

PUBLIC HEARING
before
ASSEMBLY COMMITTEE ON AGING
on
ISSUES AND CONCERNS OF SENIOR CITIZENS

Held:
March 10, 1983
Bergen County Courthouse
Hackensack, New Jersey

MEMBERS OF COMMITTEE PRESENT:

Assemblyman Thomas H. Paterniti, Chairman
Assemblyman Warren H. Wolf
Assemblyman Edward K. Gill

ALSO PRESENT:

Norma Weiss, Research Assistant
Office of Legislative Services
Aide, Assembly Committee on Aging

New Jersey State Library



I N D E X

	<u>Page</u>
Freeholder Robert Pallotta Freeholder Director Board of Chosen Freeholders Bergen County	2
Freeholder Doris Mahalick Board of Chosen Freeholders Bergen County	4 & 1x
June Clark Bergen County Human Services Planning Council	9
William E. Brown Chairman, Commissioners' Housing Authority of Bergen County	10
Herbert W. Miller Chairman and Chief Executive Officer New Jersey Coordinating Council of Organized Older Citizens, Inc.	13
Freeholder Barbara Chadwick Board of Chosen Freeholders Bergen County	21
Michael Farley Unified Vailsburg Services Organization	25
Neal C. Clarke Senior Service Corps, Inc.	26
Lynn Kaplowitz Jewish Vocational Service	31
Dr. Harry Jellinek Essex County Council of Senior Citizens' Clubs	33
Chester Clifford North Ward Center	37
Freeholder Richard A. Mola Board of Chosen Freeholders Bergen County	39

INDEX (Continued)

	<u>Page</u>
John E. Kelly Executive Officer of the New Jersey Federation of Senior Citizens	41
Guy Knowles Vice Chairperson Puerto Rican Congress of New Jersey	46
Lou Schwartz Assistant State Director, Bergen County American Association of Retired Persons	47
Wilma G. Casella Director of Regional Multipurpose Senior Center Bergen County Office on Aging	53
Gustave W. Albrecht Ridgefield Senior Citizens	55
Anna Hagovski Social Worker	57
Anne Brown Advisor to the Mayor of Englewood on Senior Matters	58
Andy Gottberg New Jersey Federation of Seniors	60
Gloria Layne Bergen County Office on Aging	62 & 3x
Judith A. Matthews Chairman South Orange Senior Citizens' Advisory Committee	63

ASSEMBLYMAN THOMAS H. PATERNITI (Chairman): Good morning, ladies and gentlemen. I want to start the hearing. I was waiting for some of my Committee members, but as they come in I will introduce them. First of all, I know the weather is not too nice outside, but I believe the company I am with here this morning is wonderful.

I am pleased to welcome all of you to a public hearing conducted by the Assembly Committee on Aging. My name is Thomas Paterniti, and I am Chairman of this Committee. To my right is Norma Weiss; she is our Committee Aide. I would also like to mention that if you have any written testimony, or wish to be placed on our witness list, please contact our staff aide here, Norma Weiss.

The newly established Assembly Committee on Aging is in response to the rapidly growing needs, problems and concerns faced by senior citizens in our State. The formation of this Committee marks the vital commitment of the Legislature to the problems of aging. We can now give top priority to these issues and coordinate a more effective response to problems faced by our senior citizens.

A growing array of frustrations and problems face older persons today. We hope to address some of these problems, maintenance of a decent standard of living with limited resources and fixed incomes and health concerns, in this new Committee.

We will also address:

1. Rising costs in energy, food, housing and health care, coupled with reductions in Federal programs designed specifically for the aging in these areas;
2. Age discrimination and high levels of unemployment among the aging;
3. Cutbacks in transportation services and subsidies;
4. Housing problems, property tax relief and condominium conversions which force the aging into a tight, expensive rental housing market; and,
5. Long term health care inadequacies.

This public hearing is the second of three hearings to be held throughout the State. We learned a great deal from those individuals who testified at our first hearing in New Brunswick, and we encourage your input.

We want your ideas, thoughts, and questions. We may not have the answers at this moment, as this is basically an exploratory hearing, but we want you to take part in helping to give us a focus as to the direction in which we will proceed. The Committee is interested in hearing your comments on these very important issues.

I would like to ask witnesses to keep their testimony as brief as possible. Anyone wishing to present written testimony for the public record may do so. Our first witness today is Freeholder Robert Pallotta.

F R E E H O L D E R R O B E R T P A L L O T T A: Chairman Paterniti, honorable Committee members, esteemed advocates for the elderly: My name is Robert Pallotta. I am the Freeholder Director of the Board of Chosen Freeholders.

I would like to take this opportunity to commend and congratulate the New Jersey State Assembly and its leadership for establishing this Committee on Aging. The State Legislature has recognized that the senior citizen population of our State has increased dramatically in the past few years, and will continue to grow at a faster rate than any other segment of our population.

Most importantly, this Committee and its work represents a commitment on the part of our State to ensure that the interests and needs of older residents in this county and the State will be recognized and addressed.

On behalf of the Board of Chosen Freeholders of Bergen County and its 154,000 older residents, we welcome you and we wish to thank you for the opportunity extended to all of us to make our interests and concerns for the aging known to you.

There are several issues which I would like to highlight for the Committee's consideration at this time. The first deals with the income status of many of our county's elderly.

An inadequate retirement income continues to be a major problem confronting older people. The 1980 census figures indicate that more than 8,300 county residents aged 60 and older are living below today's poverty threshold of \$4,500.

Many elderly on fixed and low incomes are finding it increasingly difficult to afford the rising costs of utilities, housing and medical care,

particularly when so many of them rely on Social Security as their primary source of retirement income.

I urge the Committee to place on its agenda the review of programs now aiding in the areas of energy and rental assistance, property tax relief and medical assistance to the aged, with an eye towards expanding these existing programs or initiating new options to relieve the growing financial burden borne by our State's elderly.

Many older people have a need for support services, such as information and referral, counseling, legal assistance, transportation and recreation activities, congregate and home-delivered meals and in-home health care. These are the types of services which enable the elderly to remain at home, independent, thereby resisting unnecessary institutionalization. While some of these services are available in the private market, many are not available in sufficient quantity to satisfy the growing need, even for those elderly who can afford to pay for such services.

Title III of the Older Americans' Act has been a major source of funding for programs and services for the elderly. Through the Act, our State's Division on Aging has established a network of countywide area agencies on aging which serve as focal points, bringing together older persons in need of services and those who can provide these services. Where services do not exist, county offices on aging seek to provide direct funding to satisfy a service need.

This Committee and the Legislature should continue to support and strengthen this network of State and county area agencies on aging in reaching those older individuals most in need.

If we as a State and as a nation are seriously committed to promoting the independence of quality of life for older Americans, all levels of government, Federal, State and local, must work closely with the social services/aging network to assess the need, identify those elderly in need and respond with pertinent programs, legislation to confront the problems of aging, and the funding necessary to provide that assistance.

I welcome this opportunity to provide this information to you today, and wish you the very best in your findings. Thank you.

ASSEMBLYMAN PATERNITI: Thank you very much, Freeholder. The next witness is Freeholder Doris Mahalick.

F R E E H O L D E R D O R I S M A H A L I C K: Welcome, and I want to congratulate you and thank you, and certainly the Assembly, for conducting these hearings and giving the public an opportunity to speak on issues that affect them. I must begin by saying I am a bit disappointed with the crowd, but I compliment all of you who are here. The numbers are too small. I think if we really had done a job of recruiting, this place would have literally been packed, because what you see here is no indication of the concern. This is just tokenism, because these people took the time to come out today. But, let me tell you, there are nearly 160,000 seniors in Bergen County, and there are many, many problems. This is a generation of people who were self-sufficient, who worked hard in this society, and who looked forward to a great retirement, and it is a generation that is seeing great disappointment; a generation which, after all of its savings, and all of its labors, finds that we are chipping away at their human dignity. That is what concerns me most -- human dignity for this population of elderly, who served a whole lifetime in this country of ours. I am dismayed by that.

I think that you have made some strides, you know, and I appreciate the fact that you are opening this up and giving us this time for dialogue. I am a strong advocate for the elderly, because it is not one segment of the population we are talking about. It is all of us, but just at another time. So, what affects them today, affects all of us.

I think some steps in the area of generic drugs have been excellent. Providing low-cost prescription drugs is a serious matter, because many of the elderly sustain themselves on that. But, what I caution you about is, there is a move to change the patenting time from seventeen years to twenty-five years, which will have a tremendous impact on the elderly, and on the taxpayers as well, because, as you know, you have a wonderful prescription drug program, and I credit you with that, but if this law is changed, the taxpayers are going to be faced with a tremendous increase, instead of getting more drugs on the market under generic names. So, it is not only the user, but the taxpayer who will be picking up the tab for that. Generic drugs cost 50% to 80% less than name brand drugs, so let's keep that in mind.

Another concern that is on the agenda now with you in the Assembly is casino tax revenues. We do not know where those casino tax revenues are

going, but we know that there are a lot more out there than you ever anticipated. We want some of that for the elderly. We want it designated for the elderly.

There are serious problems with transportation. We had to get to the State, when the State this year decided to discontinue all the "B" line buses, and we got that turned around. We had the freeholders contribute toward that. But, if you are able to get this bill passed on casino tax revenues, it will provide about \$20 million, or \$14 million, which is just a drop in the bucket, for transportation. Bergen County seniors and handicapped would stand to gain, maybe more than a million dollars. Now this would certainly help our transportation system. When we recognize the fact that it is the seniors who need this transportation-- They can't drive, never drove, or just do not have the price of an automobile. Also, with the high cost of gasoline, if they did have automobiles, could they afford to drive them? That is what they are faced with. So, I encourage you to support that and get that bill through quickly, so we can do something about our transportation.

I guess if we were to think in terms of the big question and what our concerns are for the elderly, they would simply be taxation, utility costs -- the basic costs of living. They are living on fixed incomes, and they cannot afford the squeeze. We in the State of New Jersey have lost our advocacy, I must say. I feel strongly that there is no advocacy. I know the Assembly and the people in government are sensitive, and that is why you are here, and I am not faulting you for that. But, I think we have lost the power of that base -- an advocacy role -- and I can only identify that because of what is happening with utility costs. I don't care what utility cost it is, it is just absolutely out of sight. If we are to do one substantial thing for the elderly, it should be to keep a lid on this and get that advocacy group going again, and stop, stop these exorbitant increases in all the utility costs. They are strangling the elderly; they are not able to live in their homes that they worked all their lives for, and we must do something about that.

A very serious problem, and it has been outlined already, is housing, and that means all kinds of housing, mainly health. When you talk

about the cost of nursing home care, you must address the abuse of Medicaid and Medicare clients in nursing homes. We are talking now about people living on fixed incomes, or those who have lost all of their assets. We are creating an indigent society. We, are creating an indigent society. One illness can set a person back and extract every bit of savings they have when they need to use a nursing home, and maybe health care. That is what we are doing about the dignity of the elderly. There is something wrong with that kind of system. When nursing homes in the State of New Jersey are allowed to ask a person on a limited income for from \$12,000 to \$25,000 up front before we can give him or her a Medicaid bed or a Medicare bed, that is a crime, an absolute crime, a disgrace. You must do something about that. Do something about the Medicare system; do something about the increase in the cost; do something. Do not allow us to lose all Medicaid beds and all services, if you are not wealthy enough to be able to afford \$500 or \$600 a week. Who can afford \$500 or \$600 a week for long? We take their homes; we take their possessions; and, we take every asset they have ever had to give them a bed in a nursing home. You have to do something about that up front. I think it's criminal; I really think it's a crime, that up-front money, and you shouldn't let them get away with it. There is no question in my mind about that.

The final thing, and I know Social Security is out of your realm, but I think that if you have anything to do with that, I think you ought to tell them in Washington that when we make contracts with people for Social Security, it is a contract, and businesses were actually found to be corrupt when they had people working there all their lives in industry, and then they closed down with no accrual of benefits, and all of this. That was a terrible thing. Government cannot do that; we can't sign a contract with these elderly for Social Security, and then decide that we do not like it. You know, they have vested rights in that, and so I do not want to see that age dropped. Most people who are taking advantage of Social Security worked and labored, and they didn't all have glowing jobs that they loved going to. They labored, and they are ready to retire at sixty-five, if they choose to. So, I hope you can do something about that.

That takes me to my last subject, and that is discrimination against the elderly in employment. The elderly in this county, and it is

probably happening in other places -- and I have been fighting that -- are discriminated against. They are discriminated against in this county, and you have to pass legislation that will not allow that. In this county, for example -- and we have the information and we will pass it around to you, we have had resolutions passed -- if you reach the age of seventy, you either leave, or you get your schedule cut back to under twenty hours; you go through an extensive physical examination, all of which no one else goes through. No one else in county employment, among 4,000 people, no one is put to this test. But, what is most serious about this is, most of the people who are working who are over seventy, are working because they need to. They want to be self-sufficient, and I think that is admirable. They want to work to support themselves, to supplement their basic income, and have a health program. What we have done to them is, in our program if you work twenty hours or over a week, you are entitled to medical benefits, prescription drugs, a dental program, all of these benefits. If you work nineteen and a half hours, you lose them all. We have said to our elderly in this county, "You are not equal to anyone else. If you lose your full-time job and go back to nineteen and a half hours, you lose all of your benefits." And that is how we have treated our elderly, and I am ashamed of that. I think that if I can't get them to move on that at a county level, then you should do it on a State level and a national level, and stop the discrimination, because if it is happening here, it is happening elsewhere.

We had the case of a little lady in my office today who thought she was coming to testify. She was driving a bus for handicapped children, part-time. She has housing, but she can hardly live on the income she has. She was in my office shaking, because someone found out she was driving this bus for the handicapped at \$4,000 a year, and she is afraid she is going to go to jail. What a crime, isn't that a crime? This is what we are faced with. People want to be independent, and all we are asking you to do is change legislation on discrimination and support some of these other measures. At least it is a beginning. Then, look at the big questions of taxes, and how we can keep people in their own homes. I thank you for being here, and I am looking forward to some great results from this hearing. Thank you.

ASSEMBLYMAN PATERNITI: Thank you very much, Doris. At this time before I call our next witness, I would like to recognize one of the members of this Committee, Assemblyman Edward Gill.

ASSEMBLYMAN GILL: May I just ask one question?

ASSEMBLYMAN PATERNITI: Yes, go right ahead, Assemblyman. The Assemblyman has a question for you, Freeholder Mahalick.

ASSEMBLYMAN GILL: Before Mrs. Mahalick leaves, I would like to know more about her idea of discrimination. That intrigues me very much.

FREEHOLDER MAHALICK: I have a resolution I am presenting to you.

ASSEMBLYMAN GILL: Is it unique just to this county?

FREEHOLDER MAHALICK: Yes, it is a resolution that we passed.

ASSEMBLYMAN GILL: No, I mean is the idea of discrimination as you described it unique just to this county? I do not know of it in Union County.

FREEHOLDER MAHALICK: I am concerned about whether or not it is happening elsewhere; I'm not sure. I can speak for our county, but I think it is something that you might want to look at, because if it is happening here-- It is a kind of a silent thing. You know, they come into your office quietly, they are intimidated, they are afraid to speak out on it, and they are afraid they will even lose their part-time jobs. So, I think it might be there, but silent. I don't know, but it is here, and we can't get that changed, and it's obvious discrimination, as you can see. The people who are working are generally cleaning restrooms, and doing all kinds of things, because they need to get that additional income.

ASSEMBLYMAN GILL: I am particularly interested in that and, if you haven't fully described it in this material, may I get some more information from you on it?

FREEHOLDER MAHALICK: Absolutely, I would be happy to do that.

ASSEMBLYMAN PATERNITI: Thank you. I'm not sure, but I believe our Vice Chairman, David Schwartz, has a bill that has to do with discrimination against the elderly. I don't know whether it just applies to people who are working for the State, or for other kinds of government employees, but I think we should look into that. If not, then I think we should address ourselves to that problem. I think that is a very good idea.

FREEHOLDER MAHALICK: Excuse me, may we have a copy of that bill? I would like very much to have a copy.

ASSEMBLYMAN PATERNITI: I will have Mrs. Weiss check that out.

FREEHOLDER MAHALICK: Thank you.

ASSEMBLYMAN PATERNITI: Our next witness is June Clark from the Social Service Administration for Bergen County.

J U N E C L A R K: If you don't mind, I would prefer to stand. As a former Freeholder, I am always ready to run. Good morning, and thank you, Dr. Paterniti and members of the Committee, for coming to Bergen County, and for allowing our citizens to be heard in the interest of the aging.

Today I represent the Bergen County Human Services Planning Council. This Planning Council is the first in the State of New Jersey to be certified by the Department of Human Services to develop a plan for the delivery of all human services in this county. This is in conjunction with the thought by the State that the counties can be the best ones to decide who should make plans, and what the needs are for each of our counties.

Our first priority was the aging. We feel that the most important thing we can do for our senior citizens is to keep them out of institutions, and the best way we can do that is by providing more homemaker services, better transportation and more adult day care centers. So, we urge that the Medicare and Medicaid funds be allowed to be used for homemaker services, or for a small fee to be paid for adult day care services. This is one of the very, very positive ways we can keep our people in their homes, continuing to have the human dignity that is so necessary to each one of us, and still be able to receive the services they need, as we will all need, as we get a little bit older.

I feel another very important area of need is transportation. Freeholder Mahalick addressed that when she spoke about casino revenue funds. If you can get that legislation passed, it will mean a little over a million dollars for Bergen County, and that will be a tremendous help to us. I speak, also, for the disabled, so I tell you that both groups would benefit if that legislation could be passed.

We urge you to continue to provide this type of legislation for us. We thank you again for all of your concern, for our opportunity to speak to you today, and for your taking the time to hear us. Thank you.

ASSEMBLYMAN PATERNITI: Thank you very much, June. As you know, 20% to 30% of the people who are in institutions, by rights, should not be

there. I believe they are in the wrong kind of environment. I know that currently there is a pilot program in Middlesex County called the Channeling Demonstration Program, where they are trying to offset that by evaluating many of the senior citizens. I guess they have -- it's a combination of a nurse and a psychologist to see what their needs are, and probably they can preclude them from going into that type of environment, and keep them at home. Hopefully, eventually we can have something like that throughout the entire State, where it will preclude this 20% to 30% of the people from going into institutions. Then we could probably keep them at home. Thank you very much; that is an excellent idea.

Our next witness is William E. Brown, Chairman, Commissioners' Housing Authority of Bergen County. At this time I would like to introduce another one of our Committee members, Assemblyman Warren H. Wolf. Warren, good morning.

ASSEMBLYMAN WOLF: Good morning.

W I L L I A M E. B R O W N: I come before you this morning as a representative of the Bergen County Housing Authority; I am serving as the Chairperson of that Committee.

We have several concerns regarding seniors in Bergen County. I will refer first to the Echo Program that was provided funding by the New Jersey Department of Community Affairs from May, 1981 to May, 1982, and we received an extension to May, 1983. The purpose of this program is to encourage persons fifty-five years of age or older who own a one-family dwelling to convert to a two-family dwelling for the use of another person over fifty-five years of age. The grant is used to subsidize interest on loans for conversion to 3%.

The Housing Authority did outreach via newspapers, church bulletins and senior citizens' meetings, and responses came from over 200 seniors. The results were very negative. Most eligible applicants required a variance. They were reluctant to pursue this. Some did, but were refused a variance. Several communities were approached to determine the possibility of obtaining a variance, but most of them indicated a lack of interest, and several actually refused to grant a variance. A survey of thirteen towns by the New Jersey Department of Community Affairs showed that ten towns considered

conversions undesirable. To date, we have had only four conversions in the County of Bergen, and they were, one in Wallington, one in Rutherford, one in Cliffside Park and one in Fairview. A study by the Rutgers Center for Urban Policy Research indicated there are 500,000 illegal units in this nation. Rising utility and maintenance costs are adding to the problem. The City of Babylon, Long Island, determined that of 37,925 dwellings, 880 were legal two-family dwellings, and 1,770 were illegal dwellings. So, people are doing this anyway.

The Housing Authority has designed a model ordinance based on similar ordinances in Princeton and Westport, Connecticut that will permit two-family conversions under strict conditions for elderly homeowners only. An effort must be made to reach the governing bodies of the Bergen County communities to impress upon them the importance of modifying their views toward accessory units in one-family zones, if not adopting an ordinance, at least granting a variance where feasible.

We would like to give you some facts on the Section 8 Rental Assistance Program also. A survey based on data collected for periods 1970 through 1980, 1960 to 1969 and pre-1959, resulted in proving that the average rent for a one-bedroom apartment in Bergen County is \$384.63. For a two-bedroom unit, the average rent is \$526.11. These rents closely parallel the amounts of Social Security payments received by many elderly residents.

Now, the sources of this information are the Bergen County Planning Board, multiple owners and property managers, and newspaper advertisements. During a six-month period, May, 1982 to October, 1982, the Housing Authority of Bergen County issued 359 Certificates of Family Participation. Of these, 166, or 46%, expired because there were no units, primarily because certificate holders could not locate rental units at a reasonable rent. The Fair Market Rents are for one-bedroom units, \$315.00 to \$341.00, and for two-bedroom units, \$374.00 to \$407.00. These are Section 8 averages. The present waiting list for assisted rental housing is 275 seniors. The present waiting list for senior citizens' housing projects in East Rutherford, Lyndhurst, Bergenfield, and Palisades Park, right now, is 2,005, and that does not include the other communities that the Housing Authority of Bergen County is not responsible for. We are responsible for forty-one towns in Bergen County, and there are seventy municipalities. So, that waiting list

would multiply if you included those other communities that have their own housing authorities.

To illustrate the problem, a recent study of a Connecticut suburban area revealed that in 1965 25,000 units were replaced, and 25,000 new households were formed. In 1975, 5,000 units were replaced, and 30,000 new households were formed. So, the impact of condominium conversions and the lack of residential rental units being built has created a crisis in rental housing. Communities should be encouraged to consider subsidized rental public housing, certainly for seniors, as well as families, to absorb the number of needy persons waiting for housing.

These are our concerns that we express to you, and, hopefully, you can alleviate some of the problems we have in Bergen County. Thank you very much.

ASSEMBLYMAN PATERNITI: Thank you very much, Mr. Brown.

ASSEMBLYMAN GILL: Mr. Chairman, may I ask a question?

ASSEMBLYMAN PATERNITI: Yes, go right ahead.

ASSEMBLYMAN GILL: With respect to your comments about, first of all, the average rents, the Fair Market Rents according to HUD, does this in any way reflect subsidized rental? Under Section 8, and most senior citizens' housing, most senior citizens are on a subsidized basis, depending upon their income. What is the tie-in, and what is your experience in Bergen County with respect to subsidized rental with respect to Section 8, and also tying into senior citizen housing? That is my first question.

MR. BROWN: Our problem is that the Fair Market Rents in Bergen County are extremely high.

ASSEMBLYMAN GILL: Well, this is the average rent, you know, for the apartments.

MR. BROWN: Yes, right.

ASSEMBLYMAN GILL: HUD cannot help that.

MR. BROWN: Well, our concern is that it is very difficult to encourage a landlord to agree to a Section 8 Program, when he realizes there are additional amounts of rent because of the utilities -- the high cost of utilities -- etc., anywhere. Therefore, it creates a problem for older people to be able to rent under Section 8 anywhere in this country, especially in Bergen County. Additionally, we see the problem is that many

of the communities in Bergen County are still resistant to working with us in the Elderly Home Conversion Program. This would be an answer to alleviate some of those problems.

ASSEMBLYMAN GILL: I have one last question in connection with that. It has been my experience that senior citizens' housing under Section 8 on a subsidized basis has, to a small degree, been a real answer to the housing problems of the elderly. One of the problems has been that there just isn't enough space. For example, in a community such as you have anywhere around here, with possibly 2,000 or 3,000 senior citizens, the senior citizen housing available under Section 8 might take in 140 units. Is it your feeling that if greater emphasis can be placed on subsidizing housing as it stands in place, the existing housing -- subsidizing the payment of taxes, subsidizing the payment of rent, where necessary-- Would this be a partial answer to the problem you have?

MR. BROWN: Very much so. I feel that if there was some flexibility within the programs, because each community has its own tax arrangements-- There is no flexibility in the program that we have here in our County, or across the country. It is a flat rate, and what may take place in the South, or another region, creates a problem.

ASSEMBLYMAN GILL: All right, thank you.

ASSEMBLYMAN PATERNITI: Are there any other questions? (no response) If not, I would like to thank Mr. Brown for his presentation; he has been most helpful.

MR. BROWN: Thank you.

ASSEMBLYMAN PATERNITI: Our next witness is Herb Miller, Chairman and Chief Executive Officer of the New Jersey Coordinating Council of Organized Older Citizens, Inc. Mr. Miller, I recall you were here bright and early. In fact, you even beat me.

H E R B E R T W. M I L L E R: Here are eight copies of what I would like to talk about. This is sort of a rerun of what we presented to the entire Legislature.

ASSEMBLYMAN PATERNITI: In fact, we received this in the mail, am I correct? I remember receiving this at my office.

MR. MILLER: On a pink copy?

ASSEMBLYMAN PATERNITI: Yes.

MR. MILLER: Yes.

ASSEMBLYMAN PATERNITI: Very good.

MR. MILLER: I would just like to comment a little bit about this. Before I do, I think a few thank yous are in order. I want to thank the entire Legislature, particularly the Assembly, for creating this Committee. I had hoped that Alan Karcher would be here, so that I could thank him personally for keeping his word, and for the courtesies he extended to Mr. Cargo, President of our organization and me, when we went down in November to New Brunswick to help establish some thinking on the setting up of this Committee. Also, I would like to thank Dave Schwartz for all the work he did. We must thank, also, all the senior citizens for supporting our organization in helping to establish this Committee.

One thought that I would like to express here is, does the Senate intend to set up a similar committee?.

ASSEMBLYMAN PATERNITI: I don't know yet; I do not sit in the Senate. However, if I were there, believe me, I would be pushing for a similar type committee.

MR. MILLER: Some of these bills do originate in the Senate; therefore, unless you have some coordination between the Assembly and the Senate, it would seem to me that these bills in the Senate would languish in the committees, as they are doing today. The other thought is, we would hope that some of the bills that are in the hopper now, that you people would move them over to your Committee, rather than have them delayed in the other committees because they are overworked and they never get to them. Some of the bills we refer to have been in there for two or three sessions. As you know, at the end of this session, by January 1 of next year, all the bills that were in there that did not move out of committee will be dead, and you will have to reintroduce them.

I would like to just go down this list of priorities which the New Jersey Coordinating Council has established for 1983. Now, I will omit the first one, Social Security. We have asked the Legislature to memorialize Congress to make sure that the Social Security system is sound, to preserve it for future generations. I

think it is a foregone conclusion that it passed the house yesterday, it is going to pass the Senate next week, and the President is going to sign the bill, so we will just forget that one.

Initiative and Referendum: We are supporting ACR-70 and A-972. ACR-70 has had some hearing on it, and we are letting Common Cause carry the ball. We carried it for a couple of years; now, they have agreed to run down the field with it, and we're quarterbacking. We believe that the people ought to have this right. Thirty-six states have already been given this right. I think there are enough controls in the initiative and referendum proposals so that there is no opportunity, as we see it, for this to be abused by any group or groups of people. The biggest thing is that you can't pay to have anybody collect signatures; you need 360,000 signatures. Then, after that, it must be presented to the Legislature for consideration for six months. I would think that any legislator would think pretty hard if I came up there with 360,000 signatures, about wanting to do something to get the bill passed in the full Legislature. I do not see any opportunities under the proposals that you people have made to have any problems.

Home Health Care: I understand that Governor Kean has provided \$10 million for home health care services.

ASSEMBLYMAN PATERNITI: Part is Federal, and part is State, if I recall.

MR. MILLER: What?

ASSEMBLYMAN PATERNITI: Part is Federal, and part is State.

MR. MILLER: Yes, part is State, and part is Federal. You know, you are on the right track. We believe that home health care is a very, very necessary thing. I do not want to confine this to Bergen County. It's statewide, if not nationwide, and this is very necessary.

Senior Citizen Organizations: These are some of the bills that I referred to that should be taken out of the other committees and moved over to your Committee, where you can get speedy action on them. SCR-63 is to allow the senior citizen organizations to conduct raffles and bingo games. When these clubs were first formed, they were more or less of a social nature. They have now become service-type organizations, and they also do charity work. A lot of the things they

do are of a charitable nature. They should be elevated and brought up to the same status as the other organizations that do have this opportunity to run a raffle or a bingo game publicly, in order to get some revenue into their clubs and chapters to make them more comfortable for those who participate to have a better enjoyment of the activities.

On that note, you do have a "cap" on the communities. Communities, at one time, made substantial contributions to these clubs and chapters to help them in their activities, social activities and others. Now, with the "cap," they are finding it difficult to get sufficient funds for their regular operations, so they are cutting back on the clubs and chapters. If the clubs and chapters were given this opportunity to raise funds for themselves, eventually it would take the pressure off the community.

Homestead Rebates: When the income tax was proposed, as we all know, this was to ease the property tax burden on the people of New Jersey. You did that in two ways. You gave a direct rebate, and school aid. Well, senior citizens were supposed to get a little more, and that money, because of a ruling by the Attorney General's Office, was taken out of casino revenues -- a \$50.00 addition. We have not seen a nickel since. Our taxes have gone up 30% or 40% from when the income tax was originally proposed. The argument is that we do not have any money to do this. Seventy percent of the casino revenues is now being used for--

ASSEMBLYMAN PATERNITI: Lifeline?

MR. MILLER: Lifeline. It doesn't leave much money for anything else. We believe that the seniors ought to be given the opportunity to have a little more relief on their property taxes. Property taxes are constantly going up.

Utility Costs: These are things that were brought out here by prior witnesses. Utility costs, as we all know, have now soared to such an extent that people are paying more for their utilities than they originally paid on their mortgages. It is becoming a terrible burden on those of us who are on fixed incomes. There should be some relief. We believe the way to do this is to pass legislation to

require the utility companies to give a minimum amount of usage to the residential customers at the lowest rate charged by them. Today we pay the highest rate, and we do not have a minimum amount of usage. We pay that from the first therm or the first unit we use -- the same rate. We believe there is nothing more important in this world than people, and people should be given this opportunity to keep themselves warm, have sufficient light, wash themselves properly, etc., etc. So, I do not think it is asking too much for the utility companies to change the rate structure to a minimum amount of usage. Now, if we exceed that, then, of course, we are going to pay the higher rate. So, there would be a penalty in there.

Senior Citizen Home Conversion: This was mentioned by Mr. Brown, I believe. There are two bills in the hopper. One is A-240, but that restricts conversion to only those owners who have a lot no larger than a hundred by a hundred. Many of the older homes have larger lots. What happens if the lots are a hundred by a hundred and twenty-five, or fifty by fifty? I think that restriction should be taken out of the bill. Then we can support it. A-2008 restricts the accessory unit to only members of the immediate family. You have in every community now the mother-daughter type of exception. That bill does not do the job if you are going to confine it. We ought to have the opportunity to convert our homes, and I think beyond that even. We have recommended in prior memorandums or letters to the Legislature, that we would like to see a commission established as an advisory body to the older folks, to tell us how to get out from under our big investment in our homes. Years ago, when it was fashionable for everyone to own a little piece of America and to build a house, taxes were low and we all went out and did it. Our children had the advantage of being brought up in a different atmosphere than in the inner cities, and so forth, but now we are home poor. We made a large investment there, and the houses have gotten too big for most of us. There is a housing shortage, and we could help the younger people by making a house available to them, if we had someplace to go. But, we do not want to pull up stakes and go 3,000 miles away, or 1,500 miles away, which would be a traumatic experience. My dear wife and I had

that experience, and you're away from all the things that you worked so hard for all your lives -- your banker, your lawyer, your doctor, your family, etc., etc. It was a terribly traumatic experience. We lasted seven weeks in Florida, and then came back home. So, I do not think that is the right way to move, to go that far away from home. Every community ought to make some land available, or some properties available where senior citizens can form associations. Those associations could go out and acquire properties to convert to condominiums, so that people would be close to home and close to familiar surroundings.

The last thing is, the Division on Aging should be elevated to cabinet status. Right now, it is in the Department of Community Affairs. We think the time has come to establish a committee. Let's elevate the Division on Aging, and bring it up to cabinet status, so that the senior citizens will have direct input into the government. Thank you very much.

ASSEMBLYMAN PATERNITI: Do any of the members have a question? Assemblyman Gill?

ASSEMBLYMAN GILL: Yes, if I may. You have commented point by point on senior citizen organizations. I happen to belong to about five or six of them. Are you having trouble getting a raffle license, or a bingo license? You know, they can be obtained for nonprofit organizations right out of Newark, Raymond Boulevard. Are your senior citizens' organizations having trouble getting raffle licenses?

MR. MILLER: The Constitution does not provide that. This would have to be a constitutional amendment.

ASSEMBLYMAN GILL: It does not provide for you to--

MR. MILLER: It does not provide for senior citizens'

organizations. We are not in the elevated status of a charitable organization or a religious organization. That is what ACR-70 is all about, to give the people the opportunity to say they either want us to have that or not.

ASSEMBLYMAN GILL: I think that is certainly worthy of correction. I think we can correct that in a hurry. As far as your utility costs go, you are familiar, of course, with the Lifeline Program, which we are banking a lot on. This is for senior citizens below a certain level of income. If they have difficulty meeting their utility bills, they can get assistance that way. Is that adequate, or not adequate; is that helping? What are your thoughts on that?

MR. MILLER: It is helpful to those people who are in that bracket, but how about the fellow with one dollar more? He gets nothing, and he has the same problem as the other fellow. For those with big houses, of course, it takes a lot of money to heat a big house. We get bills of \$150.00 or \$200.00 for the months of January, February and March, and that is a pretty big load for someone on a fixed income to carry.

ASSEMBLYMAN GILL: We have heard that comment, that if you are below \$12,500.00, you're fine, but if you are \$12,501.00, you're in trouble. Maybe we have to address that area.

MR. MILLER: That is the trouble with the Means Test in the first place, somebody always falls through the cracks.

ASSEMBLYMAN GILL: As a representative of all the organizations, let me try something that would be on size, on poll conversion. As you know, there is a move afoot -- maybe you don't know -- but there is a move afoot something like reverse mortgages. For our senior citizens, a bank will give them a mortgage in reverse. It will pay them a certain amount of money and, of course, at the termination, either of life, or what have you, the property reverts to the bank. What has been your experience with that question?

MR. MILLER: We have opposed that. Let me just tell you a little bit about the New Jersey Coordinating Council, and probably that will help you a little bit. Prior to ten years ago, all these clubs, chapters and so forth operated pretty much on their own. We decided at that point, ten years ago, why not coordinate our effort to try to come to a unified opinion to submit to the elected representatives, rather than confuse them by everybody

putting something in the hopper that was different, for them to consider. We did succeed in this effort, so we have thousands of senior citizens, through their clubs and chapters, belonging to a county organization, which in turn belongs to a State organization. So, I speak, not as Herb Miller, but as the voice and opinions of many senior citizens who agree with a viewpoint. We have opposed that. We opposed it because it becomes a lien against the property. If the lien is there for ten years and I decide I want to get out, and I think I have sufficient resources coming out of my property so I can go someplace else to buy another home, I would find that I would have to pay back whatever was deducted from what I had, so I wouldn't have that equity any longer. That is one of the objections.

ASSEMBLYMAN GILL: If you only had deducted from the total cost of the mortgage that amount which you had already paid-- In other words, you would walk out of there with a certain residue, would that be the answer? If you put a mortgage on your--

MR. MILLER: (interrupting) If you could walk out with the net, but you would have a pretty big lien against your property.

ASSEMBLYMAN GILL: Oh, you would have a lien; there is no question about that. But, if you were able to satisfy the lien and still walk away with at least the remainder, would that--

MR. MILLER: That may not be sufficient for me to go elsewhere and purchase another residence where I could be happy.

ASSEMBLYMAN GILL: Just one last thing, I am interested in your remark about a department. A bill has been created to form a Department of Aging. We have found in our investigation so far at public hearings, that the emphasis on senior citizens and aging is probably spread out through seven different departments in Trenton. Possibly a move has to be made to pull all these together and coordinate them, both for financial reasons and--

MR. MILLER: (interrupting) It could be a program with the casino monies -- but, they are all in different areas, that is correct.

ASSEMBLYMAN GILL: This Committee itself is a good start in that direction.

MR. MILLER: I congratulate you on this, and I wish you the greatest of luck. We offer you people our full cooperation as a senior citizen organization. The only thing we would hope in return is that you

would give us an opportunity for some input, before you make a final decision on any matter.

ASSEMBLYMAN PATERNITI: Are there any other questions from this panel? (negative response) If not, I want to thank you, Mr. Miller, for your presentation. It will be most helpful.

MR. MILLER: Thank you.

ASSEMBLYMAN PATERNITI: Before I continue, I have someone who would like to address this body now because she has to leave. I would like to call upon Barbara Chadwick, one of our Freeholders.

B A R B A R A C H A D W I C K: Good morning, Chairman Paterniti, honorable Committee members and esteemed advocates for the elderly. As you know, my name is Barbara Chadwick, and I am a Freeholder in Bergen County.

The Older Americans' Act mandates that each state designate a statewide agency to plan, advocate for, and involve senior citizens. In facing their needs today, this same state agency is also mandated to distribute Older Americans' Act grants to area agencies on aging, and these area agencies must, in turn, serve as advocates for those seniors in the most economic and social need. The fact is, New Jersey already has its own statewide agency in place. I refer here to the Division on Aging. At the same time, this Division on Aging has already recognized the Bergen County Office on Aging and similar county offices throughout the State. Therefore, it can be said that county offices on aging have become the lead agencies for the elderly in their respective areas.

Each Office on Aging, in addition to advocating for the elderly, plans for and administers Title III Older Americans' Act funds. In practice, however, more than Title III funds are administered or monitored on a local level. For example, these are USDA food reimbursement monies, social service community development funds from HUD, old Title XX monies, CETA support, participant donations and public and private matching cash contributions, as well as in kind services. These and other sources provide additional support for programs for the elderly. They all involve intricate levels of State and local contacts. In other words, the aging network.

In our efforts to fulfill our responsibilities, we have come to recognize the problem areas confronted by the elderly in Bergen County. These areas include housing, transportation, home health care and income

maintenance. In Bergen County, more than 8,000 residents sixty years of age and older have incomes below the poverty level of less than \$4,500.00 a year. Most of these 8,000 persons are seventy years of age or older. When it comes to housing, almost 12,000 Bergen County senior citizens are now in need of rental assistance, and are not receiving it. With our current funding and the funding of other agencies, we are not able to provide that assistance. Moreover, this 12,000 does not include Bergen County seniors who are holding onto their homes, while ignoring their own health and nutritional needs. Indeed, a recent report by the New Jersey Division on Aging has over 15,000 low and moderate-income seniors in need of housing assistance in this county. Related to all this is the recent phenomenon of condominium and co-op conversions, which has removed thousands of apartment units from the rental market in our county. Clearly, a variety of housing options is called for, in order to avoid the forced relocation of our elderly from their established homes and communities.

Another vital need is that of transportation. Transportation represents the third largest expenditure for older persons in the U.S. Bureau of Labor Statistics' Retired Couple budget. As transportation costs rise, it becomes increasingly difficult for our fixed and low-income elderly to utilize mass transportation, or operate their own automobiles. Automobile ownership is, for many, impractical, because of licensing requirements, maintenance and insurance expenses, plus the physical inability to drive. The elderly's transportation dilemma is compounded when living in rural or suburban areas where public transportation services are often inaccessible, or where the design features of the buses inhibit use by older persons. We cannot allow the elderly to endure acute physical and psychological isolation resulting from an inaccessible or unaffordable transportation system. Charging elderly and disabled persons no more than half fare on buses and trains during off-peak hours has proven to be an effective response to the transportation need problem.

Our State and county governments must resist the temptation to allow the reduction or termination of so necessary a service as transportation. In spite of operating deficits, financial resources must be found to ensure the mobility of our older residents. Tragically, we in the social service aging network have arrived at the point where too few dollars

are to be apportioned among our many vital and necessary programs. Health care and housing programs, income maintenance and social services, transportation and recreational activities, all reflect the strains of growing needs and diminishing resources.

There is, however, a potential source of funds, the surplus casino revenue funds. We urge the Legislature to consider dedication of all surplus casino revenues to aid our older citizens, by allocating those funds to the Division on Aging for use by county offices on aging to meet the ever-growing needs of our elderly. We would appreciate whatever you can do in that area. Thank you.

ASSEMBLYMAN PATERNITI: Are there any questions from the panel?

ASSEMBLYMAN GILL: I have just one, if I may. I ask a lot of questions, unfortunately. With respect to transportation, and this is an area which is very vital to me because I am on a transportation committee, we have no intention of deleting the half fare at the moment. To the contrary, some of the testimony we have had indicates that it might be worthwhile to extend the half fare to other, than merely the regulated hours. As you know, it is supposed to be during the non-peak hours, for very obvious reasons. But, as some of the people who have testified have indicated, they, too, have to travel during the peak hours. Would you be in favor of going to the transportation organizations and saying, "Let's open the door wide and have the half fare twenty-four hours a day?"

FREEHOLDER CHADWICK: I think that would be great. I don't know how it would affect our system around here, but it certainly is worth trying.

ASSEMBLYMAN GILL: Well, it shouldn't affect your system.

FREEHOLDER CHADWICK: Except that we would have more people on buses than perhaps--

ASSEMBLYMAN GILL: Well, the only objection you would have then would be from the commuters?

FREEHOLDER CHADWICK: That's right.

ASSEMBLYMAN GILL: But, you can't have everything.

FREEHOLDER CHADWICK: That's right. We would have to try it; I certainly think it would be worthwhile to try it.

ASSEMBLYMAN GILL: I am perfectly willing to go to bat for that. As you know, we have also introduced kneeling buses, the buses that drop in the front.

FREEHOLDER CHADWICK: Yes.

ASSEMBLYMAN GILL: And, all sorts of new ideas which we hope will help the elderly.

FREEHOLDER CHADWICK: That's wonderful.

ASSEMBLYMAN GILL: Coming back to the surplus you mentioned, the surplus on the casino revenue funds can only be used -- casino revenue funds can only be used for the elderly and the handicapped. So, there is no question about--

FREEHOLDER CHADWICK: Oh, there is no question.

ASSEMBLYMAN GILL: There is no question about whether they will be reserved. It is a question of how much the surplus will be, and that depends pretty much on the activity in Atlantic City.

FREEHOLDER CHADWICK: That's right. Very good. Thank you for whatever you can do.

ASSEMBLYMAN PATERNITI: Okay. One other thing, you mentioned about the condominium conversion. As you know, in the last session -- in fact, it was my bill -- we precluded owners from conversion and removing senior citizens if they had lived there for a period of two years and their income was three times whatever the county income was. So, I think we have slowed that down.

The other thing is, as far as casino revenue is concerned, you know, last year we generated about \$120 million, and this year, hopefully, it will be \$130 million. Of that, with all the programs you have, right now there is not that much really in reserve. I am putting together a piece of legislation, because between Brendan Byrne and Governor Kean, they have actually pirated a lot of that money and have used it for other programs. I am putting together legislation presently where I would like to put it on the ballot, so I will probably need your help to make a constitutional amendment that any monies that were coming from the general funds prior to casino revenues will have to come from the general fund, and not from the casino revenues. If that happens, we may come into about an extra \$43 million. I think Brendan Byrne has used about \$80 million and, if my bill had not passed where I raised the Lifeline and the pharmaceutical assistance last year which took another \$30 million, they probably would have used \$73 million this year, instead of \$43 million. So, I think we have a lot of work cut out for ourselves.

As far as transportation is concerned, I have had a bill, I guess for about a year, where I want to have free transportation on off hours for all senior citizens. It has just been sitting in committee, and nobody has moved it. I have written at least a half a dozen requests, but those are some of the problems you face in Trenton.

FREEHOLDER CHADWICK: I know.

ASSEMBLYMAN PATERNITI: But, we are working on your behalf, and will continue to do so. I want to thank you for your input. I know we will really address ourselves to your problems. Thank you very much.

FREEHOLDER CHADWICK: Thank you.

ASSEMBLYMAN PATERNITI: The next witness I would like to call on is Helyne Sekaniks, Legislative Committee, Passaic County Office on Aging Advisory Council. Is Helyne here? (Ms. Sekaniks not present) Well, we will go on to our next witness, Michael Farley, Unified Vailsburg Services Organization, Newark. Mr. Farley?

M I C H A E L F A R L E Y: Chairman Paterniti, honorable members of the Committee, the Unified Vailsburg Services Organization has created and maintained comprehensive range programs for senior citizens residing in the Vailsburg area of Newark during the past ten years. These programs include congregate meals, Meals on Wheels, professional counseling and referral, health screening, preventive health education, medical transportation and a structured activity center. The UVSO also places senior citizens in private sector employment. Counseling and health care are provided in the homes of the frail elderly, as well as at the agency.

The UVSO serves an average of 200 Vailsburg senior citizens each weekday. UVSO statistics are actually higher than 200, in that many participants seek and receive more than one variety of service. For example, a senior may ride a UVSO vehicle to the center, discuss an energy rebate application with a counselor, have lunch, have his or her blood pressure checked, and work on a crafts project during the course of a single day.

I have described UVSO senior citizen services in some detail because I want to leave you with an impression of a comprehensive program model. UVSO's older members are known as individuals by all agency employees. A Meals on Wheels driver who suspects a client's health is waning will suggest a home visit to a staff nurse. Nurses who learn of a personal

difficulty during a physical will seek and arrange the assistance of a social worker. These kinds of daily interactions are essential to the work of UVSO, and are the foundation of the agency's reputation for quality local services.

I have selected the comprehensive program concept as the focus of my remarks today because UVSO is not a special isolated example of the model. There is a similar organization in every ward in Newark, and in most of Essex County's municipalities. While the organizations may vary in particulars, they are the same in their deep commitment to serve as an advocacy on behalf of their local senior citizens. None of these organizations have developed and maintained their programs by chance. In Essex County, they are guided by the county Division on Aging, the designated area agency of the State Division on Aging. Essex County, in turn, is linked to all other area agencies in New Jersey by the central division in the State Department of Community Affairs. I know of no other network quite as coordinated, nor quite as focused in taking input from the local level up. UVSO is but one version of the model working in cities and towns throughout New Jersey. These centers reflect the accomplishment of many of the goals put forth in the Older Americans' Act.

The work of 1983, and of the next decade, must be to preserve and strengthen New Jersey's senior citizens' service network and, consequently, the State Division on Aging and its designated area agencies. There can be no stepping back from the accomplishments of the '70's, even in the face of eroding Federal support. I know that seniors are prepared to do more to support their centers as advocates, program staff and volunteers. It is essential that an equal, continuing commitment exists in the Legislature. I believe that this Committee represents that kind of commitment.

In closing, I invite you to visit UVSO at any time. The senior citizens of Vailsburg will relish the opportunity to express their concerns to you, and to hear about your vital plans and actions. Thank you.

ASSEMBLYMAN PATERNITI: Thank you very much. Are there any questions from the panel? (negative response) All right, thank you very much, Mr. Farley. The next witness I would like to call upon is Neal C. Clarke, Senior Service Corps, Inc.

N E A L C. C L A R K E: Chairman Paterniti, Assemblyman Gill, I welcome the opportunity to be here this morning and, on behalf of Senior Service

Corps, to present what we consider to be the priorities for the remainder of this decade.

The remainder of the '80's will require the most cooperative and innovative administration of services to the older citizens that we are capable of designing and carrying out. We are well aware that the availability of limited dollars, combined with the critical need of an increasing number of persons over the age of sixty, will continue to strain the already understaffed network that maintains this segment of our population.

This is not to say, however, that the impossible cannot be accomplished. Through the efforts of this Committee, various innovative options can be implemented that will directly impact both on the quality of and cost of services to older people. Too often we note excessive administrative costs due to restrictive service areas and, in some cases, levels of government carrying out the administration of these services. By creating demonstration programs with regional service areas, the administrative costs could be significantly reduced. In addition, by promoting the "contracting" of services to the private sector, rising administrative costs could either be reduced, or at least shifted to the private sector.

The funding of regional programs could be linked with the casino revenue funds that were approved for appropriation by the ballot referendum in 1981. Whether this Committee suggests the area of health care or transportation would not be the issue, but the immediate utilization of these funds should be implemented to achieve the maximum impact on the target population.

Many crucial problems in servicing the older adults in New Jersey face us. I would like to refer to two of them. They are housing and support services to the frail elderly, most of whom are not familiar with the existing support network, and the majority of whom end up seeking long-term care facilities as their only alternative for care.

Housing, as we are well aware, is becoming a more critical problem for many segments of our population, but especially for older persons who are limited by being on fixed incomes. The ending of most Federal support for senior housing construction forces every service provider to seek local

alternatives to subsidized senior housing. In Essex County, where the over sixty population is nearly 140,000, there are only 9,691 senior housing units. The waiting list for those units exceeds 15,000, with over 30,000 older people eligible for subsidized housing under Section 8. Through the initiation of a Housing Initiative Center under a Demonstration Grant, over the past year we attempted to bring the best of housing alternatives from throughout the country to local government officials and community groups. When we discussed shared housing, accessory apartments or granny flats, we were constantly confronted with local zoning laws that prohibit the innovative movement toward solving the housing problem. Home equity conversion has not moved forward largely due to the hesitance on the part of banks to support this means of helping older homeowners maintain their properties under increased financial pressure to sell.

This Committee should consider promoting zoning changes on the local level, providing incentives to banks to begin supporting home equity conversion and reviewing the property tax rebate system as a means of helping retired individuals to keep their homes through a scaled formula of property tax rebates. Along these lines, what I would suggest is that someone who earns \$50,000.00 a year or better, who lives in a \$100,000.00 home, would not really feel the crunch of not receiving their \$195.00 annual rebate check. I think that by coming up with a formula, we would better serve lower-income homeowners by increasing the rebates for that segment of the population.

The Housing Initiative Program that we administer will expire at the end of this month due to cutbacks in Community Development Act funding. This occurs at a time when the demand and need for education and promotion of alternatives is greater than ever. I would urge this Committee to consider a regional or statewide approach to this type of service, which would be a cost effective means of diminishing the problem, since both the need and the alternative are the same throughout New Jersey.

Services to the frail elderly, in most cases, are provided at a time when the individual is in need of a wide range of support services. Many are found when the family relatives begin looking to long-term care as the only means of caring for that frail client. Through the operation of a Nursing Home Advocacy Center, which we instituted under Title 3B funding some

five years ago, we have gained access to these family members, which provides us an opportunity to educate them as to the services that are available as alternatives to institutionalization, i.e., day care, Meals on Wheels, home health care, etc. We have found that in most cases the institutionalization of an older person is done by a relative, another family member, or a friend who is not familiar with the support services that might prevent that institutionalization. In addition, we can help relatives in the placement in a long-term care facility, when that is the only alternative.

The problem remains that there is a critical shortage of nursing home beds to adequately handle the number of clients in need. The costs for the available beds are out of reach for many families and, even when the client qualifies for Medicaid support, in most cases they will have to make a substantial deposit and private pay for a specified period before becoming eligible for a Medicaid bed. Through education and counseling, we are able to help these individuals make a sound decision both in terms of the quality of care, and the finances. Through the publishing of a Consumer Guide, which incidentally was paid for by private funds, and this is the third edition of such a guide, we can give families the means to evaluate and compare before selecting a facility.

We are one of the few programs of this type in New Jersey. Unfortunately, some counties have decided not to provide this service, which puts us in a position where we attempt to provide minimal assistance for families in surrounding counties, or to simply explain that there is no service in their area. We currently serve over 3,000 families annually.

The center also acts as the local ombudsman, which serves to protect the rights of residents of long-term care facilities. While we work closely with the State Ombudsman Office, since it is physically located in Trenton we have found it apparent that many inquiries and complaints would not be made were it not for the availability of the local organization.

The development of an advocacy center in every county would extend the service throughout the State, and would provide for coordination among local efforts, and some regional approaches such as a regional consumer guide. This would strengthen the existing service and ensure that every individual would have access to assistance.

One final area I would like to refer to before closing, is the automatic cost of living increase for Social Security recipients. In many cases, and you referred to the \$12,000 cutoff in terms of maximum income, what we are finding is that many individuals upon receiving the automatic cost of living Social Security have become ineligible for most State-funded support programs. At the same time, usually the increase in property taxes if they are homeowners more than diminishes the cost of living increase received under Social Security. I would strongly urge this Committee to tie in State support programs with the same percentage increase, according to the CPI or whatever method is used for adjustment, that is used for Social Security. This Committee, through hearings such as this, will be in a position to bring about a coordinated and well-managed network of services that will provide the means for all older adults in New Jersey to remain independent in their communities. Until we begin to address the problems of our older population from a preventative standpoint, we will find a growing strain both on available support services and limited funding sources.

Finally, I would urge that this Committee pursue with the Division on Aging obtaining copies of the report of the Post White House Conference on Aging, which was held last June. I think this addresses many of the problems. It had statewide participation from leaders in the older citizens' organizations, and it is unfortunate that this report has not yet been made available to the public, because I think it addresses many of the problems. Also, there were many constructive programs brought about through that Conference.

Again, I thank you for the opportunity to address this Committee.

ASSEMBLYMAN PATERNITI: Do any members of the panel have any questions?

ASSEMBLYMAN GILL: Mr. Clarke, I only have one question. Is your organization a private organization?

MR. CLARKE: We are a private nonprofit organization.

ASSEMBLYMAN GILL: Where do your funds come from?

MR. CLARKE: Our funds come from the Federal government, the county government, the United Way and other support organizations, such as the Essex County Section, National Council of Jewish Women.

ASSEMBLYMAN GILL: And you handle about what, 200 families did you say?

MR. CLARKE: We serve 3,000 families just in the Nursing Home Advocacy Program, which is only one component of our agency.

ASSEMBLYMAN PATERNITI: If there are no other questions, I want to thank you, Mr. Clarke, for your presentation. The next witness I would like to call upon is Lynn Kaplowitz from the Jewish Vocational Service.

L Y N N K A P L O W I T Z: The Jewish Vocational Service appreciates this opportunity to address the New Jersey Assembly Committee on Aging. JVS is pleased to see the Committee using the aging network as a resource and hopes they will continue to do so. The Essex County Division on Aging has created an excellent networking system in the County of Essex, and JVS is proud to be a part of that system.

The Jewish Vocational Service has served the employment problems of the community for forty-three years. Throughout its history, JVS has been called upon to develop programs to meet the various manpower and rehabilitation needs of the handicapped and unemployed of our area. In 1973, the agency expanded its services to meet the employment and vocational rehabilitation needs of the disabled aging with the establishment of the JVS Work Center on Aging. In January of 1982, the Essex County Division on Aging provided funds to JVS to establish a program of Specialized Services for the Employment of Older Persons. JVS programs for older adults, The Work Center on Aging, and the Specialized Employment Service, serve senior citizens from all of Essex County.

The Commissioner of Labor Statistics of this region reported in January, 1982, that the number of people between the ages of sixty and sixty-nine increased by 3.6 million in the last decade, while the number holding jobs declined by nearly 200,000 during the same period. He also indicated that older people tend to suffer significantly longer periods of unemployment than the rest of the working-age population. It is important to note that this information relates to individuals sixty to sixty-nine who are still within the range of the "working-age" population.

In April, 1982, the Bureau of Labor Statistics reported that the unemployment rate of individuals over fifty-five was approximately half of the total jobless rate in the United States. These are only the individuals on which we have statistics. But, as pointed out by Dr. Harold L. Sheppard, Associate Director of the National Council on the Aging, older workers tend

to become discouraged and ultimately drop out of the work force. Hence, we do not even have figures to demonstrate how many of these people there are. To quote Dr. Sheppard, "There is always a disproportionately high number of over fifty-fives in the discouraged worker category. They tend to just give up eventually."

Technological and structural changes in the world of work are squeezing millions of workers out of the job market, many of whom will never be able to return to their life-long occupations. For the older worker, displacement can spell disaster as age barriers and obsolete skills often prevent them from moving over to new occupations.

JVS experience over this past year has provided concrete evidence of the plight of older workers. As previously indicated, the JVS employment program for older adults was funded in January, 1982. It became fully operational in February, 1982, with one full-time placement counselor. To date, this individual has interviewed, at the agency, 350 older adults seeking work. The work ethic is a concept cherished by the present generation of older Americans. To those aging individuals who are so motivated, and/or so needy, as to be seeking work in this struggling economy, it is incumbent upon us to assist them. After a lifetime of producing goods and services, it is certainly their choice and their right to work if they want to, notwithstanding age or disability.

The Job Training and Partnership Act stipulates that 3% of a state's job training funds be set aside for older workers. We understand it is the responsibility of local government to oversee this program. However, we hope that this Committee will assert its influence to encourage local areas to go beyond the stipulated 3%.

Vocabulary and conceptual skills often grow after age sixty. Many individuals are flexible and eager to learn and grow. Older workers are known for their good work habits, mature judgment and dependability. They are an untapped resource that can continue to enrich our society. Enhancing and upgrading skills of older workers will make them a valuable asset in the workplace. Within the next two decades we may see older workers in great demand. Due to a decline in the birth rate following the "baby boom," there will potentially be a significant shortage of younger workers. Older workers with up-to-date skills and good work habits will be sought after. Retraining can put back into the work force a much needed resource.

We are pleased that the New Jersey Assembly Committee on Aging has provided this forum, and we join them and other concerned agencies and individuals in expressing the need for continued government funding to support the programs for all aging individuals. Thank you.

ASSEMBLYMAN PATERNITI: Does the panel have any questions?

ASSEMBLYMAN GILL: I have one question. I don't know if it is outside your realm or not.

MS. KAPLOWITZ: Okay.

ASSEMBLYMAN GILL: In the Governor's Science and Technology Commission, on which I sit, we have had quite a bit of testimony that current unemployment is to a large degree not cyclical, as much as it is technical, that jobs are changing. Computerized programs are coming in. As such, how do you think the senior citizens would adapt themselves to the technological changes, rather than the cyclical changes?

MS. KAPLOWITZ: I certainly think that with retraining, just showing them how the new job needs to be done, that there would be no problem. They really are very flexible, very eager to work, and very capable of learning the new skills.

ASSEMBLYMAN GILL: Thank you.

ASSEMBLYMAN PATERNITI: Thank you very much. The next witness I would like to call upon is Dr. Harry Jellinek, Essex County Council of Senior Citizens' Clubs.

D R. H A R R Y J E L L I N E K: I have given Ms. Weiss copies of a resolution that was adopted only yesterday but, so that the audience may know about it, with your permission, I would like to read it. It is very short.

BE IT RESOLVED, that the Advisory Council of the Essex County Division on Aging congratulates Speaker Alan J. Karcher and members of the New Jersey Assembly for their statesmanship, initiative, and far-sightedness in establishing a standing legislative committee to deal with all issues relating to the aged.

BE IT FURTHER RESOLVED, that we stand ready to be of any assistance possible to this legislative Committee on Aging.

I was pleased to see and hear that the two previous speakers indicated that the Essex County Division on Aging, which I represent today, has provided funds to these two agencies. The next speaker, representing the

North Ward Educational Center, has also been a recipient of funds from the Essex County Division on Aging. We only regret that our funds are being more and more depleted, and we have to cut the allocations. However, we are doing the best we can to provide services to the various providers.

Although I represent the Essex County Division on Aging, my thought today is to speak to you on behalf of all citizens of New Jersey, not only Essex County citizens. Assemblyman Gill expressed the opinion earlier that he was very much concerned about discrimination, and I should like to indicate that discrimination is no more evident in the field of aging than it is in providing educational services for retired people. That is going to be the basis of my presentation today.

There are a number of institutions in the county, at the county level, that provide services. An example I think of based on my personal experience, is a vocational school that offered courses in auto mechanics, electrical work, woodwork, and the like, which provides the opportunity not only for senior citizens, but also for young people to gain skills in these areas, not only to make a living as an auto mechanic or as a carpenter, or whatever, but also to be able to repair their own cars, which otherwise they couldn't afford, at \$30.00 an hour, which seems to be the going rate for labor, or a fraction of an hour as they say. So, they were able to do various repairs to their homes, for example. But, now that this Adult School Program has been eliminated for obvious financial reasons, these folks can no longer be serviced.

I suggest that the Committee do what it can to maintain these educational services on the county level for the people who need them, not as a matter of a spare-time hobby, but as an actual financial necessity.

I am pleased to say, also, that the speaker before me, representing the Jewish Vocational Service, renders a marvelous service. I had occasion recently to visit the Jewish Vocational Service in East Orange, and I saw the educational program for the disabled and the elderly, and the young too, for that matter, in action. They are also a recipient, among others, of the Essex County Division on Aging. However, they do not get enough from this source, so I suggest once again, ladies and gentlemen, that you consider the possibility of aiding organizations of this nature.

There are two kinds of educational programs available to senior citizens. I am affiliated with Monclair State College, where we have two programs. One is called the Tuition Waiver Program, under which seniors may take courses on a space-available basis. Unfortunately, many of the more popular courses are so full of the regular students, there is no room for the senior citizens. There were other educational institutions which provided courses especially for senior citizens, and these have been discontinued because of a lack of funds. So, the senior citizens are finding it very difficult to find access to courses which they can take.

Going back for a moment to the Tuition Waiver Programs, beginning in the fall these courses will be available -- the Governor recently signed a bill making this possible -- not only on an audit basis, but also on a credit basis. This means that we in Montclair -- and I merely mention Montclair as an example as this will apply to all colleges -- will have to expand our staff so we will have more people to register students and to interview students for the Tuition Waiver Programs on the credit basis. Montclair State College has been very generous in providing courses for the senior citizens. It has cost them some money, but now with the expansion on credit, it means they will need funds to do this. As you know, colleges are strapped already, so I suggest, once again, as another suggestion, that you consider aiding colleges in this particular area.

Montclair State College, as another example, also has what is called a Summer Institute for Retired Persons. This program makes it possible for senior citizens to come up to the college for a week to participate in classes, activities, concerts and lectures of interest to them particularly. There is a modest charge for this particular week, but the charges to senior citizens are not enough to cover the cost of the program. You know how expensive postage is now, and printing and so on, which amounts to hundreds and hundreds of dollars to advertise the program. So, I think we are going to need help. We, at all the colleges, are going to need financial help to provide this type of a program. Thank you very much.

ASSEMBLYMAN PATERNITI: Are there any questions?

ASSEMBLYMAN GILL: May I make a comment, Mr. Chairman? I often make comments.

ASSEMBLYMAN PATERNITI: Yes, Assemblyman Gill.

ASSEMBLYMAN GILL: Your comment about education is very close to my heart. We did pass a bill in the Assembly -- it was signed into law -- expanding the rights of senior citizens to take college courses on a space-available basis. Having said that -- unfortunately, my following along on this indicates that by the time this bill was translated into a statute and released from the Higher Education Department, it had so many restrictions on it that I found it unbearable. I have had many, many conversations with our Chancellor, to the point where I guess he is tired of looking at me, and we are going to resolve it. Probably the main difficulty is -- and I recognize the problem -- the differentiation between what is an educational program and what is a recreational program. Since I run so many senior citizen recreational programs, sometimes I really have a hard time saying that a trip down the Nile is not necessarily educational, but may be recreational.

I think what we are going to have to do when working on this now, is distinguish between education and recreation. With a true educational program, I don't believe the Department of Higher Education would have any problem at all, on a space-available basis or anything else. Where a senior citizen, or anyone else is working towards credits or a degree, this would be covered. I think what we have to do is do a better job and, as a matter of fact, a bill has been introduced -- I introduced it -- that with the recreation type of program, the cost of that will be paid for out of the casino revenue funds, if they are available. Now, this is a big difference, because the big objection at the moment that the Department of Higher Education has is that they are using a lot of their budget to pay for a lot of programs which they feel are truly not higher education. They are more devoted to senior citizen recreational programs.

I would appreciate getting your views on that, not necessarily now, but at a later date, because I am working on that pretty hard.

DR. JELLINEK: Thank you, Assemblyman Gill.

ASSEMBLYMAN PATERNITI: Are there any other questions? (no response) Thank you very much, doctor, for your input. It was really worthwhile. The next witness I would like to call upon is Fran Aduato from the North Ward Center.

CHESTER CLIFFORD: I am not Fran Aduato, but I will tell you who I am. Mr. Chairman, and members of the panel, I represent the North Ward Center -- and that includes you, Assemblyman Gill -- located at 346 Mount Prospect Avenue in Newark. We thank you for including us in this program. My assignment here is to tell you something about the North Ward Center, and I have been asked as a senior citizen to tell you something about what I do, as I go along. So, please bear with me.

My name is Chester Clifford. I am eighty-three years of age. I retired from my second job in 1970, and while I was sitting on my fanny trying to figure out what I should do next I was talking to the Jewish Vocational Service, which I admire very, very much. They should be encouraged in the things they are doing. But, I am here to talk about the North Ward Center.

ASSEMBLYMAN GILL: Excuse me, where was your first job, Mr. Clifford, when you were my boss?

MR. CLIFFORD: The Western Electric Company. There is none better, and don't let anyone tell you any differently. Eddie and I are peers, and we worked together for many, many years. That is why I can be so familiar with him.

Well, let's get with it; time is limited. The North Ward Center is dedicated to improving the quality of life for the residents of Newark. Our programs span generations, from a two-year old in our Child Development Program to a 100-year young adult in our Senior Program.

My work background, as Eddie knows, is in engineering, personnel and administration. I retired in 1970 and, as I mentioned, while I was sitting on my fanny trying to decide what I wanted to do next, I talked to the Jewish Vocational Service a little bit. But, the North Ward Center came to me and said, "Why don't you join us in our Senior Citizen Program. Will you consider it?" Well, they are very handy; they are located about a half a mile from where I live, so I took them on, after learning, of course, what they did. Well, they do a lot of things. They, at that time, were part of the CETA Employment Program, and they gave informational and referral services to the seniors. In doing so, they provided medical and food shopping transportation to our seniors. We have Meals on Wheels; we also help the folks in their consideration of food stamps, energy and many other things, such as recreational activities and exercise classes.

My job at the senior program, besides being exposed to the things I have mentioned, is to work specifically on Social Security, Supplementary Security Income, Pharmaceutical Assistance, or any problem a senior may have which he or she brings to us, except income tax. I guess, for obvious reasons, you can understand why we do not get into that.

CETA was terminated at the end of 1982, and at that time I considered going to the Jewish Vocational Service, which I admire, as I said before, with their Workshop Program. I will go into that a little later, because I am talking about the North Ward Center.

One senior citizen problem that is a priority with us is meaningful employment. The Jewish Vocational people do that with their Workshop. It is very difficult for many, many seniors today to continue to live in the situation involving inflation and high prices. So, wherever possible, we feel that gainful employment should be extended to senior citizens. At least give them the chance to say "no." It would be very helpful if they could have an extra spending dollar. Now, in the absence of that, there is volunteerism, and we think that is a priority effort that should be made. I am a volunteer. I finally wound up as a volunteer at the beginning of 1983, and I like it. What do either gainful employment or volunteer work do for the senior? Well, it makes him feel he is still in life's stream. It feeds his ego. He feels he is doing some good. He feels that he is part of society, that he hasn't been cast out. Our center would strongly advise giving priority to the employment of senior citizens, either on a paid basis, or as a volunteer. We think a lot more can be done with both.

I have been with the center now for six years in June, and I hope it may continue indefinitely. Thank you very much.

ASSEMBLYMAN PATERNITI: Are there any questions? (no response)

ASSEMBLYMAN GILL: He is a good man, it must be a good program.

ASSEMBLYMAN PATERNITI: The North Ward Center -- is the Director Steve Adubato, if I am not mistaken?

MR. CLIFFORD: He is the Administrative Director.

ASSEMBLYMAN PATERNITI: Right, because I have been to your center.

MR. CLIFFORD: His wife, Franny Adubato, is Director of Senior Services.

ASSEMBLYMAN PATERNITI: Right. In fact, his brother is one of our Assemblymen, Michael Adubato.

MR. CLIFFORD: Yes, Mike Adubato.

ASSEMBLYMAN PATERNITI: In fact, Mike, on the 28th, came before this panel and brought to our attention the fact that the Omnibus Reconciliation Act of 1980 is going into effect. The way that bill is structured it will affect every senior citizen's automobile rates as far as the medical end of it is concerned, where it will double, because up to this time we have no fault insurance in the State of New Jersey. That is the primary carrier of their health insurance, and this particular Federal legislation would change that. The Assembly went on record introducing a resolution, asking Congress to void that. I hope they have opened up their ears and are going to help the senior citizens, not only in this State, but in neighboring states that have no fault insurance. If not, because of that Federal legislation, it could double the health benefit end of our insurance. I want to thank Mike, because Mike does his homework and is a very able legislator.

MR. CLIFFORD: Mike is a good man, and I have used him to check up on Eddie Gill. (laughter) Eddie is a good man, too.

ASSEMBLYMAN PATERNITI: Well, Eddie Gill is a fine representative, that's for sure. I want to thank you for coming before us, Mr. Clifford. Thank you very much for your presentation.

MR. CLIFFORD: Well, I thank you for hearing us.

ASSEMBLYMAN PATERNITI: The next witness I would like to call upon is Freeholder Richard A. Mola, from Bergen County.

F R E E H O L D E R R I C H A R D A. M O L A: Thank you very much. Mr. Chairman, honorable members of the Committee, advocates for the elderly: I address you today as a Bergen County Freeholder, and as a Freeholder Liaison to this County's Office on Aging.

As you have already heard, more than 154,000 of Bergen County's 845,000 residents are sixty or more years of age. That is 18.2% of our population. Indeed, 12% of all of New Jersey's senior citizens live in Bergen County. In 1970, 127,000 Bergen County residents were sixty or more years of age. By 1980, therefore, our senior population had increased by about 27,000, or the total population of the Borough of Paramus. Meanwhile, our younger population decreased, causing Bergen County to actually have 50,000 less people living here in 1980 than we had living here in 1970.

Since seniors, as a group, tend to need greater health care while facing a progressive reduction in income, you can imagine the strains that this presents to human services delivery systems.

Demographers do not need to tell us that America's aging population is growing. Bergen County has been experiencing this phenomenon for more than a decade. If the trend of the past ten years continues, Bergen County's senior population will increase by another 30,000 by 1990. Whether it does or not, however, the Bergen County Board of Chosen Freeholders has long recognized the critical importance of creating a countywide office to focus on the needs of our elderly and become Bergen's "lead agency" for the elderly. I refer to the Bergen County Office on Aging, which the Freeholders established in 1966.

Today, the Bergen County Office on Aging is part of a statewide network of county Offices on Aging that report locally to their Boards of Chosen Freeholders and, on a state level, to the New Jersey Division on Aging, in Trenton. Yet, while our senior citizen population and its needs have increased, our Federal funding remained the same these past few years. Also, if the proposed 1984 Federal Administration Budget is accepted, these funds will suffer a reduction.

These are times of "consolidation" and "cost-efficiency" -- terms I will grant you that those working in the public and private sectors shutter at for fear of reduced services and output.

It need not always be that way. I feel strongly, for example, that local county Offices on Aging have demonstrated their concern for the elderly and their understanding of the times in such a way that they should serve as the "lead agencies" for the aging in each of New Jersey's twenty-one counties. Already, these Offices on Aging have the ability to do this in as professional and as cost-efficient manner as can reasonably be expected.

There are some places that we can begin, at least on a local level. For example, as of December, 1982, Bergen County had 172, of a State total of 723, seniors living in their communities who were both eligible for Medicaid and who needed long-term nursing care, but could not get it.

This "172" figure excludes more than one hundred other residents in hospitals. These people, too, are awaiting nursing home care, which is not yet available.

The truth is that many of these people, 99% of whom are elderly, would prefer to receive long-term care at their homes, and not in institutions, at a cost equal to or less than institutional costs. The Federal government knows this, and has a plan for it, as does our State, which has submitted a plan, and as does our county, which has designated our Office on Aging as the "lead agency" and overall case manager, should this plan be put into effect.

Undedicated casino revenues are another area directly related to the elderly. These funds, as they pertain to senior citizens, would best be utilized if they first were allocated to the State Division on Aging, and then distributed to county Offices on Aging to meet the growing needs of their older populations.

It is my opinion, as far as Bergen County is concerned, that our Office on Aging provides the ingredients necessary to make most aging-related formulas work. I mean, we have the staff, the experience, the intergovernmental relationships and, this is crucial, the input of our local senior citizens through our Advisory Council and their various committees.

I wish to thank you for coming to Bergen County today, and for demonstrating the concern and interest you have for our senior citizens and for seniors throughout all of New Jersey's twenty-one counties.

ASSEMBLYMAN PATERNITI: Assemblyman Gill, do you have any questions? (negative response) If not, I would like to thank Freeholder Mola for coming before this panel. We appreciate your input.

FREEHOLDER MOLA: Thank you very much.

ASSEMBLYMAN PATERNITI: The next witness I would like to call upon is John E. Kelly, New Jersey Federation of Senior Citizens of Bergen County. I think John was here very early as well.

MR. KELLY: We opened the place.

ASSEMBLYMAN PATERNITI: That's right.

J O H N E. K E L L Y: I am an Executive Officer of the New Jersey Federation of Senior Citizens. I represent the Task Force on Medicare, so that is going to be my subject today.

Number one, to begin with, when the Medicare law was written, it was ill-written, and I will give you the reasons. Section 1395 of Title 42 of the Public Health and Welfare Law -- that is a Federal law-- I will read

you the first provision: "Nothing in this subchapter shall construe to authorize any Federal officer or employee to exercise any supervision or control over the practice of medicine on a matter in which medical services are provided, or selection tenure," and the important word here is, "compensation." We can stop there. Now, with the event of the Medicare system, the provision was that we would be paid 80% of the charges for medical services. That is Part "B." When that started -- I will give you some records on that happened since then.

This is the Health Care Finance Review (witness holds up material). You know who they are, this service. In 1965, when the law was enacted, the total hospital charges in the United States were thirteen billion, nine hundred million dollars. In 1970, it rose to twenty-seven billion, eight hundred million dollars. In 1975, it rose to fifty-two billion, one hundred million dollars. In 1978, it rose to seventy-six billion dollars, even. In 1980, it was ninety-seven billion, three hundred million dollars. In 1982, it was one hundred and nineteen billion dollars. That is how it has escalated since the enactment of Medicare and Medicaid.

In 1965, the total physicians' costs throughout the nation were eight billion, five hundred million dollars. In 1970, it rose to fourteen billion, three hundred million dollars. In 1975, it rose to twenty-four billion, nine hundred million dollars. In 1978, it escalated to thirty-five billion, three hundred million dollars. In 1980, it escalated to forty-five billion dollars. This year, according to the figures I get, whether they are factual or not, it is someplace in the area of fifty-nine billion dollars.

Now, they gave us -- the terminology that was used was, "If we have competition, it will take care of all these things." Well, in 1965, there were two hundred and eighty-four thousand physicians. In 1970, there were three hundred and nineteen thousand physicians. In 1975, it grew to three hundred and seventy thousand physicians; in 1978, four hundred and ten thousand physicians; in 1980, four hundred and thirty-seven thousand physicians; and, now we are advised that there are over five hundred thousand physicians in the United States.

Now, that is how this system escalated over that period. The idea of the system was that it was to be a benefit to the seniors, and all it has become is a bonanza to the providers. To give you an example, I go to a

doctor tomorrow and I am going to give him a check for \$60.00. Do you know what I am going to be allowed in this State? Nineteen dollars and fifty cents -- 80% of that, or fifteen dollars and change. Now, these are current prices in Bergen County, or thereabouts.

Now, let me give you another example. Back in about 1973, there was a complaint that there were eight localities in New Jersey. The complaint was that Atlantic City was a separate locality, and Camden was a separate locality. So, instead of putting Camden and Atlantic City in one of the localities in the south, they decided to divide our State into three localities. They came to some fictitious figure that \$10.00 at that time in 1970 -- they went back to 1970 -- was the average cost for a doctor's visit in New Jersey. In New York, at the same time, they decided that \$20.00 was the average figure. Today, you talk about discrimination, if you go to a doctor in New York, you are allowed thirty-nine dollars and change. In New Jersey, \$19.50, less 80% of that, which is \$15.00.

Now, we have taken this up at various locations, with various people. I am going to leave some material here with you. This is only going to be brief here; you could talk for four hours on this if you wanted to. Here is a critique of the Medicare Part "B" Index by Pamela Thomas. She is the head of Legal Services in Washington. I also have here the official paper of the Federation on what is wrong with Medicare. If you examine that, you will get some information about that.

We testified before a subcommittee here in Fort Lee on July 16, 1980. Some of the remarks made here today are in this transcript of that subcommittee hearing. I testified before that committee, and so did another member of the Federation. Now, Riley, who was Assistant Commissioner at the time, covered this nursing home talk that went on here today. His testimony is in this also, this subcommittee hearing transcript. If you examine this subcommittee hearing transcript containing our testimony, you will understand more of what we are talking about, without going all through the rigamarole.

There is also a government document here, "Medicare After Fifteen Years - Has It Become a Broken Promise to the Elderly?" I guarantee you, gentlemen, it has become a broken promise. Now, that is talking about Part "B," but let's get down to the new Administration, which is introducing a bill which is going to slice Medicare aid. I had a heart attack a year ago,

about this time of the year, and my total bill in the hospital was \$8,000.00. Medicare aid covered most of that. Now, this Administration is introducing a new bill which is going to raise the deductible to over \$400.00, plus charge \$28.50 a day for the first sixty days. They are also putting into the law the same allowable charge; in other words, the deduction in Part "B" gives you a \$60.00 bill. The allowable charge is \$19.50 in this State. Now, the same method is going to be introduced into Part "A." If you go into the hospital and the tests cost you, say, \$400.00 -- I have a bill here which can show you what they did -- they can put an allowable of \$200.00, and we will get socked for the other \$200.00.

This Administration seems to have no compassion at all. If they wish to talk about money, I can tell them where to get some money. They can go back and repeal that \$750 billion they gave to the fat cats, because all they did was go over to Wall Street and start the roulette wheel going, as you have noticed in the past six months. They can also junk the Internal Revenue Code, which grew from 200 pages to fourteen volumes, loaded with all kinds of tax shelters and loopholes, and start from scratch, and have an escalating surtax with no deductions of any kind.

Now, that is about all I can cover in this short period of time, but I gave you the highlights. You may have this material, and you can examine it. It is quite instructive. We also have another report. The Litigation Committee examined this whole system, and their criticism was the same, more or less, as this critic, on Part "B" of the secret services. I do not know what influence you can put on it.

Oh, here is another thing that happened; you can talk to Senator Feldman about this. A couple of years ago, in an agreement between the Health Department in New Jersey and the secretary, they waived reimbursement of Medicare. We can't get to the bottom of what that meant. You can look into that; you can get it from Senator Feldman, because we have given him some information on that.

I don't know what you think of senior citizens, but we are being raped, so far as the medical societies are concerned, and the providers.

ASSEMBLYMAN PATERNITI: Are there any questions from the panel?
(no response)

MR. KELLY: Do you want this material?

ASSEMBLYMAN PATERNITI: Yes. My assistant will take it, John. Thank you very much.

MR. KELLY: So, you have no remarks about this? You don't feel there is anything wrong with this?

ASSEMBLYMAN PATERNITI: No, we appreciate your input. We know there are a lot of problems, and that is why we want to look into it. This is actually more or less a fact-finding session. We are trying to get as much input as we possibly can. We want to digest it, and from there on look at any avenues we can find to try to change these problems around. A lot of it is Federal, and we have no control over it. All we can do, really, is pass resolutions asking them to change their thinking, which we have done in the past. But, we do appreciate your input.

MR. KELLY: All right, let me ask you, will you make a note of this, Section 1395 of Title 42 of the Public Health Law?

ASSEMBLYMAN PATERNITI: Yes, we will.

ASSEMBLYMAN GILL: Mr. Kelly, I would just like to add one thing. Merely because we can't really respond at this time, does not mean that we are not interested in Federal problems. For example, Congressman Matt Rinaldo has a session every spring with all of the senior citizens of Union County, and at that time he is pretty well loaded down with comments like yours. I will pass on to him the comments you have made; they are applicable on a Federal basis. We should be interested, but our main problem at the moment, as I see it, is to sort of straighten out and tidy up the senior citizen problems in New Jersey. I'm sure you agree with that.

MR. KELLY: Let me make a statement to you, gentlemen. If you go into any senior citizen club and ask them about Medicare, the hands will fly up and you will get all kinds of flack from them. But, there is something you can look into. Who made the contract from the Health Department, between the Health Department and the secretary in Washington, waiving our reimbursements? When you find out, will you send us a letter and explain it to us?

ASSEMBLYMAN PATERNITI: Yes, we will do that.

MR. KELLY: Thank you.

ASSEMBLYMAN PATERNITI: Thank you very, very much, John.

ASSEMBLYMAN PATERNITI: The next witness I would like to call upon is Guy Knowles, Puerto Rican Congress of New Jersey.

G U Y K N O W L E S: Distinguished Committee Members: I am Guy Knowles, Vice Chairperson of the Puerto Rican Congress of New Jersey, a statewide Hispanic agency dedicated to advocacy and services to New Jersey's Hispanic population numbering about a half a million persons in the State. It is primarily on behalf of the Hispanic elderly that I will address my remarks to you.

In November, 1982, the United States Commission on Civil Rights published a report titled, "Minority Elderly Services: New Programs, Old Problems." The report was based on sampling questionnaires from which the Commission was able to extrapolate information that applies generally throughout the country. New Jersey, unfortunately, was not one of the six localities studied more in depth. But, the findings of this national study are probably as true of our situation in New Jersey as elsewhere.

The study found that minorities constituted 16.4% of the persons employed by State units on aging in the United States. Hispanics accounted for 2.4% of these. The situation with New Jersey's Division on Aging is no better than this. We know of one Hispanic employed there.

Further, minorities composed 21% of the persons employed by area agencies on aging, in our case, county Offices on Aging. Hispanics, at that level, composed 2.4% of the total employees. Again, the pattern of employment of Hispanics is probably lower in New Jersey.

Despite Federal regulations that require bilingual services for older persons who do not speak English as their principal language, the Administration on Aging has no specific policies regarding the employment of bilingual staff. The Commission's six-city study found that area agencies on aging usually do not have bilingual staff. Again, we think a thorough study of our State would show the same pattern.

Another area of concern is that we find generally that minority organizations receive limited funds under the Older Americans' Act, although they are often in a position to render unique services to their populations.

In 1980 nationally, Hispanic organizations received 1.6% of Title III Funds and 1.9% of Title IV Funds under the Act.

Barriers often found to participation by older Hispanics in aging programs include, that minority older persons have a general feeling of not being welcome in certain programs, location of programs outside minority

areas and that existing support systems in minority communities are not utilized and staffs have inadequate knowledge of minority language and cultural differences.

While we have focused our remarks on programs funded under the Older Americans' Act, this Committee also needs to study the expenditure of Title XX Funds which provide many services to the elderly. It is our impression that the picture in that direction is even more dismal.

The Hispanic elderly will be more likely to live in poverty than their White counterparts, and more hesitant to use services because of language and cultural differences and a lack of knowledge of how systems work in this country.

We certainly do not have all the hard data we would like to present to you. We suggest that we have posed here some questions that you should begin to address to responsible government sources. In closing, I would like to highlight the Essex County Division on Aging's efforts in addressing the serious problems of the Hispanic elderly by funding Puerto Rican community-based organizations and working with them to offset some of the barriers Hispanic seniors encounter. Thank you for your attention.

ASSEMBLYMAN PATERNITI: Thank you very much, Guy. Are there any questions?

ASSEMBLYMAN GILL: You have opened up a new area for me.

MR. KNOWLES: Sure. Thank you.

ASSEMBLYMAN PATERNITI: Guy, thank you for your input. The next person I would like to call upon is Lawrence Sosnow, President, Patient Care, Inc., Proprietary Home Health Care Agency. Is he here? (negative response) If not, then I will go on to the next witness, Lou Schwartz, American Association of Retired Persons, Assistant State Director, Bergen County.

L O U S C H W A R T Z: I, too, thank you for inviting me here to address you. I for one mourn the passing of the Social Security Reform Act -- which is in the process of being passed rather. I do so because the poor are going to become poorer. The younger workers will be more heavily taxed and, for the first time, a Means Test will be introduced into Social Security. I know that is not your province, but this is going to increase your work load, and the State's work load, and the county's work load, to deal with additional problems. After all the evidence that has been given, I have nothing new to

add, except one little item, but I would like to emphasize and add to a few of the points that have been made.

First, on the question of housing, something was said to the effect that there isn't much space in some of our towns. There is not a town that has to have more space to provide for senior citizen housing. I was a member of the Task Force on Senior Citizen Housing in Teaneck, one of the most developed towns in this county. We found three ideal spots where you could have senior citizen housing. If you can find space in Teaneck, you can find it in any town in this county.

We presented our town with the question of two-family homes, under very controlled conditions. If we use only large houses, where no difference will be shown on the outside of the houses, permission should be granted for the development of a second-family house. They would not even consider it. They didn't even discuss it. They just turned the report down, and buried it. That is why help is needed from the State, to enable, especially the senior citizens, to hold onto their homes, many of whom live in large homes with only one or two people in them -- a complete waste of housing under our present conditions. So much for that.

You raised another point, the question of reverse mortgages. I take a slightly different approach. I think it would be a very welcome thing. The only problem is, no bank wants to give it. That is the problem. If the State could come up with a solution to this, it would be an ideal thing, but not for everybody. It wouldn't be the thing, certainly, for those who are considering, perhaps, selling their homes and relocating somewhere else. But, for those people who want to stay put, and who are having a hell of a job holding onto their homes, this can be a solution, for at least that element of the population.

There are two other points I would like to raise. One is, discrimination because of aging; I want to emphasize that again. You cannot say there is no discrimination against aging except for a certain age, seventy, or whatever it may be, even seventy-five. Surely we, with a President who is over seventy, should keep this strongly in mind. Recently, I came across a question of age discrimination in this county. Nabisco Crackers has combined with -- I forget the name of the new company -- and one of the problems that immediately arose in one of the departments was, they

began laying off, or forcing into retirement, all those over fifty-five. I don't know what the outcome will be. The company denies it. There is a suit in the courts already, or it is going to be in the courts, on this question of age discrimination. So, I would urge you to look more deeply into this question. Our Association is strongly opposed to any form of age discrimination whatsoever.

There is another area which you are responsible for, and that is jury duty. I think the age there is set at seventy-four. I think the only thing that should apply in any case, is your mental and physical ability to perform. I remember that a couple of years ago, there was an announcement of jury duty from Bergen County, and you were not eligible if you were seventy. Our chapter of the American Association of Retired People contacted our local Assemblymen and Senators. They looked it up and said it wasn't so. I thought what they had said was that there was no age discrimination, but when I received my call for jury duty a month or two ago, I noticed there was a statement about seventy-four years of age. I read in the papers that they are considering doing away with this, primarily because they are having trouble getting people to perform jury duty. But, I do not think that should be the reason; I think the reason should be because there should be no age discrimination whatsoever.

Now, I have one other little matter. There is a bill, S-1290 -- I think it has passed the Assembly -- that deals with defensive driving, or what we call the "Fifty-Five Alive Program." What it calls for is that those who go through a defensive driving course, and it is a very excellent program, when they have completed this course successfully, they are eligible for a reduction in their automobile insurance. I believe this has now passed in eight states, and the result, from what I understand, has been a great improvement in driving, and a lessening of accidents among those who go through this course. So much so, that the Canadian government sent a representative down to the National Organization of the American Association of Retired Persons to study this program. They have accepted it, and are now introducing it throughout Canada.

Those are the few comments I wished to make.

ASSEMBLYMAN PATERNITI: Are there any questions from the panel?

ASSEMBLYMAN GILL: I don't have any questions; I do have a couple of comments regarding what you said about discrimination. I think we started off this morning talking about discrimination, which sort of bothered me, because I have been in this area all of my life. As it applies to jury duty, the Attorney General at the moment -- or his Department at least -- is looking at the whole jury problem. As you said, the problem is not so much trying to weed out any particular age, it is trying to eliminate all of the excuses which are presently accepted. If what you are saying is that you do not feel that age should be an excuse, absolutely, I agree with you. It should be based only on the ability of the individual.

As far as housing goes, I quite agree with you on the point that every town has space available. I think the point that was made earlier though, was that it is not so much the space that is available, but it is the zoning laws and the application of the zoning laws. I have been very active in senior citizen housing, and wherever we have senior citizen housing there doesn't seem to be any problem. You can get the zoning laws passed, or changed, or that sort of thing. If what you are suggesting is that on a statewide basis we have to do a better job of making sure that zoning cannot be applied to zone against senior citizen housing, it is a good point. I am sure this Committee will very carefully register your input. That's about all; I think you did well.

MR. SCHWARTZ: May I add another point I forgot about?

ASSEMBLYMAN PATERNITI: Yes.

MR. SCHWARTZ: There was another question. It was a minor question, but I think it is important, as far as the dignity of the elderly people is concerned. We have two sorts of institutions affecting the elderly. The senior citizen centers are sometimes included in the tuition sites, and sometimes they are not. Then, we have the senior citizen housing. Some of these senior citizen centers are indirectly run by the county, or some other organization. Some are run by private organizations, private nonprofit organizations, such as we have in Teaneck. The way this one came about, at least in Teaneck, and I am sure it applies elsewhere, is that a group, a very well-minded group, set themselves up as an organization that would create a senior center. They secure grant money; it is run completely on government money -- well, some private contributions, but

primarily government money. Then you have a Board of Directors, and they elections to the Board of Directors every year, but do you know who is entitled to vote for the Board of Directors? Only the Board of Directors. None of the people served, although this is all government money, are allowed to take part whatsoever in determining the leadership of the center or how it should be run. I think this is within your province too, because some of the money comes from the State. What I would like to see-- I think there were bills before, that died, that in insituttions of this sort, the senior citizens, who are the people affected, should have the right to elect on each Board of Directors a certain percentage, whether it be 30%, 40% or 50%, or whatever it might be, so they are made to feel that this place belongs to them, that it is not just a handout. Since it is all government money, and they are part of the government, they should have that right.

Not all senior citizen housing is run by HUD. The one in Teaneck is, again, run by a Board of Directors. Once again, elections to the Board of Directors consist only of those who are on the Board of Directors. They are the only ones who are allowed to vote. People in the houses, and this is all government money, because the only money that comes in there -- they are all on a subsidy, or almost all are on a subsidy, Section 8, so technically it is government money -- are not permitted to have any say whatsoever in the conduct of the house.

ASSEMBLYMAN GILL: May I respond to that?

MR. SCHWARTZ: May I say one more thing before you respond to help you out? I recently visited senior citizen housing in Englewood, that is run by HUD. There they have a tenants' council elected by the tenants, which runs the place except for the director, who has complete control of the rules and the carrying out of the rules. What a difference in the attitude and the feelings of those people, compared to those who are not allowed to vote at all.

ASSEMBLYMAN GILL: Now, just a little word, and I'm not lecturing, I'm only giving you some background. Early in the game when senior citizen housing became the thing to do, it was instituted through the Housing Finance Agency in the State of New Jersey. At that particular time, and in cooperation with HUD, the Federal government, certain rules and regulations were laid out. The basic one, though, is that the organization that we set

up is a private nonprofit agency, divorced and separate from the governing body. The only rule that has been set up since then -- and only last year it was reaffirmed by the Attorney General -- is that the Board of Directors must be at arms' length from the governing body. The governing body and the Board of Directors of a senior citizen housing operation, if it is organized under Section 8, or through the Housing Finance Agency, or HUD, the Federal government, must be kept apart. They must elect their own Board of Directors; they must run their own shop; and, they must be accountable for the monies therein. Now, there is nothing in all of that that says that a senior citizen housing operation cannot have, and should not have, a tenants' association. Actually, they will run what is going on, but the actual financial operation, for good and sufficient reasons, by the Attorney General of the State of New Jersey, and by HFA, must be kept at arms' length from governing bodies, and must also be set up on a private nonprofit basis.

MR. SCHWARTZ: That is evidently the rule, but that is what I disagree with.

ASSEMBLYMAN GILL: That is the rule; that is the law.

MR. SCHWARTZ: That is what I disagree with, that there is no say whatsoever. The effect on the dignity of the people involved is tremendous, between those who have an organization and who have a say in it, and those who feel almost that they are just getting a handout.

ASSEMBLYMAN GILL: Well, Mr. Schwartz, I know you have a good senior citizen housing operation in Teaneck, and also, in Teaneck, you operate on the basis of a separate Board of Directors, but you also have a fairly strong tenants' association. My suggestion to you is to stress to the tenants' association that they run their own shop, and let the financial operation and the cares and worries belong to the Board of Directors. That is the way it operates through most of New Jersey, believe me. I would be glad to talk to you about it.

ASSEMBLYMAN PATERNITI: Thank you, Mr. Schwartz.

MR. SCHWARTZ: Thank you.

ASSEMBLYMAN PATERNITI: Our next witness is Wilma G. Casella, Bergen County Office on Aging, Director of Regional Multipurpose Senior Center.

WILMA G. CASELLA: I have presented a Fact Sheet, and a gift from the seniors of the center that I run under the Bergen County Office on Aging. I would just like to correct the record. When I spoke to Mrs. Weiss about testifying today, I did identify myself as a staff member of the Office on Aging. However, my testimony to you today is as the adult daughter of an elderly mother, one of the voiceless. In the gifts that I have presented to you from the seniors, and as all of us have seen today, senior citizens come in different sizes, shapes, etc., with hair, without hair, having problems with various parts of their bodies, false teeth, etc., but with a mind. The poetry book I have presented to you as a gift shows a special program at this center. I believe it is the only center in the State of New Jersey that has an ongoing poetry group. Seniors are writing poetry; they have been nationally recognized and, may I add, they have raised their own money to print this, and are now working on their third anthology, and this time they have enough time and money to do even a more professional looking book. It is something we are all proud of.

I appear before this Committee, not only as a professional in the field of gerontology, but perhaps more specifically as the daughter of an elderly mother who suffers from Alzheimer's Disease. She is now in a nursing home.

Senile Dementia is not a normal part of aging, and it is not something that inevitably happens in later life. Rather, it is a disease of unknown cause. There are several interventions that can assist the person with Alzheimer's Disease. Such interventions include emotional support from the family, at times supplemented by therapy from a mental health professional. There is also medical intervention with the judicious use of drugs, especially when delusions or severe agitation are present.

I would like to focus directly on the assistance to the families, particularly those who are the primary caretakers of elderly parents, as I was and still am. The majority of families are taking care of their elderly parents, but need some help. To care for a parent with this illness is overwhelming to the family unit. Here in Bergen County, we have a system of continuum care for the elderly, to help the elderly remain in their communities, leading as fruitful a life as possible. The first level of care is focused toward the healthy, physically able elderly, with some of the old

having some frailties. To meet the needs of this group, we have a system of senior centers with the concept of regionalization begun about five years ago with programs reaching out to an ever-growing elderly population. Although my mother had already begun to show the effects of Alzheimer's, she was able to participate five days a week at this multipurpose senior center, while she continued to live with me and my family.

As the disease progressed, she was no longer able to attend the center, and she was then moved on to the next level of care, which is a program geared to the frail, impaired elderly and the handicapped held in a facility known as an adult day care. She remained in this program for about eight months, until the continuous deadly progress of the disease, and the physical and emotional drain on the family necessitated placement in a nursing home.

I come before you to state again that the adult children of the elderly are responsible and caring towards their elderly parents. However, with changes in families and the family structure, and with many family members no longer living in common neighborhoods or communities, the difficulties in maintaining, especially a parent with Alzheimer's Disease, surmounts. To continue caring for their parents at home as long as possible, continued government funding, both on a Federal level and on a State level, for senior centers, adult day care, and other programs is essential.

The ever-growing numbers of people afflicted with Senile Dementia, 5% to 6% of older persons or more, which is one million people, since there are 2.2 million in the sixty-five years of age or over segment of the population, forces us to look at the services and programs we do have. One of the gaps in the services that families are encountering in caring, on a twenty-four hour basis, for frail elderly parents at home, is respite care, whether a full day or a weekend, or even a week's vacation for the family. We need more adult day care programs, with increases in staffs to handle the ever-increasing numbers of the frail elderly.

Thank you for your time, and for listening.

ASSEMBLYMAN PATERNITI: Thank you very much. Do any members of the panel have any questions? (no response) Thank you. Now, I have two witnesses here from the North Bergen Park Tenants' Association, Mrs. Phyllis Hofman and Mrs. Esther Eichel. Are they here? (no response) If not, I

would like to call upon the next witness, Robert Morgan, Visiting Homemaker Service of Hudson County. Is Mr. Morgan here? (no response) Okay, if not, I have one more witness, Judy Matthews, Essex County Committee for Alternate Housing for Seniors. Is she here? (no response) If not, I believe this covers all the witnesses that have asked to be heard. Is there anyone else? (response from audience) Oh, I'm sorry; please come forward. Sir, you are?

MR. ALBRECHT: I'm Gustove W. Albrecht from Ridgefield Senior Citizens.

ASSEMBLYMAN PATERNITI: Welcome.

G U S T O V E W. A L B R E C H T: I guess I'm the anchorman, and by the look on your faces, I guess you are saying, "Thank God."

ASSEMBLYMAN GILL: I think there are a couple more out there.

MR. ALBRECHT: Oh, I see.

ASSEMBLYMAN PATERNITI: If there are, we will be happy to listen to their testimony.

MR. ALBRECHT: Honorable Chairman, Honorable Committee Members: It gives me pleasure today to come forward. I did not anticipate being here, but the weather prevented me from going where I was supposed to go, so I'm here today, and I'm glad that I'm here to be able to talk to you. First, as a representative of the senior citizens of Ridgefield, may I say congratulations on your appointment as Chairman of the Committee on Aging. It is long overdue. With the growth of the older population, this Committee is of vital importance, and should play a large role in the future administration of the affairs of the State.

A few years ago, the Borough of Ridgefield converted a building into a wonderful community center -- cloakrooms, parking areas, kitchen facilities and what not. It has been our feeling that this would be an ideal location for the placement of a nutritional center, and we have been, over the years since the building was turned over for our use, trying to get monies and a nutritional program in Ridgefield.

We were more or less turned down on several occasions. The primary reason given for denying our request was that the number of surrounding towns which already had nutritional centers made us ineligible. Our association alone has 900 members; Ridgefield itself has 2,300 to 2,500 senior citizens, whom we know could well use this type of a nutritional program.

With regard to transportation for our elderly people in town, with a cutback causing us to lose one of the buses that normally came through the borough, it is almost impossible for these people to even try to get to the

other towns for nutritional help. Those who have been able to get someone to drive them there, found when they got there that the place was overcrowded and could not accommodate them. So, they more or less gave up on that project.

Another thing of vital interest is senior housing, and a number of things put stumbling blocks in our way. I think one of the most important things, of course, is the lack of funds in the county, and Federal funds, to help us. We were wondering if, on a State level at any time, since the cutback was from Federal funds, if the State might, in some way, try to find funds to alleviate some of the hardships. I know it is difficult; everyone is looking for money.

Of course, our final thoughts are about the casino funds. Your predecessors, when this thing first came up on the ballot, you know, promised us the moon. We never got the moon. We never even got the rays from the moon. I think most of the elderly will tell you the same thing. A lot of this money is being redistributed for various things, you know, and probably the State has to reallocate the money, but it is not being allocated on a proportionate basis, where we are getting our just share -- let's put it that way. We would like to definitely ask you, if you in your wisdom would try to put some pressure on to try to get some more money from the casino funds to help the senior citizens. Surplus funds reaching out to the towns and the boroughs would be helpful, even if it trickles down through the county. I know the county is hard-pressed too. You have a wonderful woman in charge of the Office on Aging, Gloria Layne, who offered to come down to Ridgefield. We are only a small borough, 10,000 people, but about 3,000 of them are aged. So, she gets down to the grass roots, like me the anchorman, I am getting down to the grass roots right now. She came to us, we bared our souls to her, and she has offered to help us. One thing we discussed with Gloria on the nutritional subject, was the fact that she had problems, naturally, putting these programs into effect. You set seventy-five cents a meal as a contribution. I think there is an old age act that states you cannot put a price on a meal, but that the person is requested to donate seventy-five cents.

I think Gloria Layne has found out that, in some instances, she is lucky if she gets thirty-nine cents out of the whole thing, when the money gets put into the envelopes, and she figures out how much she has gotten. I asked Gloria, "How about if I said to you that in our community alone, with the senior citizens, the 900 group, plus help from the local administration,

we would guarantee you that seventy-five cents? Maybe you would look at us in a better light."

So, I hope this may have gone over with her, and I hope you people see fit to give her some funds to put these things into effect. Thank you very much.

ASSEMBLYMAN PATERNITI: Thank you very much. From what I have heard about Gloria, I think she is a very able person. If there is any way she can help you, I know she will try. Sometimes her hands are tied, and it is not that easy.

MR. ALBRECHT: I know. Thank you very much.

ASSEMBLYMAN PATERNITI: Are there any questions from the panel?

ASSEMBLYMAN GILL: I have just one comment as far as nutrition is concerned. I know we have gone through the problem of Meals on Wheels, and that sort of thing. In Union County, they set up their own kitchens, and their own dispensation. As a matter of fact, they have a surplus capacity at the moment. If any of your people want to contact Peter Shields, who is the Director of Aging in Union County, he might give you some indication of how you can set up the same system.

MR. ALBRECHT: Okay. I'll write it down, and I will be glad to contact Mr. Shields.

ASSEMBLYMAN GILL: Give me a call if I can be of any help.

MR. ALBRECHT: All right, sir, thank you.

ASSEMBLYMAN PATERNITI: Thank you very much. The next witness will be Anna Hagovski.

A N N A H A G O V S K I: Thank you for accepting me without a prepared statement, and without knowing I would be able to speak. This is something which has been bothering me since the last legislative session.

I am Anna Hagovski; I am a social worker, providing services to the elderly. In the last session of the Legislature, the Legislature passed, in the closing days of that session, a law to put on SSI, or at least Medicaid, those people who had been on SSI and Medicaid, but who were cut off because of the (inaudible) Act. I'm sure you people are aware of that. It was passed during the last days of the legislative session, and it was vetoed on the last day by the Governor. He said that we couldn't afford it, at a time when you legislators -- you know what happened to your request for an increase. The total amount was less than any increase you had gotten.

Since then I have been frustrated, trying to provide services, comparable services to these people who were cut off Medicaid, because they

are disabled or under programs that require medication, ongoing medical care, and so forth, but can no longer get it because they were cut off. The thing is, these people who were cut off may be getting less than the people who are on SSI and Medicaid now, because Medicaid reimburses the Medicaid recipient the cost of the Medicare portions. Consequently, when you take that into consideration, if these people who were cut off are either a dollar over or a dollar under, they are getting less money than the people who are presently on Medicaid.

I would hope that you could bring this bill up again, pass it, and, if possible, try to make the Governor see that cutting these people off of Medicaid created a severe hardship. Hopefully, this could be alleviated if the Senate and the Federal government pass a \$20.00 increase, because the cutoff point was a question of \$10.00 over SSI. If the Governor would pass a \$20.00 increase in SSI, those people, if it passes, would get back on SSI and on Medicaid. I am hoping that should this happen, the New Jersey Legislature will expedite the pass-along as soon as possible, because these people are out there suffering. If you want me to, I will provide you with the names of the people who need the medical care, and the Medicaid, which they lost because the Governor cut \$10.00 off the Medicaid tap at the time, and vetoed a bill that you people had graciously and rightfully passed. Thank you very much.

ASSEMBLYMAN PATERNITI: The next witness is Anne Brown.

A N N E B R O W N: My name is Anne Brown, and I am advisor to the Mayor of Englewood on senior matters. I am also Chairlady of a group called "The Policy and Administrative Advisory Committee to the Mayor of Englewood for Seniors."

What we are focusing on now, what we are particularly concerned about, is not only something that is dealing with Englewood, dealing with Bergen County, dealing with New Jersey, and that is the plight of people who are being discharged from hospitals, who should be going to nursing homes. There are no nursing homes available.

The cruelty of what is happening is that the private nursing homes that are run, of course, for profit, are asking the families of these people, because these people don't have any money-- Some of them are on Medicaid. And, even if they are on Medicaid, they are requiring them to put down \$3,000.00 and, also, it will cost them, if the family member has to stay in the nursing home, \$20,000.00 to \$25,000.00 a year. You could have a sixty year old man with a family, who would have to support, maybe, a ninety year

old parent. We have to realize that life expectancy, which used to be seventy to eighty years, is now eighty to ninety years, and we find many ninety year old people with broken hips who cannot go anyplace because the hospitals cannot send them home. They have no families anymore even. It is absolutely cruel to have them kept out of nursing homes, because there aren't any nursing homes.

The thing that is now a problem, if it continues, will become a crisis and a disaster. We realize and we know, we've checked it out -- I do volunteer work at the Englewood Hospital besides some of the other things -- that the Social Service Department cannot do anything about it. Another thing we know is that for some reason, which I do not know, there seem to be more nursing homes in South Jersey than there are in North Jersey. I don't know why. Maybe it has something to do with the Board of Adjustments not passing variances. Maybe the people can't-- I don't know the reason, but something should be done.

I want to support a bill which is now in the Assembly, A-3070. That is the bill which will not permit nursing homes to require Medicaid patients to first have their families pay \$3,000.00, or \$20,000.00 a year for a contract. The families have to make a contract for two or three years before they will permit them to go on their deserved Medicaid. Thank you.

ASSEMBLYMAN GILL: Ms. Brown, may I just make a comment. You have put your finger on probably one of the most serious problems, what to do with the elderly when they have been discharged from a hospital. There really are not enough nursing homes to go around. Now, you commented on South Jersey. The reason there is space available in South Jersey is because people in North Jersey do not want to see their loved ones go that far. I run into this everyday. Now, they have no more nursing homes in South Jersey than they have in North Jersey; they just have more space available there.

To try to require a nursing home to take a patient is beyond our scope legally. They are private institutions, and we cannot force them to do anything. It is a paradox, and, very frankly, I don't know what the answer is. I have gone around and around. You know the problem, but I don't know what the answer is.

MS. BROWN: I know the problem, and I may have a far-out solution. I think that someday we are going to have to declare a state of emergency, and maybe the Governor will have to say, "This is a crisis," and maybe put some of these nursing homes on State property. Who knows? Something has to be done. Thank you.

ASSEMBLYMAN PATERNITI: Thank you very much. Is there anyone else who would like to come before this panel? (affirmative response) Sir, please give us your name, and sit down.

A N D Y G O T T B E R G: My name is Andy Gottberg, and I represent the New Jersey Federation of Seniors. I am also the President of a group in Bergen County. I'm sorry that I didn't put my name in as a witness, but I was supposed to go down to Trenton to speak before another group. Instead, I came here, because of differences in time. I rather like the idea of coming here because it is so much closer than Trenton.

I think, as far as what is going on today, that the seniors, as well as everyone else, have covered everything that you could possibly imagine, except one thing which interests me to some extent, because I happen to be on one of the boards. The boards I am speaking about are rent leveling boards. Now, the Rent Leveling Boards in New Jersey-- I think there are more Rent Leveling Boards in New Jersey than there are in practically any other state. I am not sure of that, but that is what I was told. Well, out of well over 500 towns and boroughs in New Jersey, we have in the neighborhood of 130 that have rent leveling of one type or another. But, what is happening in my estimation, is that the landlord organizations, which are entitled, quite rightly, to become members of the Board-- In the town I come from, Dumont, there are five members on the Board; two of them are tenants, two are landlords and one is a homeowner, and I am the homeowner.

I have found out that as far as the rent leveling boards are concerned, not only in Dumont, but otherwise -- they sort of dumped me as chairman after seven years, but that has no bearing as far as I am concerned now. What has happened though in a lot of towns, is that they like the idea of getting pass-throughs. If the taxes go up, they want the tenants to take care of the full amount. One of the worst things I can think of that they are trying to do is, if a tenant moves out, that particular apartment is no longer under rent leveling. Now, it seems to me that with all of these items put together, they are not only going to rip apart, but they are going to do away with rent leveling or, even if the words "rent leveling" are used as a group, or as part of the town that is doing it-- You have to give credit to those 130 towns, because they did inaugurate this program, but what they are doing, I do not like. I wonder if it would be possible, as far as the State is concerned, to make it a State law. I'm not sure whether that is even possible, but it seems to me that is perhaps the only answer, to have a State

law, and rent leveling throughout the whole State, instead of in just any particular town, because in each town they are allowed to make up their own rent leveling ordinance. Of the 130 towns, there are probably about 100 different ordinances as far as rent levelings are concerned. It seems to me there should be more cohesion, as far as what rent levelings you have. It should not be a case where if the tenants of one group are more outspoken, they would have an ordinance that would reflect their views, and if the landlords are more effective as far as being members of the board, well then, the board either changes its rules, or makes its rules in the beginning as far as the ordinance is concerned, and does what it can to make it a weaker ordinance.

As a matter of fact, the landlords I know from these boards are definitely in favor of doing away with rent leveling entirely. While they are trying to do away with rent leveling, they are attempting, in many cases, to weaken the rent leveling ordinances in their own particular towns, so that they become worthless. That might be the case perhaps in any other town. I know of a number of instances in Bergen County where that has happened, where if the people move out-- If 10% of the people move out of their apartments in a year, that means that in ten years you would no longer have any rent leveling ordinance, because of the particular fact that when a new person moves in, he is not under rent leveling, and the landlord can charge anywhere from -- if the present tenant is paying \$300.00, a new tenant can come in and be charged \$500.00. Nothing stops them under that particular ordinance, because we have no such thing as a vacant apartment in Bergen County, or in any number of other counties in New Jersey. As far as the vacancy rate in Bergen County is concerned, it is practically zero, less than 1%. Years ago, when you had, perhaps, a 10% vacancy rate, you found out that the landlords would give you a month's rent free to bring you in. Now, they want to charge you whatever the traffic will bear, and they know they can get it. The only thing they hate is the fact that we have a rent leveling ordinance to do something for the seniors, and for the ordinary renters. We have a group of twelve tenants who live in one apartment house in Dumont. The whole apartment house -- it is a small apartment house, but there are twelve apartments -- is full of seniors. The landlord is trying to make a cooperative out of it. That would put them out. They couldn't afford it; they do not have the money, because I know exactly what their incomes are. The lowest income is \$4,200.00 a year, husband and wife, total, and the highest is \$8,200.00. Now, certainly they cannot afford to buy their

apartments. What would happen? The whole twelve would go out, but go out where? Onto an empty lot, or into a tent? There is no such thing in Bergen County as an empty apartment, and the only thing that can save people, seniors and others, or give them a break as far as their rents are concerned, to keep them from going up to enormous amounts, is rent leveling. You have to have people in charge who have a heart as far as people are concerned.

I hope something can be done sometime as far as the State is concerned. Thank you for listening. Some of what went on today I thought was excellent. I thought that Mrs. Mahalick did a great job, as far as I am concerned, and Jack Kelly knows his business with Medicare. I think he did marvelously, as you will see if you read some of his remarks. I think they were excellent, from listening to him from out front here. Thanks a lot.

ASSEMBLYMAN PATERNITI: Thank you very much. As far as those twelve people who are all senior citizens are concerned, if they have lived at least two years in this particular apartment complex, there is no way the landlord can convert to a co-op or a condominium, because they are protected under the condominium law.

MR. GOTTBERG: Oh, that's right, unless they do something about the law, which I think they are attempting to do. That marvelous forty-year thing is great. When this particular group first heard that the landlord was going to put in a condominium, I went to all of them, all twelve people, and told each one the same thing, "Don't worry; they cannot force you to buy a condominium, or put you out, for the next forty years. If you have any problems at the end of that forty years, you come back to me. I'll be here." They thought that was swell. It is one of the best bills we have ever had in the State.

ASSEMBLYMAN PATERNITI: Thank you very much. Is there anyone else who would like to be heard? (affirmative response) Yes?

G L O R I A L A Y N E: Actually, Andy Gottberg has stolen my thunder somewhat. I am Gloria Layne from the Bergen County Office on Aging. That's okay, Andy, I'm used to it.

I do indeed want to thank you on behalf of all Bergen County residents, and all of the seniors in Northern New Jersey. We really appreciate your coming here. You have heard some very eloquent speakers, and they have brought across our concerns, possibly better than some of us could. However, I would like to submit my written testimony. Thank you very much.

ASSEMBLYMAN PATERNITI: Thank you very much, Gloria. Is there anyone else who would like to contribute some input? You are welcome. (affirmative response) State your name, please.

J U D I T H A. M A T T H E W S: My name is Judy Matthews; I am from South Orange.

ASSEMBLYMAN PATERNITI: We were waiting for you, Judy.

MS. MATTHEWS: Well, I'm sorry; I got a little tied up at another meeting.

ASSEMBLYMAN PATERNITI: That's quite all right.

MS. MATTHEWS: I have come before you today to speak about housing. I am the Executive Director of a small housing corporation in South Orange. I am Chairman of the town's Senior Citizens' Advisory Committee, and I am also Chairman of the Housing Division of the Essex County Alternate Housing for Seniors Committee. This is a grass roots committee that was started by a professor from Seton Hall approximately two and a half years ago, with just a few representatives from some suburban Essex County towns. It has grown in numbers considerably, and has become a very well-structured, well-organized organization, that last year presented a Housing Conference at Seton Hall dealing with accessory apartments. This year we will be having a Housing Conference dealing with all alternate types of housing for seniors. I have some flyers here for you today, if you would care to take them back to Trenton with you.

We feel very strongly that some local expertise is needed to assist small groups such as ours, who are really willing to put in the time and effort and start some type of alternate housing for seniors. We realize that new construction is not on the horizon, as far as anyone is concerned, except for the moneymakers. We really feel as though there are a lot of ways you can provide housing for seniors, without looking towards new construction.

I have spent the last two years trying to start a shared house in South Orange. We will be opening our facility, perhaps, in two months, but it has been a long process. It has been a learning process. I feel as though if I had had someplace to go for some kind of help, close by, it would have made our entire process much more streamlined, and we would have probably been opened for business a year ago, instead of waiting this extended period of time. There is someone available in the Division on Aging at the State level to lend some assistance. However, she is really so confined as far as time goes, and distance, that it really hasn't been feasible, although she has tried her hardest to give us some help. I didn't

realize that she was even available until after I was into this project for many months. What we would like to see happen, perhaps, is to have a housing person in place in the larger counties, actually within the Division on Aging in the county offices.

As this whole concept of alternate housing has grown, we really have had a lot of groups which have come forward, and which are really willing to put in some time. We also have a situation in Essex County where we have becoming available a considerable number of empty convents and rectories that were once utilized, but which are now really sitting almost vacant and wanting for use. We feel that maybe, with a little financial help, these could really be converted into, not care facilities, but maybe the next step before a care facility. We were talking about the nursing home crisis before. I feel there are some people in nursing homes who really might be able to survive under different means, if there was some supervision in the house they were living in, and they were not alone.

In Essex County, we also have a tremendous number of large houses which would really lend themselves to accessory apartments. However, we feel that we need some help in effecting zoning changes. We also feel that there should be, perhaps, a fund available where anyone willing to create an accessory apartment in his or her house, and who is willing to rent to a senior, should be afforded some kind of a low-cost, or maybe a low-interest loan to provide this type of housing.

Also, we would like to see more education of the general public. I know I ran up against opposition when I wanted to create a senior residence in South Orange. I think that once it is finally completed, there will be no opposition left. I spent a tremendous amount of time just educating my community, but I can see other communities where they are so afraid, and shy away from it, and it is unfortunate. I think there really is a need for this but, as I say, we need a little expertise through our local Divisions on Aging at the county level, to help handle the groups that are willing to do this.

ASSEMBLYMAN PATERNITI: Thank you very much. If you want to, this coming Monday, March 14, this Committee will be meeting, and I do have a bill which is coming up before that Committee which has to deal with part of your concept. It is basically a group home, where they would have someone in there with them, some supervision. It is for senior citizens who should not be in any kind of institution, and yet they have passed the stage where it is even difficult for their own families to take care of them because of increased age, or some minor malady. This would more or less keep them

within their own age group, their own peers. It is something that you just expressed. This bill will be coming up before this Committee for a hearing on this coming Monday. So, if you would like to testify on behalf of this concept, you will be very welcome.

MS. MATTHEWS: Okay, fine. Thank you very much.

ASSEMBLYMAN GILL: Ms. Matthews, if you are looking for advice and guidance on how to get something started, why don't you contact Feather O'Connor. That's a good name, so you can't forget it. She is Executive Director of the Housing Finance Agency on Quakerbridge Road in Trenton. She has the wherewithal, and she has the expertise, to at least give you advice and guidance. On a more local basis, you have a chap by the name of Matthew Riley, who is in charge of several senior citizen projects, and who is probably as knowledgeable as anyone I know. He can give you some advice and guidance on how to get started on something. I know what you are running into.

MS. MATTHEWS: Well, we've been started, but what we found out as this committee has grown and really prospered in the past couple of years, is that every town is reinventing the wheel. Eventually, I did find people who had gone through some of the trials and tribulations that I have gone through, but everyone is kind of groping along. I mean, even within our own committee there are certain groups who would like to try different things, but they almost throw up their hands in despair because we really are still, as I say, groping along, and we do not have all of the answers.

ASSEMBLYMAN GILL: Why don't you call the Housing Finance Agency and tell them what it is you want to know, and then ask them for a booklet or pamphlet or set of instructions. They ought to have them on how to do what you want to do. But, you have to know first of all what it is you want, and then they can help. You can call me, and if I can be of any help to you I will. I'm an old hand at it.

MS. MATTHEWS: Okay, fine. Thank you.

ASSEMBLYMAN PATERNITI: Thank you very much, Judy. Are there any other questions? Is there anyone else who would like to be heard? (no response) If not, I want to thank you all for coming. I believe this input will give us some kind of direction about which way we should be going. A lot of legislators are proposing a lot of legislation which more or less will kind of set priorities, so we have a pulse on what you people really need. Again, I want to thank you all for coming. If there are no other questions, this hearing is closed.

(HEARING CONCLUDED)

New Jersey State Library

BOARD OF CHOSEN FREEHOLDERS RESOLUTION

Res. No.

68

MEMBERS	AYE	NAY	NOT VOTING	ABSENT
alabrese	✓			
hadwick		✓		
urran	✓			
ay				✓
ones		✓		
ahalick	✓			
ola		✓		
avlick	✓			
allotta, Dir.		✓		
TOTALS	11	01	-	1



Approved By
[Signature]

Offered by C. ...

Seconded by ...

Date January 5 19 83

DM/ar

WHEREAS, the Bergen County constituency is entitled to all the assistance county government can offer in efforts to control the rising cost of living, and

WHEREAS, the pharmaceutical community seeks to lengthen the number of years during which their patents are in force from 17 years, the present limit, to 24 years, through federal legislation, and

WHEREAS, the ready availability of generic pharmaceuticals is a vital asset to persons of limited income, as well as the general public, in order to maintain health and the ability to earn a livelihood, and

WHEREAS, extension of patent rights by seven years would deprive this segment of our population access to life saving pharmaceuticals at costs which can be reduced through purchase of generic pharmaceuticals, and

WHEREAS, the cost of generic drugs are as much as 50% less than name brands, therefore be it

RESOLVED, that the Bergen County Board of Chosen Freeholders voice its strongest opposition to a change in the patent life of brand name pharmaceuticals, and be it further

RESOLVED, that a copy of this resolution be sent to President Ronald Reagan and each member of the New Jersey congressional delegation, urging that each representative's vote echo the determination of this Board to retain the status quo with regard to the patent life of pharmaceuticals.



COUNTY OF BERGEN
PERSONNEL POLICY AND PROCEDURE GUIDELINE
for DEPARTMENT HEADS and ADMINISTRATIVE PERSONNEL

Number: 82 P-14

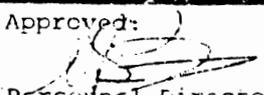
Page 1 of 1

Date: 04/27/82

Subject:

OVER AGE 70 EMPLOYEES - CONTINUED EMPLOYMENT

Approved:


Personnel Director

To clarify and affirm the administrative procedure for all County employees interested in continuing employment after reaching the age of 70 years, please adhere to the following procedure approved by the Board of Chosen Freeholders:

1. A written request for continued employment shall be submitted by the employee to the Department Head and shall contain a representation that such employee is not receiving a pension from any New Jersey State retirement plan covering public employees.
2. If any employee is determined to be receiving such a pension, such employee shall not be eligible for continued County employment.
3. The employee must submit to a physical examination by a Bergen Pines physician who shall certify as to the health of the employee and shall give an opinion as to the ability of the employee to continue employment.
4. The Department Head shall write to the Freeholder Liaison stating whether he believes the employee is capable of continuing employment and shall attach copies of employees' request and the physical report by Bergen Pines. If the physical report is negative, the employee will not be offered continued employment. If the Department Head report is negative, the employee has the right to an appeal.
5. In order to assist and encourage the employee to explore retirement alternatives, pre-retirement counseling shall be conducted by Walter Babcock, County Personnel Director, and Ralph Kornfeld, Personnel Officer at Bergen Pines Hospital. If continued employment is the option chosen, the employee shall be offered a part-time position not to exceed nineteen (19) hours per week, if available.
6. If employee wishes to appeal determination after all of the above procedures have been followed, he/she must appeal to the Freeholder Liaison of that department to invoke by-laws procedure to the Freeholder Personnel Committee.
7. Each employee who shall attain the age of seventy (70) shall submit to the above procedure on the anniversary date of each succeeding year following his/her seventieth birthday.

WSR:vs

COUNTY OF BERGEN



OFFICE ON AGING

100 WEST WASHINGTON STREET • HACKENSACK, N.J. 07601 • TEL: 940-2625

Gloria Layne
Executive Administrator

TESTIMONY OF GLORIA LAYNE

EXECUTIVE ADMINISTRATOR OF THE BERGEN COUNTY OFFICE ON AGING
BEFORE THE NEW JERSEY ASSEMBLY COMMITTEE ON AGING

PUBLIC HEARING ON

"ISSUES AND CONCERNS OF SENIOR CITIZENS"

HELD AT THE BERGEN COUNTY COURTHOUSE, HACKENSACK, NEW JERSEY

MARCH 10, 1983

CHAIRMAN PATERNITI,
HONORABLE COMMITTEE MEMBERS,
ESTEEMED ADVOCATES FOR THE ELDERLY
MY NAME IS GLORIA LAYNE AND I AM THE EXECUTIVE ADMINISTRATOR OF
THE BERGEN COUNTY OFFICE ON AGING.

THE OLDER AMERICANS ACT MANDATES THAT EACH STATE DESIGNATE A
STATEWIDE AGENCY:

TO PLAN:
ADVOCATE FOR: AND
INVOLVE SENIOR CITIZENS
IN FACING THEIR NEEDS OF TODAY.

Robert P. Pallotta
Director

Fred Cerbo

Barbara H. Chadwick

Archie F. Hay

BOARD OF CHOSEN FREEHOLDERS

3x

Arthur F. Jones

Susanne Knudsen

Doris Mahalick

Harry J. Gerecke
Deputy Director

Richard A. Mola

THIS SAME STATE AGENCY IS ALSO MANDATED TO DISTRIBUTE OLDER AMERICANS ACT GRANTS TO "AREA AGENCIES ON AGING" AND THESE AREA AGENCIES MUST, IN TURN, SERVE AS ADVOCATES FOR THOSE SENIORS IN THE GREATEST ECONOMIC AND SOCIAL NEED.

THE FACT IS THAT NEW JERSEY ALREADY HAS ITS OWN STATEWIDE AGENCY IN PLACE. I REFER HERE TO THE DIVISION ON AGING. AT THE SAME TIME, THIS DIVISION ON AGING HAS ALREADY RECOGNIZED THE BERGEN COUNTY OFFICE ON AGING AND SIMILAR COUNTY OFFICES THROUGHOUT THE STATE. IT CAN, THEREFORE, BE SAID THAT COUNTY OFFICES ON AGING HAVE BECOME THE LEAD AGENCIES FOR THE ELDERLY IN THEIR RESPECTIVE AREAS.

EACH OFFICE ON AGING, IN ADDITION TO ADVOCATING FOR THE ELDERLY,

PLANS FOR, AND

ADMINISTERS TITLE III OLDER AMERICANS

ACT FUNDS. IN PRACTICE, HOWEVER, MORE THAN TITLE III FUNDS ARE ADMINISTERED OR MONITORED ON A LOCAL LEVEL. FOR EXAMPLE, THERE ARE:

USDA FOOD REIMBURSEMENT MONIES:

SOCIAL SERVICE COMMUNITY DEVELOPMENT FUNDS

FROM HUD:

OLD TITLE XX MONIES:

CETA SUPPORT

PARTICIPANT DONATIONS:

AND, PUBLIC AND PRIVATE MATCHING CASH

CONTRIBUTIONS:

AS WELL AS,
IN-KIND SERVICES.

THESE AND OTHER SOURCES PROVIDE ADDITIONAL SUPPORT FOR PROGRAMS FOR THE ELDERLY. THEY ALL INVOLVE INTRICATE LEVELS OF STATE AND LOCAL CONTACTS. IN OTHER WORDS, AN AGING NETWORK.

THE JOB IS IMMENSE. THE RESPONSIBILITIES OF EACH OFFICE ON AGING INCLUDE:

1. SERVING AS THE CENTRAL SOURCE FOR INFORMATION AND REFERRAL FOR SENIOR CITIZEN SERVICES:
2. PREPARING AN AREA AGING PLAN WHICH RECOGNIZES CURRENT RESOURCES AND OUTLINES A COMPREHENSIVE APPROACH TO THE DELIVERY OF SERVICES FOR OLDER PEOPLE:
3. ADMINISTERING THE ANNUAL ALLOCATION OF FEDERAL AND STATE FUNDS GRANTED BY THE NEW JERSEY DIVISION ON AGING FOR PROJECTS WITHIN THEIR COUNTY:
4. COORDINATING ALL PROGRAMS ON AGING, REGARDLESS OF THEIR FUNDING SOURCE:
5. MONITORING AND EVALUATING ALL TITLE III FUNDED BUDGETS WITHIN THEIR COUNTY:
6. BEING THE PRIME ADVOCATE AND FOCAL POINT FOR THE ELDERLY WITHIN THE COUNTY BY OBSERVING AND COMMENTING UPON POLICIES, PROGRAMS, AND COMMUNITY ACTIONS WHICH WILL AFFECT THE ELDERLY:

7. INCREASING PUBLIC UNDERSTANDING OF THE REAL NATURE OF THE AGING PROCESS AND THE AGING INDIVIDUAL;
8. ADVISING LOCAL AND COUNTY GOVERNMENT AND DIVISION ON AGING OFFICIALS OF UNMET NEEDS, AND RECOMMEND LEGISLATION WHERE APPROPRIATE.

IN OUR EFFORTS TO FULFILL THESE RESPONSIBILITIES, WE HAVE COME TO RECOGNIZE THE PROBLEM AREAS CONFRONTED BY THE ELDERLY OF BERGEN COUNTY. THESE AREAS INCLUDE:

HOUSING:

TRANSPORTATION:

HOME HEALTH CARE: AND

INCOME MAINTENANCE.

IN BERGEN COUNTY, MORE THAN 8,000 RESIDENTS 60 YEARS OF AGE AND OLDER HAVE INCOMES BELOW THE POVERTY LEVEL OF LESS THAN \$4,500 A YEAR. MOST OF THESE 8,000 ARE 70 YEARS OF AGE AND OLDER.

WHEN IT COMES TO HOUSING, ALMOST 12,000 BERGEN COUNTY SENIOR CITIZENS ARE NOW IN NEED OF RENTAL ASSISTANCE -- AND ARE NOT RECEIVING IT! WITH OUR CURRENT FUNDING AND THE FUNDING OF OTHER AGENCIES, WE ARE NOT ABLE TO PROVIDE THAT ASSISTANCE. MOREOVER, THIS 12,000 DOES NOT INCLUDE BERGEN COUNTY SENIORS HOLDING ONTO THEIR HOMES WHILE IGNORING THEIR OWN HEALTH AND NUTRITIONAL NEEDS.

INDEED, A RECENT REPORT BY THE NEW JERSEY DIVISION ON AGING HAS OVER 15,000 LOW AND MODERATE INCOME SENIORS IN NEED OF HOUSING ASSISTANCE IN THIS COUNTY. RELATED TO ALL THIS IS THE RECENT PHENOMENON OF CONDOMINIUM AND CO-OP CONVERSIONS WHICH HAS REMOVED THOUSANDS OF APARTMENT UNITS FROM THE RENTAL MARKET IN OUR COUNTY.

CLEARLY, A VARIETY OF HOUSING OPTIONS IS CALLED FOR IN ORDER TO AVOID A FORCED RELOCATION OF OUR ELDERLY FROM THEIR ESTABLISHED HOMES AND COMMUNITIES.

ANOTHER VITAL NEED IS THAT OF TRANSPORTATION...TRANSPORTATION REPRESENTS THE THIRD LARGEST EXPENDITURE FOR OLDER PERSONS IN THE U.S. BUREAU OF LABOR STATISTICS' RETIRED COUPLE BUDGET.

AS TRANSPORTATION COSTS RISE, IT BECOMES INCREASINGLY DIFFICULT FOR OUR FIXED AND LOW INCOME ELDERLY TO UTILIZE MASS TRANSPORTATION OR OPERATE THEIR OWN AUTOMOBILES.

AUTOMOBILE OWNERSHIP IS, FOR MANY, IMPRACTICAL BECAUSE OF LICENSING REQUIREMENTS, MAINTENANCE AND INSURANCE EXPENSES AND A PHYSICAL INABILITY TO DRIVE.

THE ELDERLY'S TRANSPORTATION DILEMMA IS COMPOUNDED WHEN LIVING IN RURAL OR SUBURBAN AREAS WHERE PUBLIC TRANSPORTATION SERVICE IS OFTEN INACCESSIBLE, OR WHERE DESIGN FEATURES OF BUSES INHIBIT USE BY THE OLDER PERSONS.

WE CANNOT ALLOW THE ELDERLY TO ENDURE ACUTE PHYSICAL AND PSYCHOLOGICAL ISOLATION RESULTING FROM AN INACCESSIBLE OR UNAFFORDABLE TRANSPORTATION SYSTEM.

CHARGING ELDERLY AND DISABLED PERSONS NO MORE THAN HALF-FARE ON BUSES AND TRAINS DURING OFF PEAK HOURS HAS PROVEN TO BE AN EFFECTIVE RESPONSE TO THE TRANSPORTATION NEED PROBLEM.

OUR COUNTY'S BOARD OF CHOSEN FREEHOLDERS IS TO BE CONGRATULATED FOR ITS SUPPORT OF THE COUNTY WIDE MINI-BUS PROGRAM, WHICH SERVES THE SPECIAL TRANSPORTATION NEEDS OF OUR OLDER RESIDENTS. IN 1982, FOR EXAMPLE, THIS PROGRAM PROVIDED ALMOST 30,000 ROUNDTrips TO SENIORS AND THE HANDICAPPED IN NEED OF SUCH SERVICES AS MEDICAL CARE AND FOOD SHOPPING.

IN ADDITION, THE BOARD OF FREEHOLDERS HAS ASSUMED A PART OF THE COST OF OPERATING SEVERAL PUBLIC BUS ROUTES RECENTLY THREATENED WITH TERMINATION.

OUR STATE AND COUNTY GOVERNMENTS MUST RESIST THE TEMPTATION TO ALLOW THE REDUCTION OR TERMINATION OF SO NECESSARY A SERVICE AS TRANSPORTATION, IN SPITE OF OPERATING DEFICITS. THE FINANCIAL RESOURCES MUST BE FOUND TO INSURE THE MOBILITY OF OUR OLDER RESIDENTS.

AT THIS TIME, I WOULD LIKE TO PRESENT TO YOU A FEW OF THE OTHER

SERVICES WHICH THE BERGEN COUNTY OFFICE ON AGING AND ITS SUB GRANTEES HAVE PROVIDED SENIOR CITIZENS:

IN 1982, OUR INFORMATION AND REFERRAL UNIT PROVIDED 24,000 INFORMATION CONTACTS AND/OR FOLLOW UPS TO ABOUT 12,000 PERSONS. THE SAME YEAR, OUR LEGAL SERVICES UNIT PROVIDED MORE THAN 1200 HOURS OF PROFESSIONAL ASSISTANCE FOR ALMOST 600 CLIENTS.

THE PROTECTIVE SERVICES PROJECT, WHICH IS SUBCONTRACTED TO FAMILY COUNSELING OF HACKENSACK, PROVIDED OVER 4,000 HOURS OF SOCIAL, HEALTH, PSYCHOLOGICAL, AND LEGAL ASSISTANCE TO SENIORS UNABLE TO CARE FOR THEMSELVES.

THE OFFICE ON AGING FUNDS MORE THAN 20 PROJECTS THROUGH OLDER AMERICANS ACT MONIES. THESE PROJECTS RANGE FROM THOSE ALREADY DESCRIBED TO HOUSING AND EMPLOYMENT SERVICES, HOME REPAIRS, HEALTH SCREENING, AND MULTI PURPOSE SENIOR CENTERS.

OUR MAJOR -- AND MOST VISIBLE SERVICE IS OUR NUTRITION PROGRAM. THIS PROGRAM CONTAINS MEAL PREPARATION, DELIVERY AND TRANSPORTATION COMPONENTS. IT PROVIDES THE ELDERLY SOCIAL AND NUTRITIONAL NEEDS IN CONGREGATE SETTINGS AT 15 LOCATIONS THROUGHOUT THE COUNTY, FIVE DAYS A WEEK. IN THE 1982 FEDERAL FISCAL YEAR, OVER 340,000 HOT NOON DAY MEALS WERE SERVED FOR 4500 SENIORS.

IN ADDITION, OUR HOMEBOUND AND MEALS ON WHEELS PROJECTS COMBINED TO SERVE MORE THAN 86,000 HOT NOON DAY MEALS TO SENIORS ISOLATED BY REASON OF ILLNESS OR DISABILITY.

TRAGICALLY, WE IN THE SOCIAL SERVICES/AGING NETWORK HAVE ARRIVED AT THE POINT WHERE TOO FEW DOLLARS ARE TO BE APPORTIONED AMONG MANY VITAL AND NECESSARY PROGRAMS.

HEALTH CARE AND HOUSING PROGRAMS,
INCOME MAINTENANCE AND SOCIAL SERVICES,
TRANSPORTATION AND RECREATION ACTIVITIES
ALL REFLECT THE STRAIN OF GROWING NEEDS AND DIMINISHING RESOURCES.

THERE IS, HOWEVER, A POTENTIAL SOURCE OF FUNDS - THE SURPLUS CASINO REVENUE FUNDS --- WE URGE THE LEGISLATURE TO CONSIDER DEDICATION OF ALL SURPLUS CASINO REVENUES TO AID OUR OLDER CITIZENS BY ALLOCATING THOSE FUNDS TO THE DIVISION ON AGING FOR USE BY COUNTY OFFICES ON AGING TO MEET THE EVER GROWING NEEDS OF OUR ELDERLY.

THANK YOU.