

ACROSS THE STATES

PROFILES OF LONG-TERM CARE: NEW JERSEY



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This short state-specific report has been created from the much larger book, *Across the States: Profiles of Long-Term Care 2004*, to facilitate easier access to and distribution of a single state's information on key long-term care issues; national comparisons and state rankings are also provided. To put this information in a broader context, readers also will want to refer to the Overview section of the larger book, a look at key long-term care issues across all of the states.

The state-specific reports excerpt the four-page profile of each state that forms the heart of the larger book. Nine topic areas are covered within these four pages: Demographics; Need for Long-Term Care; Home and Community-Based Services; Home and Community-Based Resources; Nursing Facility Services; Nursing Facility Resources; Long-Term Care Expenditures and Financing; and Trends. In addition, the Long-Term Care Maps section from the larger book, which shows regional patterns for ten indicators, is included in the state-specific reports.

Across the States: Profiles of Long-Term Care 2004, the larger book from which this information is derived, is a compilation of key long-term care characteristics for each state and the District of Columbia. Published biennially for over a decade, the *Across the States* series was developed by the AARP Public Policy Institute to help guide policy discussions among public and private sector leaders in long-term care throughout the United States. It offers a snapshot of each state's long-term care landscape by providing comparable state-level and national data for 85 indicators that are otherwise difficult to find in a single source. The 6th edition of *Across the States* presents the most up-to-date data available at the time of production.

Each state's ranking relative to other states for all indicators is included in each state report. The State Data and Rankings section of the larger book organizes the state data by indicator, so readers can see where all states rank on a specific indicator. Please note that ranking highest does not necessarily imply "doing the best" (e.g., the highest poverty rate), and that not all states are ranked for all indicators due to missing data. In addition, some indicators are not well-suited to being ranked, and caution should be exercised when making comparisons across states.

While a list of sources for the data presented in the four-page profile is included in this version, readers should refer to the Data Documentation section of the larger book for complete information specific to each indicator. That section identifies the original source of data for each indicator, provides a detailed explanation of each indicator, and describes any caveats or limitations that apply to the data. If greater detail is desired, this information is typically available from the source data.

Questions about the state-specific version of *Across the States 2004* or the larger book can be addressed to the AARP Public Policy Institute, Independent Living/Long-Term Care Team, at 202-434-3860. Visit www.aarp.org/ppi for electronic versions of these publications.

DEMOGRAPHICS

Distribution of Population by Age, 2002 & 2020 (Projected)

		50-64	65-74	75-84	85+	Total 65+	Total Population
2002 (%)	State	16.2	6.5	4.7	1.7	12.9	8,661,341
	US	15.6	6.4	4.4	1.6	12.3	289,642,688
2020 (%)	State	20.5	9.7	4.6	2.1	16.4	10,202,365
	US	18.0	9.0	4.5	2.0	15.5	365,963,239
% Change in Population #	State	49.0	74.5	16.5	47.1	49.8	17.8
	US	45.8	78.5	28.8	60.0	58.4	26.3

Population Characteristics	State	Rank	US
Minority/Ethnic Population Age 65+ (%), 2002	18.0	16	17.6
Rural Population Age 65+ (%), 2000	4.8	50	21.7
Bachelor Level Education or Higher Age 65+ (%), 2002	16.7	21	16.7
Household Income Age 65+ (median), 2002	\$32,278	4	\$26,322
Poverty Status Age 65+ (%), 2002			
At/Below Poverty (%)	7.3	47	9.7
101-200% of Poverty (%)	17.5	47	23.8

NEED FOR LONG-TERM CARE

Need for Long-Term Care	State	Rank	US
Men per 100 Women Age 85+ (#), 2002	48.1	25	47.9
Women Age 80+ At/Below Poverty Level (%), 2002	11.5	44	15.1
Persons Age 85+ Living Alone (%), 2002	44.1	42	50.2
Persons Age 65+ with Activity Limitations (%), 2002			
Self-Care Limitations (%)	8.7	26	9.2
Mobility Limitations (%)	18.0	24	18.4
Self-Care or Mobility Limitations (%)	19.7	24	20.1
Sensory Limitations (%)	14.7	43	16.6
Cognitive/Mental Limitations (%)	9.4	32	10.8

Note: The highest data value within each ranking is indicated by a “1.”

*The percent change calculation is based on the total number in each age group. For example, the U.S. population age 50-64 was 45,184,259 in 2002 (15.6% of 289,642,688), and was projected to be 65,873,383 in 2020 (18% of 365,963,239). Among persons age 50-64, these population numbers represent a 45.8% increase from 2002 to 2020. See data documentation for an explanation of how rounding affects the calculations.

HOME & COMMUNITY-BASED SERVICES

Livable Communities	State	Rank	US
Homeownership Rate Age 65+ (%), 2002	74.3	45	78.6
Homeowners Age 65+ Paying 30%+ of Income for Housing (%), 2002	33.3	1	22.7
Renters Age 65+ Paying 30%+ of Income for Housing (%), 2002	59.4	20	60.3
Householders Age 65+ in Housing Built before 1960 (%), 2003	51.0	11	41.2
Persons Age 75+ without Driver's License (%), 2000	29.7	28	31.7
Persons Age 70+ without a Vehicle in Household (%), 2002	17.0	9	14.2
Grandparents Age 65+ Raising Grandchildren (% of Age 65+), 2002	6.7	4	4.6

Use of Home and Community-Based Services (HCBS)	State	Rank	US
Medicare Beneficiaries Receiving Home Health Services (%), 2002	7.0	16	6.3
Medicare Home Health Visits per User (average #), 2002	27	21	30
Medicaid Beneficiaries Receiving Services in Residential Care Setting (%), 2002	0.2	18	0.2
Medicaid Home and Community-Based Services Participants per 1000 population, 2001	4.2	39	7.4
Home Health Participants per 1000 population	0.5	45	2.6
Personal Care Participants per 1000 population	1.8	14	1.9
HCBS Waiver Participants per 1000 population	1.9	41	2.9
Aged/Disabled Waiver Participants per 1000 population	0.9	39	1.8
Medicaid Beneficiaries: Persons in Aged/Disabled Waiver Programs as % of Persons in Nursing Homes, 2001	23.8	41	49.5

HOME & COMMUNITY-BASED RESOURCES

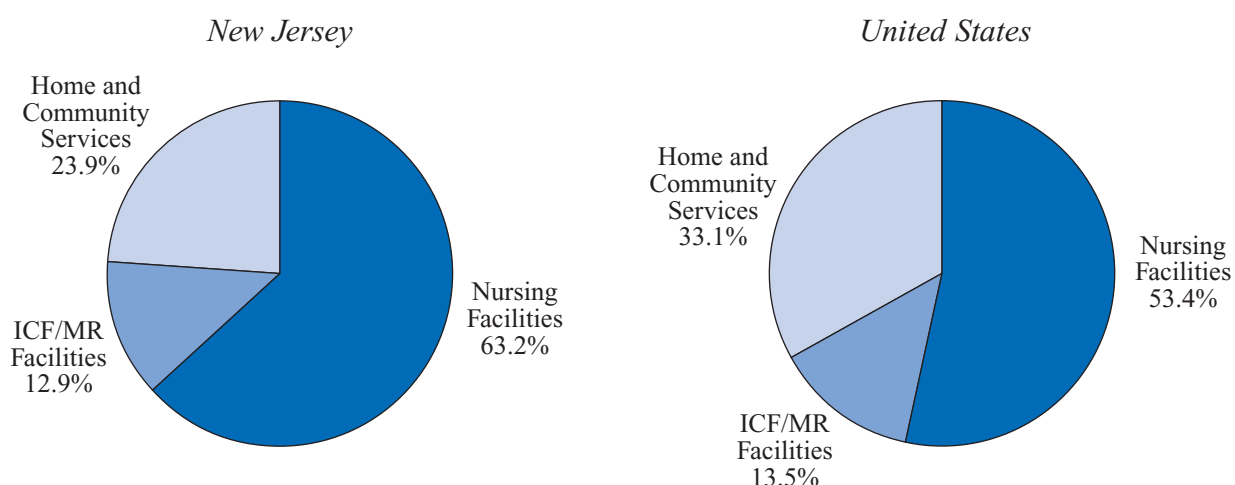
Home and Community-Based Resources Available	State	Rank	US
Medicare-Certified Home Health Agencies per 1,000 Age 65+, 2003	0.05	51	0.20
Adult Day Facilities per 1000 Age 65+, 2001-2002	0.10	24	0.10
Residential Care Beds per 1,000 Age 65+, 2002	13	40	26
Personal & Home Care Aides per 1,000 Age 65+, 2003	4	42	14
Hourly Wage (median), 2003	\$9.57	5	\$7.91
Home Health Aides per 1,000 Age 65+, 2003	18	12	16
Hourly Wage (median), 2003	\$9.69	9	\$8.77

Note: The highest data value within each ranking is indicated by a "1."

NURSING FACILITY SERVICES

Use and Quality of Nursing Facility Services	State	Rank	US
Total Nursing Facility (N.F.) Residents (#), 2003	44,356	9	1,451,672
Nursing Facility Residents (% of Age 65+)	3.9	32	4.0
N.F. Residents with Medicaid as Primary Payer (%), 2003	65.1	26	66.3
N.F. Residents with Medicare as Primary Payer (%), 2003	14.4	5	11.3
N.F. Residents with "Other" as Primary Payer (%), 2003	20.5	32	22.4
Select Nursing Facility Resident Measures, 2004			
Residents with Physical Restraints (%)	5	29	8
"High-Risk" Residents with Pressure (Bed) Sores (%)	20	2	14
N.F. with Deficiency for Actual Harm or Jeopardy of Residents (%), 2002	15.1	33	18.0

Medicaid Spending on Long-Term Services, by Type of Service, 2003



NURSING FACILITY RESOURCES

Nursing Facility Resources Available	State	Rank	US
Total Nursing Facilities (#), 2003	356	19	16,323
Nursing Facility Beds per 1,000 Age 65+, 2003	45	31	49
Long-Term Care Facility Beds per FTE Ombudsman (#), 2002	4,716	8	2,614
Nursing Facility Occupancy Rate (%), 2003	87.8	22	82.6
Direct-Care Nursing Hours per Resident Day (avg.), 2003			
RN Hours per Resident Day	0.5	10	0.4
LPN Hours per Resident Day	0.7	26	0.8
CNA Hours per Resident Day	2.1	34	2.2

Note: The highest data value within each ranking is indicated by a "1."

LONG-TERM CARE FINANCING

Medicaid and State Expenditures	State	Rank	US
Total Medicaid Spending (in millions), 2003	\$7,984	9	\$259,565
Medicaid Long-Term Care Spending (% of Total Medicaid), 2003	41.5	13	32.3
LTC Spending per Capita	\$383	13	\$288
Nursing Facility Spending per Capita	\$242	7	\$154
ICF/MR Spending per Capita	\$49	12	\$39
Home & Community Based (HCBS) Spending per Capita	\$92	27	\$95
Home Health Spending per Capita	\$6	23	\$10
Personal Care Spending per Capita	\$34	9	\$22
HCBS Waiver Spending per Capita	\$52	33	\$64
HCBS Waiver Spending for Aged/Disabled per Capita	\$11	34	\$15
Medicaid HCBS Spending (% of Medicaid LTC Spending), 2003	23.9	40	33.1
State-Funded HCBS Program Spending for Older People (in millions), FY 2002	\$24.4	9	\$1,411.9
Public and Private Payment Rates	State	Rank	US
Medicaid Reimbursement per day for Nursing Facility Care (average), 2002	\$142	6	\$118
Medicare Reimbursement per day for Nursing Facility Care (average), 2002	\$300	5	\$265
Private Pay Rate per day in Nursing Facility (urban average), 2003	\$216	6	\$158
Medicare Reimbursement per Home Health Visit (average), 2002	\$134	13	\$124
Private Pay Hourly Rate for Home Health Aide (urban average), 2003	\$19.08	16	\$18.12

TRENDS

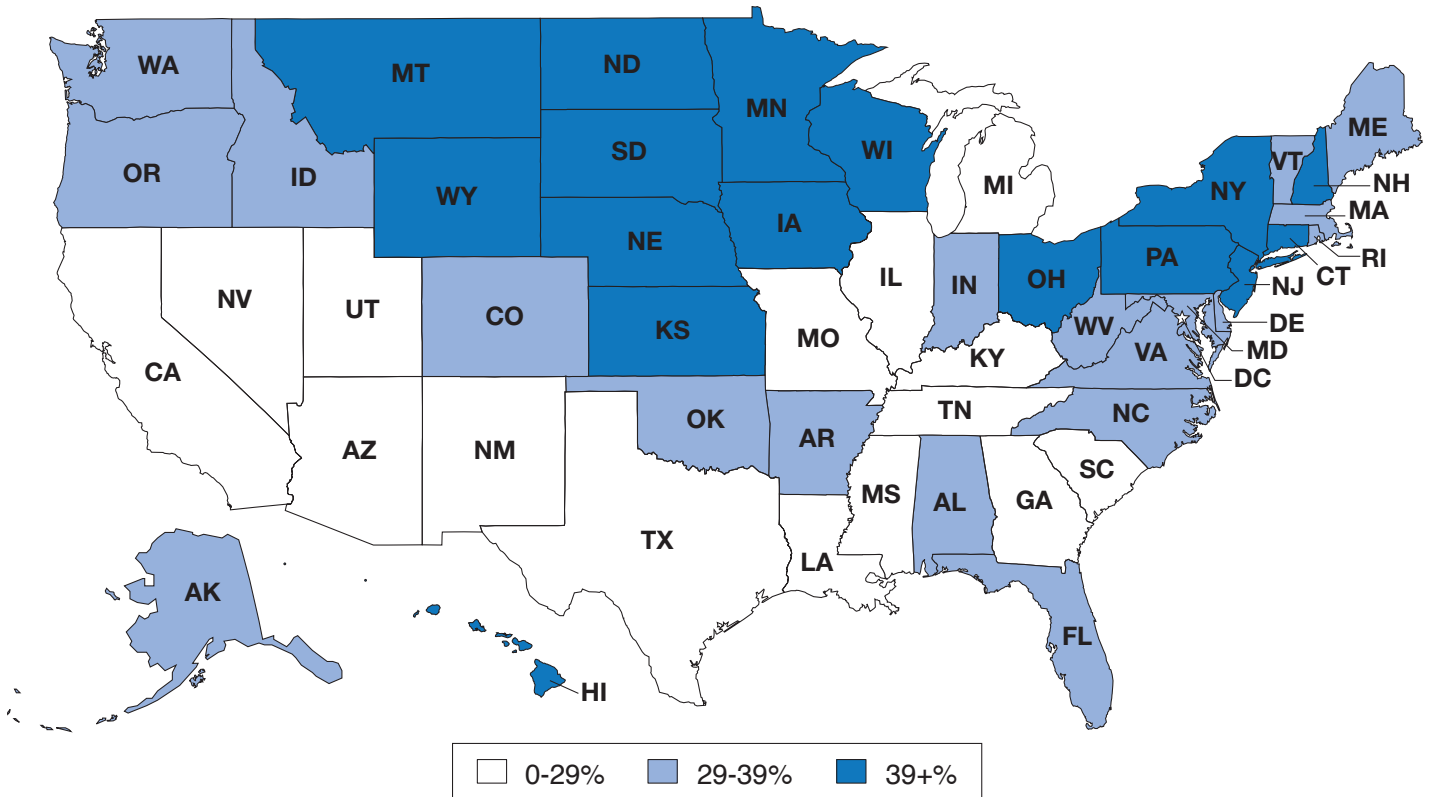
Long-Term Care Trends*	State	Rank	US
Nursing Facility Residents (% change), 1998-2003	-4.0	25	-4.0
Nursing Facility Beds (% change), 1998-2003	-0.5	16	-3.1
Nursing Facility Occupancy Rate (% change), 1998-2003	-3.5	38	-1.1
Medicare Home Health Visits per User (% change), 1993-2002	-27.0	5	-47.4
Medicaid Beneficiaries in Aged/Disabled Waiver Programs (% change), 1996-2001	83.9	20	74.0
Medicaid Total LTC Spending (% change), 1998-2003	61.3	10	41.4
Medicaid Nursing Facility Spending (% change), 1998-2003	75.1	4	30.6
Medicaid ICF/MR Facility Spending (% change), 1998-2003	22.8	14	14.7
Medicaid HCBS Spending (% change), 1998-2003	55.0	42	83.0
Medicaid Spending Other Than LTC (% change), 1998-2003	37.5	46	62.2

Note: The highest data value within each ranking is indicated by a "1."

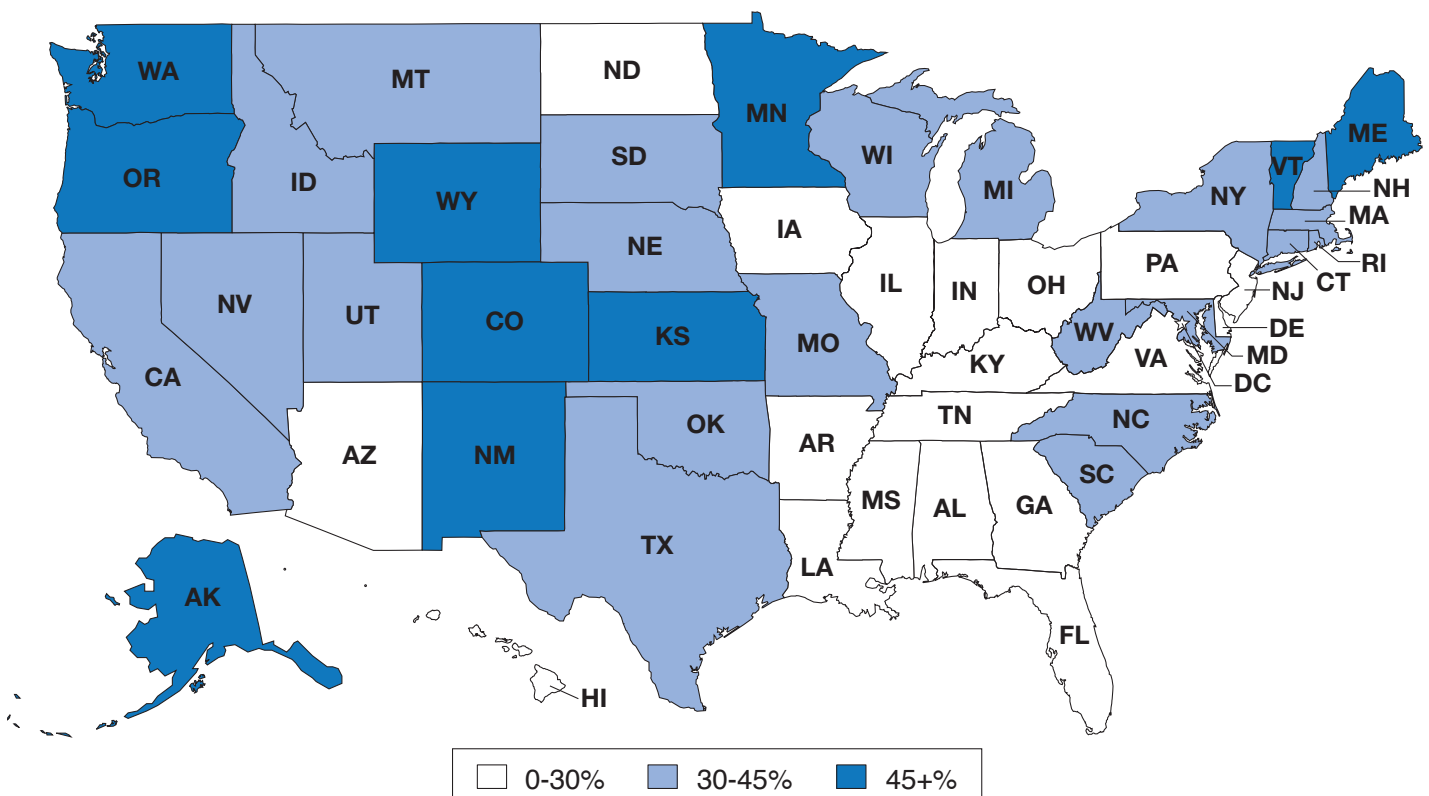
*Percent change figures are cumulative for the entire time period. Changes may appear especially large when the absolute value for the indicator is relatively low.

Long Term Care

Medicaid Long-Term Care Spending (% of Total Medicaid), 2003

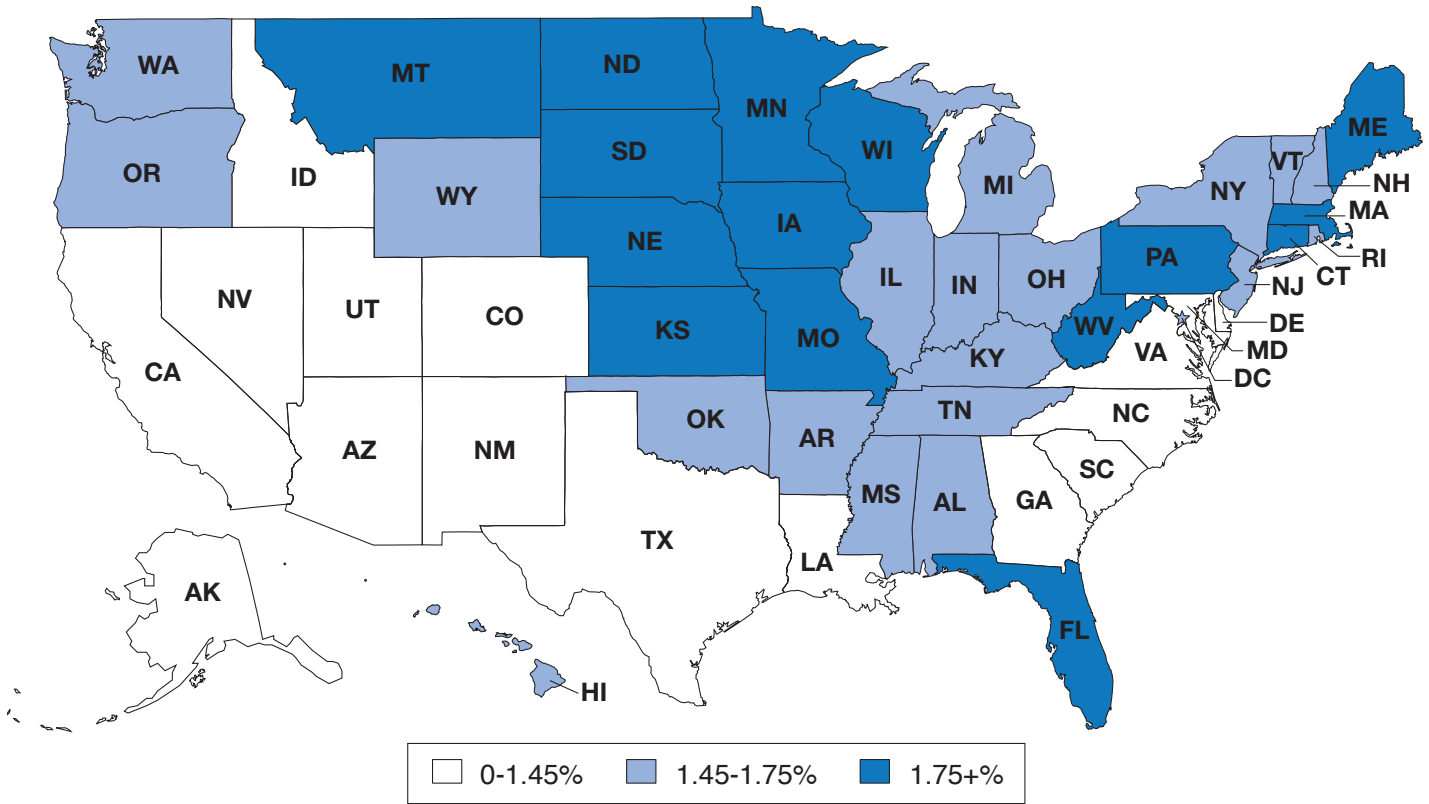


Medicaid HCBS Spending (% of Medicaid LTC Spending), 2003

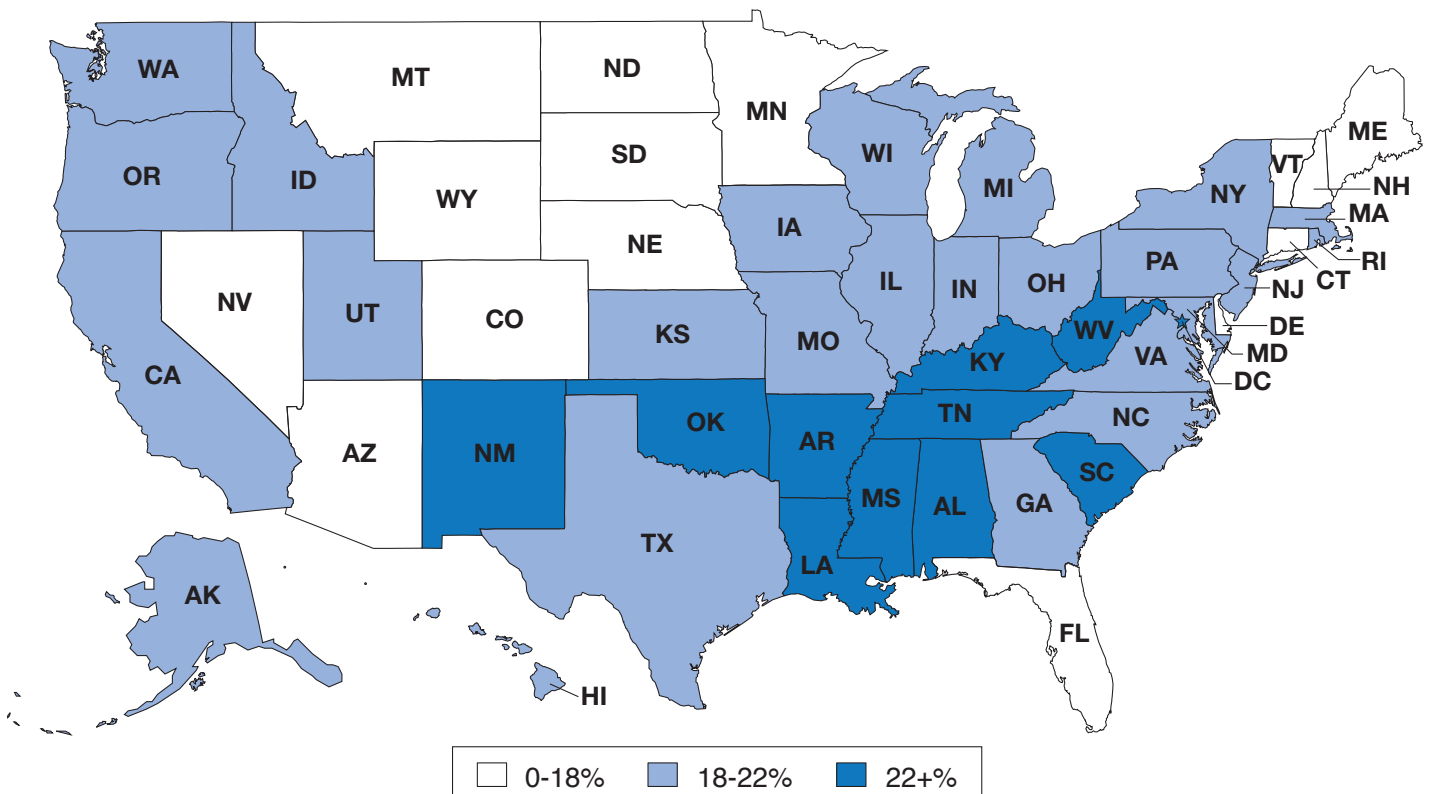


Long Term Care

Percent of Population Age 85+, 2002

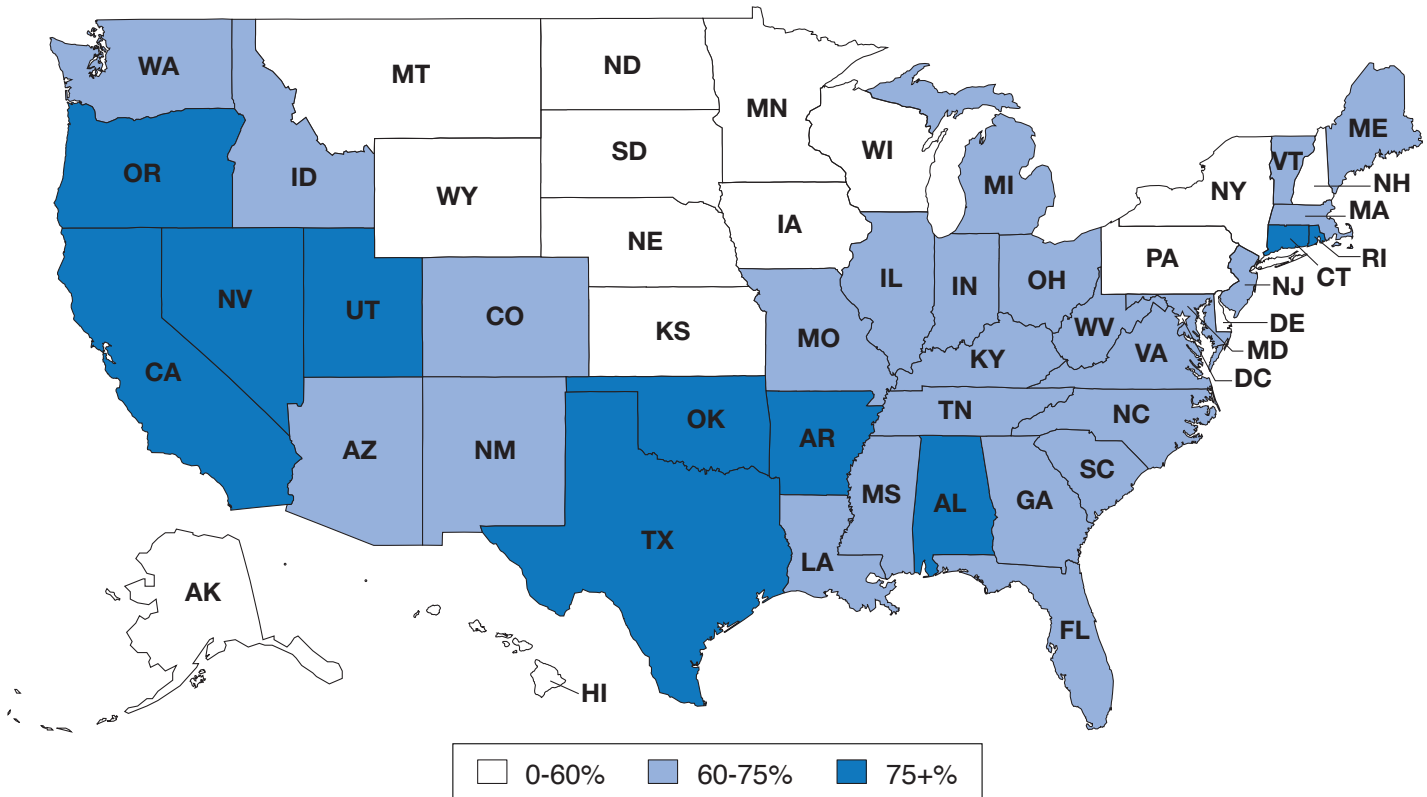


Persons Age 65+ with Self-Care or Mobility Limitations, 2002

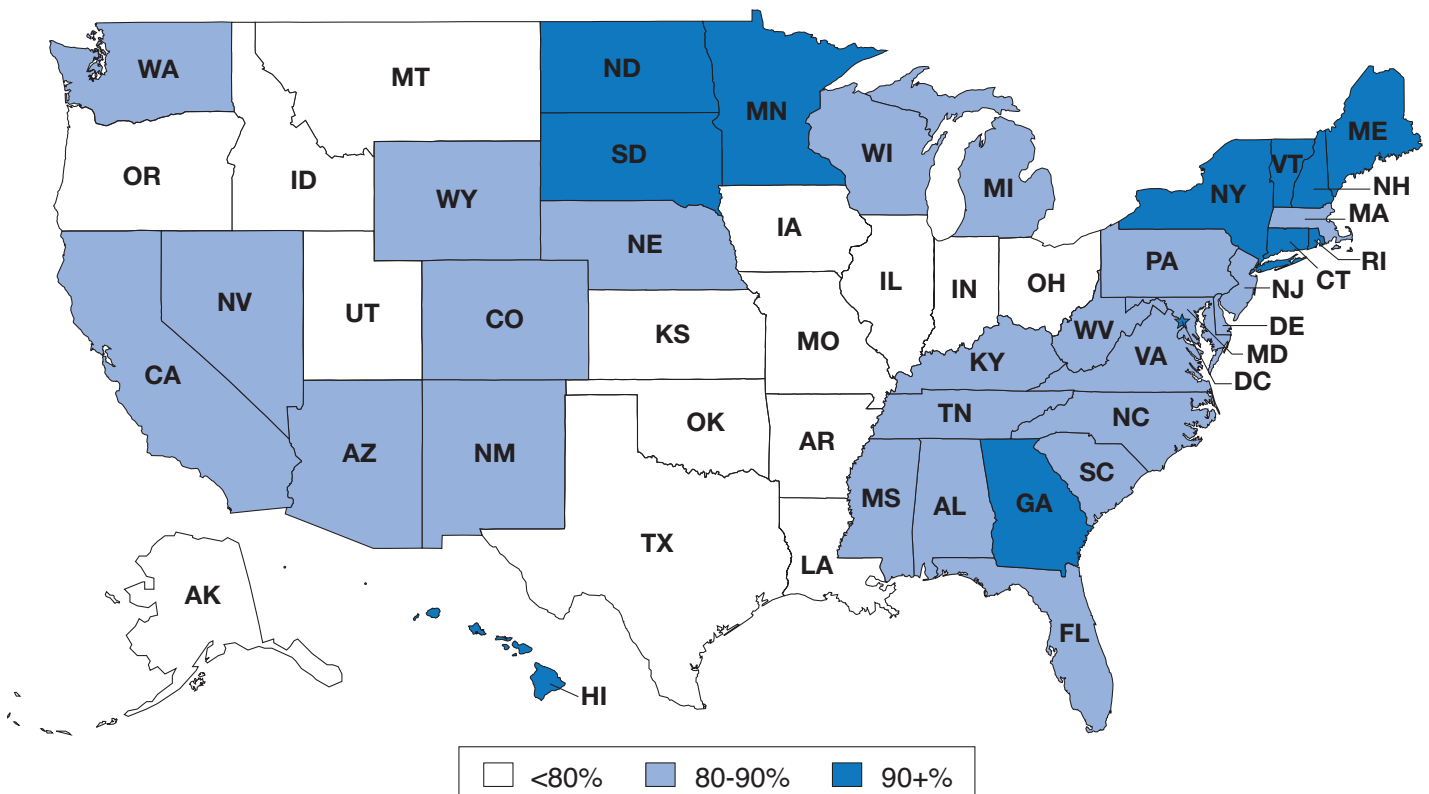


Long Term Care

Percent of For-Profit Nursing Facilities, 2003

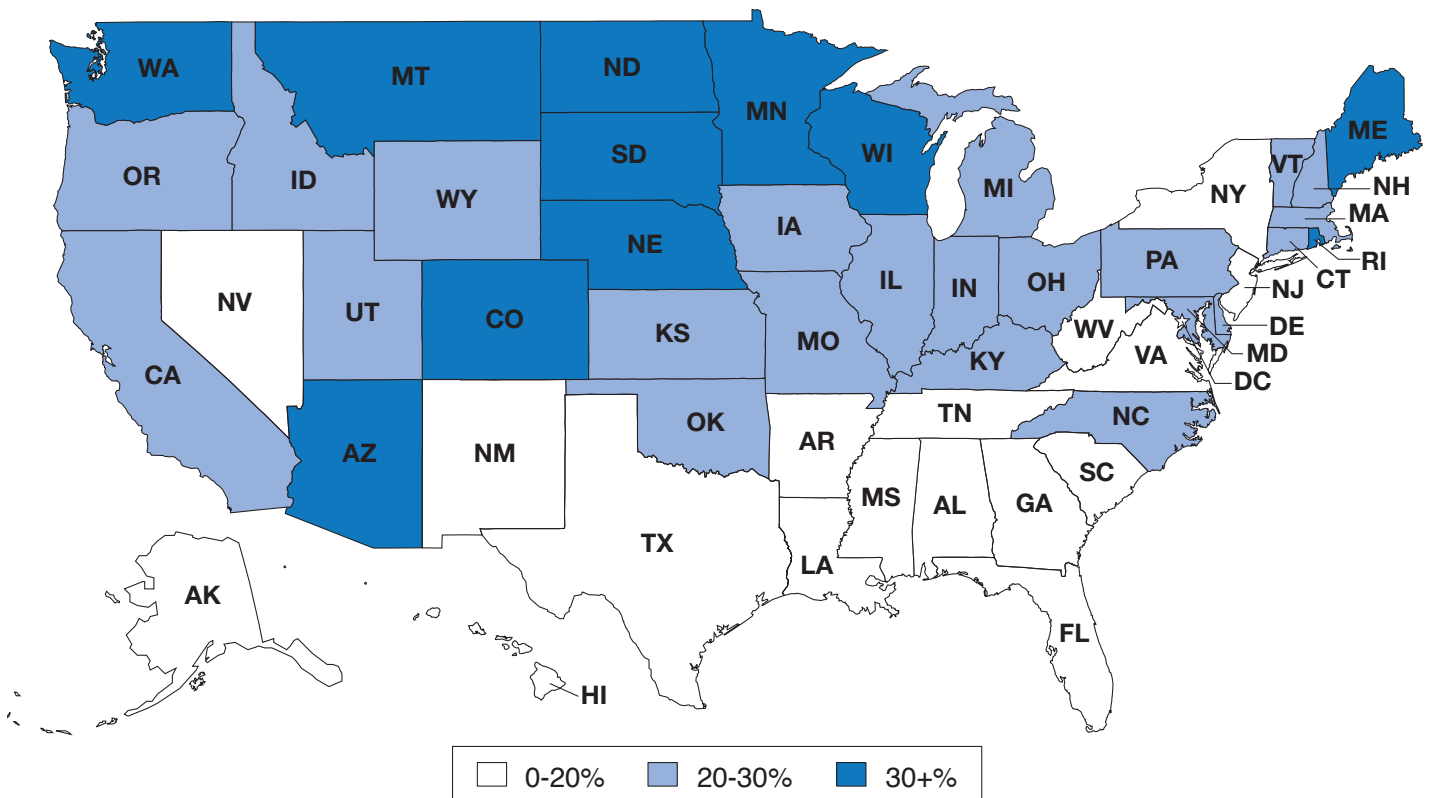


Nursing Facility Occupancy Rate, 2003

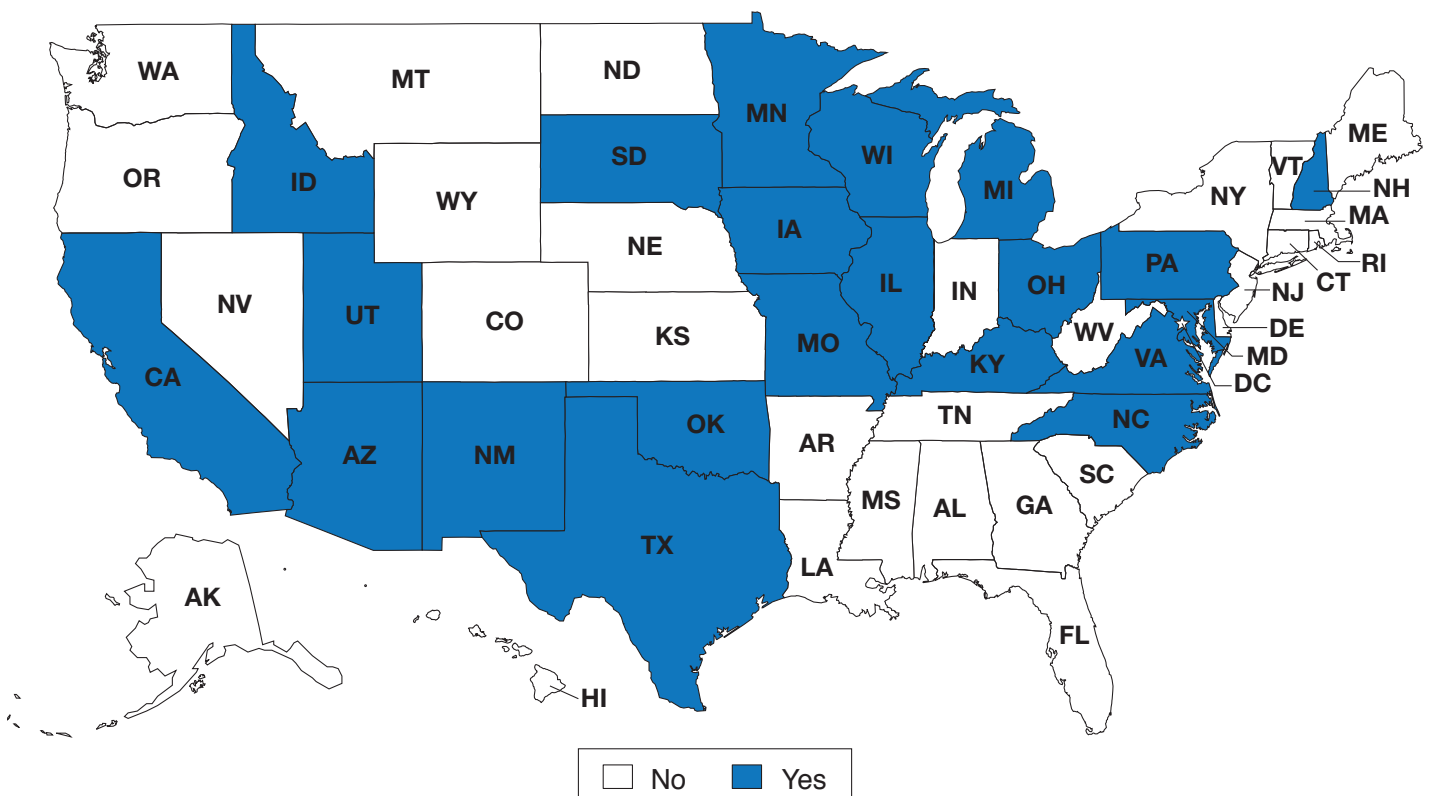


Long Term Care

Proportion of Deaths Occurring at Home, 2001

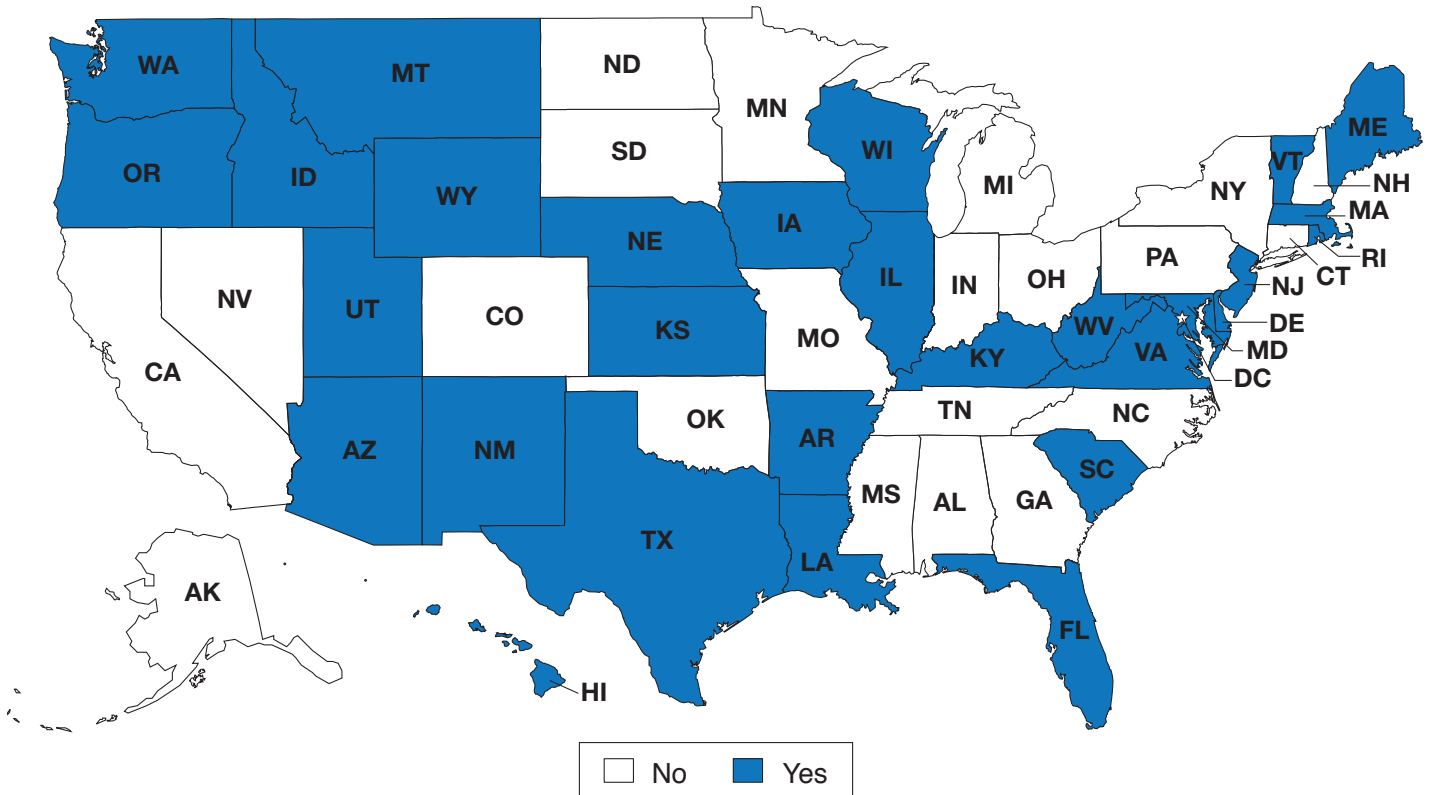


States Adopting NAIC Model Long-Term Care Insurance Regulations, 2003

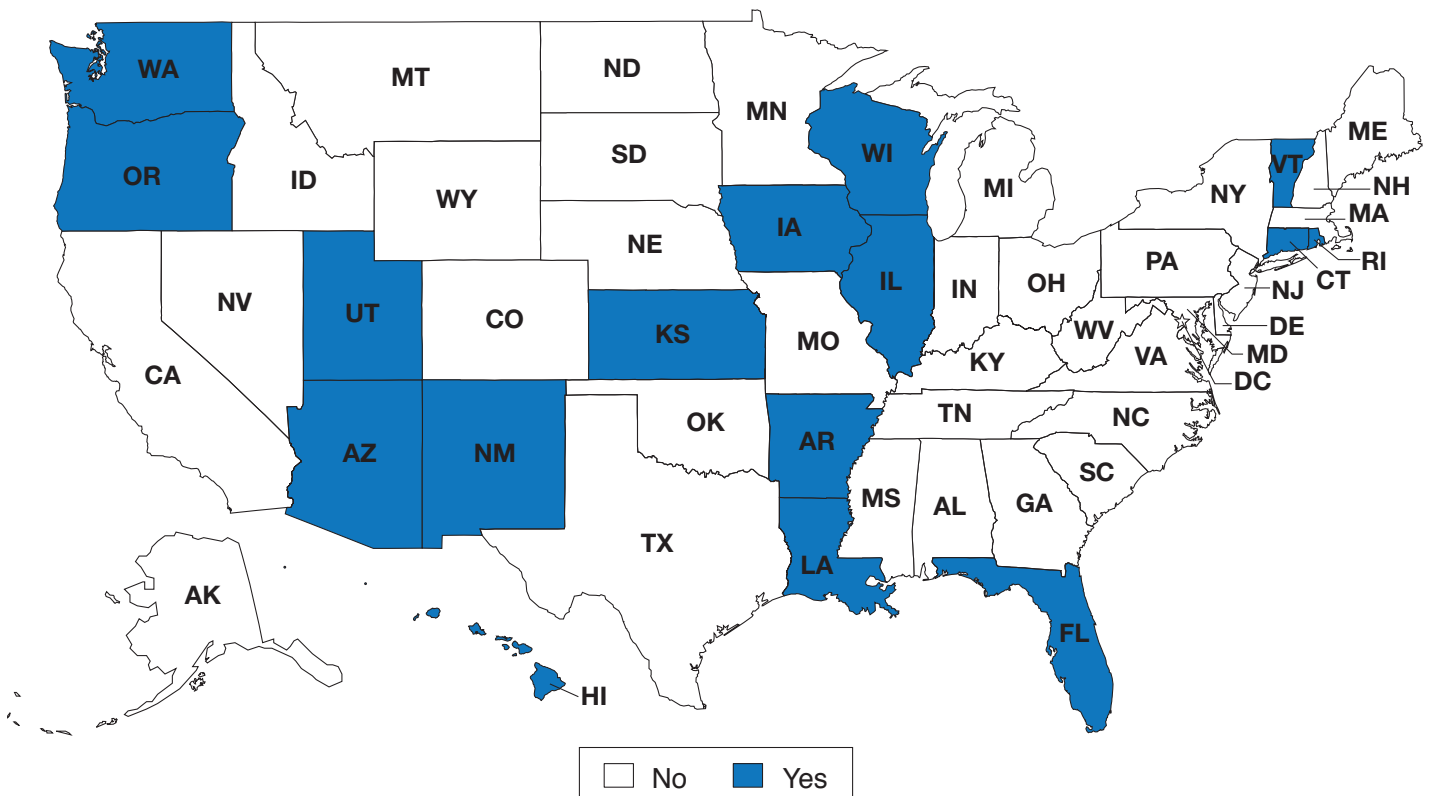


Long Term Care

States with Regulations that Include Assisted Living Philosophy, 2002



States Requiring Private Rooms in Assisted Living, 2002



Readers should refer to the Data Documentation section of *Across the States: Profiles of Long-Term Care 2004* for complete information about each data source and the specific indicator(s) to which it relates.

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