

Aging and Health through Public Health

[Misconceptions on aging and health](#)

Me!

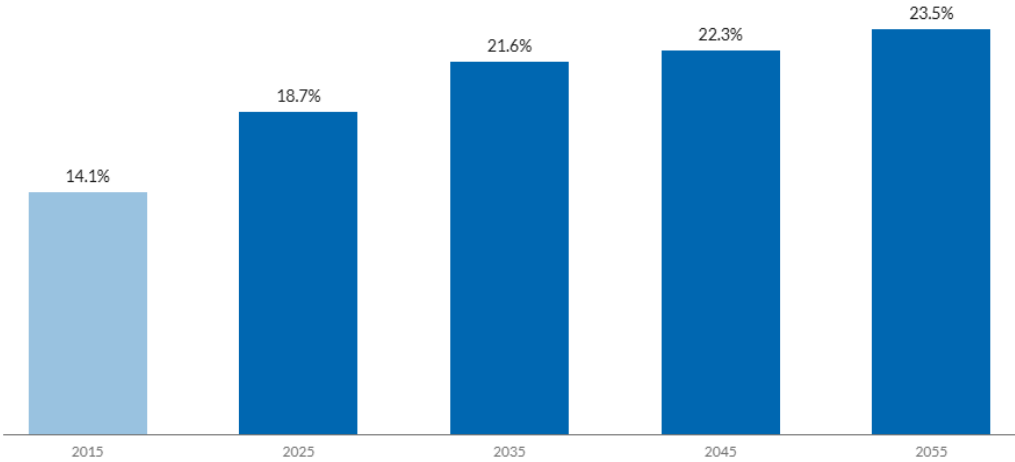
- Professor at Bloustein School at Rutgers for fifteen years.
 - Worked in a wide range of healthcare settings for forty years from laboratories, inpatient and outpatient services, rehabilitation, long term care, health insurance and research evaluation.
 - DrPH in public health policy and management from Columbia University,
 - MPA in health administration from New York University
 - BA in biology from New York University.
 - CPH, certified in public health
 - UPD, health administration honors

So, what's this all about?
What's the issues we need to think about?



The population of those 65 or older will continue to expand

Share of U.S. Population Age 65 and Older (%)

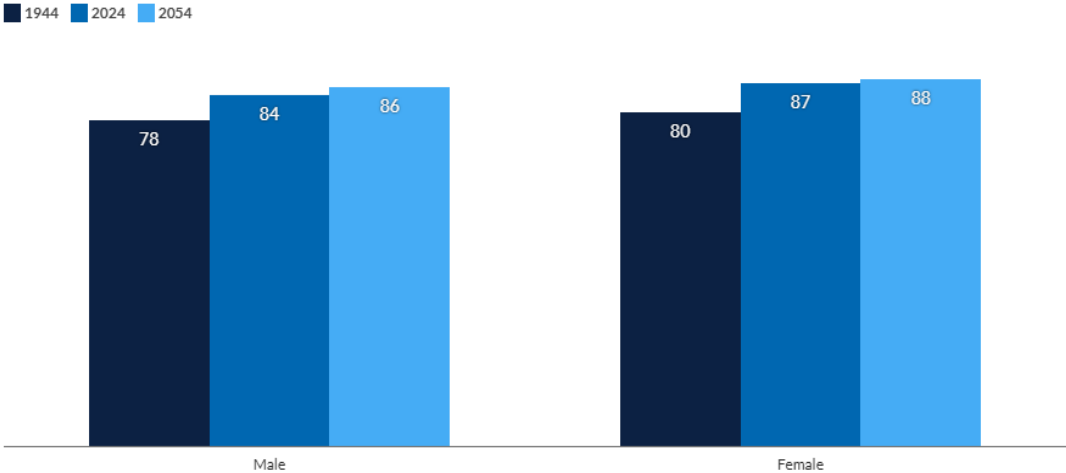


Source: United States Census Bureau • Embed • Download image



Life expectancy continues to improve for the elderly

Life Expectancy at Age 65 (Years)



Source: Social Security Administration • Embed • Download image



There is no typical older person

- Older age is characterized by great diversity. Some 80-year-olds have levels of physical and mental capacity that compare favorably with 20-year-olds. Others of the same age may require extensive care and support for basic activities like dressing and eating. We need to look at how to improve the functional ability of all older people, whether they are robust, care dependent or in between.

The Decade of Healthy Ageing (2020-2030) from the WHO, is an opportunity to bring together governments, civil society, international agencies, professionals, academia, the media, and the private sector for ten years of concerted, catalytic and collaborative action to improve the lives of older people, their families, and the communities in which they live.

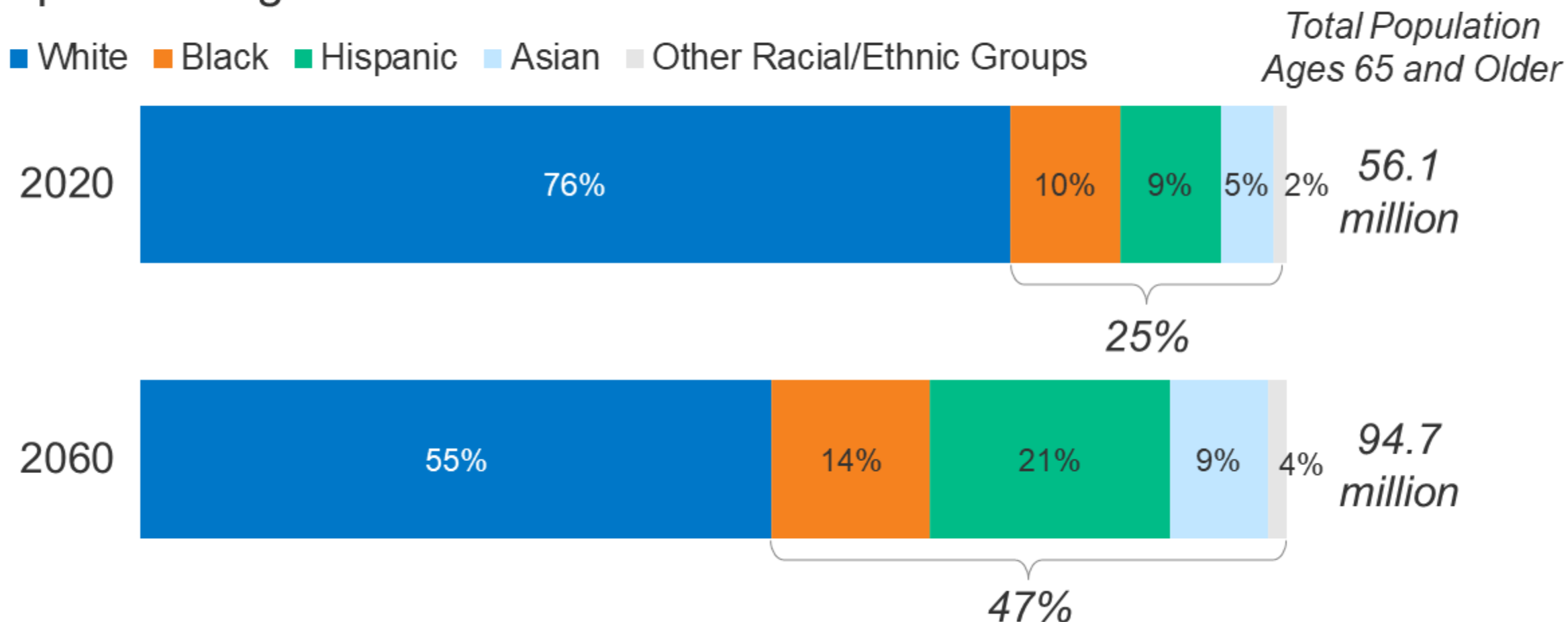


Diversity in older age is not random – Health Inequities

- A large proportion of the diversity in capacity and circumstance observed in older age is the result of the cumulative impact of advantage and disadvantage across people's lives. The physical and social environments in which we live are powerful influences on Healthy Aging.
- Yet the relationships we have with our environments are shaped by factors such as the family we were born into, our sex, our ethnicity, and financial resources.
- As a result, older people with the greatest health-related needs often have the least economic and social resources available to meet them.
- Let's look into that and see what can be done.

Figure 1

By 2060, People of Color Will Comprise Close to Half of the U.S. Population Ages 65 and Older

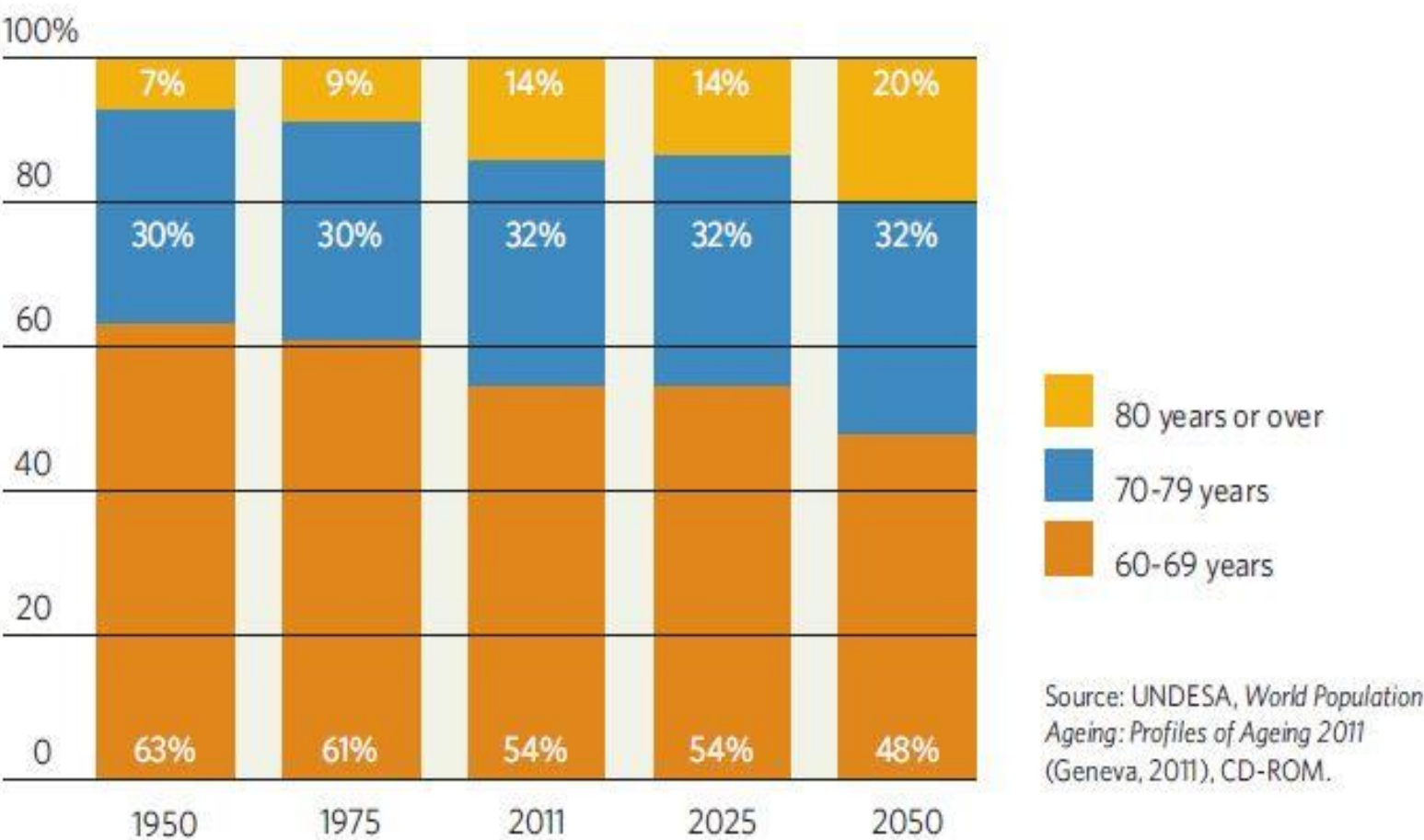


NOTE: Categories sum to more than 100% in both years because persons of Hispanic origin may be of any race but are categorized as Hispanic; other groups are non-Hispanic. "Other Racial/Ethnic groups" category includes persons identifying as two or more races, American Indian/Alaska Native, and Native Hawaiian/Other Pacific Islander.

SOURCE: KFF analysis of data from U.S. Census Bureau, *Main Projections Series for the United States, 2017-2060*.

And this is a
worldwide
issue

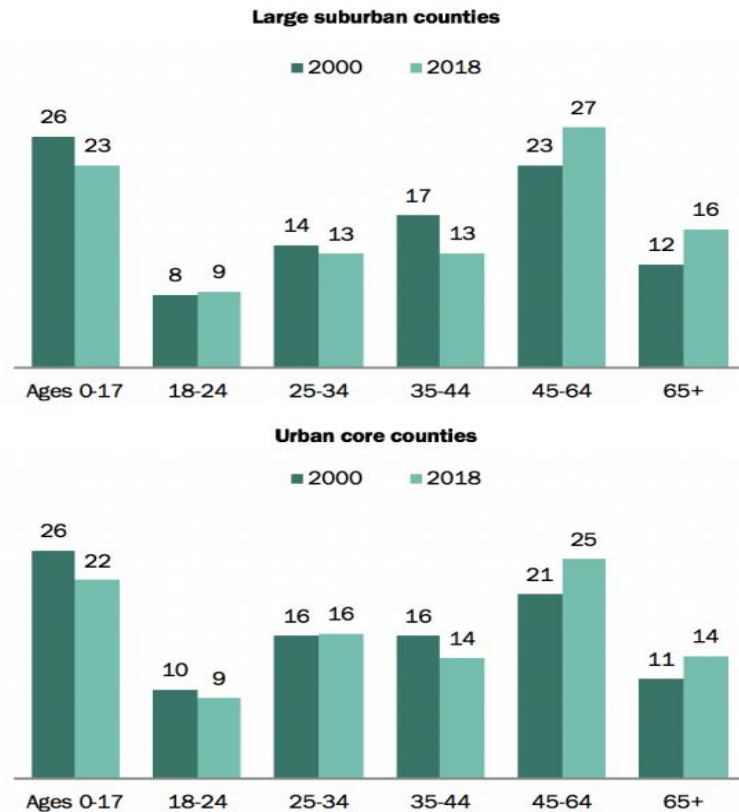
Figure 4: Distribution of population aged 60 years or over
by broad age group: World, 1950-2050



Where are over 65 living?

The suburban counties are aging more than the urban core counties

% of population in each age group



Note: County categories are based on the National Center for Health Statistics Urban-Rural Classification Scheme for Counties.
Source: Pew Research Center analysis of 1970-2018 single year of age county population estimates (SEER).
"Prior to COVID-19, Urban Core Counties in the U.S. Were Gaining Vitality on Key Measures"

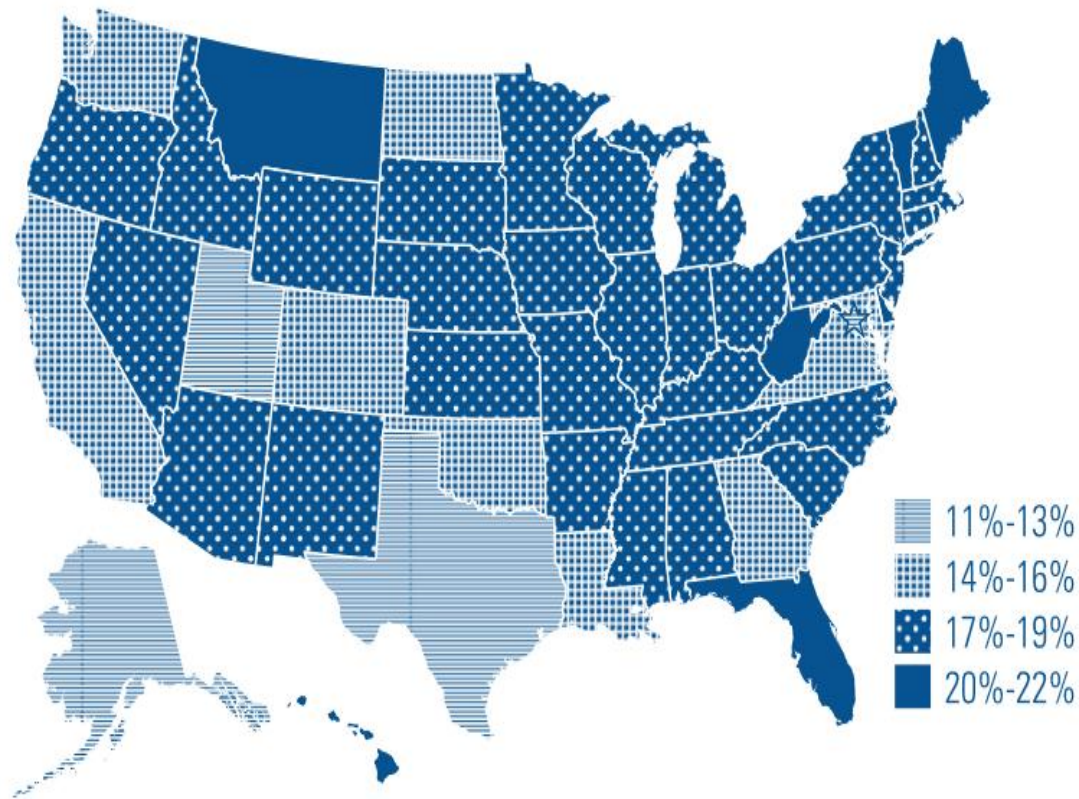
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The elderly are less likely to change residence than other age groups.

Most older movers (56.4%) stayed in the same county and 79.9% remained in the same state. Only 20.1% of the movers moved out-of-state.

This is even more clearly seen in rural areas where one out of 5 are over 65 years of age.

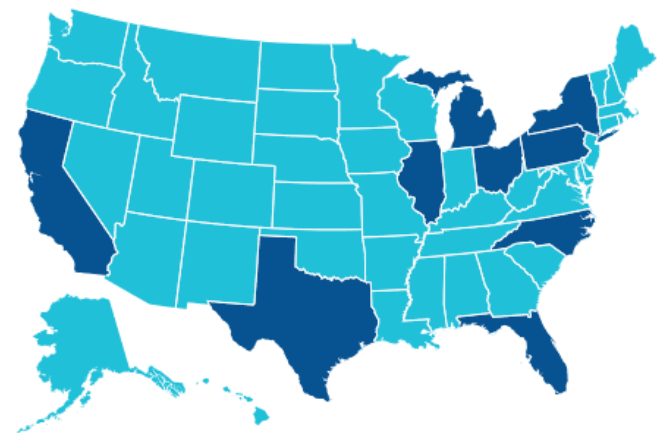
Persons Age 65 and Older as a Percentage of Total Population, 2020



Source: U.S. Census Bureau, Population Estimates

Geographic Distribution

The proportion of older persons in the population varied considerably by state, with some states experiencing much greater growth in their older populations.



In 2020, 51% of Americans age 65 and older lived in nine states:

- California (6 million)
- Florida (4.6 million)
- Texas (3.9 million)
- New York (3.4 million)
- Pennsylvania (2.4 million)
- Ohio (2.1 million)
- Illinois (2.1 million)
- North Carolina (1.8 million)
- Michigan (1.8 million).

Georgia, New Jersey, Virginia, Arizona, Washington, Massachusetts, Tennessee, Indiana, Missouri, and Wisconsin each had more than 1 million people age 65 and older in 2020.

The four states with the highest percentage of their populations age 65 and older in 2020 were Maine (22%), Florida (21%), West Virginia (21%), and Vermont (21%).

older adults



USA FACTS

New Jersey Older Adult Population Distribution

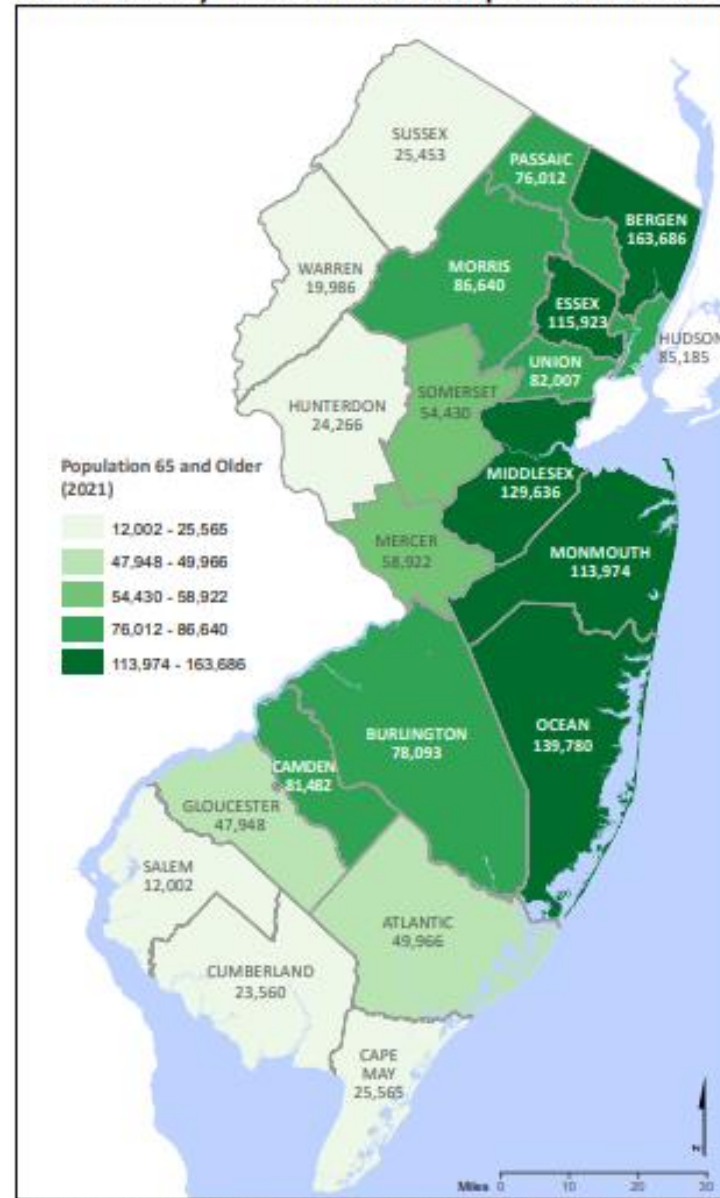


Figure 5 Population aged 65 and older, by county. Source: American Community Survey 5-year estimates. Table S0103 Population 65 years and over. 2017-2021.

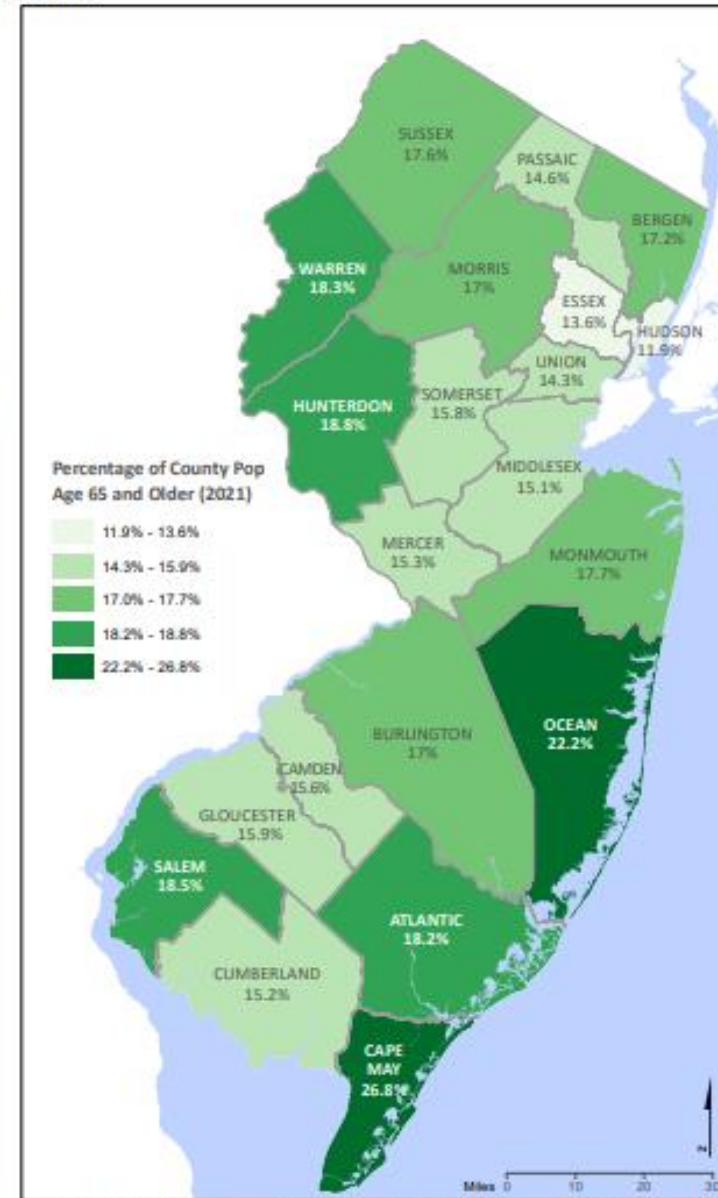
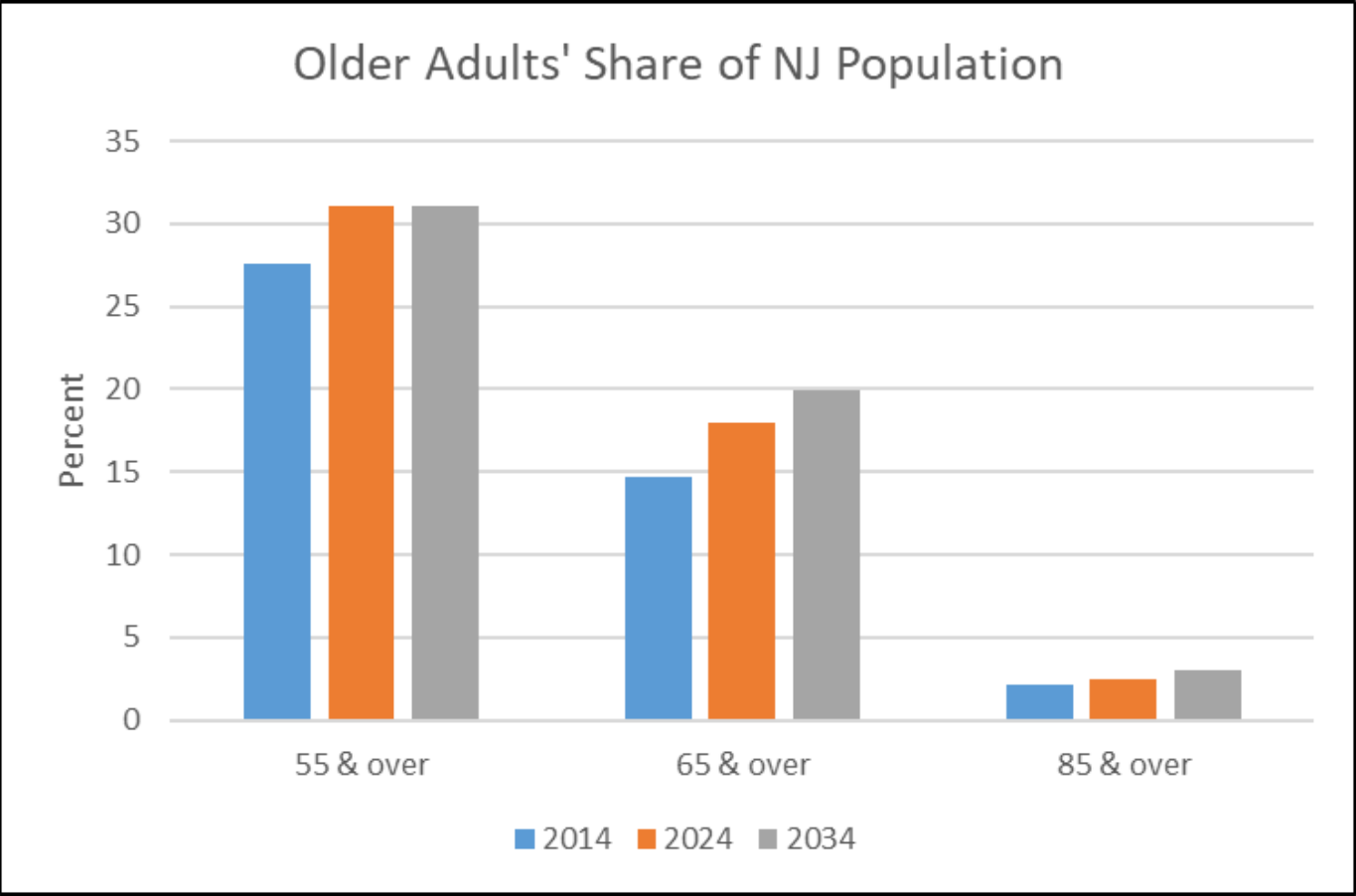


Figure 6 Percentage of county population aged 65 and older. Source: American Community Survey 5-year estimates. Table S0103 Population 65 years and over. 2017-2021.

Statewide Population Trends: 2014-2034

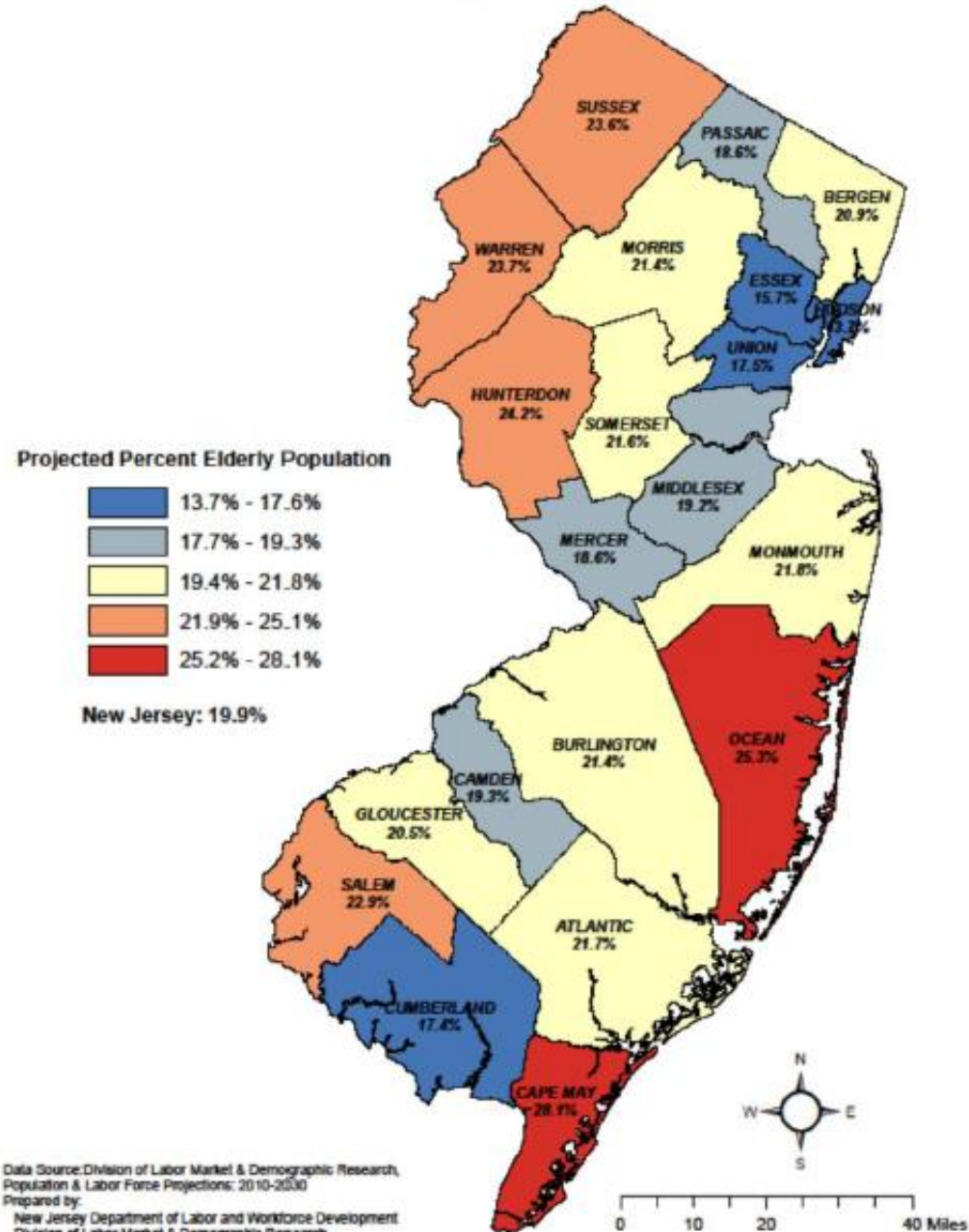


Percent of total population	55 & over	65 & over	85 & over
2014	27.6	14.7	2.2
2024	31.1	18.0	2.4
2034	31.1	20.0	3.0

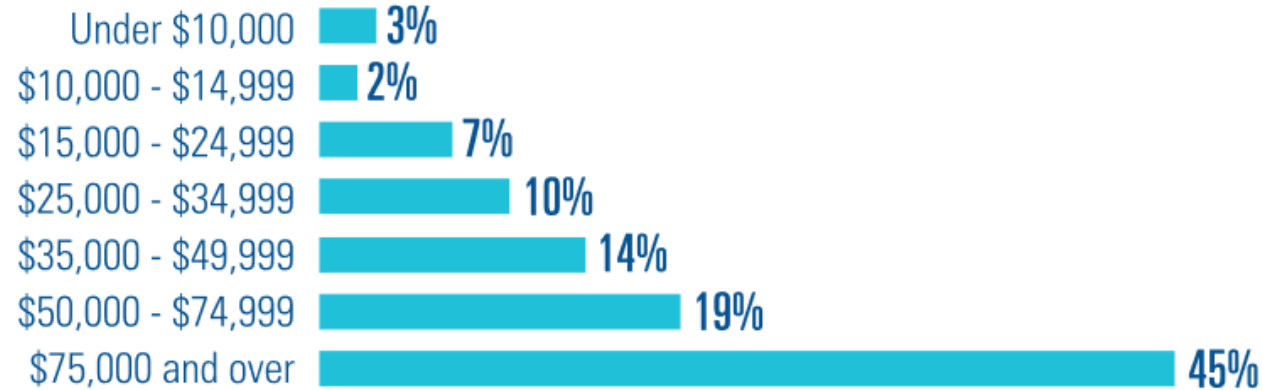
Source: NJ DOL 2019 Projections

NJ Counties
forecasted with
largest percentages of
65+ by 2030

Projected Percent Elderly (65+) Population: 2030 by County

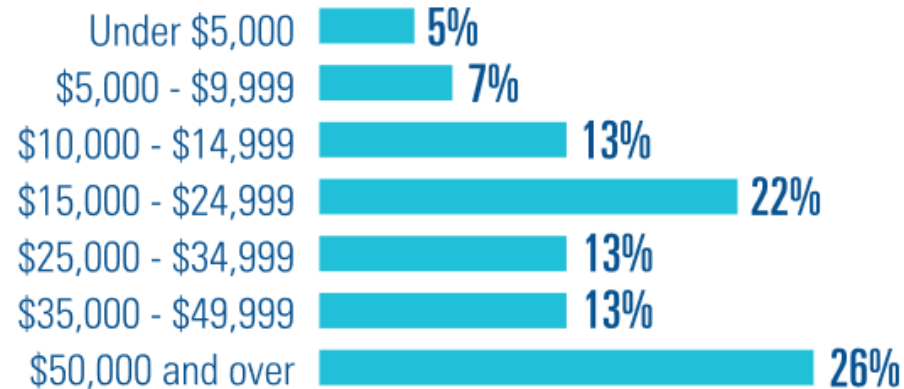


Distribution of Family Households with Householder Age 65 and Older by Income, 2020



Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement

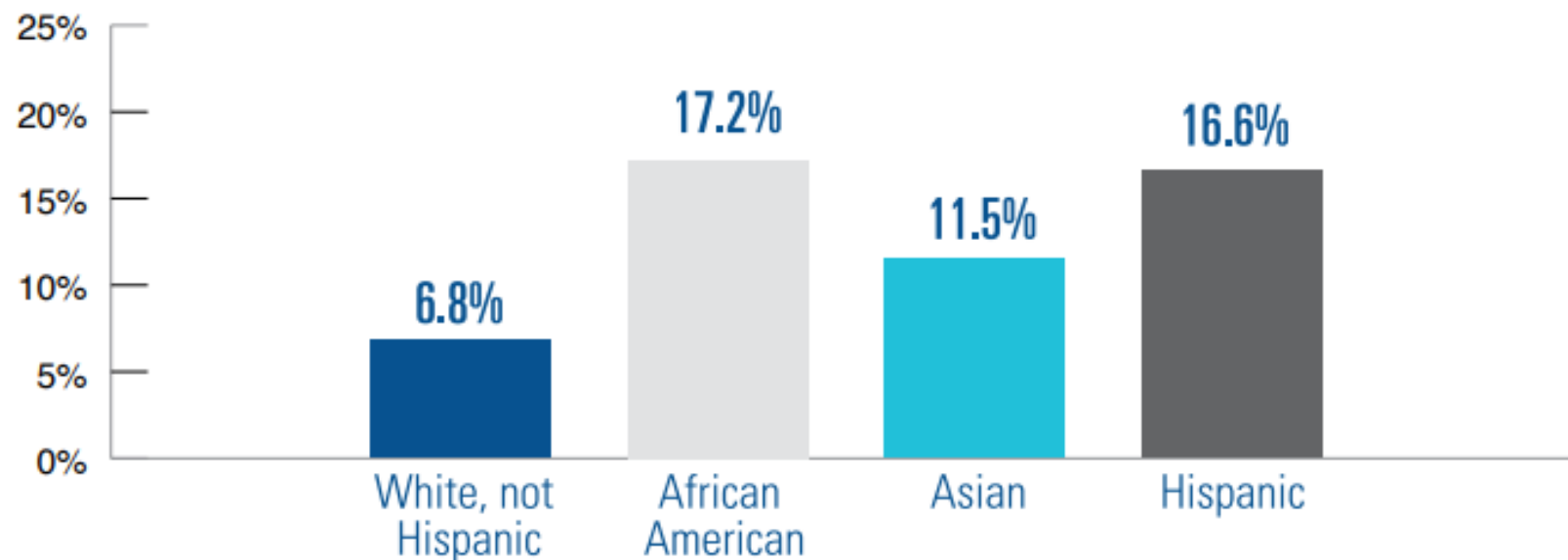
Distribution by Income of Persons Age 65 and Older Reporting Income, 2020



Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement

For all older persons reporting income in 2020 (53.9 million), 12% reported less than \$10,000, and 53% reported \$25,000 or more.

Persons Age 65 and Over Living Below the Poverty Level by Race and Hispanic Origin, 2020



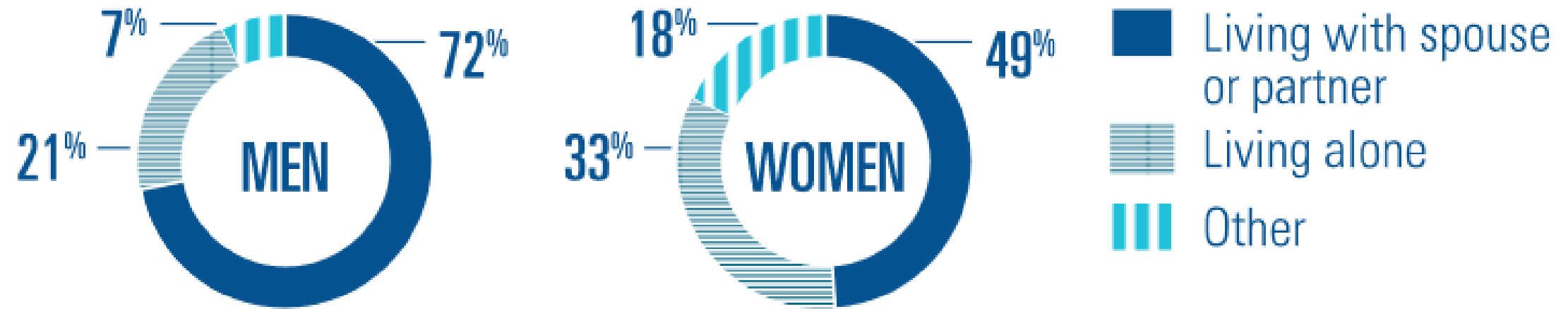
Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement

Older women had a higher poverty rate (10.1%) than older men (7.6%) in 2020. A higher percentage of older persons living alone were poor (15.7%) as compared with older persons living with families (5.6%).



The highest poverty rates were experienced among older Hispanic women who lived alone (35.6%).

Living Arrangements of Persons Age 65 and Older, 2021



Source: U.S. Census Bureau, Current Population Survey, Annual Social and Economic Supplement 1967 to present

A relatively small number of people (1.2 million) age 65 and older lived in nursing homes in 2019. However, the percentage increased with age, ranging from 1% for persons ages 65-74 and 2% for persons ages 75-84 to 8% for persons over age 85.

- Around 10% of people over 65 live in poverty and the majority live alone.

Figure 1.

Demographic and Social Characteristics of Adults Age 65 and Over: 2021 (In percent)

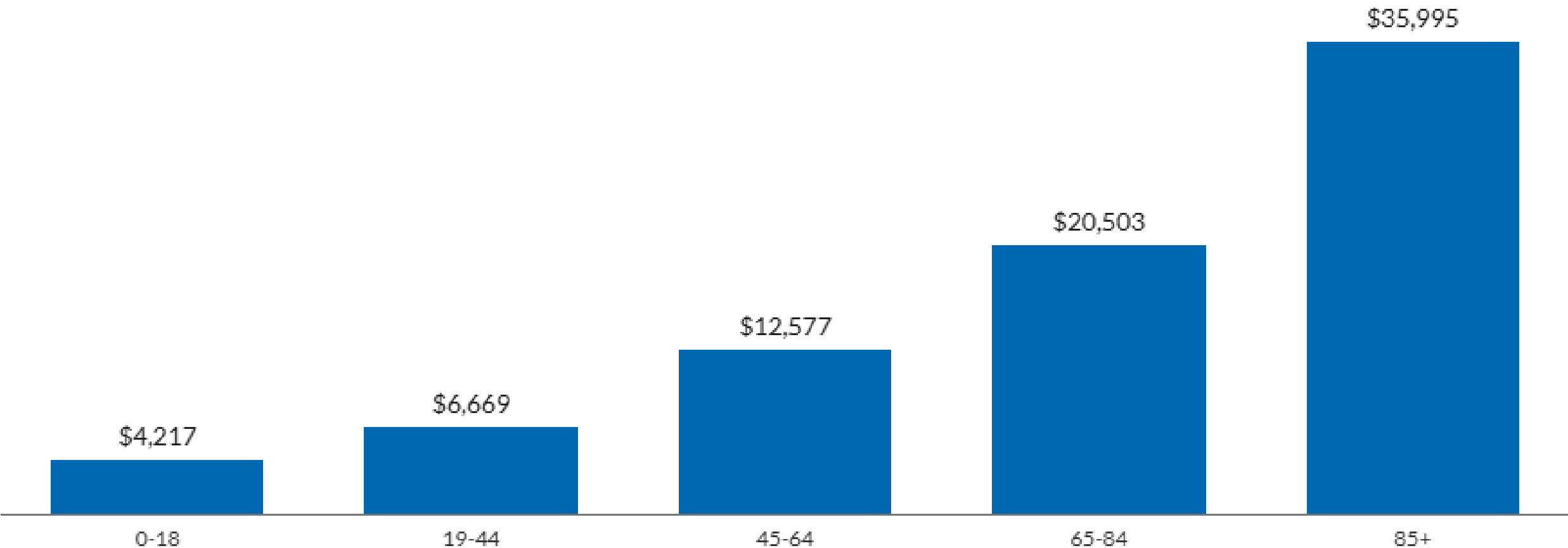


¹ In December 2021.

Source: U.S. Census Bureau, 2022 Survey of Income and Program Participation, public-use file.

Medical spending increases rapidly with age

Healthcare Spending per Capita by Age Group (Dollars)



Source: [Centers for Medicare and Medicaid Services](#) • [Embed](#) • [Download image](#)

Note: Data are for 2020.

Enter location ⓘ

New Jersey

🔍

[Compare location](#)

Select cost by period ⓘ

Hourly

Daily

Monthly

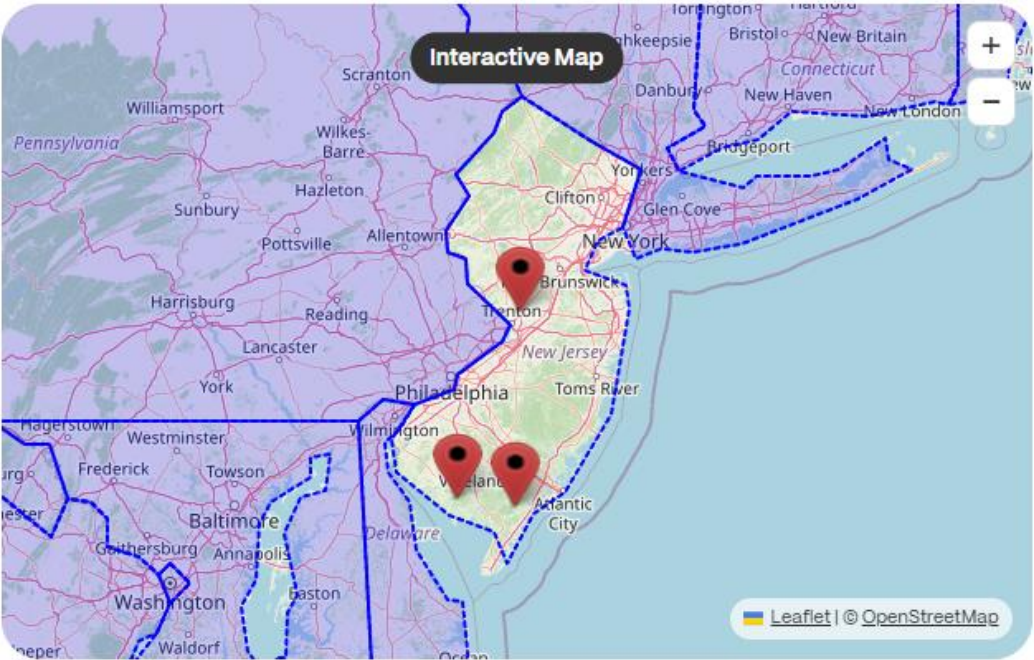
Annual

Calculate future cost



Change annual inflation rate (1 – 5%) 3% ▾

[Reset](#)



Monthly Median Costs: New Jersey - State ⓘ (2025 vs 2035)

In-Home Care ⓘ	2025	Community And Assisted Living ⓘ	2025	Nursing Home Care ⓘ	2025
Non-Medical Caregiver ¹	\$7,245	Adult Day Health Care ^{3*}	\$2,167	Semi-Private Room ³	\$12,775
2035** Cost	\$9,737	2035** Cost	\$2,912	2035** Cost	\$17,169
Private Duty Nurse ^{2*}	\$455	Assisted Living Community ⁴	\$8,710	Private Room ³	\$14,448
2035** Cost	\$611	2035** Cost	\$11,706	2035** Cost	\$19,417

* State level medians provided for in-home private duty nurse and adult day health care

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[CareScout Cost of Long Term Care](#)

Most Americans ages 65 and older feel positive about key aspects of their lives

- 60% rate their mental health as excellent or very good.
- 66% say they feel optimistic about their life all or most of the time.
- 70% say they have people they can turn to for support all or most of the time.

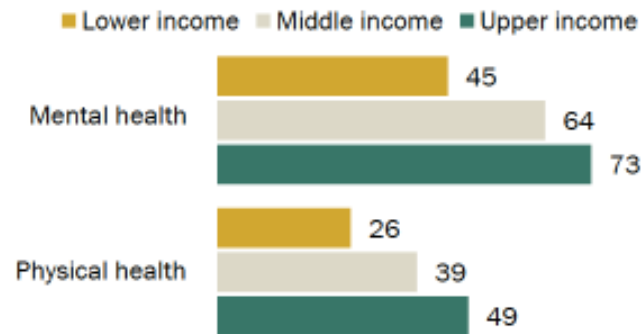
Still, they report facing challenges. Fewer than half (37%) rate their *physical health* as excellent or very good, and shares of roughly one-in-six or more say:

- They feel lonely or isolated from others at least sometimes (35%)
- They experience mental confusion or memory loss at least sometimes (24%)
- It is difficult for them to carry out everyday activities, like walking, climbing stairs or carrying groceries (22%)
- They need help handling their affairs or caring for themselves at least sometimes (16%)
- Some of these challenges are more common among those in their 80s and older. Within this older group, 31% say they experience mental confusion or memory loss and 24% say they need help handling their affairs or caring for themselves at least sometimes.

Overall, **income is central to the aging experience**. From how well they think they're aging to how they rate their physical and mental health and financial security, **older adults with upper incomes are doing better than those with middle or lower incomes**.

Older adults' health assessments differ widely by income

Among adults ages 65 and older, % saying each aspect of their health is **excellent/very good**

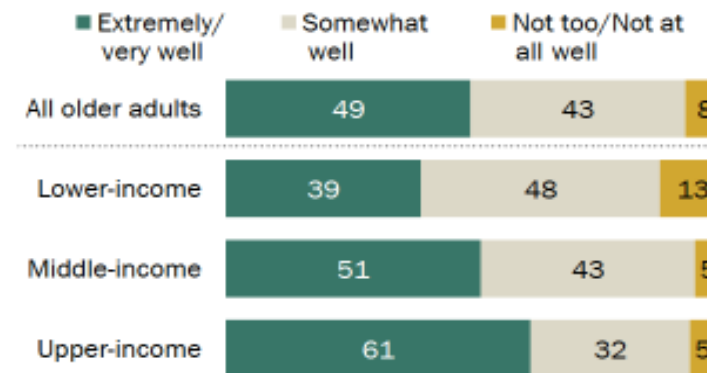


Note: Other response options included, "Good," "Fair" and "Poor."
Family income tiers are based on adjusted 2024 earnings.
Source: Survey of U.S. adults conducted Sept. 2-8, 2025.
"How Americans Are Thinking About Aging"

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Fewer than half of older adults with lower incomes say they are aging extremely or very well

Among adults ages 65 and older, % saying they are aging ...

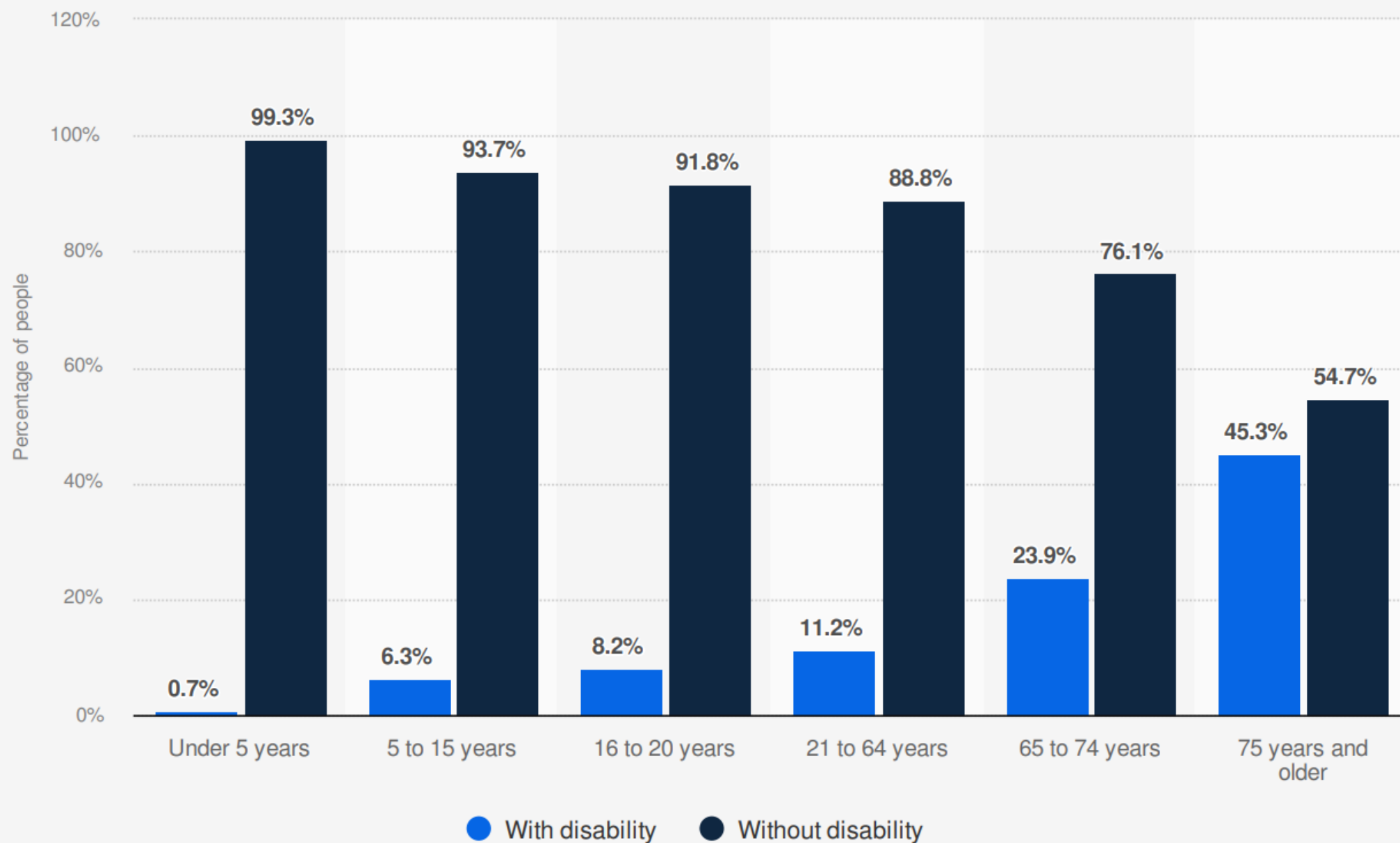


Note: Shares of respondents who didn't offer an answer are not shown. Family income tiers are based on adjusted 2024 earnings.
Source: Survey of U.S. adults conducted Sept. 2-8, 2025.
"How Americans Are Thinking About Aging"

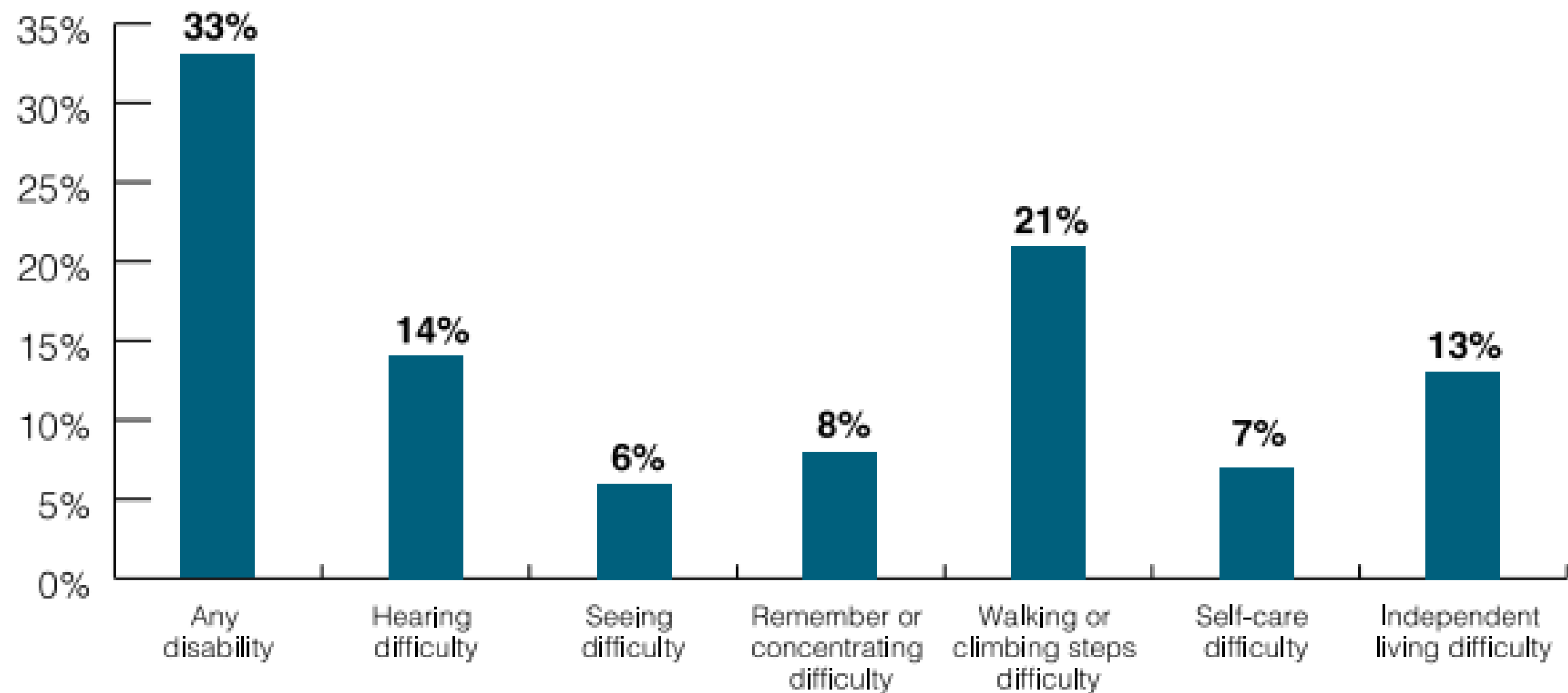
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[Pew Research Center:
How American Are
Thinking About Aging](#)

Percentage of people in the U.S. with a disability as of 2023, by age



Percentage of Persons Age 65 and Older with a Disability, 2022

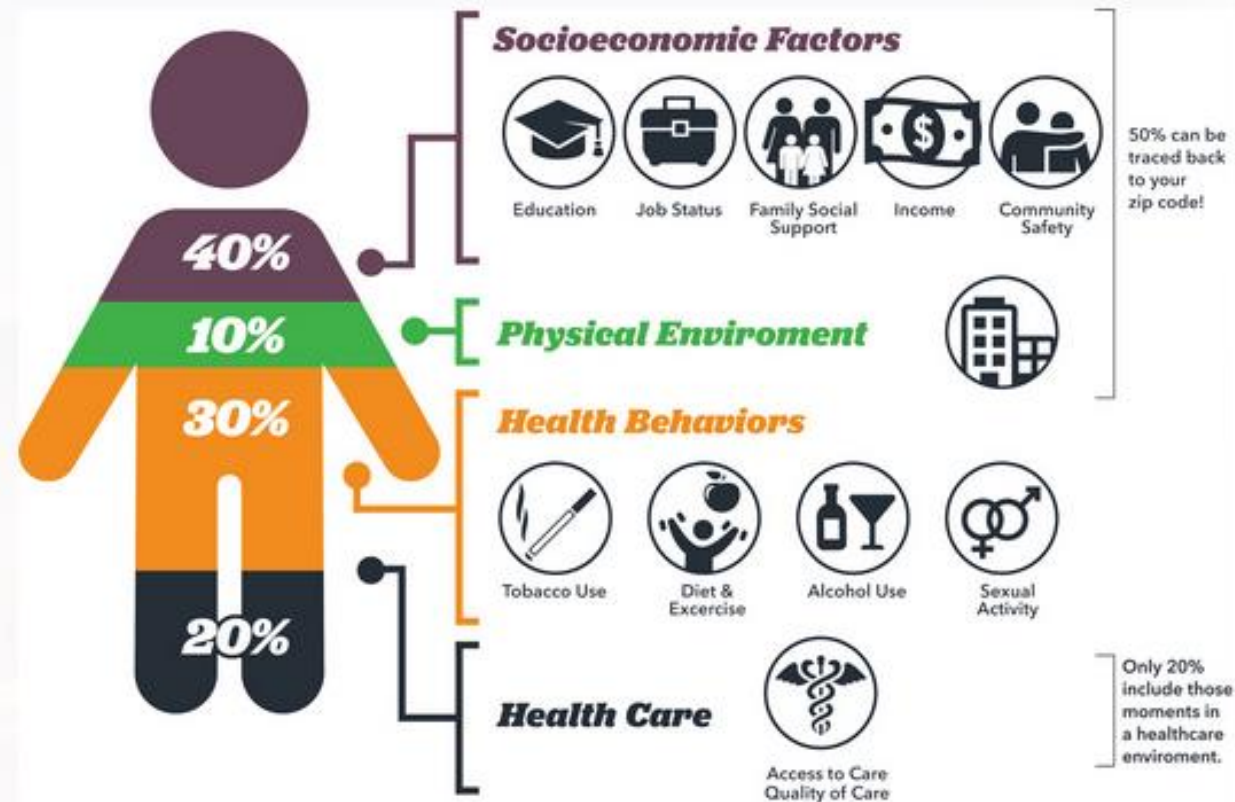


Source: U.S. Census Bureau, American Community Survey

It's not all about genes

- While Healthy Aging starts at birth with our genetic inheritance, only approximately 25% of the diversity in longevity is explained by genetic factors. The other 75% is largely the result of the cumulative impact of our **interactions with our physical and social environments, which shape behaviors and exposures across the life course.**
- Many of the opportunities and barriers we face are strongly influenced by personal characteristics, such as our sex and ethnicity, as well as our occupation, level of education, and wealth. Policies should address these person-environment interactions across the life course.
- While living longer there is another trend of obesity and physical inactivity, thus we need to shift from treatment to promotion and prevention.

80% Did you know...that 80% of what makes up someone's health is determined by what happens outside of the hospital and health clinic? Of the 80%, the largest segment is made up of the "Social Determinants of Health" or "Socioeconomic Factors".



Source: Institute for Clinical Systems Improvement, Going Beyond Clinical Walls: Solving Complex Problems (October 2014)



Expenditure on older population is an investment not a cost

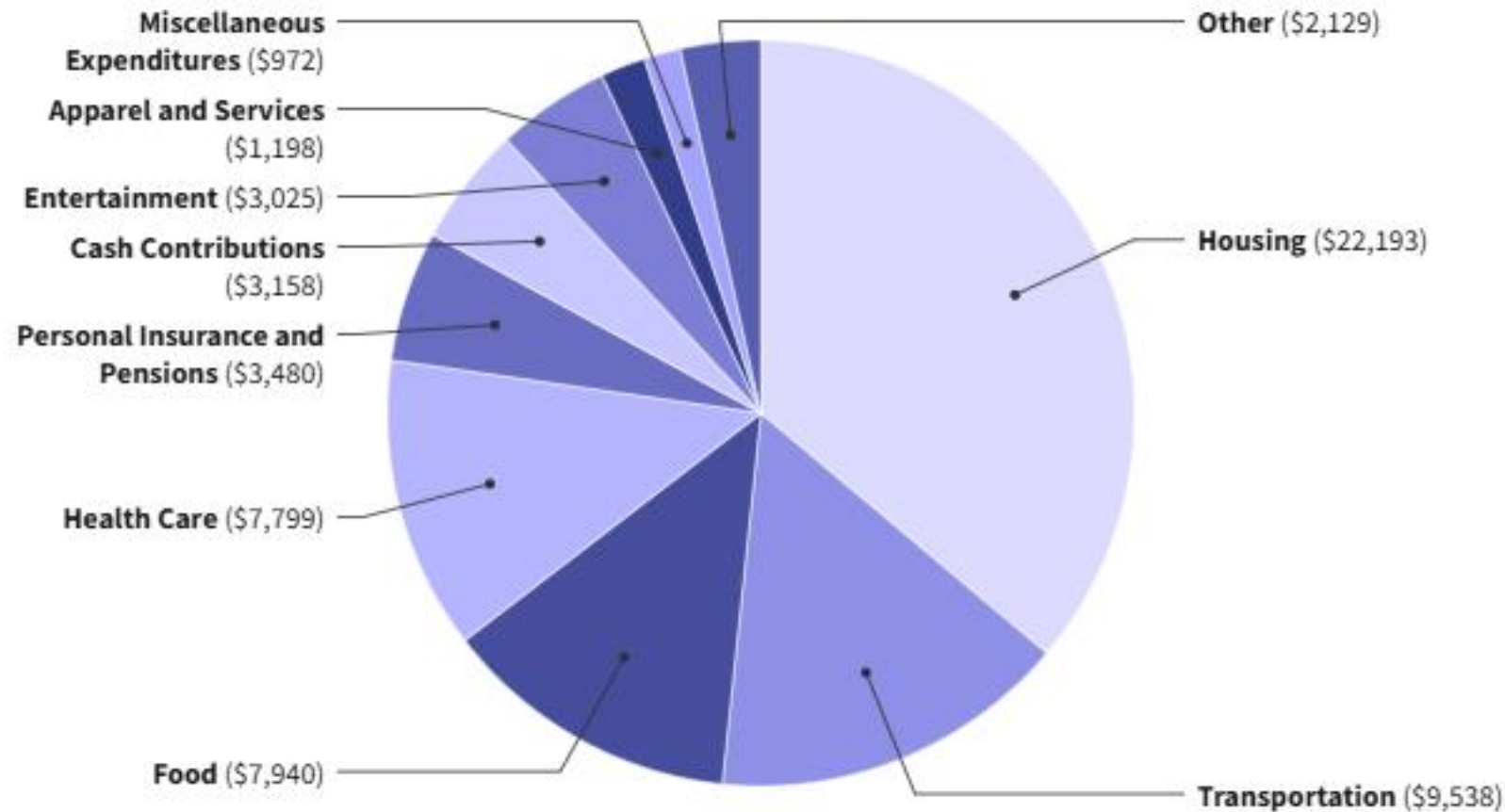
- Rather than framing the expenditures on older populations simply as a cost, they are better considered as investments. These investments can yield significant dividends, both in the health and well-being of older people and for society as a whole through increased participation, consumption and social cohesion.
- Policies should be framed in ways that enhance the abilities of older people to do the things they value and to make these contributions, rather than looking to simply reduce social expenditures.

Trends that are Occurring in Aging

- ▶ An increase of non-whites in the population
- ▶ Financially stressed individuals and families.
- ▶ Working longer for money and pleasure
- ▶ Valuing independence, community, family and health.
- ▶ An older population that feels young and will be demanding for what they want.

Now let's look at how to address these trend.

Average Annual Expenditures For Those Age 65 or Older as of 2024



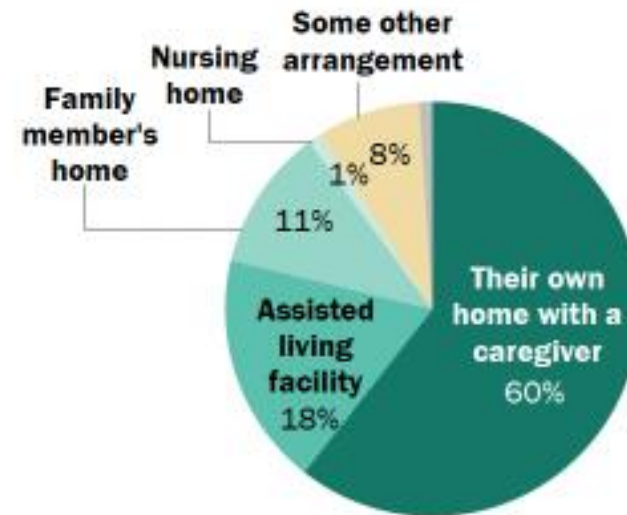
According to the Bureau of Labor Statistics the top five expenses for people 65 years old and older are:

- Housing
- Transportation
- Health
- Food
- Entertainment

The majority of U.S. adults 65 and older (93%) say they currently live in their own home or apartment

Most older adults who live at home want to age in place

Among adults ages 65 and older who live in their own home without a caregiver, % saying that if there came a time they could not do so, they would prefer to live in ...

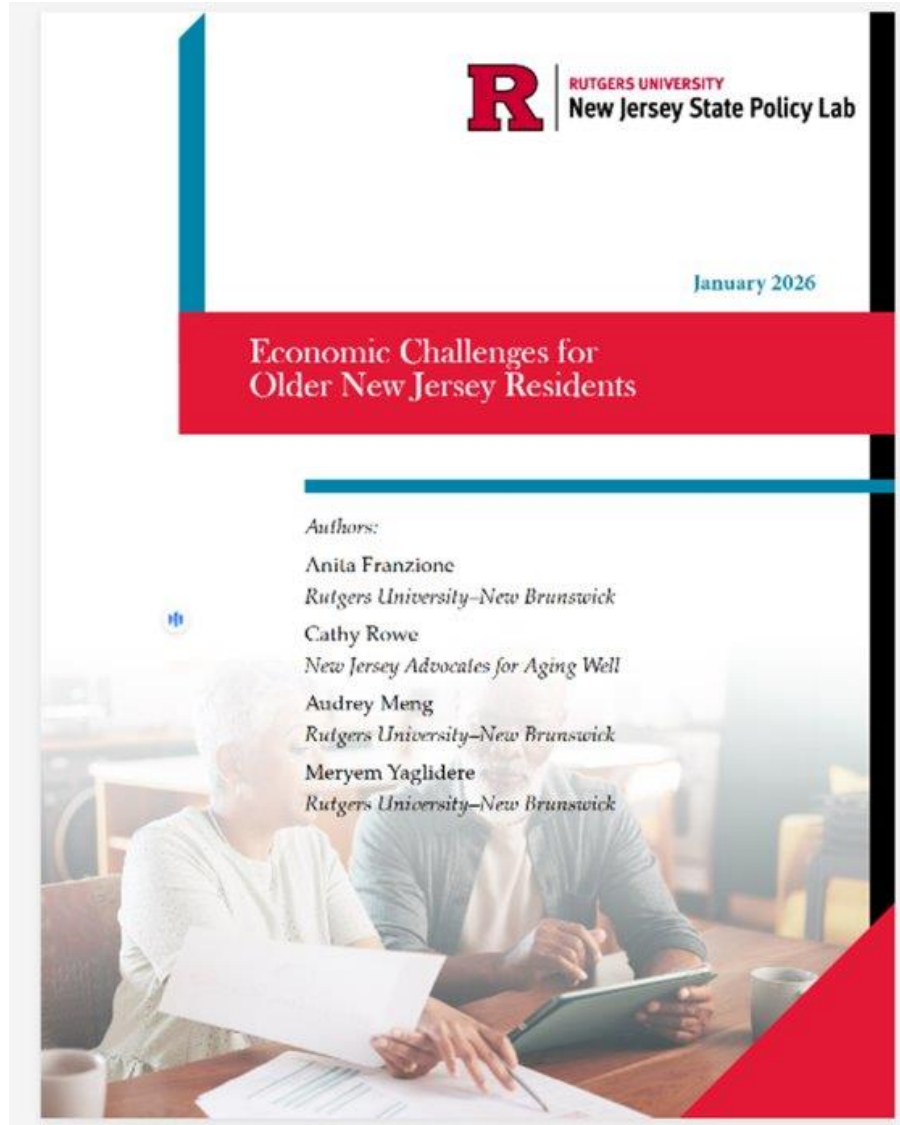


So how do we do this?

Note: Read the topline for full question wording. Share of respondents who didn't answer (1%) is shown but not labeled. Figures may not add to 100% due to rounding. Source: Survey of U.S. adults conducted Sept. 2-8, 2025.

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Economic Challenges for Older New Jersey Residents



[Economic Challenges for Older NJ Residents](#)

- In February 2024, New Jersey Advocates for Aging Well (NJAAW) conducted a Statewide Survey of Older Adults. This survey gathered both quantitative and qualitative data from residents aged 60+ on the challenges and concerns related to aging in New Jersey.
- [The findings show that the cost of living, including taxes, housing costs, and overall expenses](#), is a top concern and the main reason people would leave New Jersey to retire.
- [This report explores potential solutions to the affordability crisis](#) facing New Jersey's older residents, with particular focus on neighboring states Pennsylvania and New York, as well as North Carolina and Massachusetts. Several solutions could be included in an Mult-Sector Plan for Aging to increase economic security for residents over 60, as well as our future, older residents.

Conclusion

- The deeper analysis of the NJAAW survey data confirmed what is known; people over 60 living in New Jersey are very challenged in affording to live in New Jersey.
- The major concern with affordability is housing. This consists of all aspects of housing—rent, mortgage, maintenance, utilities, and most importantly, taxes.
- In addition, this is not only for low-income people but those who are classified as middle-income, income between \$50,000 and \$75,000. The amount of money they pay towards housing often limits their choices for other living needs, such as transportation, food, and medical costs. Over 60 residents stated that without support or assistance, they will be forced to leave the state or become completely impoverished.

How Do We fit this all in Healthcare

- Develop and ensure access to services that provide older-person-centered and integrated care;
- Orient systems around intrinsic capacity;
- Ensure there is a sustainable and appropriately trained health workforce.
- Ensure the quality of long-term care, especially with regards to both formal and informal caregivers.
- Technology will be increasingly important as well, with aging-in-place likely made easier by virtual assistants, video chat platforms, telehealth, robotic caregivers and wearable devices that monitor indicators such as falls.
- Collaborate with government, service providers, businesses, and the private sector to meet the needs of NJ aging population

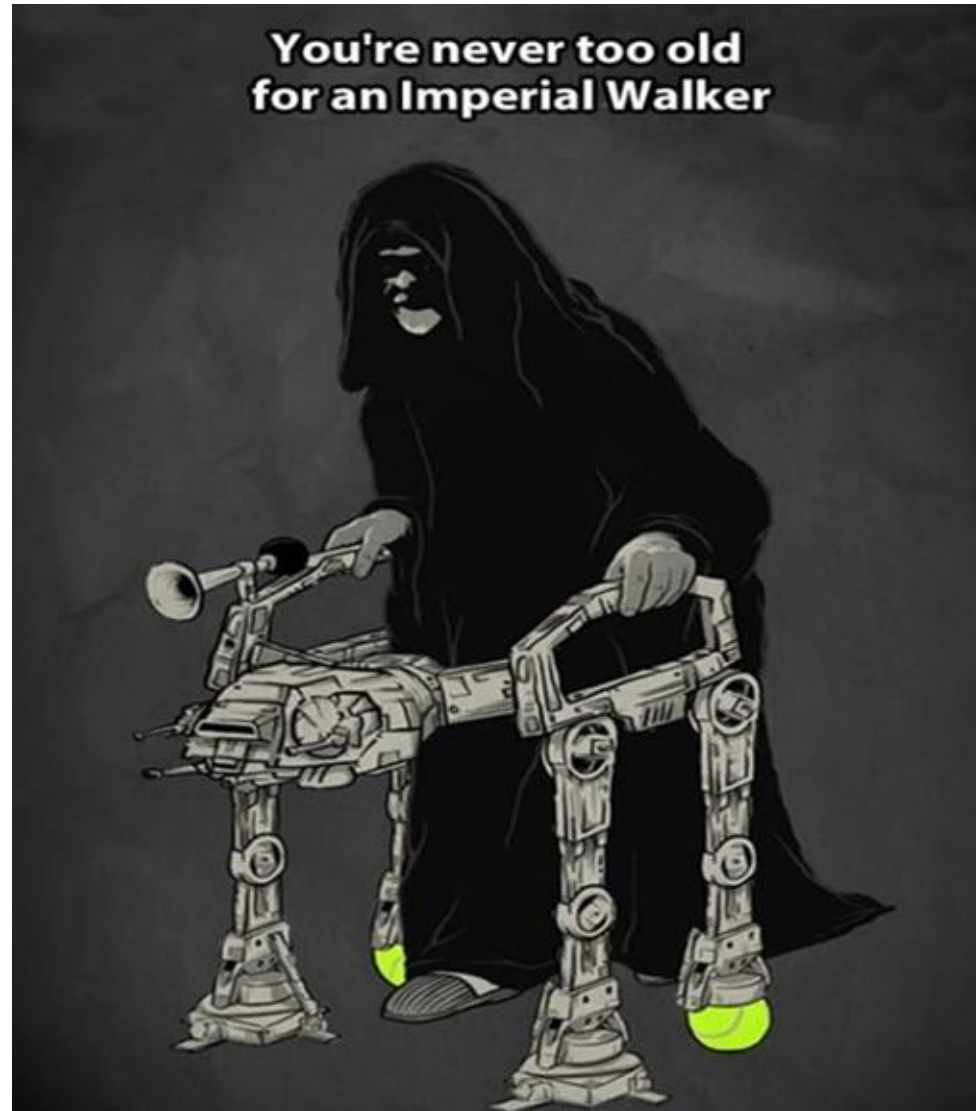
Transformation beyond Healthcare – Social Determinates of Health

- Creating environments that are truly age-friendly requires action in many sectors: health, long-term care, transport, housing, labor, social protection, information and communication, and by many actors – government, service providers, civil society, older people and their organizations, families and friends. It also requires action at multiple levels of government. The following key approaches are relevant to all stakeholders:
- combat ageism and change the attitude, the negative attitude about aging
- enable autonomy;
 - Yet, 42% of NJ 65 and older live alone and NJDHS found that over 44% describe themselves as lonely (NJ Age-Friendly Blueprint)
- **Altering social infrastructure.** Recognizing the role that social and physical environments play in healthy aging, experts are calling for significant investments in this area over the next decade.

Where do you want to go? Where do you want to live?

If you cannot get there, it does not exist.

What we do today will impact all generations – it is an investment.



Thank you!

Anita Franzione

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