



# Two Year Report 2014 - 2015





# NEW JERSEY FOUNDATION FOR AGING

145 West Hanover St., Trenton, NJ 08618  
609.421.0206 [www.njfoundationforaging.org](http://www.njfoundationforaging.org)

*The NJ Foundation for Aging's annual conference is a cornerstone for education and outreach in aging services statewide. There just is no other conference like it in our state. It draws representatives from a wide range of public and private organizations; the attendees come from all regions of the state; the topics are always relevant and timely; and the speakers are always dynamic, informative, and inspiring. I always come out of the conference with new ideas and new professional contacts. The conference also draws national leaders in aging services to our state, putting New Jersey all the more "on the map" as a state that is organized around aging. In short, the NJ Foundation for Aging shines at its annual conference.*

**Emily Greenfield, PhD**  
**Associate Professor**  
**Affiliate of the Institute for**  
**Health, Health Care Policy,**  
**& Aging Research, Rutgers,**  
**The State University**  
**of New Jersey**

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## Letter From the Board Chair

It is my honor to serve as the Chair of the Board of Trustees of the New Jersey Foundation for Aging. I have been involved with the Foundation for more than fifteen years and in that time have come to be amazed, even though I am part of it, at the important and very necessary work that we do.

Our overriding mission is to make New Jersey a better place to live for aging citizens. From raising awareness of issues facing seniors through our sold out annual Conference, to working with policy makers & legislators, to giving grants to other organizations with like-minded goals, the Foundation strives, on many fronts, to push forward and be an advocate and facilitator of goals and projects that will improve the lives of seniors.

In this two year Report, you will see descriptions of some of these many efforts, including our continuing work on the Elder Economic Index, which addresses the economic plight of low income seniors. In 2015 the Index was adopted by the State Legislature for use by state agencies in developing state aging policy. In an equally exciting 2015 initiative, the Foundation partnered with other stakeholders to host regional sessions for the White House Conference on Aging, gathering input to forward recommendations to the national staff of this Conference, an effort that will benefit not only New Jersey seniors, but aging citizens throughout the country. These are only some of the initiatives and achievements you will read about in this Report.

I want to take a moment to thank my fellow Board Members and Members of our Senior Executive Council. The wealth of their experience, diverse and broad, their willingness to be involved and engaged, to speak their minds, and to do the “grunt” work that is demanded of us all to make the Foundation work, is very gratifying to me, personally. I also want to extend my profound thanks to our donors and contributors, whose generous help and support make the Foundation work and sustain us.

The last two years have been exciting and productive. The next years will be more so. I know it and look forward to it!

Enjoy the Report.

*Mark Tabakman*



## NJFA On a Mission: Age Well New Jersey

The New Jersey Foundation for Aging was established in 1998 as a public charity to raise awareness of aging issues facing NJ seniors and the need to increase funding for community programs that serve NJ's growing senior and family caregiving populations.

According to the 2010 U.S. Census data, New Jersey has 1.6 million individuals age 60 and older – an increase of 15 percent since 2000. New Jersey is a place of hope and possibility, but a number of issues and challenges disproportionately impact our aging population.

At the New Jersey Foundation for Aging, we focus on the health and wellbeing of seniors and their caregiver families, including aging boomers. We are committed to creating and raising the public's awareness of issues facing the elderly, since aging is everyone's business.

At New Jersey Foundation for Aging our mission is to:

- Promote public policy focused on aging well.
- Help New Jersey residents age well and promoting age-friendly communities.
- Advocate strategies for sustainable change and access to services.
- Foster conversations with stakeholders and advocates.

Many of NJFA's resources are free to everyone. It is where New Jersey seniors and their loved ones gain access to information in order to connect to community resources and services that affect their lives. Everything we do is done to help seniors, their families and the professionals that serve them. We don't sell products like insurance or discount cards.

Our mission-aligned activities directly touch more than 500,000 people in New Jersey each year. NJFA focuses on supporting and promoting New Jersey's public policy that impacts our ability to live with independence and dignity in our communities. We strengthen these communities by enabling seniors to age well and remain vital and involved. We connect families, seniors and caregivers to available community resources.

*The New Jersey Foundation for Aging is an invaluable resource for our state's senior population. The organization is a force for advocacy and activism that supports a growing population of aging adults that might otherwise be underserved in the community. Many thanks to NJFA's staff for their continued diligence and vigilance on issues pertinent to New Jersey's seniors.*

**Elizabeth Connolly**  
Acting Commissioner,  
NJ Department of  
Human Services



New Jersey White House Conference on Aging Forum panel.

# Promoting

## Promoting Public Policy Focused on Aging Well

At NJFA, we advocate for public policy issues affecting seniors at both the local and the state government levels. One example is our extensive work in the development and distribution of the NJ Elder Economic Index. The Index Data offers government and business leaders, planners and service providers a new senior profile with demographic details of those single and elder couple households that have incomes below the Elder Economic Cost of Living levels. The county specific profiles tell you ‘who’ is economically vulnerable across genders, housing status, age and race.

The Elder Index Data highlights the ability of public benefit programs to improve the quality of life and economic security for seniors who are living on the edge or in poverty. With comparative data over several years we can also see how costs rise while the seniors’ asset base does not show similar growth.

We place a strong emphasis on raising the visibility of the needs of New Jersey’s low income seniors. Below you can see the remarkable stepwise bar chart to see economic rise with public benefits programs for a typical female senior who lives alone in a one bedroom apartment and is receiving the average Social Security Benefit.

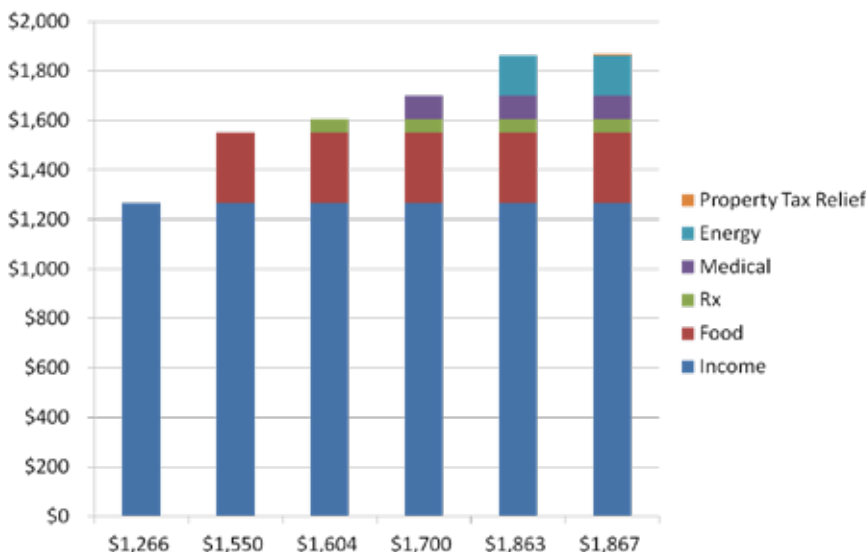
Based on the proven research in our recent report, in 2015 the NJ Legislature proposed and adopted a new public law requiring the NJ State Department of Human Services to produce and utilize the NJ Elder Index Data for ongoing State Aging Policy. This bill was signed by the Governor on May 7, 2015 and later funds were earmarked in the FY 2016 State Budget for the NJ DHS to implement requirements under this new law. A proud moment for the Foundation!

*The Elder Economic Index is an invaluable tool for us. The Index gives a true picture of the real cost of living in Ocean County - it was a revelation to our advisory council. We are very grateful to NJFA for publicizing the information and presenting it in person in a user friendly fashion!*

**Jackie Rohan**  
**Director, Ocean County**  
**Office of Senior Services**

### The Impact of Public Supports on Economic Security of a Single Elder Renter Living on Social Security

Monthly Elder Economic Security Index \$2,436 needed to cover basic costs



### Looking at the Needs of Single Elder Woman Living on Average Annual Social Security of \$15,191\*

Elder woman receives the state average SS of \$1266/mo and would be at 52% economic security. If she applies and receives the following benefit programs, it would bring her closer to **79% economic security**. \*\$15,191 is the average benefit. However, many elders receive less. **The only item that further closes the gap is affordable housing.**

- Food Assistance: SNAP/MoW/Nutri.sites/Farmer Market Coupon
- Rx Assistance: PAAD
- Medical Assistance: Medicare Savings Prog., (SLMB/QMB)
- Energy Assistance: HEA, Universal Service Fund, Lifeline
- Property Tax Assistance: Property Tax Credit

# Helping

## Helping New Jersey Residents Age Well and Promoting Age-Friendly Communities

*I just read the Summer 2015 edition of Renaissance; it was the best yet!! I thoroughly enjoyed "Watch Your Language" by Kip Rosser... Excellent article!*

**From D. Farrell  
Resident of Union County**

The NJ Foundation for Aging addresses a myriad of aging and caregiver issues. When one asks, "how do I find resources for myself or my loved one?" NJFA is the trusted answer. We utilize numerous informational platforms and tools to help seniors, caregivers and families navigate the aging landscape.

### COMMUNITY OUTREACH

Over the last two years, NJFA has produced eight issues of Renaissance, our resource guide and magazine. Experts addressed topics such as fitness, healthy eating, preventive benefits, home modification, how to apply for benefits such as SNAP, Personal Safety, and spotlights local, county and state programs such as services available through local Senior Centers or County Offices on Aging.

In addition to these articles, every issue of Renaissance features listings for all twenty-one County Offices on Aging, Adult Protective Services contacts to report elder abuse; where to call to apply for SNAP

*Aging Insights programming is very informative.*

**From Catherine C.  
Resident of Atlantic Cty.  
who called NJFA's office  
after watching the  
program on Stockton  
University's Channel 9**



Left to Right: Melissa Chalker, NJFA Deputy Director interviews Exec. Dir. Grace Egan and Board Members, Celeste Roberts and Mark Tabakman on the set of Aging Insights.

(Supplemental Nutrition Assistance Program) and SHIP (State Health Insurance Program). Each issue also features healthy recipes!

Since August of 2011 the Foundation has been honored to produce a comprehensive television program called Aging Insights. Over the last two years we have produced twenty-four 30-minute shows. Each episode is broadcast over 60 outlets, more than 300 times a month. Shows include a wide array of guests addressing topics such as Social Security Boot Camp, Defining Senior Services, Assistive Devices and Home Modification, Driver Fitness, Elder Abuse, Elder Economics and Housing, Benefits from Food Programs, Utility Assistance and much more! Guests have included representatives from the US Department of Human



Guests on Aging Insights: Jennifer Adams-Barsch (left) VA NJ Health Care System, US Dept. of Veterans Affairs and Sue Moleon the Monmouth County Office on Disabilities & Veterans Services.

and Health Services, the NJ State Unit on Aging, the Social Security Administration, Senior Medicare Patrol, municipal leaders, NJ Division of Taxation, and County Service Providers that address home care, investigate abuse, offer fall prevention programs, to mention only a few of the forty eight guests over the last two years.

New public access outlets broadcast the Aging Insights show each month; the viewer area now includes towns not only in New Jersey but in Vermont, Massachusetts, New Hampshire and Pennsylvania. Currently, Renaissance and Aging Insights enable NJFA to reach an estimated 500,000 people. However, since Aging Insights is also available on our YouTube channel, we expect an ever growing number of viewers.

A founding goal of establishing NJFA included providing support for community service programs and over the years small grants ranging from \$500 - \$5000 have been provided for grass roots agencies to implement or expand new and evolving programs. NJFA's support has

often enabled a local program to leverage their work to attract other funders, or to initiate a new needed services, such as a local ride share program. Our grant program is undergoing review for continuation in 2016. However, the comprehensive resources contained in Renaissance magazine and on the Aging Insights TV show ensure the Foundation is still providing meaningful outreach assisting our constituency; and in fact, we have widened the outreach area and population touched. These offerings are not intended to supplant the grants but were developed to complement awareness and to promote connections and access to services available in local communities.

NJFA also maintains a digital database of resources for county aging services, contacts for foreclosure prevention programs, elder abuse referral agencies, and much more. In 2014 NJFA's digital and social media received more than 1.5 million hits. The hits are tracking even higher in 2015, demonstrating the growing interest in our services.



Melissa Chalker, NJFA Deputy Director addresses the audience at NJFA's Annual Conference.

*The Annual NJFA conference is phenomenal. I have attended the conference since its inception in 1998 and I have never been disappointed. The conference always offers up to date information and education on relevant topics as well as a forum for networking with colleagues. It is a must for all professionals working in the field of aging.*

**Maria DiMaggio, M.S.W.**  
**Social Services Administrator**  
**NJ Housing and**  
**Mortgage Finance Agency**



NJFA Board and SEC Members left to Right: Robert Jaworski, Mark Tabakman, Theresa Berry, Bruce Davidson, Susan Bredehoft, John Heath, Kathleen Mason and Celeste Roberts.

# Advocating Strategies for Sustainable Change and Access to Services Using Research and Best Practices Models



NJFA looks to address necessary changes related to demographic shifts in NJ and to removing barriers to accessing services. With these goals in mind, NJFA worked with a national partner, Wider Opportunities for Women on the development, expansion and utilization of the Elder Index Data to offer new perspectives on the challenges faced by economically vulnerable seniors. It offers benchmarks for case management and targeting outreach to low income seniors.

Professional education is intrinsic to our mission to promote high standards of care as well as access to community services. In 2014 and 2015 NJFA hosted its 16th and 17th annual continuing education conferences.

National keynote speakers assist to set the tone for the annual programs while multiple breakout sessions address policy

conversations and direct care strategies.

The 2014 Conference, *Strategies and Elements for Change* had 210 participants attend. The keynote speaker addressed *Creating Age Friendly Communities*, which was followed by twelve workshop sessions throughout the day.

The 2015 Conference, *Care, Protections and Responsibilities* drew more than 220 participants. Two national leaders offered keynote presentations which were followed by eleven workshop sessions throughout the day. Starting a new tradition the 2015 sessions were also expanded to include the autumn offering of two of the highly regarded CEU sessions on Addictions and Elder to Elder bullying.

# Advocating

## Policy Shapes the Framework of the Aging Network

Policy research and data provides a rich basis for innovation and change. The NJ 2014 Elder Index Data Update provided a unique blending of the economic and demographic profile of seniors living in New Jersey. This research enabled NJFA to share this information with the State Unit on Aging and the County Offices on Aging and their service provider networks over the last two years. These de-

tailed presentations highlighted targeting opportunities that counties could implement to reach the most economically vulnerable and use case management benchmarks to improve the economic security of seniors. The report emphasizes the local need for more affordable housing and improving transportation and access to public benefit programs.



## Fostering Conversations with Stakeholders and Advocates

Soliciting feedback is also crucial to developing meaningful policy. In 2015, NJFA partnered with other stakeholders to host three regional sessions to gather consumer, provider and senior input to develop NJ's voice and recommendations to the National Staff of the White House Conference on Aging. Recommendations were forwarded to the White House Conference on Aging as well as to the Region II Director of the US Department of Health and Human Services.

Input was obtained from 218 registrants representing community programs, academia, advocacy initiatives from across NJ shared their perspectives on Retirement and Economic Security, Long-term Services and Supports, Healthy Aging and Elder Justice. Submitted in July 2015, New Jersey's recommendations

focused on the national themes of the 2015 White House conference on Aging.

- Preserve Social Security benefits, expand retirement planning tools.
- Address workforce issues: improve reimbursements; incentivize education for caregiver careers.
- Empower communities to identify and address priorities for healthy aging using age-friendly initiatives.
- Recognize the role of prevention to reduce vulnerabilities by improving access to transportation, senior centers and service information and coordination.



NJFA Board Member Celeste Roberts, presents Charles Clarkson with an award at NJFA's 2015 Honoree Event.



NJFA Board and SEC Member- Back row Left to Right: Robert Jaworski, John Heath, Andrea Lubin, Lisa Atkinson, Bruce Davidson, Roberto Muniz; Front row Left to Right: Renee Sklaw, Nancy Lewin, Eileen Doremus, Celeste Roberts, Susan Bredehoft, Mark Tabakman.



Left to Right: Mark Tabakman, Renee Sklaw, and Rosemarie Doremus at NJFA's 2014 Annual Conference.

Fostering

End of the Year Balance Sheet		
As of December 31	2014 *	2015
<b>Current Assets</b>		
Cash and Cash Equivalents	106,831.00	142,738.00
<b>Total Current Assets</b>	<b>106,831.00</b>	<b>142,738.00</b>
<b>Equity</b>		
Retained Earnings	72,219.00	106,832.00
Net Income	34,612.00	35,906.00
<b>Total Equity</b>	<b>106,831.00</b>	<b>142,738.00</b>
* 2014 audited information		

The Recent Audit may be found on [www.njfoundationforaging.org/about-us](http://www.njfoundationforaging.org/about-us)  
 The 2015 Audit will be posted after Board review in mid August 2016.

## DONORS ARE KEY

NJFA would like to thank all of the generous and caring people who have contributed to our efforts. You can help make New Jersey a place of age-friendly communities that promote aging well.

Please fill out the form below, detach it and mail to: NJFA 145 West Hanover St., Trenton, NJ 08618

Your tax deductible contribution is appreciated and will support NJFA programs throughout New Jersey. Please help us continue this important work.

- I would like to make a gift of:
- \$25     \$50     \$100     \$250     Other \$ \_\_\_\_\_

*To make your gift by credit card, please provide the following information. Visa or Mastercard only.*

- I would like this gift to be in memory of:
- \_\_\_\_\_
- Relation: \_\_\_\_\_

Card# \_\_\_\_\_

Security# \_\_\_\_\_ Exp Date \_\_\_\_\_

- I would like my gift to be anonymous.

Name on Card \_\_\_\_\_

- Please contact me to discuss other giving opportunities.

Your Signature \_\_\_\_\_

\_\_\_\_\_  
Your Phone or eMail

Your Total Donation \_\_\_\_\_

Name \_\_\_\_\_ Email \_\_\_\_\_

Address \_\_\_\_\_ Telephone \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

The New Jersey Foundation for Aging is a tax deductible charity. The IRS ID number is 22-3569599.

The NJ Foundation for Aging, Inc (NJFA) is qualified by the IRS to receive contributions which are deductible for federal income tax purposes. NJFA is also registered with the Attorney General of the State of New Jersey. Information may be obtained from the Attorney General's Office by calling 973-504-6215. Registration does not imply endorsement.



SEC Members at NJFA's 2015 Honoree Luncheon- Left to Right: William O'Donnell, SEC Member with the Founding Trustees and SEC Members: Susan Chasnoff, Rosemarie Doremus, Margaret Chester and Carl West.



NJFA 2015 Honorees, Charles Clarkson (left) and James Bullard (right).



Joe and Susan Bredehoft, NJFA Treasurer at NJFA 2014 Honoree Dinner.



2014 Honorees from the Grotta Fund for Senior Care, Lowell Arye and NJFA Treasurer Susan Bredehoft with NJFA Chair Mark Tabakman



Kathleen Otte (left), Bi-Regional Administrator, US Administration for Community Living (ACL) and Nancy Day(Right), the Director of the NJ State Unit on Aging on the set of Aging Insights.



At Left: 2015 Conference Keynote Speakers, James Firman, President of NCOA (left) and Nora Dowd Eisenhower Assistant Director of the Office of Financial Protection for Older Americans at the US Consumer Finance Protection Bureau with NJFA Trustee, Robert Jaworski

# NJFA TRUSTEES

Mark Tabakman, Esq.  
*Chair*  
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*Vice Chair*  
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Robert Jaworski, Esq.  
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Roberto Muñiz, M.P.A., L.N.H.A  
2014-2015)

Joshua Raymond, M. D.  
(2015)

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(2014-2015)

Theresa Berry, M.A.  
(2014-2015)

Emily Greenfield, Ph.D.  
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Helen Hunter, M.S.W  
(2015)

Kathleen M. Mason, M.S.  
(2014-2015)

William O'Donnell, M.P.A  
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Susan Chasnoff  
(2014-2015)

Margaret R. Chester  
(2014-2015)

Rosemarie Doremus  
(2014-2015)

Carl F. West  
(2014-2015)

## STAFF

Grace Egan  
*Executive Director*

Melissa Chalker  
*Deputy Director*

## *Special Thanks to the following former Board Members:*

Eileen Doremus (Trustee) (2014)

Renee Sklaw (Trustee) (2014)

John Heath (Trustee) (2014)

*I am very pleased with the strides the Foundation has made since 1998 to improve the quality of life for New Jersey's older residents. I know these efforts will continue to make a difference as we sensitize legislators, the general public, seniors, their families and caregivers about aging issues and help aging professionals work more effectively in this field.*

**Margaret R. Chester**  
**Founding Trustee of NJFA**



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