



# ACROSS THE STATES

PROFILES OF LONG-TERM SERVICES  
AND SUPPORTS

## NEW JERSEY



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# INTRODUCTION

*Across the States 2012: Profiles of Long-Term Services and Supports* is the ninth edition of the AARP Public Policy Institute's state long-term services and supports reference report.

This short report provides key long-term services and supports information for a single state. Complete data for all states are contained in the full report and executive summary.

Published for the past 18 years, the *Across the States* series was developed to help inform policy discussions among public and private sector leaders in long-term services and supports throughout the United States. *Across the States 2012* presents comparable state-level and national data for more than 140 indicators, drawn together from a wide variety of sources into a single reference. This publication presents up-to-date data and is displayed in easy-to-use maps, graphics, tables, and state profiles.

*Across the States 2012* comes in two volumes:

- A full report with an overview of key findings and trends, maps and graphs, and individual profiles for each state, the District of Columbia, and the nation as a whole. The full report provides a comprehensive picture of long-term services and supports in each state.
- An executive summary with an overview of key findings and trends, and ranking tables for each indicator, such as percentage of Medicaid long-term services and supports spending for older people and adults with physical disabilities going to home and community-based services. This permits readers to easily see variations among states.

Some of the indicators in *Across the States 2012* may be found in prior editions. Please exercise caution when making comparisons with information in earlier editions due to changes in the source or definition. Complete descriptions of all indicators, and how they may differ from previous editions, can be found in the Data Documentation section in the back of the full report. Data sources and descriptions of indicators are only found in the full report, not in the executive summary.

Additional indicators on health care spending, health status, and health care utilization for the age 50+ population can be found in another AARP Public Policy Institute report, *Quick Health Facts 2010: Selected State Data on Older Americans*.

Copies of *Across the States 2012* are available free of charge. To order, please call the AARP Public Policy Institute at (202) 434-3890 or email [jgasaway@aarp.org](mailto:jgasaway@aarp.org).

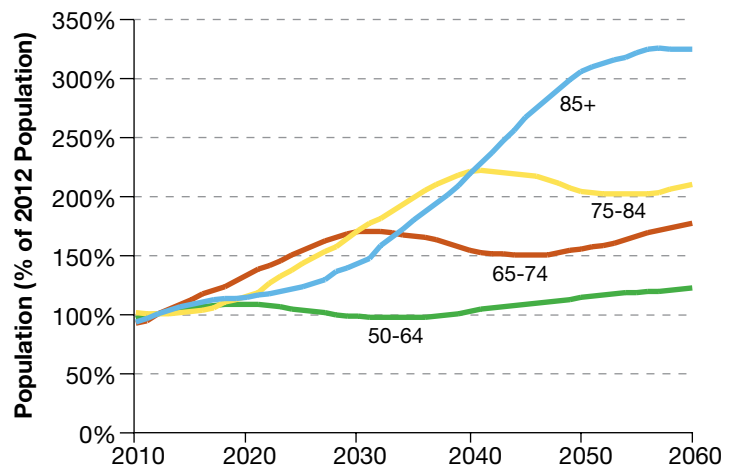
The full report and executive summary are also available on the web. The most recent edition of *Across the States* can be found at <http://www.aarp.org/acrossthestates>.

## NEW JERSEY

Population & Projections	Year	State Pop. (1,000s)	% of Total Population	Rank	U.S.	% Change from 2012	Rank	U.S.
All ages	2012	8,771		11	315,311			
	2032	10,044		11	376,660	+15%	37	+19%
	2050	11,370		11	434,447	+30%	37	+38%
Age 50-64	2012	1,789	20.4%	13	19.2%			
	2032	1,733	17.3%	2	16.4%	-3%	27	+2%
	2050	2,032	17.9%	14	16.6%	+14%	33	+19%
Age 65+	2012	1,258	14.3%	22	13.6%			
	2032	2,157	21.5%	9	19.8%	+72%	20	+74%
	2050	2,437	21.4%	10	20.4%	+94%	25	+107%
Age 65-74	2012	672	7.7%	21	7.4%			
	2032	1,142	11.4%	6	10.1%	+70%	14	+64%
	2050	1,042	9.2%	20	9.1%	+55%	30	+69%
Age 75-84	2012	390	4.4%	18	4.2%			
	2032	707	7.0%	21	6.8%	+81%	39	+94%
	2050	797	7.0%	5	6.6%	+104%	23	+116%
Age 85+	2012	195	2.2%	16	2.0%			
	2032	308	3.1%	10	2.9%	+58%	33	+69%
	2050	597	5.3%	8	4.8%	+206%	25	+224%

Older People of Color (%), 2010		
State	Rank	U.S.
23.2%	13	20.1%
Asian/Pacific Islander		
State	Rank	U.S.
4.8%	7	3.6%
Black		
State	Rank	U.S.
9.7%	14	8.5%
Hispanic		
State	Rank	U.S.
8.1%	9	6.9%

**Projected Growth in the Older Population in New Jersey as a Percentage of 2012 Population, by Age Group**



Note: the highest data value within each ranking is indicated by a rank of 1. For indicators in which both a total number and a ratio are given for the state value (percent of population, per person in the state, etc), the rank and U.S. values correspond to the ratio column.

## POPULATION &amp; CHARACTERISTICS

<b>Living Arrangements</b>	<b>State</b>	<b>Rank</b>	<b>U.S.</b>
Men per 100 women age 85+, 2010	46	31	48
People age 75+ living alone, 2010	34%	28	34%
People age 60+ with grandchildren in household, 2010	6.7%	7	5.5%
People age 60+ responsible for raising grandchildren, 2010	1.2%	36	1.6%
Percent of age 65+ households with someone under 18, 2010	8.4%	9	7.0%

<b>Income &amp; Poverty</b>	<b>State</b>	<b>Rank</b>	<b>U.S.</b>
Median household income age 65+, 2010	\$41,452	4	\$34,381
At/below poverty level age 65+, 2010	7.2%	39	9.0%
At/below 250% of poverty level age 65+, 2010	34%	46	42%
Women age 75+ at/below poverty level, 2010	9.1%	47	12.2%
Women age 75+ at/below 250% of poverty level, 2010	45%	47	54%
Bachelor level education or higher age 65+, 2010	23%	17	21%

<b>Disability Rates</b>	<b>Number (1,000s)</b>	<b>Percent</b>	<b>Rank</b>	<b>U.S.</b>
People age 65+ with disabilities, 2010				
Self-care difficulty	95	8.3%	21	8.8%
Cognitive difficulty	95	8.3%	34	9.5%
Any disability	375	33%	42	37%
People age 18-64 with disabilities, 2010				
Self-care difficulty	74	1.3%	46	1.8%
Cognitive difficulty	163	3.0%	50	4.2%
Any disability	398	7.3%	51	10.0%

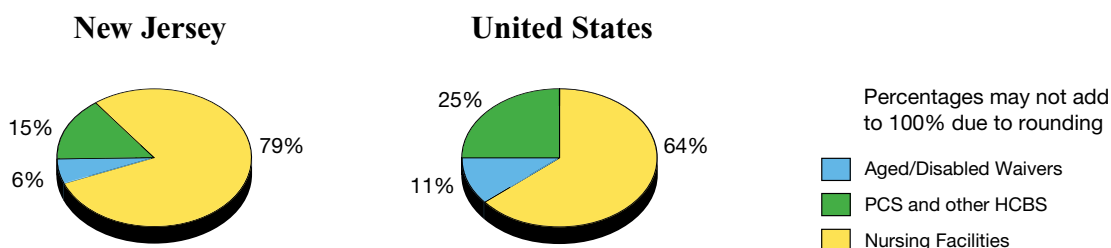
<b>Family Caregivers</b>	<b>State</b>	<b>Per 1,000 Population</b>	<b>Rank</b>	<b>U.S.</b>
Family caregivers, 2009	1,190,000	137	28	137
Economic value of family caregiving, 2009 (state in millions of \$)	\$13,200	\$1,520	25	\$1,460
Economic value per hour, 2009	\$11.59		20	\$11.16
Ratio of the economic value of family caregiving to Medicaid long-term care spending, 2009	3.5		31	3.8

<b>Long-Term Care Insurance</b>	<b>State</b>	<b>Per 1,000 Age 40+</b>	<b>Rank</b>	<b>U.S.</b>
Private long-term care insurance policies in effect, 2010	184,611	43	26	45

## PUBLIC LTSS EXPENDITURES

Medicaid Expenditures	State	Rank	U.S.
Total Medicaid expenditures (millions), 2009	\$9,928	11	\$368,330
Federal Medicaid Assistance Percentage (FMAP), 2009	50.00%	41	
Medicaid home and community-based services (HCBS) as a % of long-term services and supports (LTSS) spending, for older people and adults with physical disabilities, 2009 *	21%	37	36%
Medicaid HCBS spending as a % of LTSS spending, for all populations, 2009 *	26%	50	44%

### Medicaid Long-Term Services and Supports Spending for Older People and Adults with Physical Disabilities in New Jersey and the U.S., 2009



LTSS & Home Health Expenditures	Total (millions)	Per Person in the State	Rank	U.S.
Medicaid LTSS expenditures for older people and adults with physical disabilities, 2009	\$2,509	\$287	16	\$261
Nursing facilities	\$1,984	\$227	11	\$168
HCBS	\$524	\$60	28	\$94
Aged/disabled waiver services	\$152	\$17	38	\$29
Personal care services (PCS) **	\$344	\$39	13	\$45
Home health services	\$27	\$3	36	\$16
Other HCBS ***	\$1	\$0	22	\$4
Medicaid LTSS expenditures for all populations, 2009	\$4,457	\$509	13	\$413
Institutional services	\$3,311	\$378	5	\$232
HCBS	\$1,146	\$131	35	\$181
Waiver services (all populations)	\$774	\$88	37	\$114
Other HCBS (including PCS and home health)	\$372	\$43	20	\$68
State-funded HCBS expenditures for older people and adults with physical disabilities, 2009	\$43	\$4.93	17	\$4.83

Note: the highest data value within each ranking is indicated by a rank of 1. For indicators in which both a total number and a ratio are given for the state value (percent of population, per person in the state, etc), the rank and U.S. values correspond to the ratio column.

\* HCBS and LTSS include home health services for these indicators. This treatment is consistent with most earlier editions of Across the States, but differs from Across the States 2009, in which home health was categorized separately from LTSS.

\*\* 15 states did not report any PCS spending in 2009; the lowest possible rank is 36. In 2008, 19 states did not report any PCS participants; the lowest possible rank is 32.

\*\*\* "Other HCBS" includes PACE, self-directed services authorized under Section 1915(j), and several other programs. Only 26 states have spending categorized as this type; the lowest rank for this indicator is 22.

<b>Medicaid HCBS Participants By Type of Service</b>	<b>State</b>	<b>Per 1,000 Population</b>	<b>Rank</b>	<b>U.S.</b>
Nursing facilities (NF), 2008	44,595	5.1	30	5.3
HCBS (older people and adults with PD), 2008	46,663	5.4	32	8.2
Aged/disabled waiver services	11,345	1.3	38	2.2
Personal care services (PCS) **	20,623	2.4	21	3.0
Home health services	14,695	1.7	25	3.0
Institutional services (NF and ICF-MR), 2008	48,038	5.5	26	5.6
HCBS (all populations), 2008	60,322	6.9	35	10.1
Waiver services (all populations)	25,004	2.9	38	4.1
Other HCBS (including PCS and home health)	35,318	4.1	26	6.0
Adults with disabilities self-directing services, 2011	2,587	0.30	41	2.43

<b>Medicaid Participant LTSS Balance</b>	<b>State</b>	<b>Rank</b>	<b>U.S.</b>
Medicaid aged/disabled waiver participants per 100 beneficiaries in nursing facilities, 2008	25	39	42
Medicaid HCBS beneficiaries as a % of LTSS users, for older people and adults with PD, 2008 *	51%	27	61%
Medicaid HCBS beneficiaries as a % of LTSS users, for all populations, 2008 *	56%	30	64%

<b>Medicaid Expenditures Per Person Served</b>	<b>State</b>	<b>Rank</b>	<b>U.S.</b>
Nursing facility services, 2008	\$40,908	7	\$29,533
HCBS expenditures for older people and adults with physical disabilities per person served, 2008 (excluding home health)	\$12,226	13	\$10,957
Aged/disabled waiver services	\$12,384	17	\$10,710
Personal care services **	\$12,140	9	\$11,142
Home health services	\$3,337	19	\$5,495
ICF-MR services, 2008	\$184,533	8	\$123,053
MR/DD waiver services, 2008	\$31,281	36	\$42,896

## LTSS COSTS

<b>Public &amp; Private Payment Rates</b>	<b>State</b>	<b>Rank</b>	<b>U.S.</b>
Medicaid payment per day for nursing facility care, 2011	\$209	8	\$178
Medicare payment per day for nursing facility care, 2010	\$464	3	\$398
Medicare reimbursement per home health visit, 2010	\$180	12	\$154
Private pay rate per day in nursing facility, 2011	\$289	6	\$193
Private pay rate per month in assisted living, 2011	\$4,938	3	\$3,261
Private pay daily rate for adult day care, 2011	\$87	7	\$60
Private pay hourly rate for home health aide, 2011	\$21	11	\$19

## LTSS RESOURCES

<b>HCBS Resources</b>	<b>State</b>	<b>Per 1,000 Age 65+</b>	<b>Rank</b>	<b>U.S.</b>
Assisted living and residential care facilities, 2010	302	0.25	50	1.46
Assisted living and residential care units, 2010	20,420	17	43	31
Personal and home care aides, 2010	9,600	8	38	17
Median hourly wage, 2010	\$11.24		4	\$9.44
Home health aides, 2010	29,550	25	13	24
Median hourly wage, 2010	\$10.61		16	\$9.89
People receiving ACL congregate meals, 2009 *	41,035	35	35	42
People receiving ACL home delivered meals, 2009 *	32,579	28	20	22
Total ACL congregate and home delivered meal expenditures (total in millions of \$), 2009 *	\$44	\$38	22	\$36
Number of health maintenance tasks able to be delegated to LTSS workers (out of 16 tasks), 2011	7		24	

<b>Nursing Facility Resources &amp; Utilization</b>	<b>State</b>	<b>Per 1,000 Age 65+</b>	<b>Rank</b>	<b>U.S.</b>
Total nursing facilities, 2010	365	0.31	38	0.40
Nursing facility beds, 2010	51,514	43	25	42
Nursing facility residents, 2010	45,837	39	20	35
Nursing facility occupancy rate, 2010	89%		13	83%
Direct care nursing hours per resident day, 2010	3.7		36	3.8
RN hours per day, 2010	0.76		20	0.64
Nursing facility staffing turnover, 2010	29%		42	40%

<b>Nursing Facility Resident Characteristics</b>	<b>State</b>	<b>Rank</b>	<b>U.S.</b>
Residents with dementia, 2010	44%	37	46%
Nursing facility residents with low care needs, 2008	19%	20	17%
Residents with Medicaid as primary payer, 2010	63%	21	63%
Residents with Medicare as primary payer, 2010	18%	5	14%
Residents with "other" as primary payer, 2010	19%	36	22%

<b>Quality &amp; Oversight of Nursing Facilities</b>	<b>State</b>	<b>Rank</b>	<b>U.S.</b>
Residents with physical restraints, 2008	4%	15	4%
High risk residents with pressure sores, 2008	15%	3	12%
Long-stay residents with a hospital admission, 2008	27%	4	21%
Long-term care facility beds per FTE ombudsman, 2010	2,891	20	2,543
Nursing facilities visited by ombudsman at least quarterly, 2010	42%	46	76%

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\* These programs were originally administered under AoA. For more information on the Administration for Community Living (ACL), please see <http://www.hhs.gov/acl>.

## TRENDS

Medicaid HCBS Utilization	Year	State	Rank	U.S.
Medicaid HCBS participants, older people and adults with physical disabilities (excluding home health)	2003	26,618		1,270,155
	2008	31,968		1,577,471
	% change	+20%	30	+24%

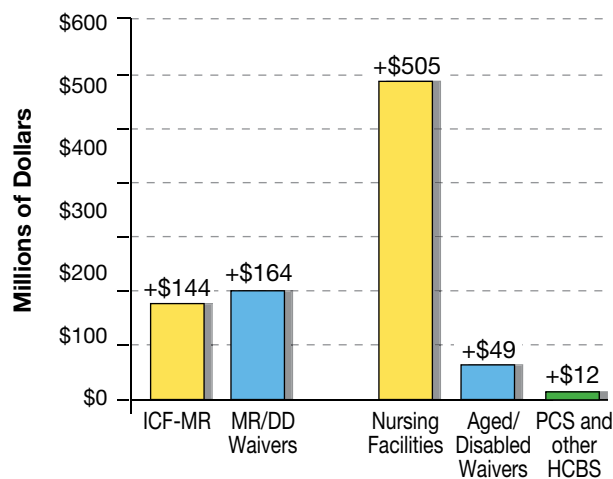
  

Nursing Facility Residents	Year	State	Rank	U.S.
Nursing facility residents	2005	45,566		1,460,185
	2010	45,837		1,408,886
	% change	+1%	7	-4%

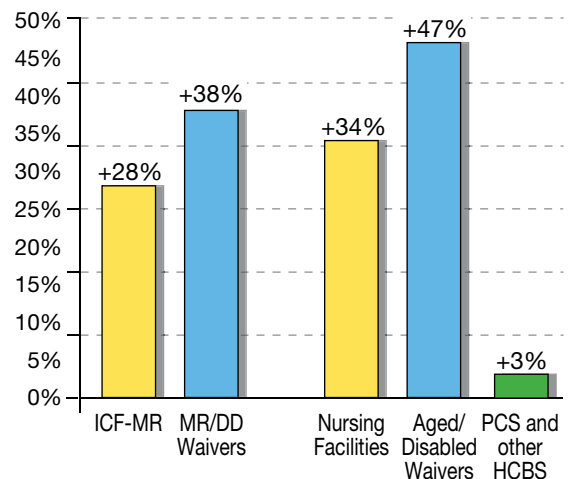
  

Long-Term Care Financing	Year	State	Rank	U.S.
Total Medicaid spending (millions)	2004	\$7,982		\$285,710
	2009	\$9,928		\$368,330
	% change	+24%	37	+29%
Medicaid LTSS spending for older people and adults with physical disabilities (millions)	2004	\$1,943		\$62,811
	2009	\$2,509		\$80,181
	% change	+29%	16	+28%
Medicaid nursing facility spending (millions)	2004	\$1,480		\$45,842
	2009	\$1,984		\$51,403
	% change	+34%	3	+12%
Medicaid HCBS spending for older people and adults with physical disabilities (millions)	2004	\$463		\$16,969
	2009	\$524		\$28,778
	% change	+13%	47	+70%
Medicaid HCBS as a % of LTSS spending, for older people and adults with physical disabilities	2004	24%	17	27%
	2009	21%	37	36%
	change	-3%	48	+9%

**Change in Medicaid LTSS Spending, 2004–2009, by Service**



**Percent Change in Medicaid LTSS Spending, 2004–2009, by Service**



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