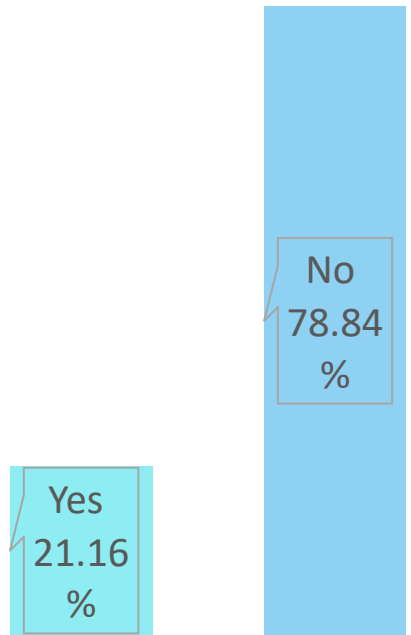
Have you fallen in the past 12 months?  
Response Rate: 98%



## Home health care, home health aide

Response Rate	95.80%
I don't need home health care	72.81%
I need home health care and I have it	13.60%
I need home health care, but I don't have it	13.60%

Do you receive help (paid or unpaid) to perform daily tasks?



# Transportation

How do you get around? Check all that apply.

Response Rate	96.96%
Drive myself	66.27%
Get a ride from friends/family	34.63%
Walk	27.31%
Taxi, Uber/Lyft, car service	13.13%
Public transportation (bus, train, etc.)	12.99%
Town senior bus, town vehicle	4.03%
Bergen County Community Transportation	2.84%
Other	2.84%
Access Link, paratransit	1.79%
Bicycle	1.49%

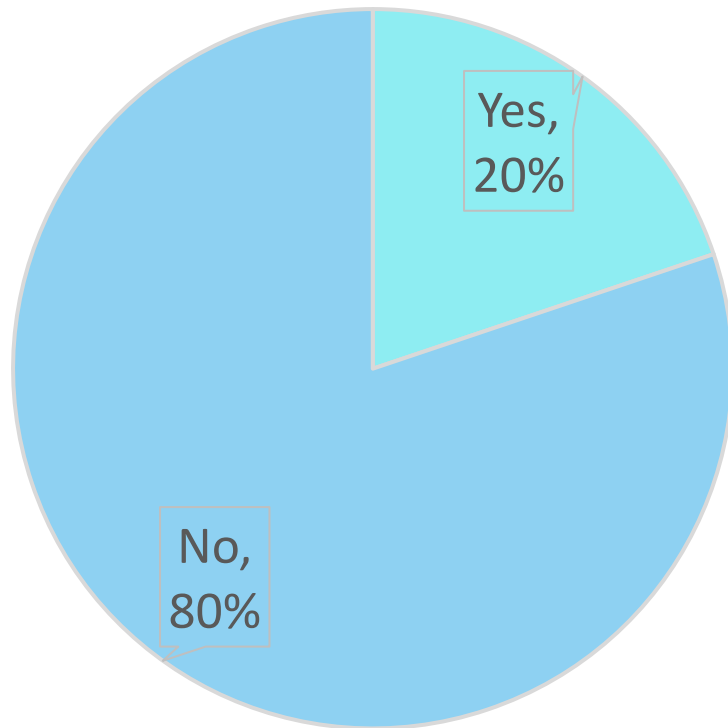
## Other Responses:

- Lost my car due to the storm
- Cannot walk
- I have a great scooter/rascal
- Norwood's van broke and was unable to provide me with transport. I have still not heard from them on whether they can help. Shameful part time, cronyism and laziness prevails.
- From daycare center
- Bedridden in institution
- I don't get around most of the time
- Not able to get around without assistance
- Humana provides a car service for me
- Logisticare
- I don't drive anymore. Occasionally my son will take me to doctor appts, etc. He is also the designated Power of Attorney.

# Transportation

Are you unable to do things because of transportation issues?

Response Rate: 92.62%



Other Responses:

- I depend on Uber, very expensive.
- I cannot drive anymore / don't have a car
- When I didn't know the direction to the destination
- Can't walk up step on bus!! Therefore no bus 4 me!
- Not enough space to explain.
- It's too hard for me to use public transportation.
- Gas \$\$
- I have no money
- Supermarket and shopping for clothes at times.
- Hard to make schedules match bus times.

# Emergency Preparedness

Do you feel like you are prepared for an emergency or disaster?

Response Rate	90.74%
Yes	54.39%
No	45.61%

Which emergency plans have you made?

Response Rate	91.03%
Adequate food on hand in case of an emergency	58.19%
Emergency contact who is not in the local area	36.41%
None	26.87%
Ability to access important documents if you are not at home	14.79%
Emergency communication plan	13.83%
Backup caregiver	9.54%
"Go Bag," or emergency supplies kit	8.74%
Other	4.45%
Signed up for NJ Register Ready	1.27%

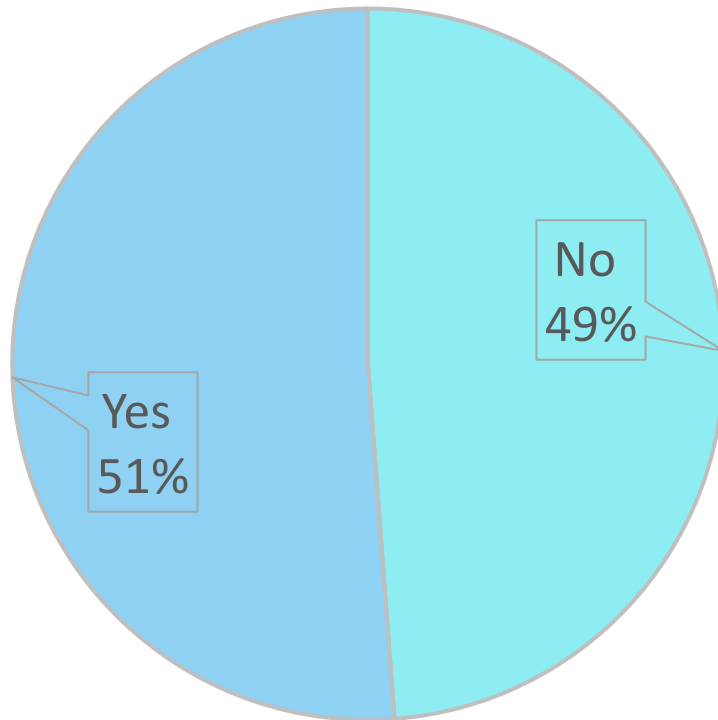
Other Responses:

- Get help from family
- I have Life Station
- Take care of my cats
- I have 2 cellphones I can call 911
- Want a go bag
- Worked with neighbors to pull together in an emergency
- Registered for Reverse Emergency Phone Calls
- Stand by generator
- Regarding eating meals, occasionally alone, eat with friends.
- I have local emergency contact and also one not in the area
- Church: the Church of the Good Shepherd in Fort Lee
- My hips, legs and knees
- I am in assisted living
- "Help" push button

# Housing

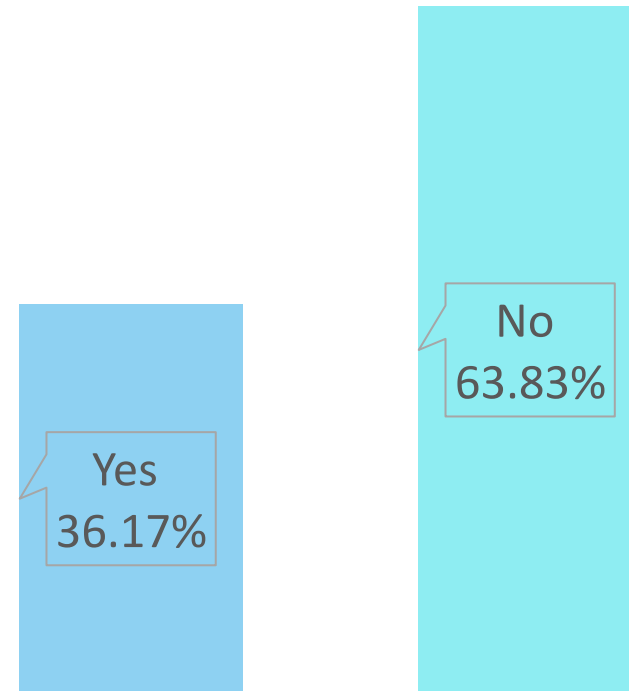
Do you own your own home?

Response Rate: 96.96%



Are you considering moving or downsizing in the next five years?

Response Rate: 90%





# Housing

Which housing issues do you think are most important for Bergen County seniors? Check the top 3 issues.

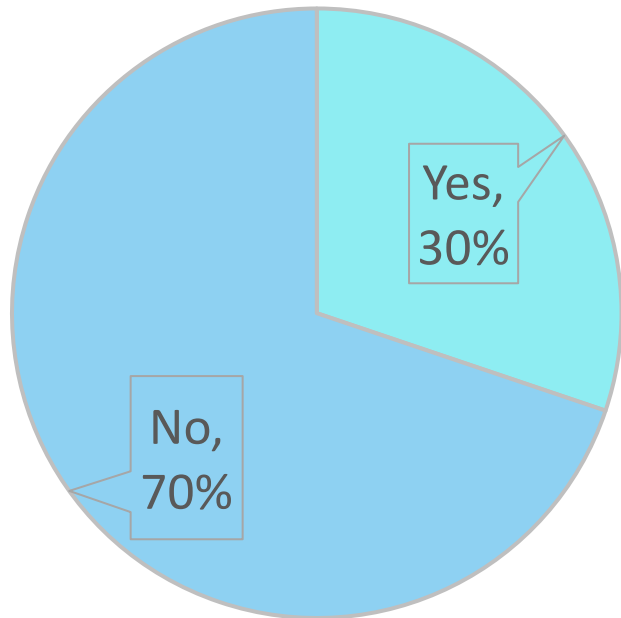
Response Rate	88.13%
Housing that is affordable	75.70%
Housing that is accessible	46.96%
Seasonal help like snow shoveling, raking	42.69%
Home modifications, home maintenance, repairs	38.75%
Help with applications for affordable housing	21.02%
Help to find a home repair contractor	19.70%
Help with completing property tax relief applications	13.79%
Other	10.18%
Home sharing, roommate matching	4.60%

## Other Responses:

- Affordable rent with pet
- Lack of senior apartment available
- Property taxes--crazy! Ours is over 3% of value over \$1,000 per month on a small condo.
- I'm presently on a mortgage payment plan, since I couldn't pay for many months. I was collecting UE and now that's been cancelled. I need continuation of that benefit desperately.
- EXTREME NEED for AFFORDABLE memory care housing!!!!!!!
- To learn more about senior services that is geared to each individual. Everyone has different needs during the year.
- I don't want to leave my home, but it is becoming difficult to live alone.
- After being on the wait list for the Senior Building here in Ridgefield Park for over six years, I still have not been offered the one bedroom I applied for.
- I think here should be more affordable housing for seniors. I have hearing problem and I can't afford to get a hearing aid and need to get into a senior housing. My rent takes all of my social security and I need to get into senior housing.

# Recreation and Social Activities

Do you attend a senior center?  
Total Response: 96.38%



If you attend a senior center, which activities do you participate in?

Response Rate	58.90%
N/A	39.80%
Exercise	34.15%
Socialization, meeting people	31.45%
Lunch	31.45%
Recreational Programs	26.29%
Educational Programs	21.62%
Other	6.14%

Other Responses:

- Everything I can possibly do
- Playing cards
- I used to attend when my wife was alive.
- AARP, meeting me at my senior center but did not start again yet.
- Bingo Game
- Day trip
- Watercolor painting
- I teach line dancing at several senior centers--when they will open
- Book club member
- Music appreciation and chorus class
- Pickleball
- Am president of Seniors, and participate and plan in all activities

# Recreation and Social Activities

Activities: please select the activities that you would be interested in

What are your favorite hobbies?  
Top Ten Responses:

Response Rate	75.11%
Social clubs, such for books, entertainment, crafts, hobbies	50.48%
Activities involving younger and older people, multi-generational	43.35%
A way to look up activities in my area	39.11%
A variety of cultural activities for diverse populations	37.38%
A range of volunteer opportunities	25.63%
Virtual (online) activities	14.07%
Other	5.20%
LGBTQ+ center/support	2.31%

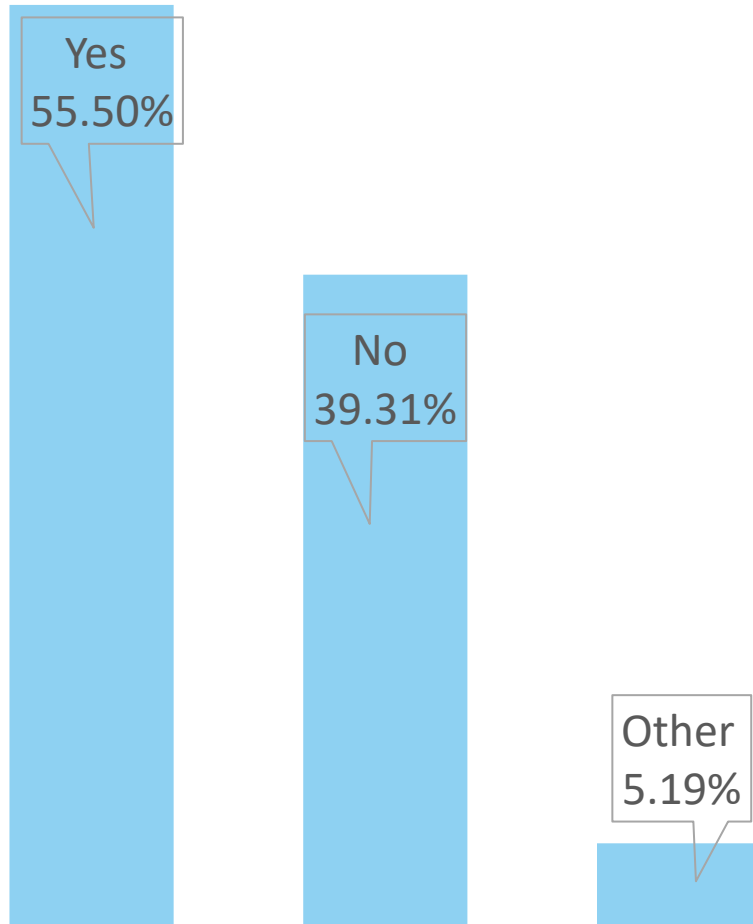
## Other Responses:

- Online college courses that are free to seniors that will lead to a degree
- Line Dance
- Singles activities - social opportunities to meet other singles over 65. We may be old but we're not dead!
- Virtual writing/publishing groups and workshops
- Computer classes and smart phone
- Exercise facilities/physical activities/sports that are geared towards seniors
- Trips to AC and Broadway
- Cooking Classes
- Singing, music
- Elder orphans, end of life docs, and help with removing late mother's HOARDING!
- Bow and arrow, qigong classes, French language

- Reading
- Cooking
- Music
- Walking
- Gardening
- Knitting
- Crafts
- Movies
- Exercise
- Art

# Awareness of Community Services

Can you easily access information about services for older adults?  
Response Rate: 92.04%



Can you easily access information about services for older adults?

Other Responses:

- No, not sure where to look for it.
- Technology requirements
- Language barrier and not good at computer
- Under 60 in urgent needed of housing help and help with everyday chore. I am only 53 and because I am not ok on Medicaid I can't find help for my needs
- I rely on family member that lives 1 hour away
- I can access information from the senior center, but later will need information about affordable housing
- I go by what I'm told at facility

Are you aware of the following services?  
Check all that apply.

Response Rate	72.65%
Senior congregate meals, senior lunch program at senior centers	52.59%
Supplemental Nutrition Assistance Program (SNAP, food stamps)	50.80%
Bergen County Senior Services, ADRC, Senior HelpLine	48.41%
Prescription assistance programs such as PAAD, Senior Gold	39.64%
Property tax relief programs (Senior Freeze property tax reimbursement, Homestead Benefit)	39.24%
Medicaid for Aged, Blind, Disabled (ABD, FamilyCare)	34.46%
Programs to pay for home health care (e.g. MLTSS, JACC, Respite)	18.53%
SHIP Medicare counseling program	16.53%

# Services for Seniors in Bergen County

The Division of Senior Services is planning for new or expanded services. In your opinion, which of these services do you think are the most critical for older adults in Bergen County? Please check the top 3 choices.

Response Rate	92.04%
Transportation	47.96%
In-home care, home health aide	47.80%
Oral health, dental	40.57%
Computer, tablet and/or smartphone help	36.79%
Adult day care	33.65%
Support group	24.60%
Benefits screening	22.64%
Employment, job search help	15.57%
Money management, help seniors keep track of bills and personal finances	14.78%
Other	6.76%

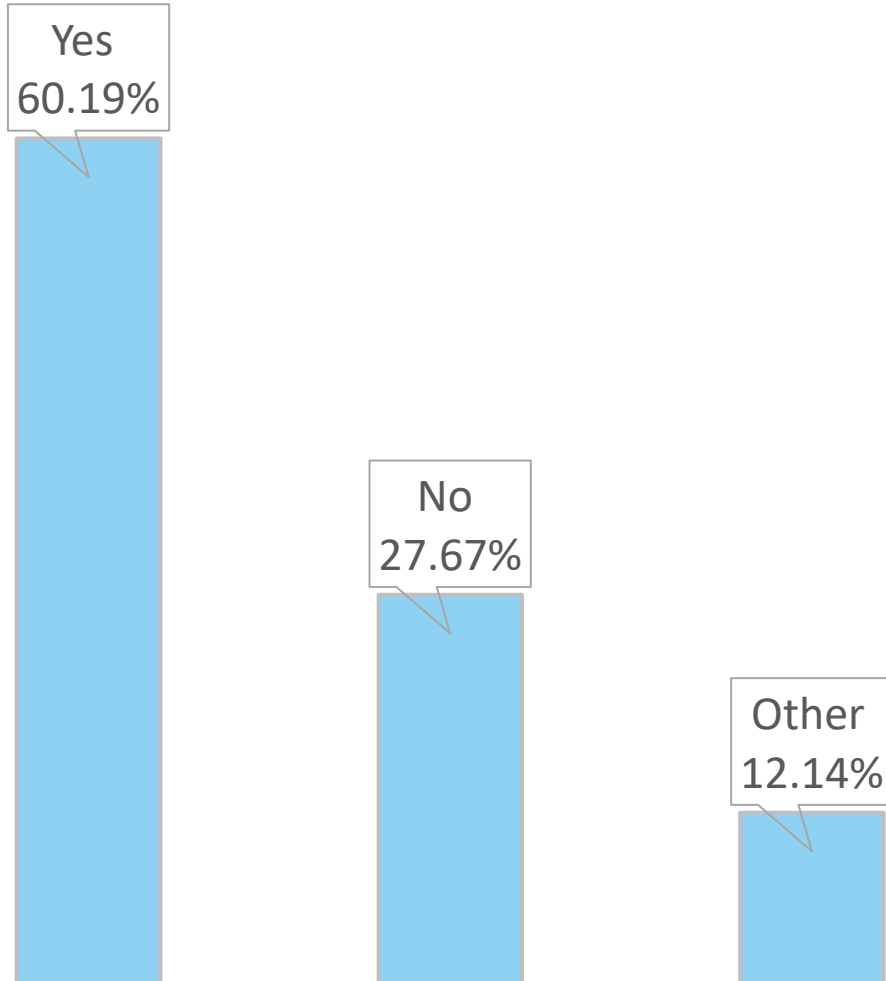
## Other Responses:

- Getting admission for a senior apartment
- Lunch and breakfast service
- Good to have more public gardens
- Elder orphans, manpower to help remove late mother's HOARDING!
- Legal Assistance with wills and beneficiaries when a senior has no family
- The disgraceful charge for drugs
- Having access to going on more day trips
- Companionship
- Help to get food stamps
- Lowering property taxes
- Nutrition, healthy eating
- Music/Swimming class
- Getting outdoors
- No dental insurance--price crazy. There was a low cost clinic in Englewood-- it closed.
- Hearing loss: hearing aids, other devices to adjust/help with hearing loss. Info on fire extinguishers, placement of fire/CO2 alarms. Vision health, supplements/vitamins/nutrition info. A table at senior centers to share no longer wanted things/items4sale
- Internet access & how to use, advocates to help with benefits and paperwork. I find that it is very difficult to get day-to-day help for people with limited vision or hearing complicated by poor transportation access and no facility with on line
- ADA & affordable living. I had to sell my home to buy food, etc but as desperate as I was couldn't get affordable place to live; esp. behind disabled. Housing was PERFECT for me but supposedly I didn't qualify. Now in expensive non ADA private apartment.
- I need help finding an affordable place to live . I'm ready to go down the shore, but it's far from my doctors I lost my Senior Freeze, I had to sell my older house to replace my leaking roof. The Freeze went away and my taxes shot up.

# Services for Seniors in Bergen County

Do you feel that you are able to get the services you need?

Response Rate: 89.44%



## Other Responses

- No, haven't looked for services.
- I may have to move soon and will need housing.
- No, when I call for information they tell me my income is too high. I did appreciate any help if there is any for me.
- We don't qualify for most services so that makes things cost prohibitive with rising property taxes and state government telling us that's not going to change
- Transportation?
- I don't have a high income and no savings. I only have a small life insurance policy so my daughter can bury me and pay any outstanding bills I may have. This policy has disqualified me from Medicaid and SSI. The qualifying amount should be raised.
- I need help with snow removal and there are no services in town.
- Sometimes. I am unemployed and I am not eligible for many services. My income is zero and my husband is on social security.
- Part time home aides not available or is too expensive. Social workers need to keep contact with homebound elderly. NOW WE GET HELP ONLY IF WE SEARCH ON OUR OWN. Many cannot do this.
- It would be helpful if county and town buses and transportation were expanded. Many of our doctors are in surrounding towns and getting there is often a problem. We wind up taking Lyft taxi and it becomes expensive.
- No computer to access services

# Services for Seniors in Bergen County

What are your primary concerns for yourself?

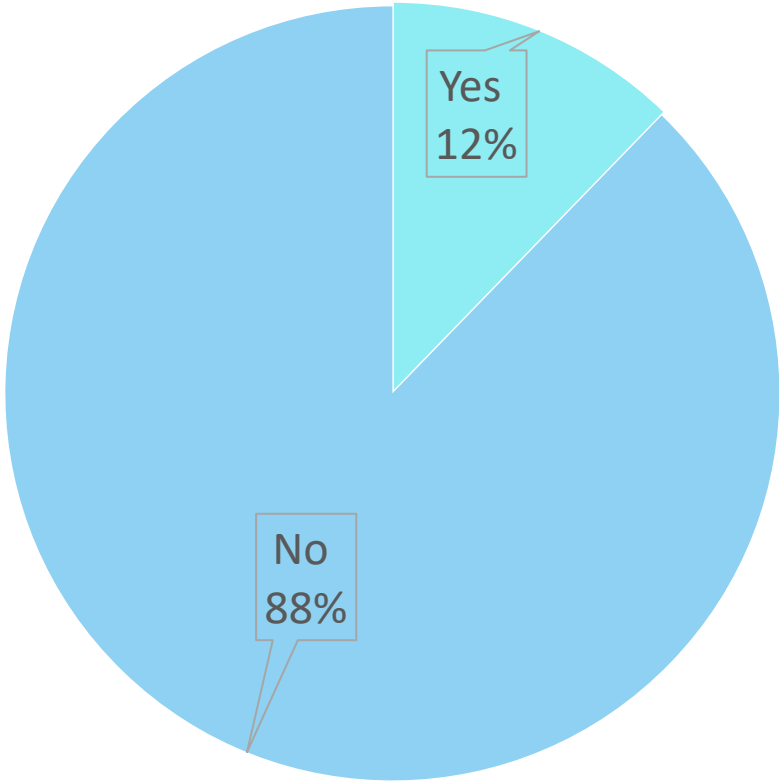
Response Rate	85.82%
Declining physical or mental health	45.36%
Losing memory or losing cognition	32.55%
Falling	29.68%
Unable to afford housing costs	27.82%
Financial insecurity	27.15%
Isolation, loneliness	26.31%
Transportation	25.13%
Inability to care for oneself	22.77%
Unable to afford healthcare cost	22.43%
Other	9.11%
Financial abuse, scams	5.40%

## Other Responses:

- Financial security
- Housing
- Dental services
- Finding a doctor in the area I live
- Lack of schooling
- Not being able to fully participate in activities due to lack of my own car.
- Paperwork overload
- Communication access in public venues. These places - like senior centers, civic centers, auditoriums need to have induction (hearing) loops installed. These are our ramps - just like for wheelchair users. This needs to be done NOW.
- DECLUTTERING!
- Worried about having physical help as get older
- "Isolation, loneliness"= Covid has curtailed body's social activities "losing memory or losing cognition" = caring for mother with dementia
- Unable to go to senior center due to vaccine mandate
- No concerns at this time
- UNEMPLOYED UNEMPLOYED UNEMPLOYED. NO one hires people over 50 and we are losing ground for retirement!!!!
- Aging out of my home so that it is no longer livable for the long-term. Zoning restrictions on ADUs, unwalkable neighborhood sidewalks, lack of sufficient crosswalks will make it difficult to stay in my home in my 80s and beyond.

# Employment

Are you looking for a job?  
Response Rate: 95.66%



If you are looking for a job,  
what are your barriers to employment?  
Response Rate: 11.14%



### Other Responses:

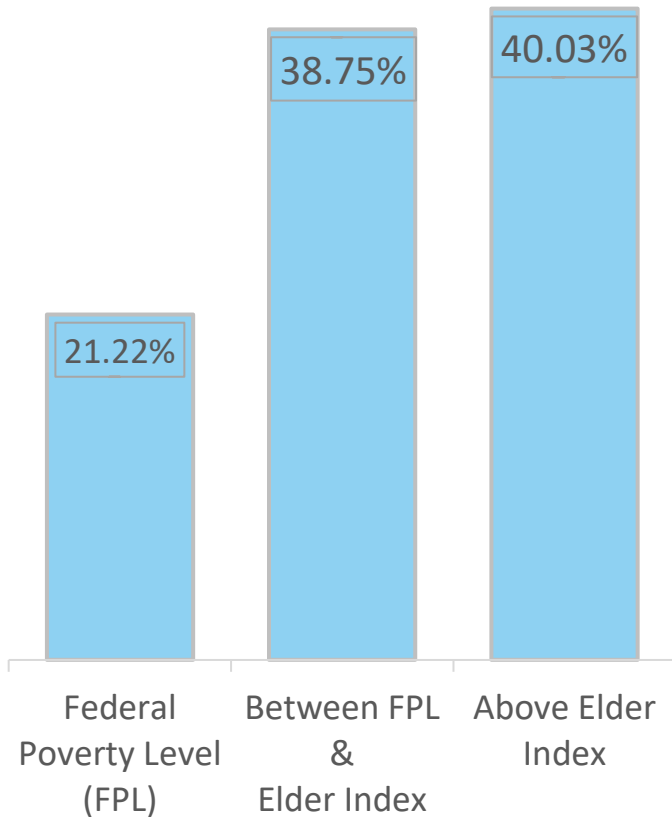
- I volunteered for 20 years at Hackensack hospital. Had to give that up to care for my husband. Makes me really sad.
- I am 72 and have looked for employment. I'm not computer literate and have already been turned down because of my age.
- Lack of sophisticated knowledge of computer platform, (age 71), need to work at home, ,not bilingual, not able to walk without walker, cannot lift.
- I have a disabled son who lives with me it is hard to afford home health care for him I am planning to look for part time help but due to knee issues it is hard to find something. I am 75 years old and it is hard to work and take care of disabled son.
- Due to COVID protective shields at some worksites - I can't apply to part time openings as a clerk = I wear hearing aids & still can't hear people speaking behind masks. At 70 = age discrimination. I will leave my current employer soon.
- Age Discrimination - Employers are hesitant to hire anyone over the Age of 50! I am 63 Years Old and am a Home Health Aide. I was a secretary for over 30 Years, but in these days, Employers want candidates that have a Bachelor's Degree.



# Income

What is your household income per month?

Response Rate: 90.01%



## Sources of household income

Response Rate 94.50%

Social Security 78.25%

Pension 35.53%

Employment 18.38%

Other 15.47%

SSI (Supplemental Security Income) 8.58%

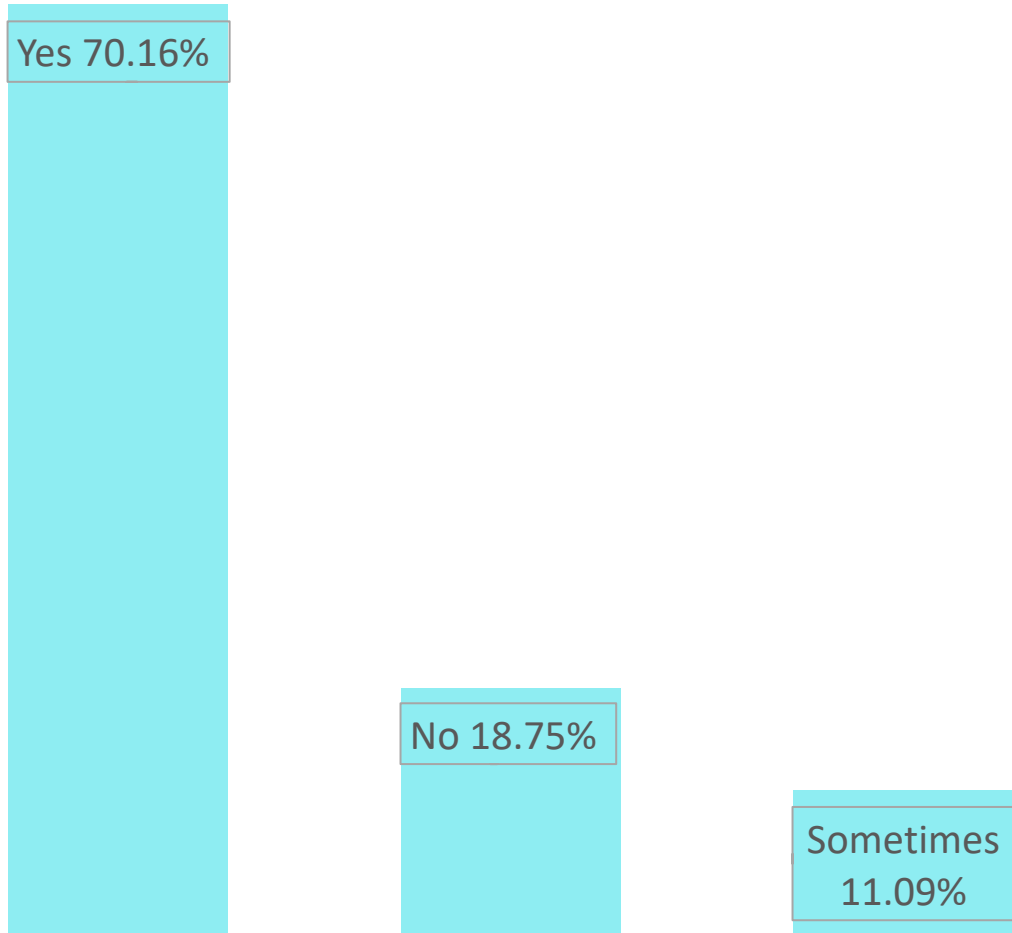
SSDI (Social Security Disability Insurance) 5.67%

### Other Responses:

- Financial assistance from children
- Part-time job
- Unemployment – barely
- Savings
- Inheritance/self management taking social security at 70 small monthly amount
- When I was a nurse I took out long term disability insurance. This will be over soon. I must move but I can't pack. Too weak. Falling etc., spinal cord injury and brain tumor which needs to come out now.
- Investments
- Section 8 Rental Assistance and SNAP
- 401k
- Odd sales of home items and some help from Mothers Skills
- Have been on Unemployment since February, 2020. Ending soon and don't know what I will do.

# Income

Are you able to afford your monthly living expenses?  
Responses Rate: 92.62%



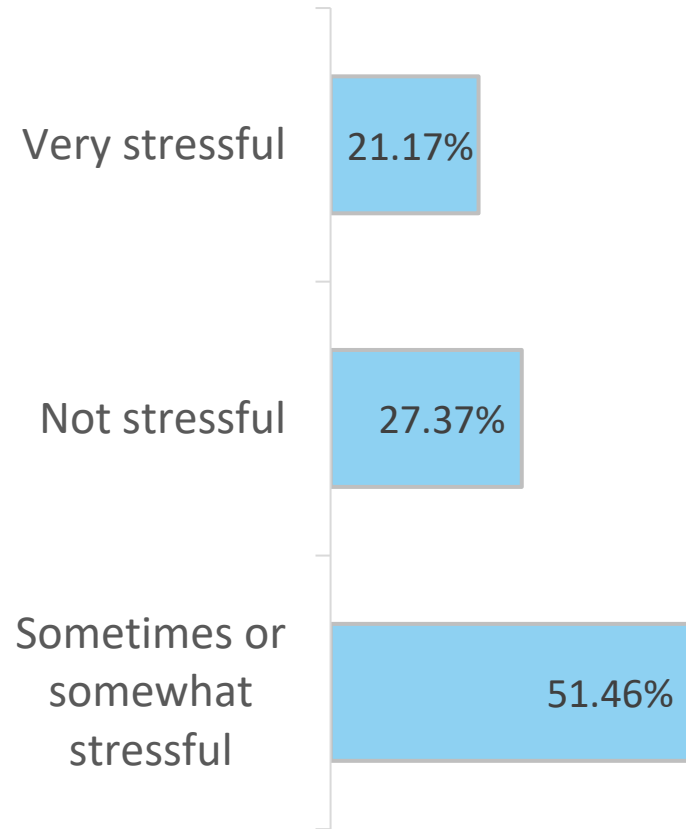
If you're not able to afford your monthly living expenses, how do you get by?

- Financial assistance from family members
- Thank you
- Credit card
- Food Stamps
- Barely
- I am receiving benefit from Families First Food coupon.
- Save all
- No cable, older Android device I can upgrade myself, secondhand clothing and appliances and gear from Craigslist and Ebay
- Prayer, meditation
- We are for now but worry in a few years!
- Sharing the house with an ex-husband that allows me to stay at his home because I cannot afford to pay a 1 bedroom apartment by myself with my low pay salary. I do have cancer but is controlled and my many medical expenses takes most of my money away.
- My mother helps me pay my rent. I was told section 8 program is closed. My mother is 91 years old and I feel she should not help me. I think the section 8 program should open.
- I KEEP GOING INTO DEBT MONTH AFTER MONTH UNTIL IT RUNS OUT AND THEN I going to have to go into bankruptcy and The State of NJ couldn't care less if I go bankrupt! I kept begging for help and always got. "SORRY NO PROGRAMS FOR YOU. TRY AGAIN LATER."

# Caregivers

How would you rate your stress level, in regards to your caregiving role?

Response Rate: 39.65%



Which of the following services would help you as a caregiver?

Service	Response Rate
Connecting with agencies to get services	46.46%
Financial support	37.17%
Taking a break for myself	33.19%
Having someone to talk to	27.88%
Support groups	25.22%
Other	7.52%

Other Responses:

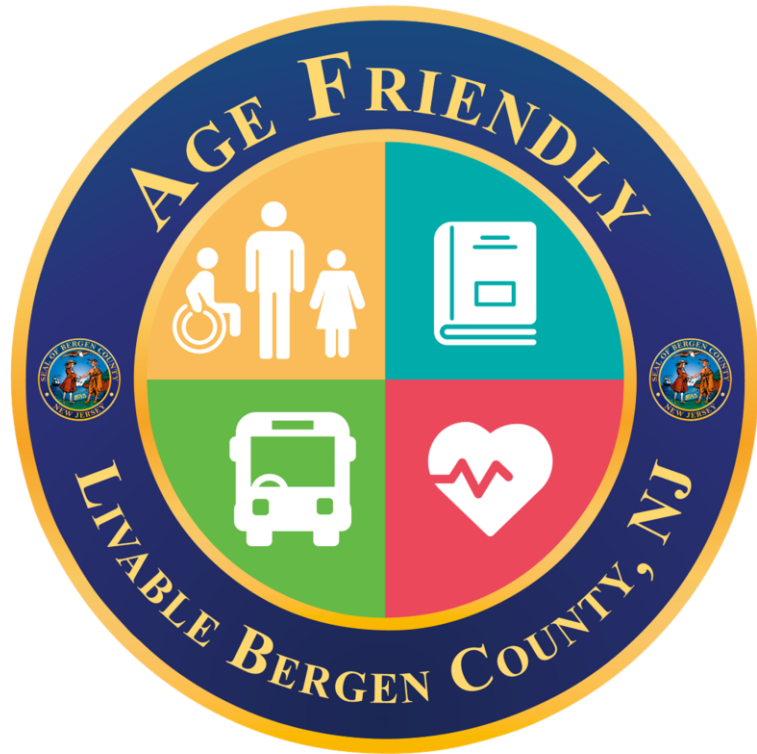
- My biggest worry is not having transportation or someone to assist me with transportation.
- Right now I have 24-7 caregiver but very costly
- Senior retirement home
- Home maintenance/repairs
- Transportation for two adult daughters with neurological impairments; they cannot drive themselves.
- I just want my moms independence back.
- It's not every day. I help 2 different family members - one in assisted living and one who lives solo with limited income and health problems.
- I don't have any issues, other than I'm not always available to assist my mother as far as companionship, preparing meals, and most importantly personal care.
- Qualified aides to assist me with my 97 year old mom especially weekends. I want to work! And affordable aides! Aides - companions in Bergen County receive 25-50 per hour cash impossible to hire at these prices. I'm in crisis mode.

# Final Comments from the Survey Respondents

- My sister is 86 years old and homebound. She cannot walk due to accident and has diabetes. She is receiving Home Care service at home. Problem is that the Home Care is watching TV only during visiting patient. Her husband is doing laundry for patient.
- The home care aide used to help for cooking, cleaning, and bathing for disabled seniors before. They are doing a cleaning only for a short time now. It would be better if we can get home care service easier. What is the home care aide suppose to do?
- I would say that the work that you are doing is greatly appreciated by seniors as I am, keep it up. Thank you very much.
- Affordable Housing for Bergen County remains a barrier. The waiting lists are mostly closed. Section 8 remains closed. Seniors and disabled should be a priority for Section 8. (many comments about Senior Housing)
- My most pressing concern is the cost of dental care and lack of access/information about affordable dental care in Bergen County for seniors.
- I am really concerned about snow removal. I can no longer do it myself due to my health. How do I find help? Where do I look?
- The Northwest Senior Center is a tremendous help. The staff is diligent and helpful, the classes provide exercise and socialization, and the lunches are nutritious. Without the center and its programs I would be more isolated and less healthy.

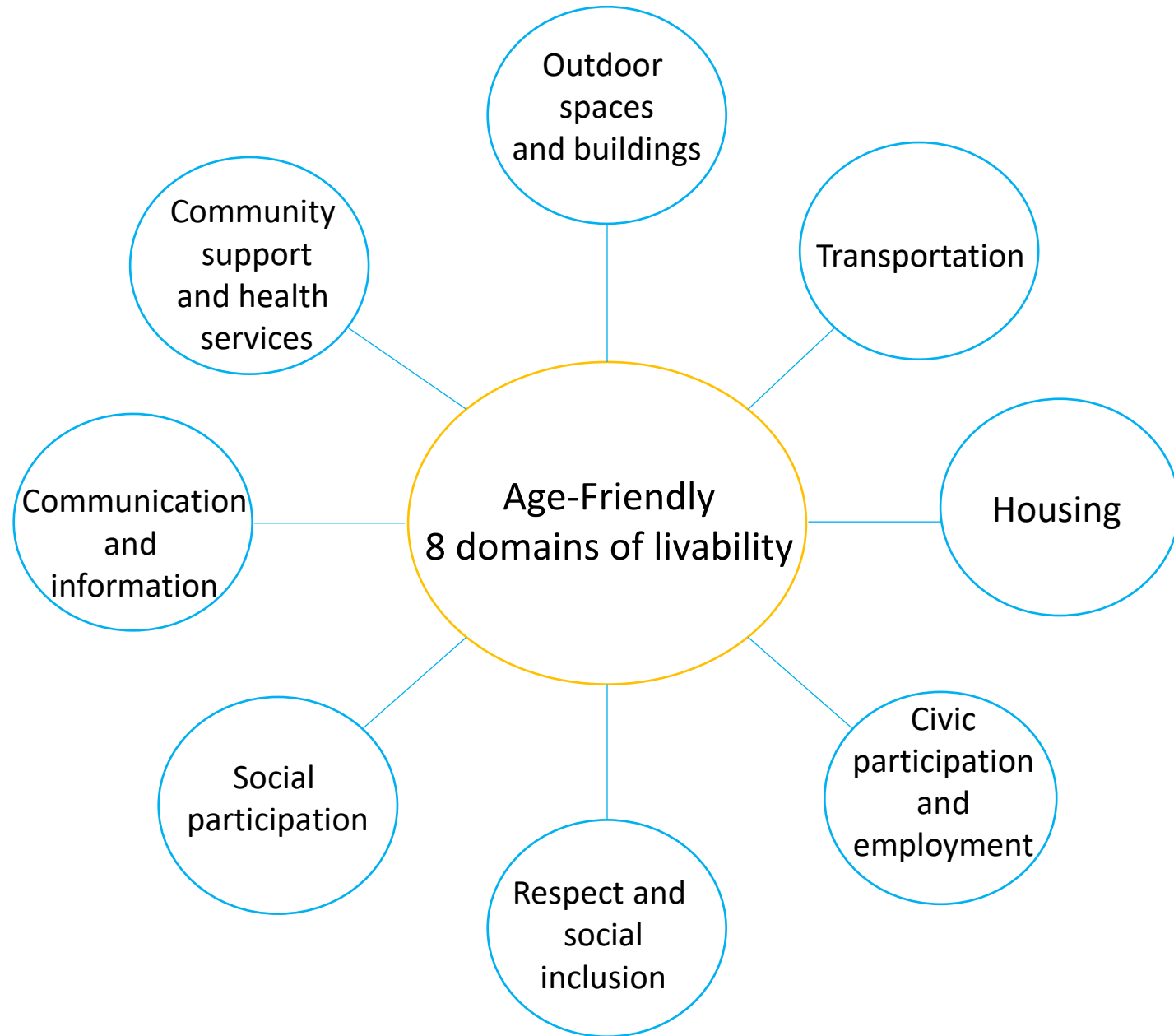
Appendix E

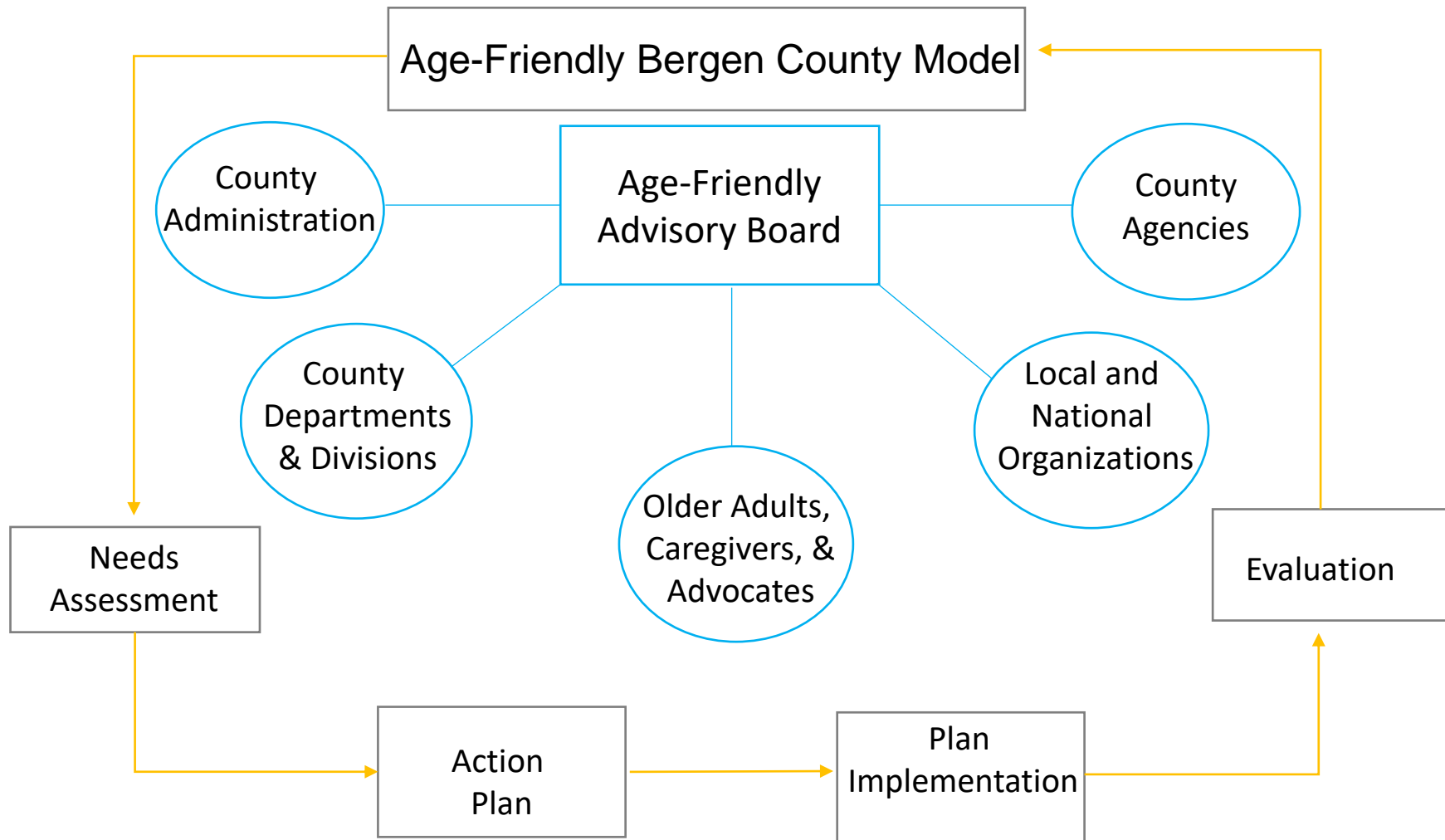
# Bergen County Age-Friendly Initiative



*Congratulations!*

In 2022, Bergen County has committed to becoming more age-friendly under the criteria established by the AARP and has been accepted as a member of the AARP network of age-friendly States and communities.







Appendix F

Bergen County Dementia Friendly Initiative



# Bergen County Dementia Friendly Initiative



## Goals and Activities



### Greater Awareness of Dementia

- Trainings for the public at large (e.g., community residents with and without dementia)
- Trainings for sector-specific groups (e.g., targeting banks, police and fire, libraries, public transportation, etc.)



### Enhanced Local Services

- Developing memory cafes
- Coordinating services with other organizations, both within the locality and regionally
- Connecting individuals living with dementia and their care partners to resources



### Improved Public Facilities and Outdoor Spaces

- Advocating for changes to mobility and transportation systems
- Planning for improvements in public spaces and housing options
- Improving the accessibility of the Council on Aging

## About Dementia-Friendly Communities

Why

Make communities more inclusive and supportive of persons living with dementia and their care partners

How

Greater awareness of dementia  
Enhanced services  
Improved public facilities and outdoor spaces

Who

Nonprofit/public/private leaders in strategic partnership with each other  
Persons with dementia and care partners

## Why Dementia Friendly pilot program in Bergen County?

- ✓ Rich partnerships
- ✓ County government leaders in aging
- ✓ Age-friendly community pioneers
- ✓ Specialized expertise through collaborative research
- ✓ Geographic characteristics

### Designing a pilot program: Key principles

- Public-private-academic partnership
- Regional network structure
- Use Dementia Friendly America resources
- Baked-in evaluation
  - DFA Guide
  - Dimensions of Implementation

## Appendix G

# Resources

Click on each link to access the online resource:

[Bergen County](#)

[Bergen County Division of Senior Services](#)

[Bergen County, Division of Senior Services Key Services Guide](#)

[Quick Guide to State, Federal and County Programs for Older Adults](#)

[NJ Division on Aging \(DoAS\)](#)

[Administration for Community Living](#)



# BERGEN *County* NEW JERSEY

Department of Human Services

Division of Senior Services

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