

2026 - 2027

Bergen County

Age-Friendly Needs Assessment

Bergen County Executive **James J. Tedesco III**

Bergen County Board of Commissioners

Steven A. Tanelli, *Chair* | Tracy S. Zur, *Vice Chair* | Dr. Joan M. Voss, *Chair Pro Tempore*

Mary J. Amoroso | Rafael Marte | Germaine Ortiz | Thomas J. Sullivan

The 2026 Age-Friendly Community Needs Assessment was made possible by the Age-Friendly Community grant from the New Jersey Department of Human Services, Division of Aging Services and the ongoing support from the Office of Bergen County Executive James J. Tedesco, III; the Bergen County Board of Commissioners; County administrator, Thomas Dutch; The Bergen County Department of Human Services; The Division of Senior Services; and continued guidance from the Age-Friendly Task Force with special thanks to Commissioner and Task for Member, Mary J. Amoroso.

Bergen County Age-Friendly Task Force

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Bergen County has long served as a leader in the field of aging, providing support and essential services to older adults as they age. In 1966, the Division of Senior Services was established and designated as the nation's first Area Agency on Aging under Federal Legislation of the Older Americans Act. Since then, the Division has been the primary planning, coordinating, and funding agency for senior programs and services, promoting the well-being, health, and independence of Bergen County's 220,000 older adults. While the Division targets the most vulnerable in greatest social and economic need, it also prepares for rapid growth of the entire senior population and continued increases in longevity and diversity. In addition to providing essential services that combat food insecurity and social isolation and provide information, referrals, and screenings for programs and benefits, Bergen County is continuously seeking new ways to enhance and enrich the lives of residents and improve livability for older adults as they age.

For these reasons and more, in 2022, Bergen County joined the AARP Network of Age Friendly States and Communities, becoming the second County in New Jersey to be accepted into the Network. In 2024, Executive Order No. 2024-1 was introduced, announcing the formation of an Age Friendly Task Force to help guide the County's Age-Friendly work. In late 2025, Bergen County Division of Senior Services was awarded an Age Friendly Community Grant from the New Jersey Department of Human Services Division of Aging Services to conduct a community needs assessment specific to Age-Friendly and the Eight Domains of Livability in Bergen County.

The content included in this report reflects data gathered over a roughly 6-month period from January to June 2026. Using evidence-based methodology that includes existing data review, key stakeholder interviews, focus group discussions with older adults and services providers, and a general survey available online and on paper in English, Korean, and Spanish, we were able to connect with over 1,200 older adults throughout Bergen County. Participants generously shared their time and thoughts with us, allowing us to explore the issues most important to older adults as they age.

The results detailed herein paint a picture of older adults who mostly report their community to be a great place to live and age yet still find themselves facing challenges related to cost of living, housing, transportation, and how to remain socially engaged and connected in a constantly changing,

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increasingly technical world. The results have also demonstrated areas where both County, local municipalities, and organizations have succeeded in providing services, connection, and support to older adults, and other areas where there is room for improvement and innovation.

The Age-Friendly Community Needs Assessment is a first step among many in an ongoing process. Our next step will be to develop an Age-Friendly Action Plan or Multisector Plan on Aging based on the findings and recommendations in this report. We look forward to continuing the work on Age-Friendly and supporting Age Friendly municipalities and movements throughout Bergen County and NJ. Working together with our colleagues and partners, we aim to incorporate an Age-Friendly perspective across all County Departments and Divisions to ensure Bergen County continues to be a great place to live and age.

Sincerely,
Bergen County Age-Friendly Task Force

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Executive Summary

The 2026 Bergen County Age-Friendly Needs Assessment is designed to strengthen Bergen County's capacity to support all older adults, adults with disabilities, caregivers, and residents, ensuring they can live a high-quality of life with dignity throughout the entire span of their lives. Bergen County is home to roughly 230,000 older adults over 60, representing over 20% of the total population of Bergen County. In the coming decades, the population over 60 will continue to grow. In order to ensure Bergen County can remain a place for people to thrive across all of their years, coordinated, age-friendly planning, infrastructure, services, and systems development is essential. This Needs Assessment complements the New Jersey Age-Friendly Blueprint, a comprehensive statewide framework designed to prepare New Jersey for its growing older adult population, as an opportunity to build healthier, resilient, inclusive communities for people of all ages.

A brief summary of the methods, principles, and findings from this effort is summarized in pages 3-4.

RESEARCH FRAMEWORK

AARP 8 Domains of Livability

METHODOLOGY FOCUS

Community-Based Participatory Research

DATA COLLECTION AND STAKEHOLDER ENGAGEMENT

1,267 Community Survey Responses

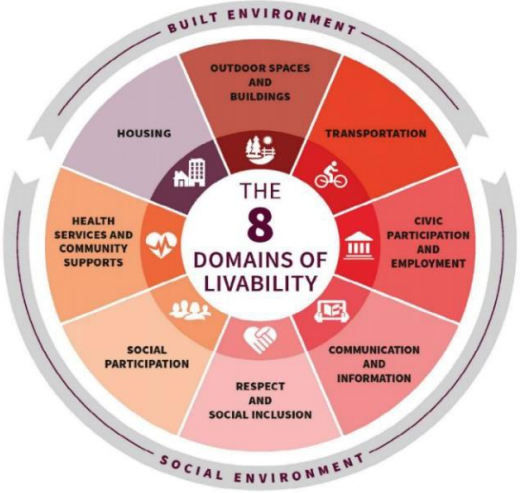
Distributed County-wide, fully accessible, and collected in English, Spanish, and Korean online & paper formats

12 Key Informant Interviews

One-on-one conversations with regional leaders representing senior services, transit, housing, and education

4 Focus Groups

35 diverse participants (community leaders, service providers, and older adults) were engaged at senior centers and virtually via Zoom

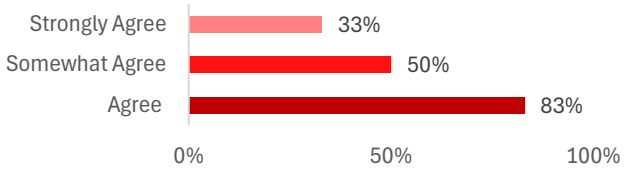


The AARP 8 Domains of Age-Friendly Communities were established by the World Health Organization, which is acknowledged by 60 countries globally. These principles guided the needs assessment process, analysis, and recommendations for the Bergen County Age-Friendly initiative.

1. Housing Affordability and Stability

Older adults across all income levels are struggling to afford, maintain, and safely remain in their homes as they age.

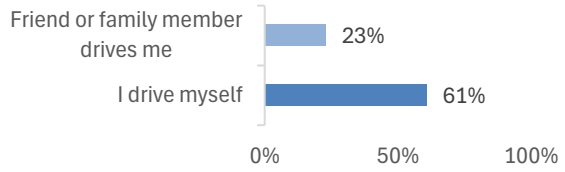
Bergen County is a great place to age



2. Transportation

Mobility serves as the vital link holding all other community supports together.

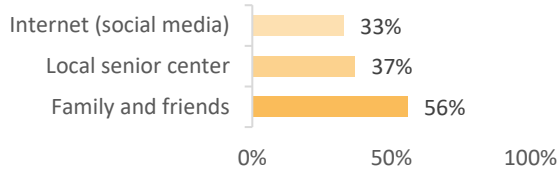
How do you get around?



3. Communication & Information

Consistent communication between senior-serving agencies would reduce frustration and improve access to services for seniors, their families, and providers.

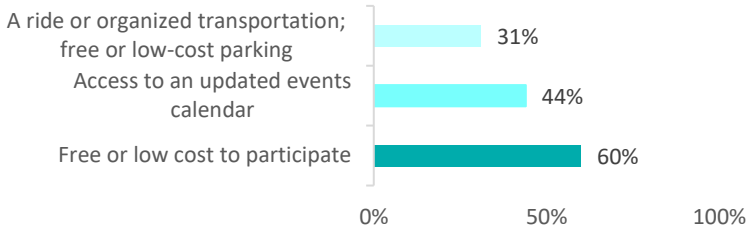
Where do you get information?



4. Social Participation

Contributing, belonging, and purposeful engagement are very important to seniors.

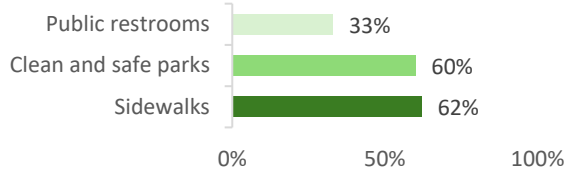
What would help you participate?



5. Outdoor Spaces & Buildings

Accessible designs, proper maintenance, and specific amenities significantly improve quality of life for people with limited mobility.

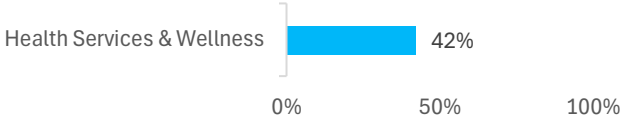
What would you improve public places in your community?



6. Health Services & Community Supports

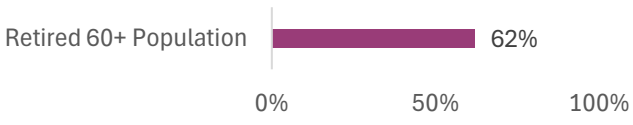
For seniors living alone or acting as caregivers, barriers to healthcare and community support include a fear of physical decline, lowering their quality of life.

Regular use of Digital Patient Portals (My Chart)



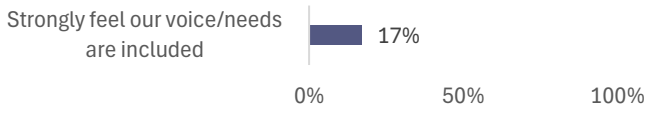
7. Civic Participation & Employment

Older adults are mostly retired and not interested in working, but want to give back to their community.



8. Respect & Social Inclusion

Prioritize seniors' autonomy eliminate administrative barriers to their dignity.



Background on Age-Friendly Bergen County

James J. Tedesco III
Bergen County Executive

Bergen County Board of Commissioners

Steven A. Tanelli
Chairwoman

Tracy Silna Zur
Vice Chairman

Dr. Joan M. Voss
Chair Pro Tempore

Mary J. Amoroso
Rafael Marte
Germaine M. Ortiz
Thomas J. Sullivan

Bergen County has long been regarded as a leader in aging, having established the nation's first county-level Area Agency on Aging in 1966. Since then, the Division has served the needs of more than a quarter of a million older adults residing in Bergen County and continues to seek new ways to enhance and enrich their lives as they age. In 2021, New Jersey became one of the 14 U.S. states accepted into the AARP Network of Age-Friendly States and Communities. This paved the way for Bergen County to join the AARP Network of Age-Friendly States and Communities in 2022, becoming the second county in New Jersey to be accepted. Participating in the AARP Network demonstrates a commitment to government-led policy, systems, and practices that improve livability for older adults in their communities.

In 2024, Executive Order No. 2024-1 was introduced, launching the Bergen County Age Friendly Task Force to guide Bergen County's Age Friendly work, beginning with conducting a Needs Assessment. Through support from the New Jersey Department of Human Services (NJDHS) Division of Aging Services, the Bergen County Age Friendly Task Force engaged 35th Street Consulting, a New Jersey-certified WBE and SBE, to provide technical assistance to craft a plan to strengthen the County's capacity to support older adults, driven by data collected from local partners and individuals.

Age-Friendly Bergen County Task Force Members

Mary Amoroso, Commissioner, Bergen County Board of Commissioners	**Dr. Hansel Asmar**, Director, Bergen County Department of Health Services
Michele Dilorgi, Executive Director, Bergen County Housing Authority	**Helen Archontou**, CEO, YWCA Northern New Jersey
Anne Marie Stoebling, Director of Business & Community Health, Bergen New Bridge Medical Center	**Dominick Azzolini**, Director, Bergen County Division of Community Transportation
Lorraine Joewono, Director, Bergen County Division of Senior Services	**Elizabeth Davis**, Executive Director, Age-Friendly Teaneck & Bright Side Family
Patrick Fallon, Project Coordinator, Office of Food Security	**Melissa DeBartolo**, Esq., Director, Bergen County Department of Human Services
Dr. Eric Friedman, President, Bergen Community College	**Lisa Bontemps**, Program Manager, Westwood for All Ages

Other Contributors

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Dizery Salim, Clerk, Bergen County Division of Senior Services	**Robert Sibi**, Planning Officer, Planning and Contracting Administration, Department of Human Services
Adwoa Asa-Awuku, Business Manager, Bergen County Division of Senior Services	**Rodyn Sanchez**, Assistant Director, Bergen County Division of Community Transportation
Lisa Pinto, Director of Health Education/ CHIP Program Liaison, Bergen County Department of Health Services	**Cinzia D'Iorio**, VP Bergen Community College Cont. Ed & Workforce Development

Our Research Partner

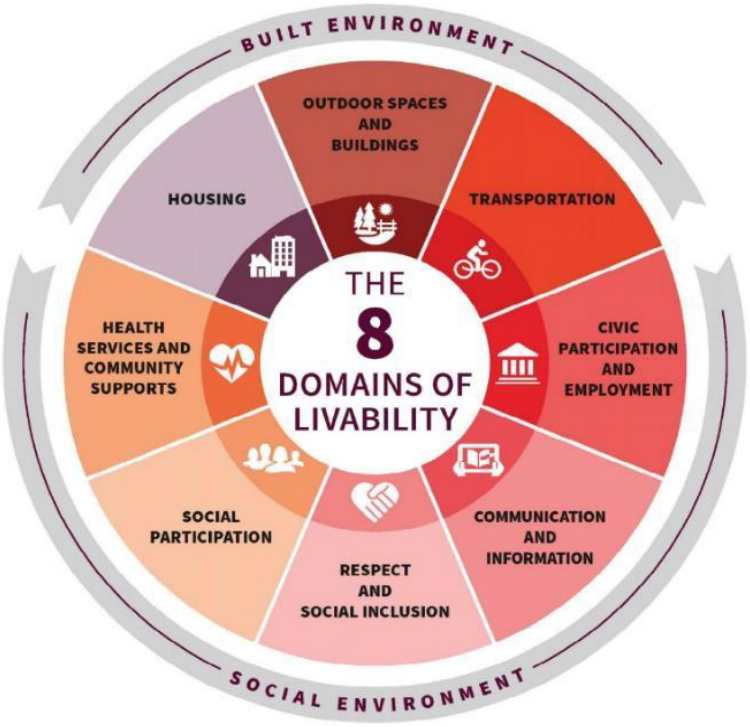
35TH STREET CONSULTING LLC

35th Street Consulting is a certified Small Business Enterprise (SBE) and Women-Owned Business Enterprise (WBE) based in New Jersey. Our expertise lies in turning research findings into action through strategic planning, policy change, and collective impact initiatives.
www.35thStreetConsulting.com

Needs Assessment Introduction

This Needs Assessment complements the New Jersey Age-Friendly Blueprint, a statewide framework designed to prepare New Jersey for its rapidly growing older adult population. Created by NJDHS in May 2024, the Blueprint includes 59 actionable recommendations to support aging in place and to guide development of a coordinated, statewide Multisector Plan for Aging.

This Needs Assessment was grounded in community engagement, gathering input from interviews, focus groups, surveys, and demographic analysis to highlight strengths and gaps in housing, transportation, outdoor spaces, social participation, communication, civic involvement, and health and social services. Findings from this assessment are designed to craft a data-driven framework based on local needs, strengths, and opportunities for broader engagement in evidence-based and promising practices in the priority areas identified here. The Bergen County Age Friendly Task Force welcomes continued community engagement, collaboration, and input to ensure that the systems, environments, and policies for Bergen County reflect the changing needs, strengths, and opportunities to ensure Bergen County continues to be a safe, supportive, accessible, inclusive place for all residents to thrive as they age.



This Needs Assessment is organized around the 8 Age-Friendly domains identified by AARP. The 8 Age-Friendly domains of livability as defined by AARP are reflected in the accompanying graphic and include:

- Outdoor spaces and buildings
- Housing
- Respect and social inclusion
- Communication and information
- Transportation
- Social participation
- Civic participation and employment
- Health services and community supports

Bergen County's community-based planning framework, strategies, and future direction align with AARP national Age-Friendly principles and initiatives. This positions the County as a model for Community-Based Participatory Research (CBPR), actively involving older adults, adults with disabilities, and caregivers in the planning process. The best practices, lessons learned, and collaborative approaches embraced can inform and support age-friendly planning efforts at local, state, and national levels. The Needs Assessment is designed to leverage the data collected across the 8 Age-Friendly domains listed above to create a Multisector Plan for Aging specific to Bergen County. The Multisector Plan for Aging will be shared across all Bergen County municipalities and the Bergen County Departments listed below.

Bergen County Departments

Bergen County Department	Department Director
Office of Bergen County Executive	James J. Tedesco III
Administration and Finance	Thomas Duch, Esq., County Administrator
• Division of Community Development	Robert G. Esposito, Director
• Division of Economic Development	Joanne Cimiluca, Director
Health Services	Dr. Hansel F. Asmar, Director/ Health Officer
Human Services	Melissa DeBartolo, Esq., Director
• Division of Senior Services	Lorraine Joewono, Director
• Division of Disability Services	Anika Davis, Director
• Division of Veterans' Services	Shaun Hutchinson, Director
Law	Thomas J. Duch, Esq. County Administrator
Parks	Craig Dorsett, Acting Director
Planning and Engineering	Joseph A. Femia, P.E.
Public Safety	Ralph Rivera, Jr., CPM, Director
• Division of Consumer Affairs	Christina D'Aloia, Director
• Emergency Management	Captain Matthew J. Tiedmann, CEM, CPM
Public Works	Brian Niland, Director
• Division of Community Transportation	Dominick Azzolini, Director
Housing Authority of Bergen County	Michele DiIorgi, Director
Bergen New Bridge Medical Center	Deborah Visconi, President and CEO

Methodology

Building Upon Existing Data

This Needs Assessment is designed to build upon existing strengths, including ensuring that existing plans, data sources, and research impacting the 8 Age-Friendly Domains are reviewed, referenced, and incorporated. These data sources provide important demographic, social, environmental, and economic context for Bergen County today.

Existing data for each of the 8 Age-Friendly domains were reviewed, analyzed, and presented on the following pages. Key data sources reviewed include the US Census Bureau American Community Survey.
Additional data were curated from the 2025 Bergen County Community Health Needs Assessment and the Asian American Federation study, "Toward Better Aging: A National Study of Korean Older Adults", presented by Linying He. A comprehensive list of existing references in this report can be found on page 52.

Primary Qualitative Research

A key component of this Needs Assessment is balancing an upstream, quantitative analysis of needs and external forces with a local perspective on opportunities and barriers across research, planning, and implementation. To this end, Community-Based Participatory Research (CBPR), methods were used to engage stakeholders and gather diverse perspectives to both define and address challenges with the people who experience them. CBPR is a partnership-based approach that involves stakeholders and organizational representatives throughout the research process and honors all participants' expertise and input to co-develop solutions grounded in local needs and strengths.

Research methods include:



Key Informant Interviews

Following the review of existing data, Key Informant Interviews were conducted with 12 individuals in leadership positions, representing a variety of perspectives, who were selected by the Bergen County Age-Friendly Task Force. These one-on-one conversations are valuable in capturing high-level perspectives, gathering input on priority needs from a macro level, and collecting recommendations for problem-solving across the 8 domains

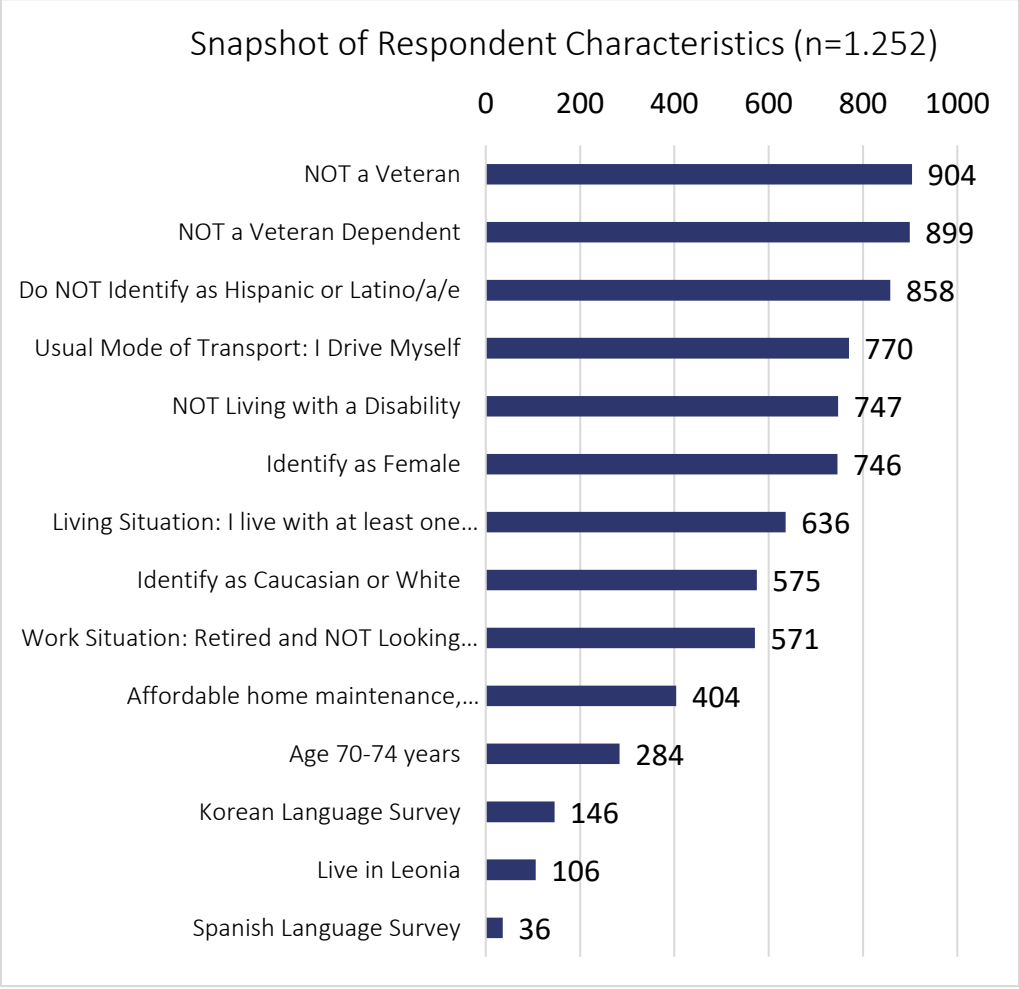
Focus Groups

Focus groups offer a valuable opportunity to uncover the "why" behind quantitative data. By engaging in in-depth discussions with small groups, facilitators can gather candid feedback from participants about their experiences, attitudes, awareness, and ideas related to living in Bergen County, New Jersey, and serving older adults across the County in various roles. These discussions help to highlight personal experiences and perceptions that quantitative data alone may not fully capture, offering a richer understanding of the quality of life for older adults and identifying areas for improvement in services and support. From April to May 2026, 35th Street Consulting conducted four (4) focus groups with 35 older adults and senior-serving professionals.

Community Survey

For this study, the Bergen County Age-Friendly Task Force, in consultation with 35th Street Consulting, revised the AARP Age-Friendly survey to capture perspectives most relevant to Age-Friendly planning in the context of Bergen County. The final questionnaire was available through a web-based survey tool that was made available online and on paper, in English, Spanish, and Korean. The survey was administered using a convenience sampling method to garner broad participation and effective, actionable insights gathered from people who are most motivated to act.

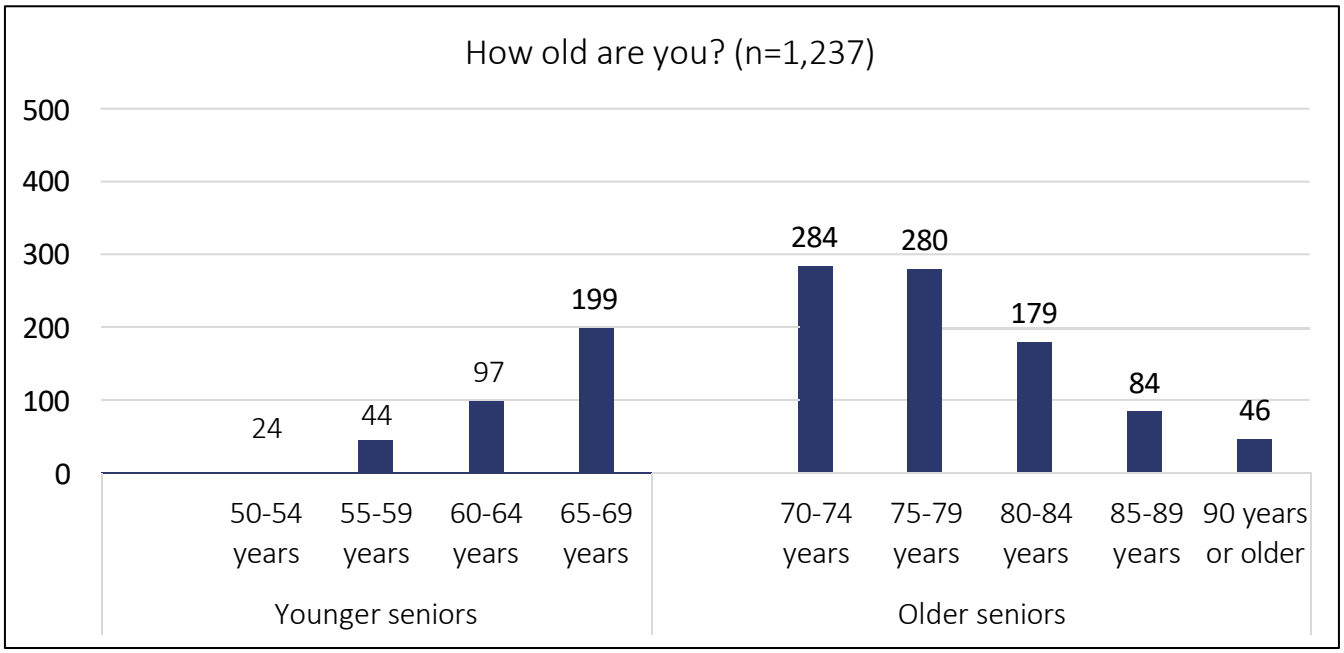
To expand the reach of the survey, two unique methods of survey outreach were employed. First, in partnership with Bergen County Age Friendly Task Force members, 35th Street Consulting invited any interested Bergen County partner to assist in collecting responses to the survey. Seven community partners who collected 50 or more responses had the results from the subset of data they collected returned to them for their own use. Second, staff from Bergen County brought paper copies of the survey to each of their education or community engagement activities over the life of the survey. In each visit, returning a completed survey entered the respondent into a raffle for a gift card. All responses from all sources were combined to create a countywide analysis, with findings reflected throughout this report, organized by the 8 Age-Friendly Domains.



A snapshot of the characteristics of the survey respondents is listed here.



Source: 2026 Bergen County Age-Friendly Community Survey



Source: 2026 Bergen County Age-Friendly Community Survey

2026 Bergen County Age-Friendly Survey Top 10 Towns by number of respondents (n= 1,252)	
Town	# of Responses
Leonia	106
Englewood	91
Westwood	74
Bergenfield	72
Hackensack	58
Teaneck	56
Ridgewood	51
Fort Lee	35
Palisades Park	33

Source: 2026 Bergen County Age-Friendly Community Survey

Key Findings

The data gathered from existing reviews, interviews, focus groups, and surveys were analyzed, leading to key findings that reflect direct needs, policy considerations, and strategic themes. Those findings are summarized below:

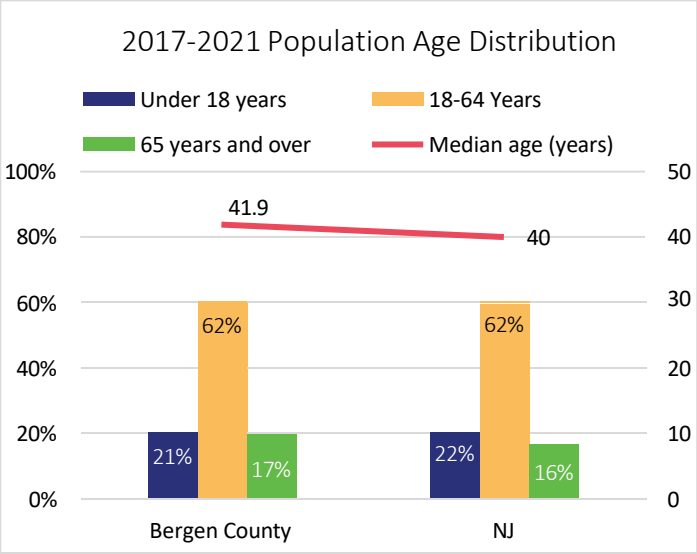
Direct Needs	Policy Issues	Strategic Themes
Affordable home repair and maintenance program access	Advocate for increased income/asset requirements for means-tested programs like Medicaid	Older adults across income strata are facing financial challenges that are barriers to aging with dignity
More accessible, affordable transportation options (including more drivers, transportation that caters to limited English speakers, and people with physical disabilities)	Housing development (affordable housing rentals) and more accessible options for homeowners	Mental well-being and loneliness are top of mind for senior-serving professionals
Technology education for providers and older adults	Workforce development in senior-serving sectors	Concern is growing regarding policy-driven barriers to funding and access to senior services
Target communication and outreach to adult children of older adults	"Age-Friendly" administrative processes (fewer steps, more connection between services, similar requirements across services, tech-based and paper/in-person options for applying/renewing/support)	Housing and transportation are both high-need areas for older adults, with few sustainable solutions
More transit-accessible social, outdoor, and volunteer options	Include older adults in policy and program development	Technology presents new barriers and also new opportunities for connecting with seniors
Partnerships across the County is strong, vital, and valued *and* can be strengthened for even more effective, efficient care		

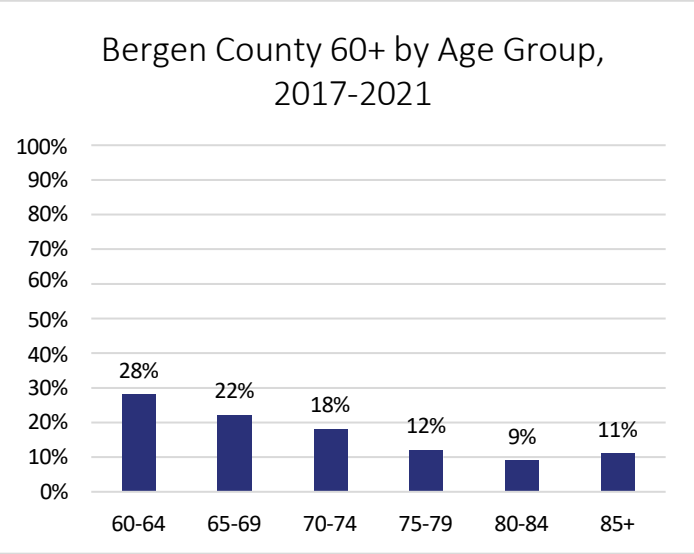
This visual representation depicts the sentiments gathered from interviews with key leaders whose roles serve the needs of the older adult population across Bergen County.



Demographics and Context of Bergen County

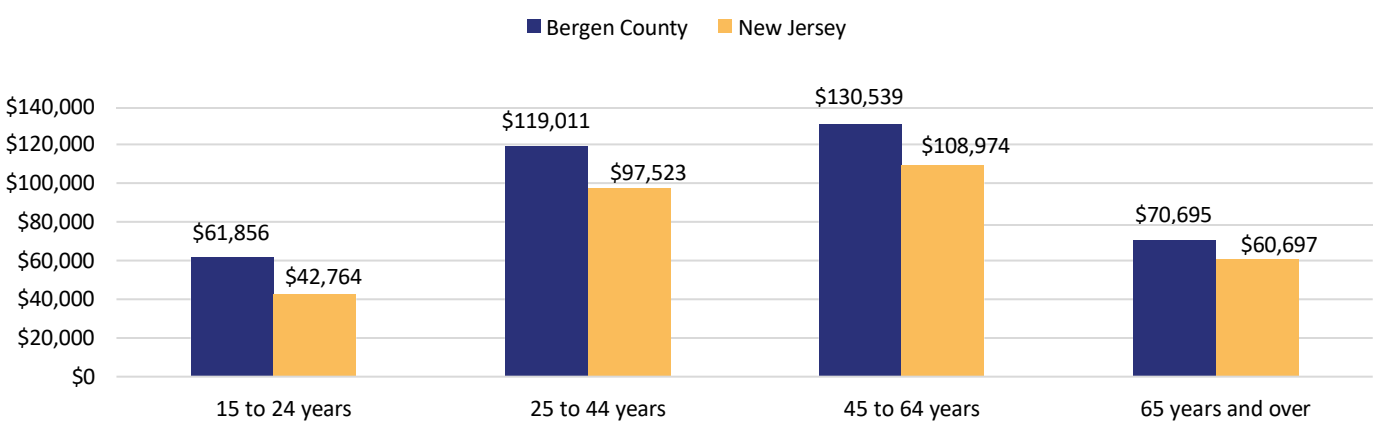
The population of Bergen County is slightly older than New Jersey in general. Among the population aged 60+ in Bergen County, roughly half are between the ages of 60-69 years old. While this population is generally more active and engaged than their older peers, it is important to consider the range of age-related needs of all people when crafting a multi-year plan.





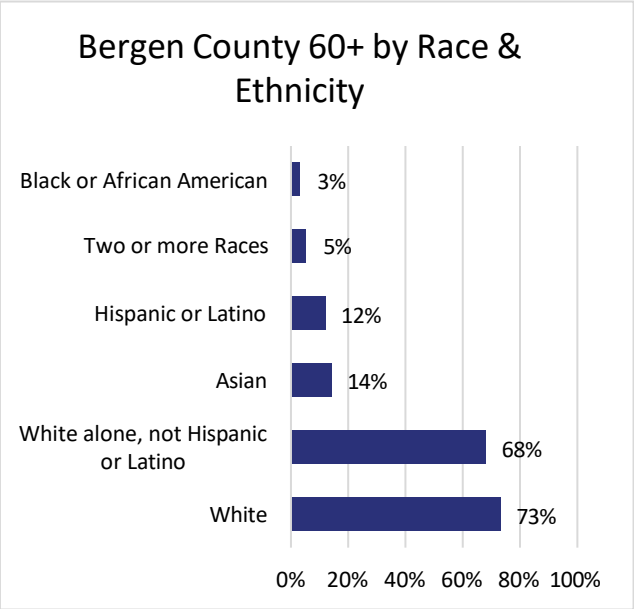
Source: US Census Bureau, American Community Survey

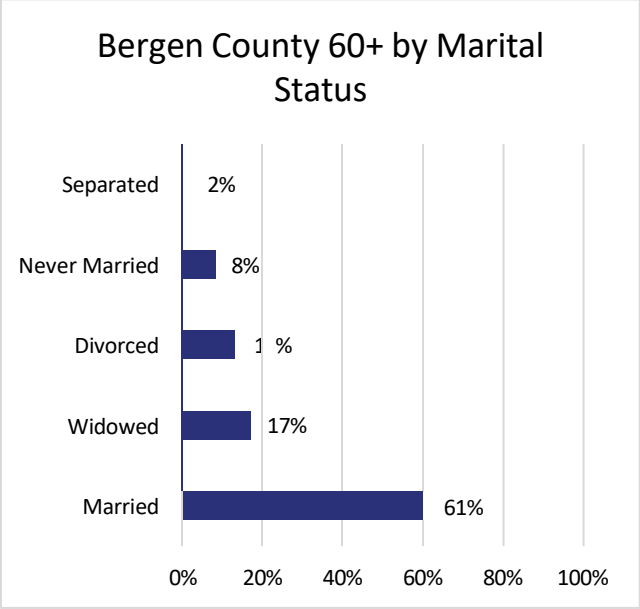
Adults in the 45-64 age range represent the highest income age segment of the population overall in both Bergen County and New Jersey. Despite having a lower median income than their slightly younger peers, people aged 65+ in Bergen County have a higher median income than young adults in Bergen County and New Jersey.



Source: US Census Bureau, American Community Survey

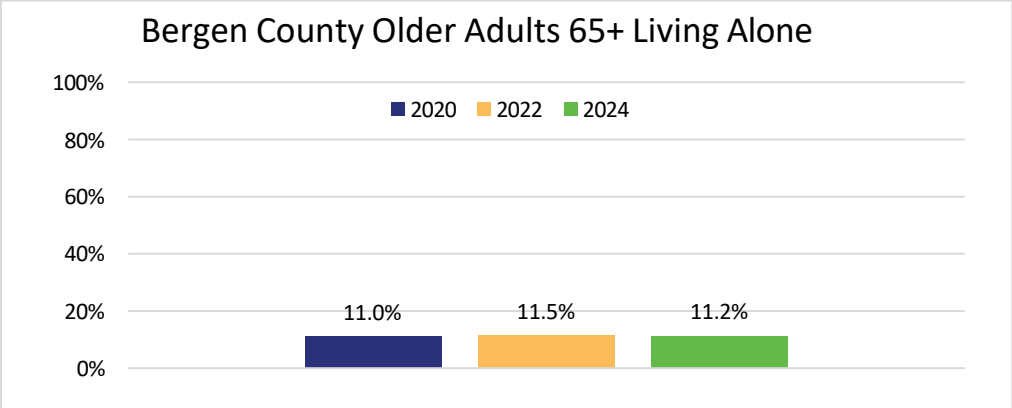
Most Bergen County seniors aged 60+ are married and identify as white.





Source: US Census Bureau, American Community Survey, 2017-2021

Roughly 1 in 10 adults aged 65+ living in Bergen County live alone.



Source: US Census Bureau, American Community Survey, 2017-2021

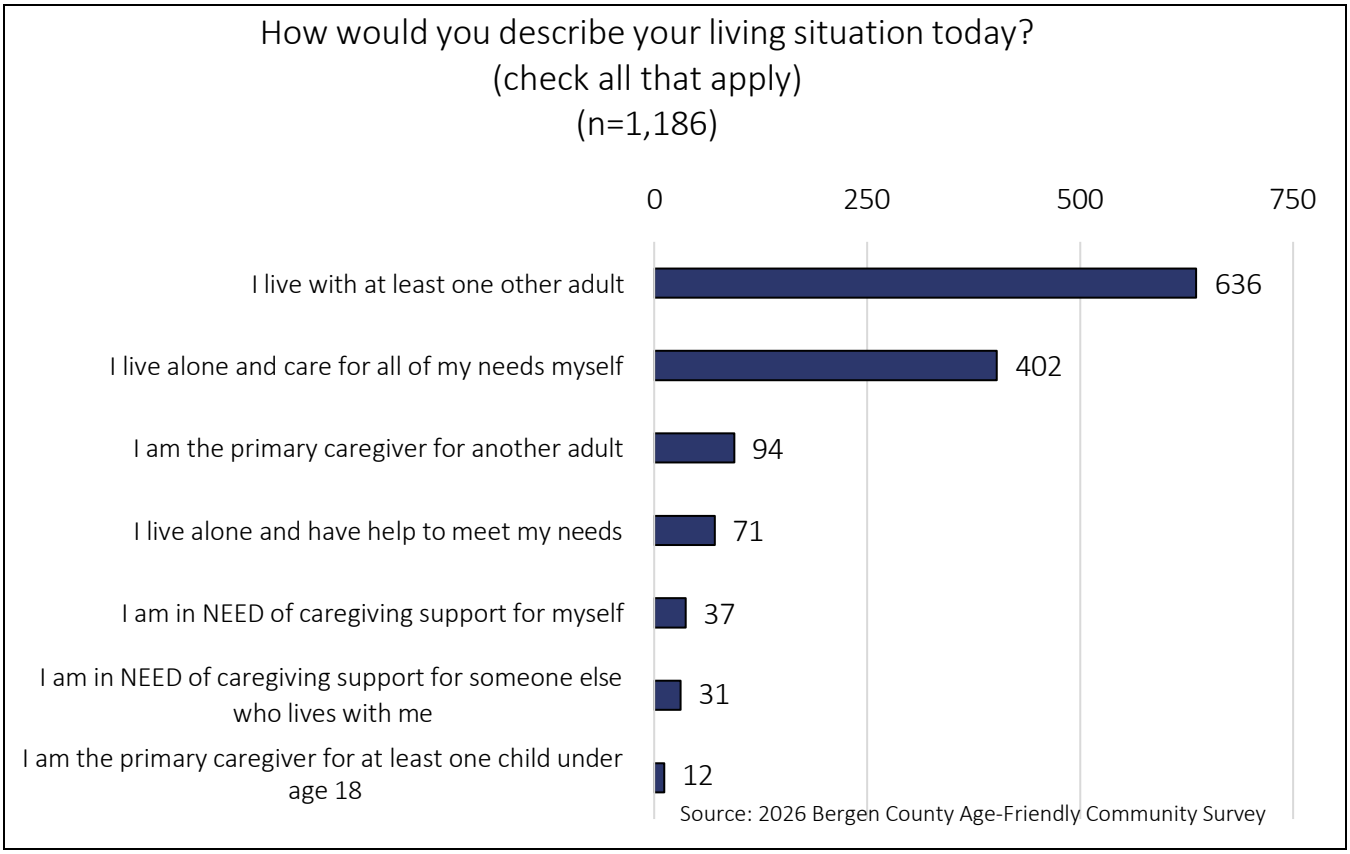
Special Population Highlight: Korean Seniors in New Jersey

14% of Bergen County Adults aged 60+ identify as Asian. Within this category, many Asian seniors in Bergen County are of Korean ethnicity.

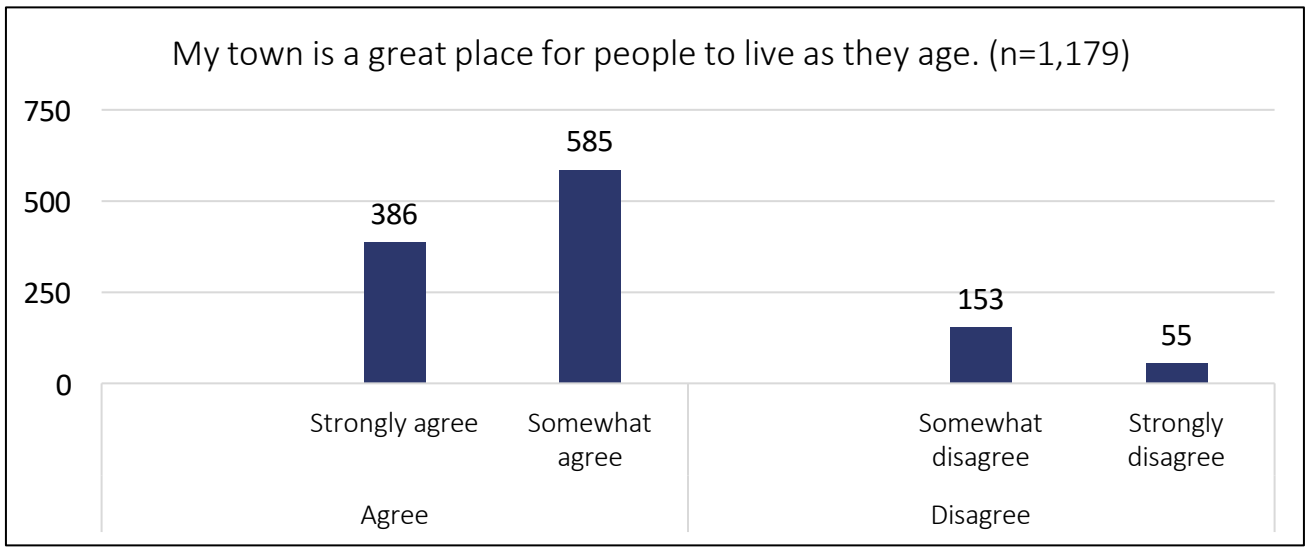
According to a national study of Korean seniors, the population of Korean people over age 50 in New Jersey grew by 62% from 2011 to 2021. Among Korean American seniors across New Jersey, 76% are limited English proficient, 97% are immigrants, and 16% are living in poverty. Among Korean seniors in New Jersey, 79% identified driving as their main and preferred mode of transportation. As immigrants, Korean seniors are less likely to receive Social Security income than US born seniors.

Source: "Toward Better Aging: A National Study of Korean Older Adults."

The 2026 Community Survey data also reflects that most Bergen County seniors completing the survey are living with another adult. However, a notable number do live alone.



Community Survey respondents indicated that they feel their town is a great place for people to live as they age.



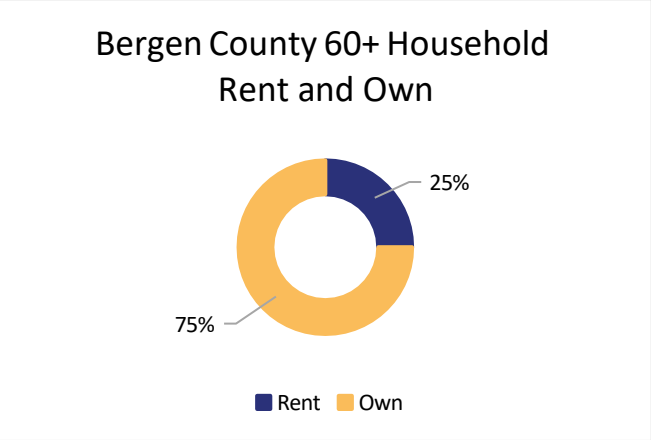
Source: 2026 Bergen County Age-Friendly Community Survey

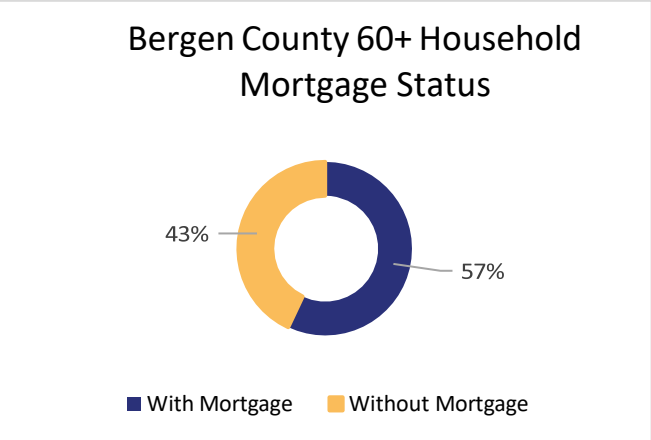
8 Age-Friendly Domains

Housing

Older adults across all income levels are struggling to afford, maintain, and safely remain in their homes as they age.

Most older adults in Bergen County own their homes (75%), but over half still carry a mortgage.





Source: US Census Bureau, American Community Survey, 2017-2021

Every focus group participant highlighted the high cost of living in Bergen County and how that cost most severely impacts housing at every level. However, there are clearly distinct socioeconomic strata across the County, and people in those different groups are facing different types of issues related to housing.

There are older adult homeowners in Bergen County who, during their working years, were considered high-income and may currently own homes now valued at very high prices. Many of these adults, who often have retirement savings or pensions and no remaining mortgage, once believed they would be able to retire and live comfortably, if not in luxury. They had hoped to pass on their homes to their adult children or leverage their home equity to provide other forms of financial support, in line with traditional notions of generational wealth. While some older adults in this situation are meeting that expectation, many others report struggling more than anticipated, often simply to keep up with property taxes and utility bills. Some have already used their home value to support family members, finding themselves with limited options when new needs arise, like unexpected medical expenses or long-term care needs.

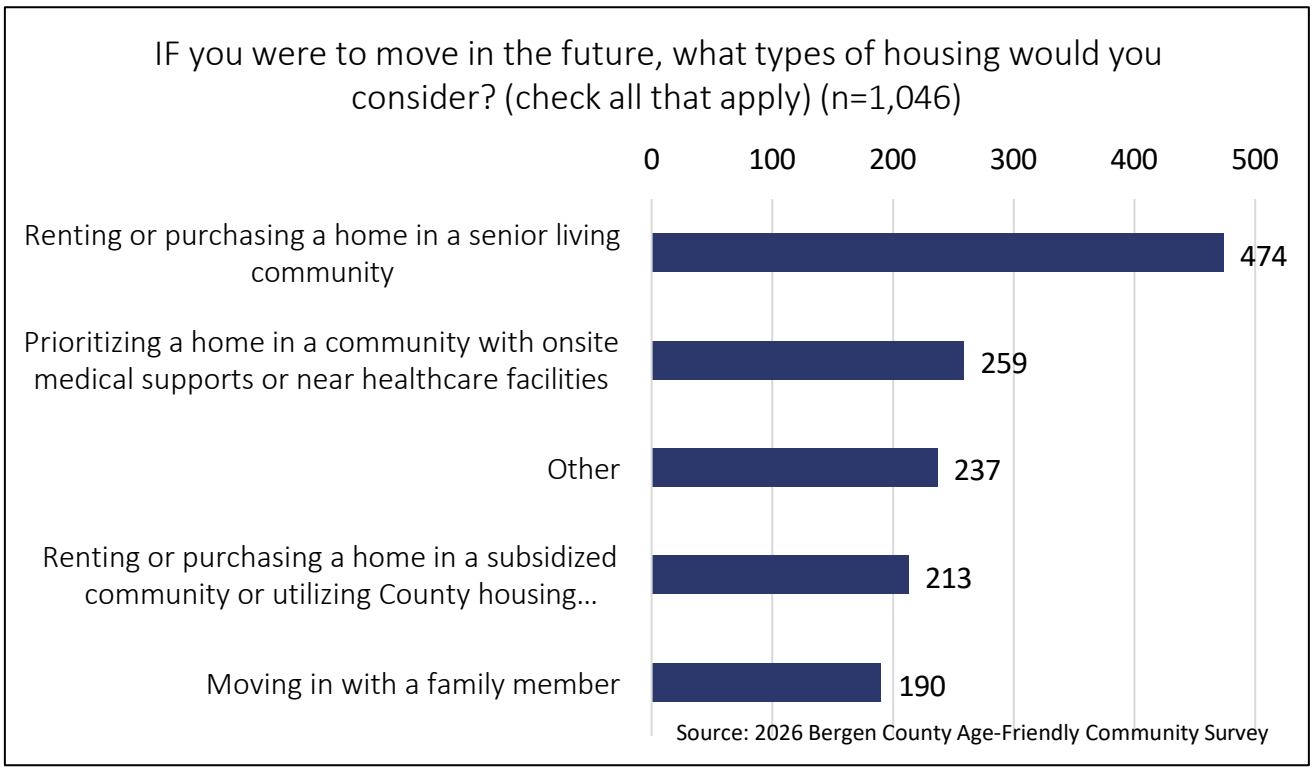
While there are often suggestions, in response to housing concerns, about the need to build more housing units, one senior-serving professional argued astutely:

"We keep looking at the affordable housing question as a building question but we are in one of the most densely developed states, and one of the most densely developed counties in the state…. there are other ways [to] tackle the affordability issue… This really needs to be thought about in a more creative way."

Many older adults in Bergen County who have long identified as middle class are now experiencing growing financial strain. Whether they own a home or rent, most expected to retire with enough resources to live comfortably and independently. Historically, those with incomes too high to qualify for traditional, income-based support have not relied on public benefits or charitable assistance and often lack knowledge about how to seek help. However, recent increases in the costs of food, property taxes, utilities, home maintenance, and healthcare are threatening their financial stability. As a result, this "in-between" group now represents the fastest-growing portion of the seniors seeking help from social service agencies across Bergen County.

Some older adults are low-income, with many having always or mostly been low-income. Among focus group participants, this group disproportionately identified as Black or Latino/a/e. Supports that had previously kept them afloat have not kept pace with the current cost of living, even at their current levels. Threats to funding for many of these supports, such as food and utility assistance and Medicaid, could prove catastrophic for low-income seniors, especially as the need grows among people who previously occupied “the middle,” straining an already fragile resource ecosystem, particularly regarding housing. Focus group participants expressed concern that developers target younger, wealthier newcomers more often than long-term residents, especially older individuals and those with middle- to lower-income levels.

Older adults living alone also shared concerns about their growing need for additional support with activities of daily living, as well as fear about timely help in an emergency.



2026 Community Survey: A Closer Look at Housing

Men and women have very different living situations and stated needs

- Women are nearly twice as likely as men to:
  - Live alone and care for all of their needs themselves (37.3% vs. 21.1%),
  - Be the primary caregiver for: another adult or at least one child under the age of 18 (8.2% and 1.1%).
- Men and women reported similar levels of independence regarding daily living,
  - Women were more likely to tend to Housekeeping and Basic home updates themselves (79.6% vs 41.2%).
- Men were more likely to tend to outdoor maintenance than women (38.1% vs 16.8%).
- Women were still 4x more likely than men to report needing assistance with home updates (12.2%).
- There was no significant difference in the plans between men and women, should they need to move from their current home in the future.

Cultural differences, and associated structural realities play a role in older adults' future plans

- Spanish-language respondents are most likely to move in with a family member (27.8%)
  - All other respondents most often chose to pursue renting or buying in a senior living community.
- Spanish-language and African American/Black survey respondents were more likely than other groups to consider renting or purchasing a home in a subsidized community or utilizing County housing supports (25.0% and 26.0% respectively).
- Korean-language respondents were the most likely of all groups to prioritize a home in a community with onsite medical supports or near healthcare facilities (28.8%).

Older and younger seniors have very different living situations and stated needs

- Older seniors are much more likely to live alone than younger seniors 42.7% vs. 27.4%.
  - Seniors aged 85+ are even more likely to live alone (52.3%), and 67.6% of those respondents report that they meet all of their needs themselves.
- Older and younger seniors expressed similar levels of independence regarding activities of daily living,
  - Younger seniors were significantly more likely to handle regular outdoor landscaping, seasonal outdoor maintenance, and basic home updates independently than older seniors (27.2%, 28.0%, and 55.2% respectively, vs 16.5%, 16.2%, and 39.6%).
  - Younger seniors are more likely than older seniors to consider renting or buying a home using County housing services or subsidies in the future, suggesting less financial comfort compared to their older peers (21.9% vs. 15.0%).

Many factors influence residents' ability to age in place with dignity, primarily revolving around financial considerations and physical capacity. It's crucial to view housing as a nuanced issue that encompasses structural, cultural, and individual preferences, as well as barriers. While constructing more affordable housing may help address the housing crisis to some extent, there are potentially less ambitious yet more tailored and creative solutions to support older adults in staying in their homes on their own terms.

The qualitative research for this study indicates that older adults typically do not make decisions about support for daily living activities, household maintenance, or long-term relocation in isolation. Rather, these decisions are often made through conversations with various stakeholders, such as spouses and adult children, who may play both official and unofficial caregiving roles. While there *are* policy barriers, there are also significant knowledge gaps regarding what options may be available. It is a conversation that most often begins when they're already in the midst of crisis, rather than proactively. Efforts to address that dynamic, to meet older adults and/or caregivers earlier, in a proactive way, through partnership, may help all people plan while not under duress, and with a broader array of options.

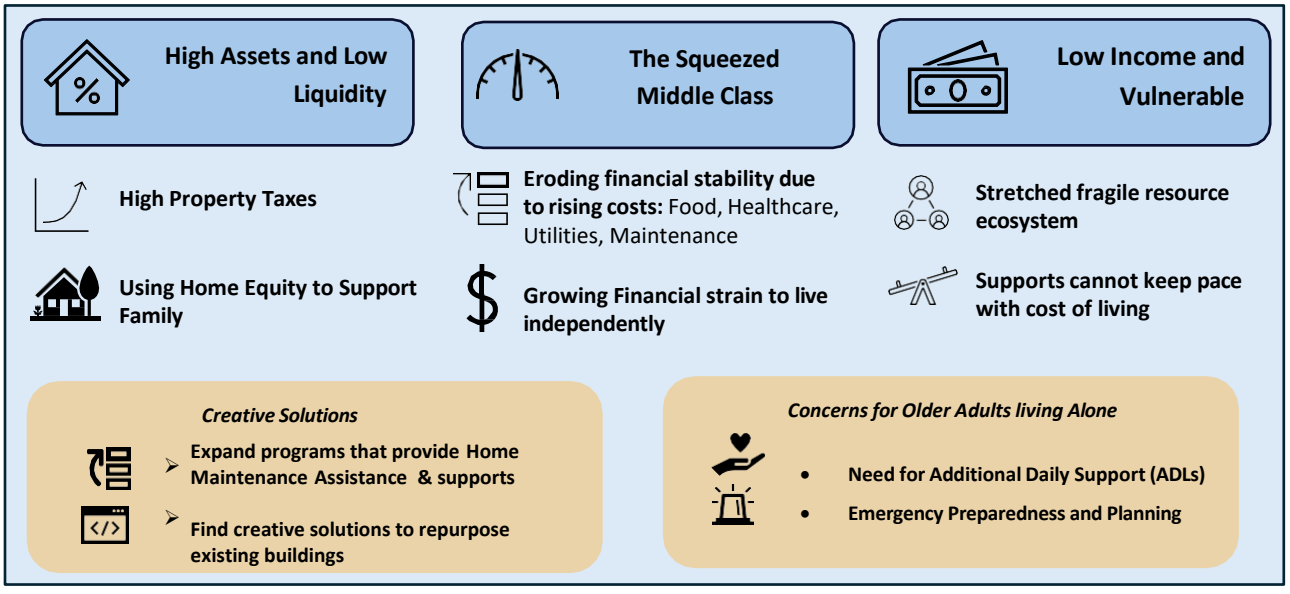
Policymakers must recognize this issue as multifaceted and work collaboratively towards more dignified solutions for all older adults.

"Accessory Dwelling Unit - please allow! I want my kids nearby and to help with light errands and care for us."

"[I would] Move to a walkable and mass transportation city to not be dependent on drivers. I don't drive."

"[I would] Move out of area to reduce taxes and living expenses"

Qualitative Research Findings:



In Your Words: Housing

"Everywhere they're building high-rises. They need to build more affordable, more senior housing. The senior housing they're building, you have to wait for someone to die."

"I went to visit my sister-in-law, who has dementia, and we spent the afternoon together. I know she didn't remember it as soon as I left so I told her daughter that I visited her. She said, 'I know, I saw you on the doorbell camera'. That seems like a good safety idea."

"I cleaned out a closet the other day, and I ended up having to see the chiropractor afterwards. I was sore, but I was also depressed because I realized I can't clean up after myself anymore. I know I need to find someone to help me clean because I live alone, but I'm sad about it, so that is making it hard for me to do."

"I live alone, and I am just so afraid of what will happen if I have an emergency or have to go to the hospital. What will happen when I get there? Who should I tell? What will my family do? What will I do if I need help? I'm always worried about it."

"[Biggest challenges for older adults are] Housing affordability and stock, and that's the hardest one to fix. Teaneck has gotten closer [than] anyone else I know."

"When this org got the funding and bought the land, they had to go to court twice against the town to actually get the housing built. There's a lot of resident pushback against affordable housing…I don't think we would have had the success we had in court if not for the Age Friendly going on simultaneously."

[Many seniors report that]"they happen to be house rich and cash poor."

"Older adults are borrowing against their own homes to help their adult children. We're looking at a lot more borderline foreclosure homes."

"How much fun would it be if there was a senior discount program for utilities with an age requirement only, and it caps their bill at a standard amount?"

"Getting rid of estate recovery. Primary house being included in the Estate (the housing market is tough, they worked for their house, they want to give it to their kids, they don't want to give it up) but then they can't qualify for Medicaid. It would solve 99% of the issues I run into in my work."

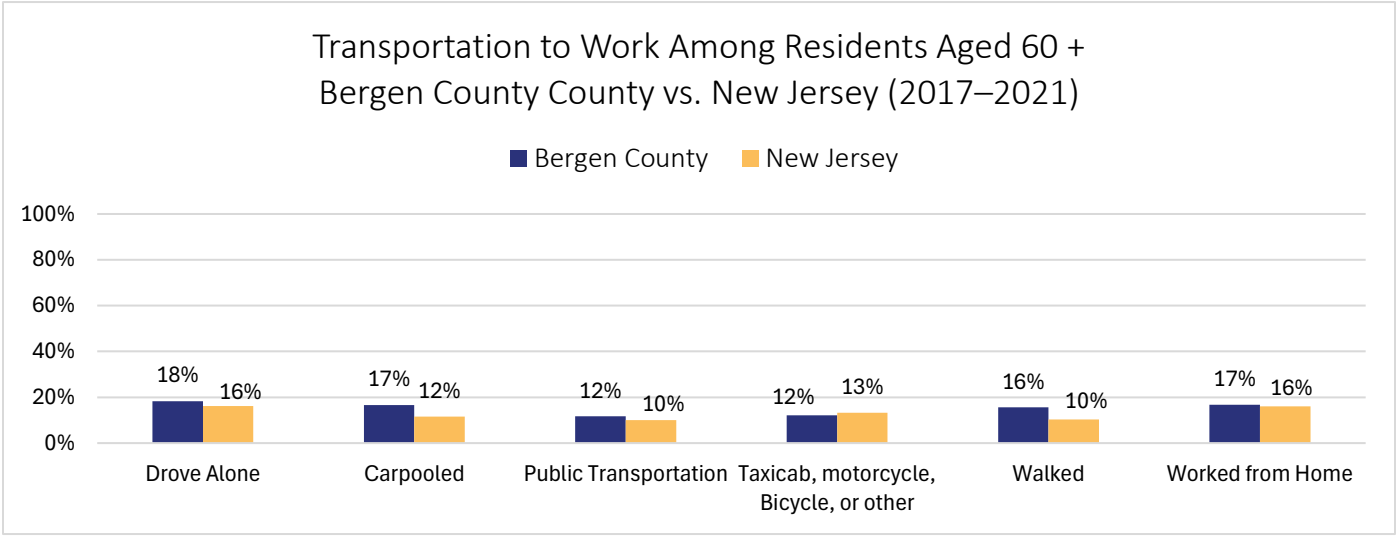
Transportation

Being able to go where you want, when you want, is essential to autonomy; losing that freedom, for any reason, often has negative physical, social, and emotional effects.

Losing the ability to decide when and where to travel undermines older adults' physical health, social participation, and emotional well-being. Limited, unreliable, or inaccessible transportation options force many to curtail medical visits, errands, and social activities, increasing isolation and dependence on others for everyday needs. As people age, driving can become challenging due to poor night vision, limited parking options, high gas prices, and poorly maintained roads.

A bus regularly picks up MLK Senior Center patrons. The morning of the focus group, the bus did not run. A Senior Center volunteer called each person individually and helped those she could coordinate alternate transportation.

Many older adults in the focus groups still drive, while others have stopped driving or depend on other transportation options. Those who drive described how their own or a spouse's physical limitations, combined with unsafe road conditions and challenging parking, make driving increasingly difficult. Residents in lower-income areas particularly feel that safe, well-maintained streets do not seem to be a priority in their communities. Participants noted that the local abundance of on-street parking creates safety risks, as it takes seniors longer to exit their vehicles. Additionally, unreliable elevators in parking garages present further barriers for those unable to use stairs. For drivers transporting spouses, friends, or others who use walkers or wheelchairs, parking garage designs with steep inclines make it nearly impossible to help passengers enter and exit vehicles safely, further restricting access to the places they need and want to go.



Source: US Census Bureau, American Community Survey, 2017-2021

Bergen County residents, especially seniors, have several alternative transportation options; however, each option presents challenges for sustainable use. For instance, Bergen County Community Transportation, a safe transportation system for people with disabilities and seniors that provides rides to shopping, appointments, and activities, is only available on a limited schedule. Community Transportation is one of several options available to older adults, along with NJ Public Transit, Access Link, Ez Ride, Municipal Senior Buses, Taxi, Uber, or Lyft. However, barriers to transportation persist. Some barriers identified during focus groups and surveys include:

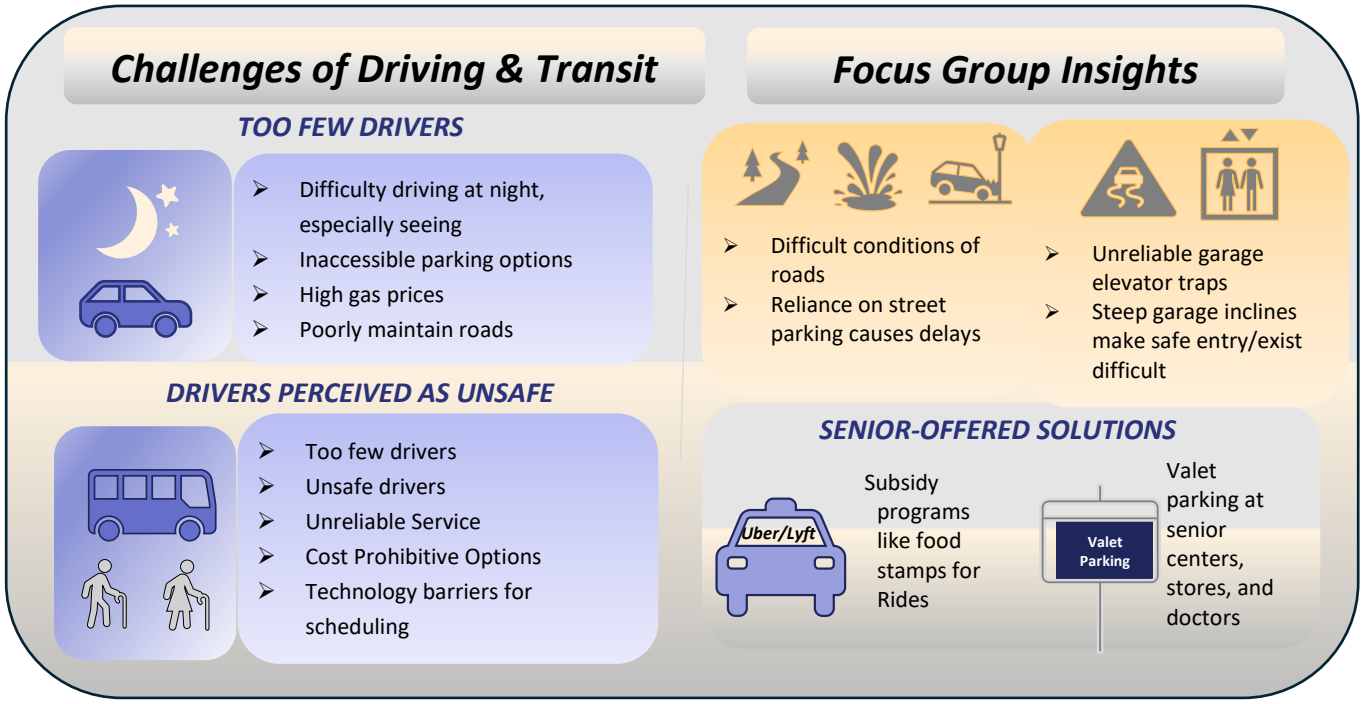
- ADA accessible ride options
- Limited hours of operation
- Cost-prohibitive
- Language barriers between riders and drivers/dispatchers
- Lack of accessible street parking
- Unreliable service and schedule
- Technology-prohibitive

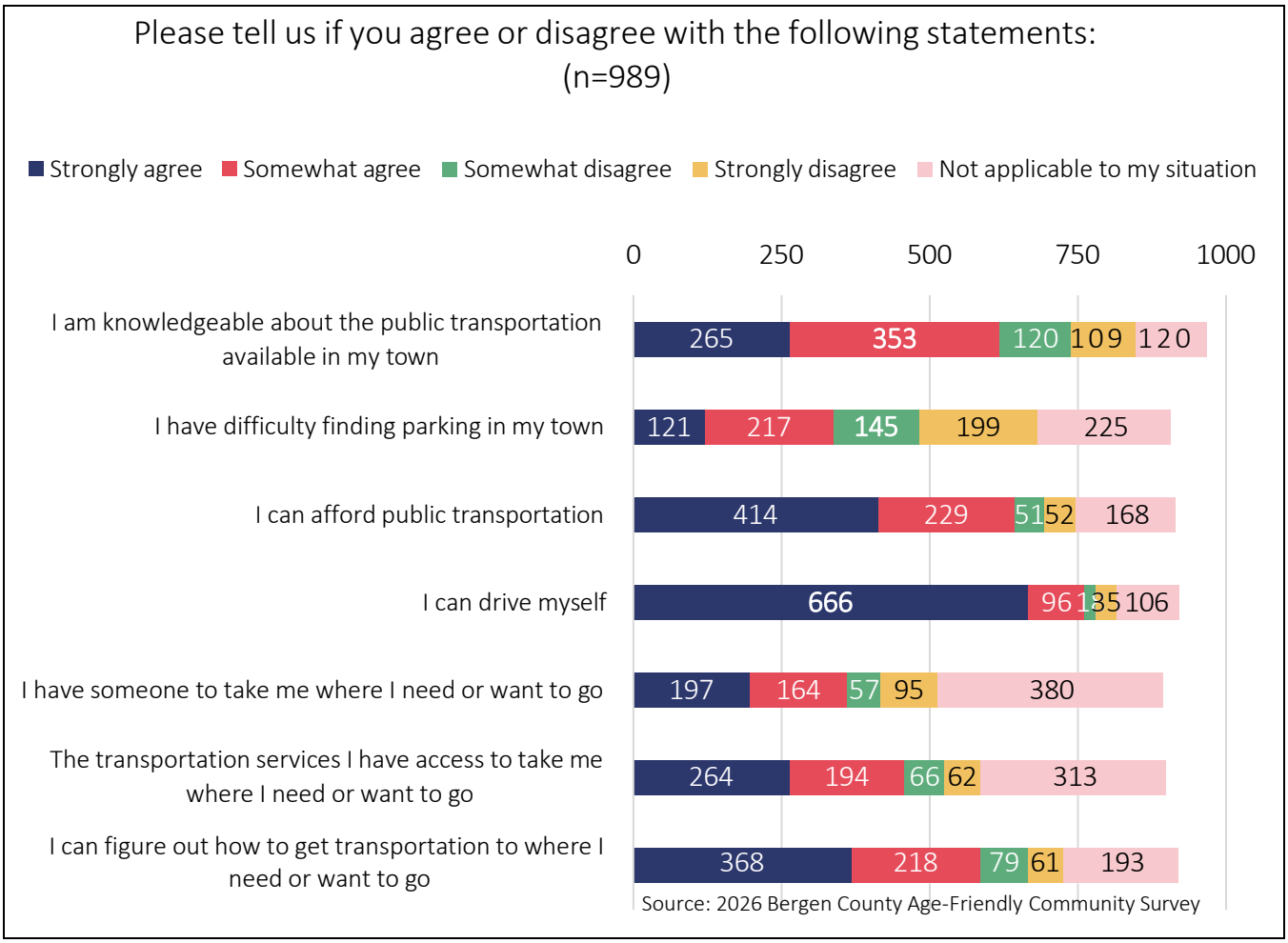
Qualitative Research Findings:

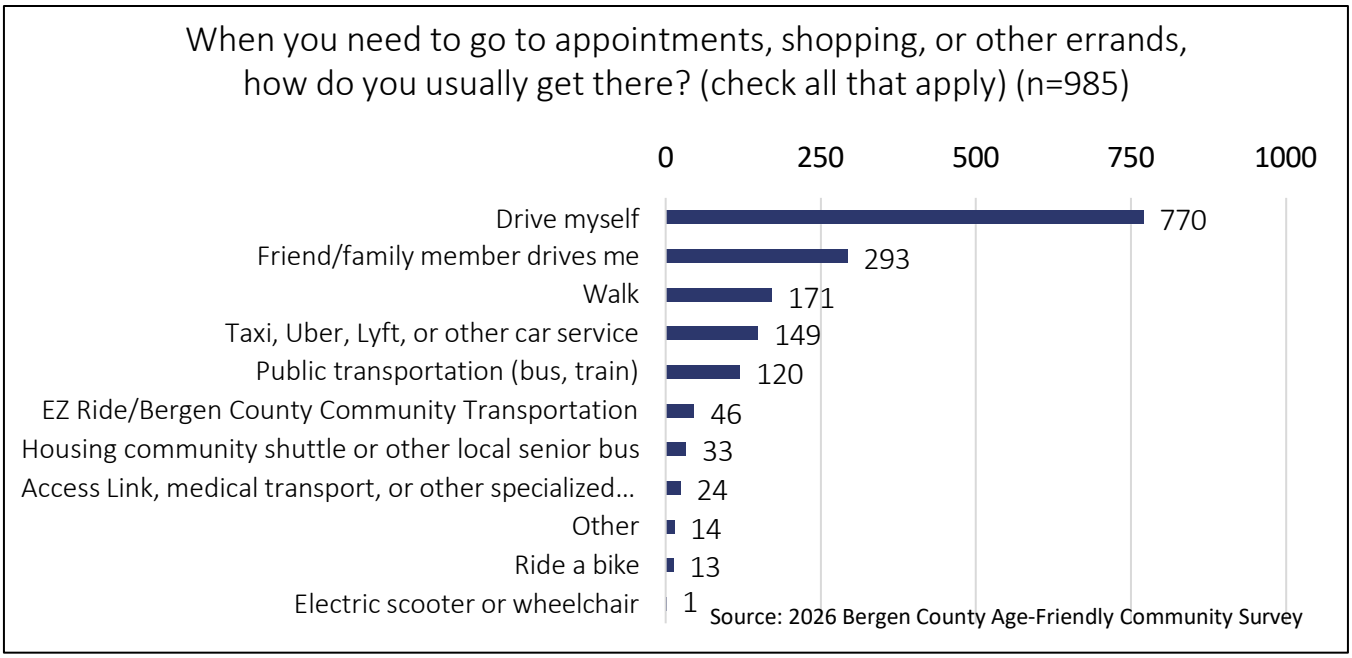
Some of the older adults in the focus groups who still drive offered some solutions to ameliorate some of the limitations of public or shared transit options, as well as parking concerns. Here are two suggestions:

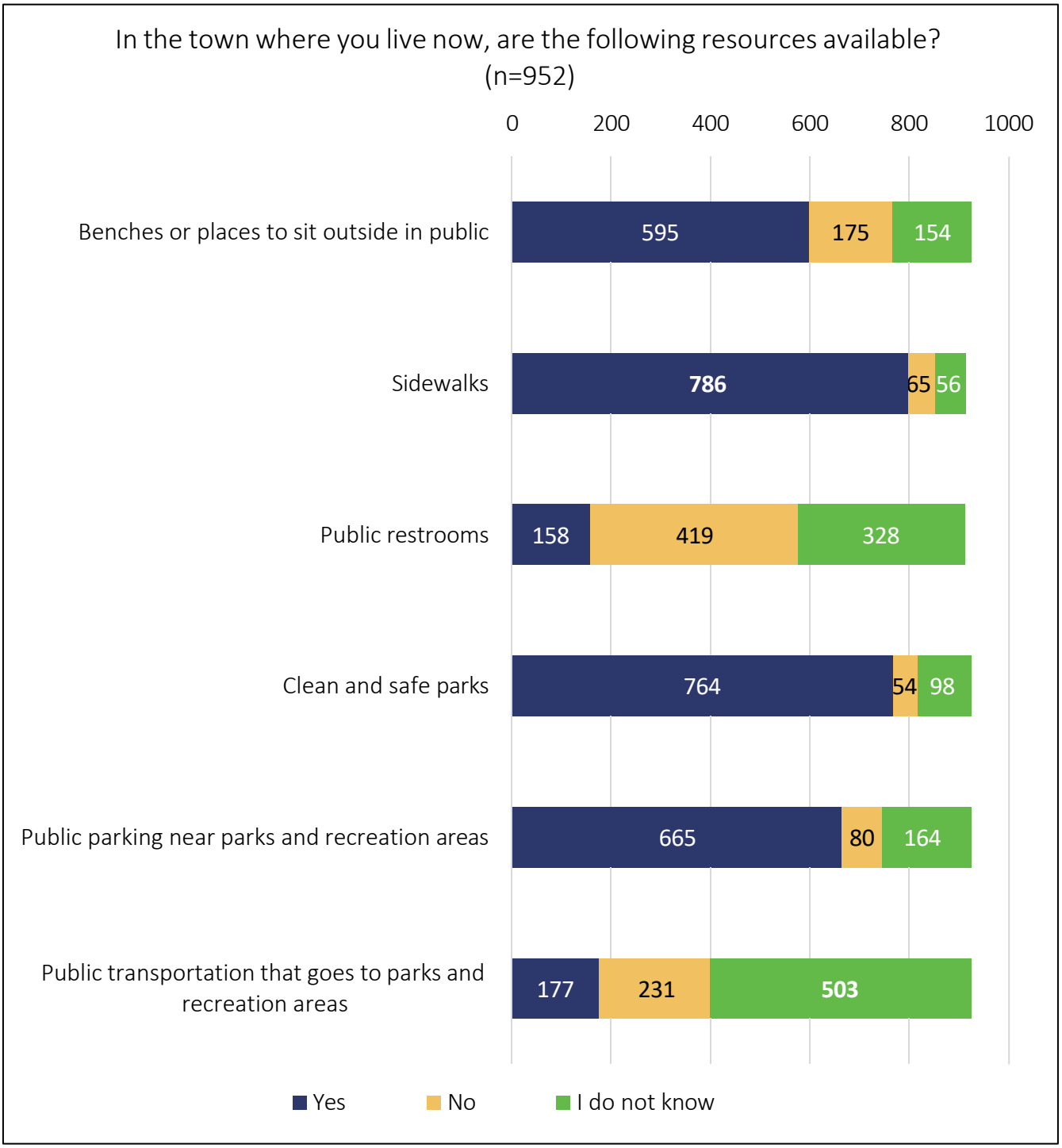
"Food stamps give people who need help a way to pay for what they need at the store. Could we do the same type of thing for Uber to make sure people who need transportation can get to where they want to go?"

"I lived in Florida for a few years. ***Everything there was set up for seniors.*** *They had valet parking everywhere, like at the senior center, doctor's office, stores, and special events, so I could go places. Here, I have a hard time parking because everywhere I have to park on the street."*




Please tell us if you agree or disagree with the following statements: (n=989)
Strongly agree
Somewhat agree
Somewhat disagree
Strongly disagree
Not applicable to my situation
0
250
500
750
1000
I am knowledgeable about the public transportation available in my town
265
353
120
109
120
I have difficulty finding parking in my town
121
217
145
199
225
I can afford public transportation
414
229
51
52
168
I can drive myself
666
96
13
5
106
I have someone to take me where I need or want to go
197
164
57
95
380
The transportation services I have access to take me where I need or want to go
264
194
66
62
313
I can figure out how to get transportation to where I need or want to go
368
218
79
61
193
Source: 2026 Bergen County Age-Friendly Community Survey


When you need to go to appointments, shopping, or other errands, how do you usually get there? (check all that apply) (n=985)
0
250
500
750
1000
Drive myself
770
Friend/family member drives me
293
Walk
171
Taxi, Uber, Lyft, or other car service
149
Public transportation (bus, train)
120
EZ Ride/Bergen County Community Transportation
46
Housing community shuttle or other local senior bus
33
Access Link, medical transport, or other specialized…
24
Other
14
Ride a bike
13
Electric scooter or wheelchair
1
Source: 2026 Bergen County Age-Friendly Community Survey



Source: 2026 Bergen County Age-Friendly Community Survey

In Your Words: Transportation

"We have transportation, but we don't have enough, especially if you have to go to a doctor, it's really bad. The drivers aren't very good, so you have a lot of older people who are afraid to get on the bus. If you go to the mall, they give you an hour, so [I'm thinking] 'I have to hurry up, I have to hurry up, or they're going to leave me.'"

"The streets, it bothers me these streets. Make them all drivable."

"A lot of us still drive and [my town] has got the most raggedy streets I have ever seen in my life."

"They patch up these potholes, but it's not spread even."

"I was born here, and we have never had streets like this."

"Half is paved, and half is not."

"I can drive, and I can walk, but I walk really slowly. If I park on the street, the streets are so narrow and busy, it takes me so long to get out of the car, my door would be taken off, and I'd be run over before I could get out."

"They [transportation providers] never usually call [to report late or cancelled service], then we're just waiting. In this weather it's ok, but in the winter it's brutal."

"If I call and speak to a manager, they almost always are able to do things right away."

"There is no transportation services at night."

"I had to stop driving so now I have to depend on my daughter to take me everywhere."

"I lived in Florida for a few years. Everything there was set up for seniors. They had valet parking everywhere, like at the senior center, doctor's office, stores, and special events, so I could go places. Here, I have a hard time parking because everywhere I have to park on the street."

"They have free parking for us in the garage here [at the Senior Center], but only on the roof of the parking garage. Sometimes the elevator doesn't work, and I can't walk up and down those stairs.

"The parking in the garage next door is on an incline, even in the handicapped spaces. I can't get in and out on the incline."

"Not mandate [municipalities], as much as incentivize, particularly in the area of transportation. People received all this funding for expensive vehicles for transportation, but then they don't have drivers.

Outdoor Spaces and Buildings

Designs, maintenance, and amenities that consider the concerns of people with limited mobility would improve engagement, access, and quality of life.

There was limited discussion among the groups regarding outdoor spaces and buildings. Although this topic was not a primary concern for focus group participants, there were mentions of a desire for more resources to be allocated for the development and maintenance of parks. Additionally, participants emphasized the importance of ensuring that buildings, particularly those designed for seniors, are constructed or updated with accessibility considerations in mind.



Conversations among professionals working in parks, recreation, and local nature preserves provided valuable insights into how these individuals approach accessibility for those with limited mobility. This includes not only older adults but also younger individuals with physical disabilities and families with small children in strollers. These professionals operate under the belief that what benefits the most vulnerable members of the community ultimately benefits everyone.

Overall, there are many older adults who walk regularly in their towns, thanks to well-maintained sidewalks, crosswalks, and streetlights. However, key informants raised concerns about the high number of pedestrian fatalities in Bergen County, particularly among older adults. While older adults generally have a positive perception of walkability, there is potential for further investment in measures that ensure safe passage for everyone.

> *"All of our [parks] projects right now are accessibility projects."*

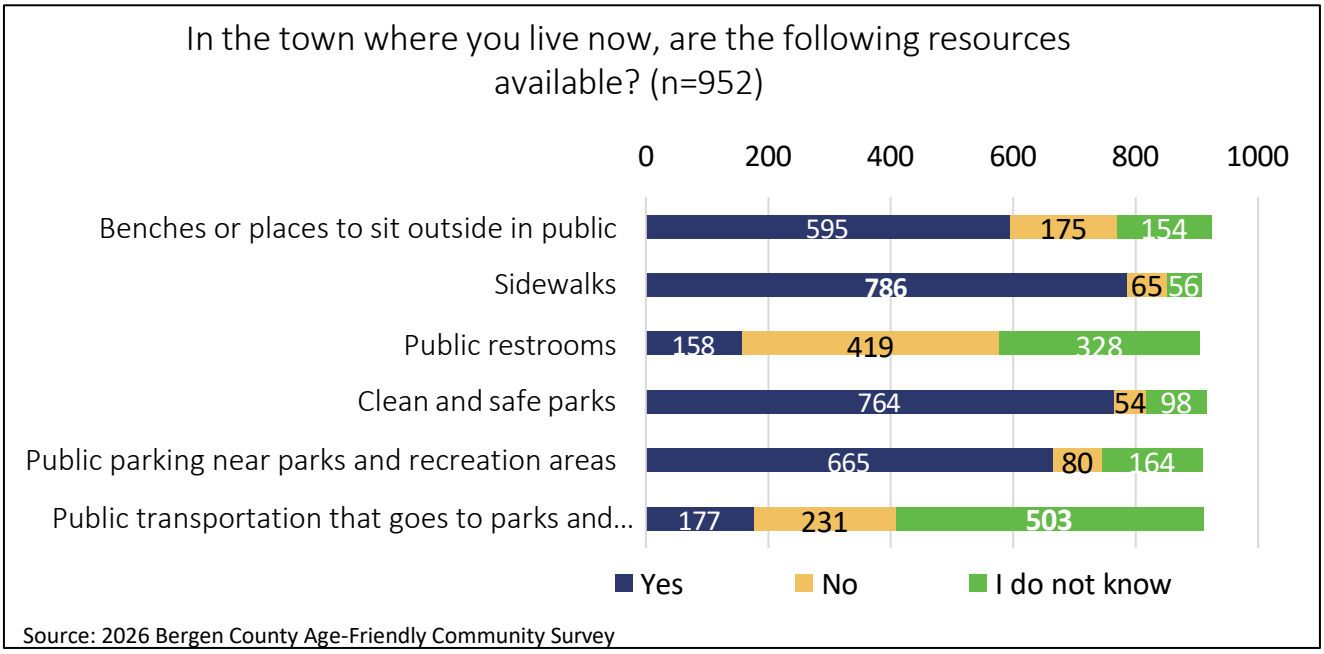
In Your Words: Outdoor Spaces and Buildings

"Foschini Park used to be one of the most beautiful parks we had."

"All of the toilets in places like senior centers should be the higher toilets, and there should be bars in all the bathrooms."

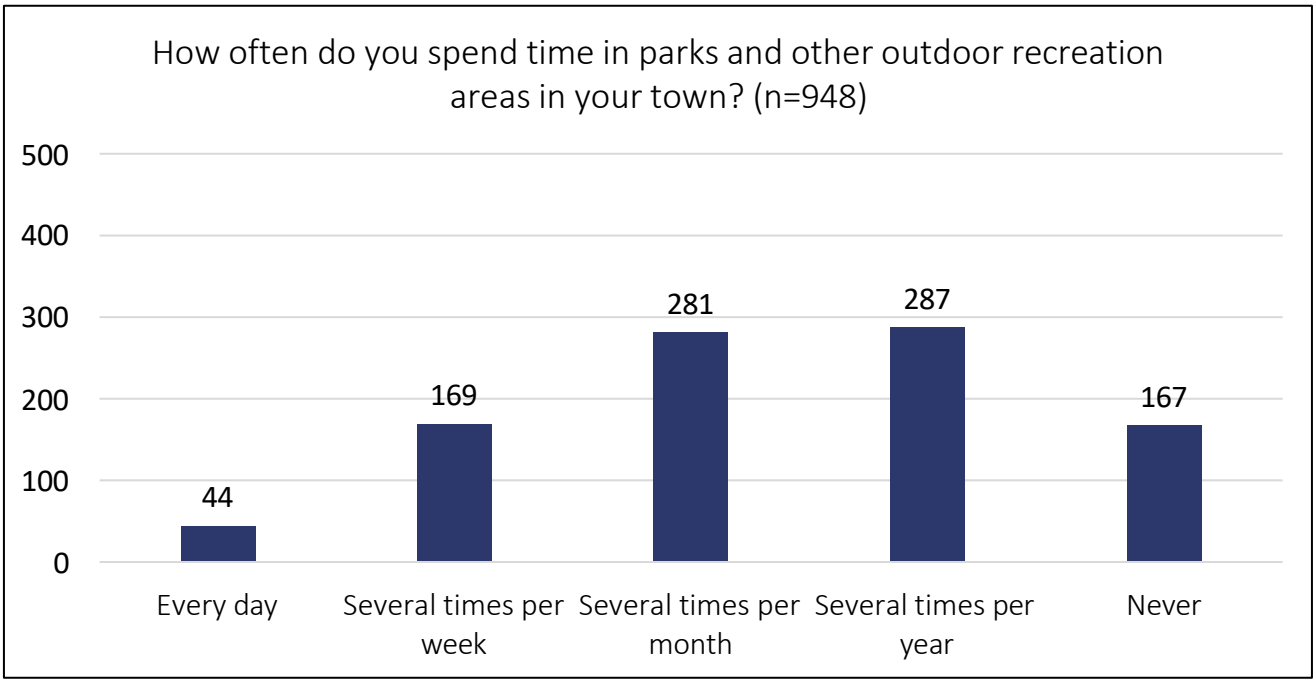
A focus group participant shared a story about a person a few people knew who lived in a building with an elevator that was broken for 10 weeks. She lived on a higher floor and was basically trapped in her apartment. When she had a scheduled doctor's appointment, she had to call 911 to have someone carry her downstairs so she could get to the doctor. This story both angered and frightened most of the people in the group. How could this go on for so long? Why couldn't anyone fix this/help her?

The 2026 Community Survey identified a lack of public restrooms across municipalities. This lack makes it challenging for all residents, particularly seniors, to spend extended time outdoors.



Source: 2026 Bergen County Age-Friendly Community Survey

Communities in Bergen County with an Age-Friendly designation have improved outdoor infrastructure and resources for better access to public spaces. There is an opportunity to build from this foundation.



Source: 2026 Bergen County Age-Friendly Community Survey

2026 Community Survey: A Closer Look at Transportation and Outdoor Spaces

There are geographic differences in the perception of the strength of public transportation, roads, and outdoor spaces

- Respondents in all areas reported spending similar amounts of time in parks and other outdoor areas in their town.
- Respondents living in designated Age-Friendly towns (Englewood, Fair Lawn, Leonia, Ridgewood, and Teaneck) reported slightly more access to several outdoor and community amenities.
    - Sidewalks (69.4% vs. 61.4%)
    - Clean and safe parks (65.6% vs. 60.3%)
    - Benches (54.2% vs. 45.9%)
    - My town has safe, convenient bus stops (54.2% vs. 44.6%)
    - My town has a well-maintained library (75.5% vs. 69.6%)
- Respondents living in non-designated Age-Friendly towns report significantly greater satisfaction with the state of their local post office (66.1% vs. 47.1%).

Roughly 1 in 6 older adults across age categories report spending time in parks and other outdoor recreation areas in their town, at least several times per week

- Older and younger seniors report spending similar time in outdoor areas but have different transportation needs.
- Younger and older seniors drive themselves at similar rates (64.8% vs. 61.1%), and report similar comfort with ride services, such as Uber or Lyft (12.1% vs. 12.0%).
- Older seniors are *more* reliant on friends or family to drive them rather than other forms of transportation (25.9% vs. 18.4%, respectively).
- Younger seniors are slightly more reliant on public transportation options (11.8% vs. 8.8%), while older seniors are slightly more connected to programs, such as EZ Ride and Access Link (4.7% and 2.2%, compared to 1.4% and 1.4%, respectively).

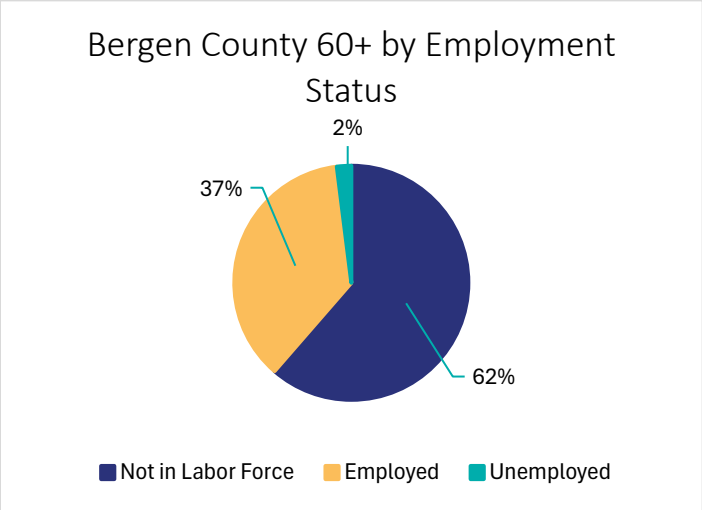
Source: 2026 Bergen County Age-Friendly Community Survey

Civic Participation and Employment

Bureaucracy, financial strain, and a shortage of senior care workers are policy problems needing systemic solutions, and older adults are extremely motivated to participate in finding solutions.

Most older adults in Bergen County are not employed or interested in looking for work. However, Bergen County seniors are looking for opportunities for meaningful engagement and purpose. While poverty across Bergen County is low relative to other places, some older adults experience poverty. The relatively high cost of living creates financial strain on those well above the poverty level, especially people with fixed incomes.

Many older adults and professionals in the focus groups talked about financial strain, volunteer roles, and the shortage of workers in senior services and home health care. However, no one expressed concern about, or interest in, paid employment or career opportunities for older adults themselves.

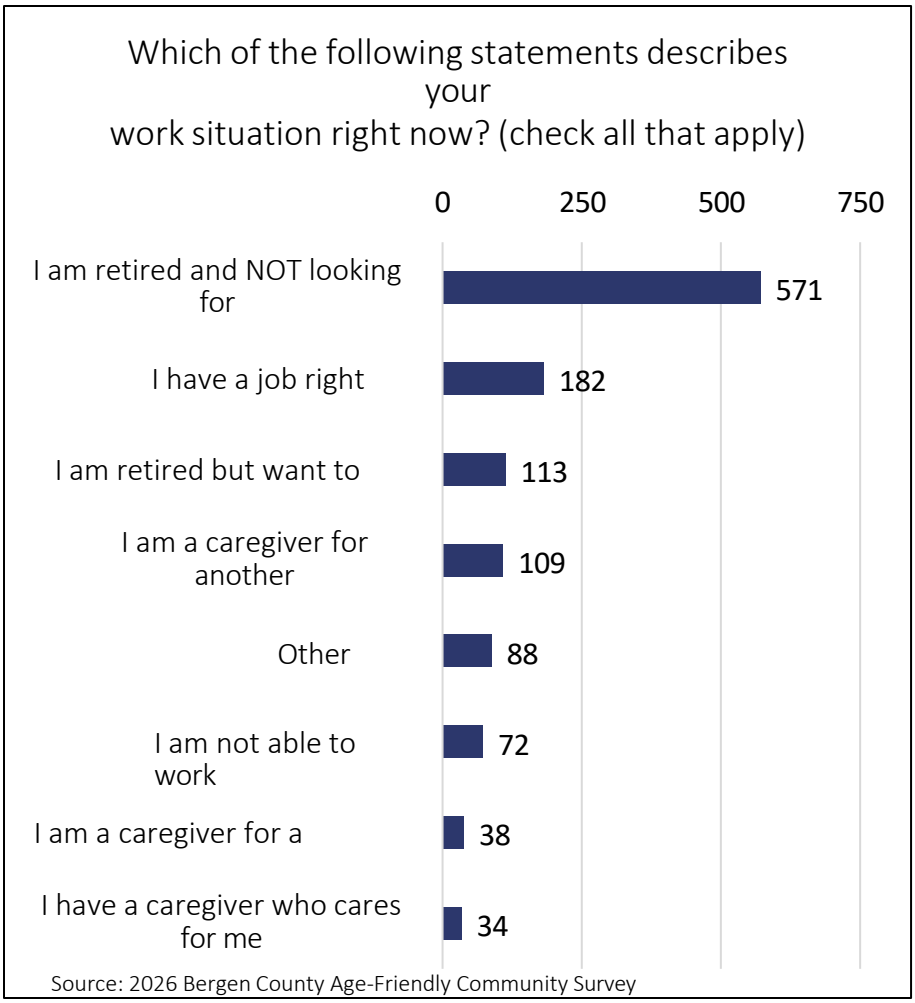


Source: US Census Bureau, American Community Survey, 2017-2021

In the Community Survey, many adults expressed interest in finding part-time work, but they also voiced frustration about the challenges of securing such positions. It remains unclear whether these respondents are seeking part-time work out of financial necessity, genuine interest, or a combination of both.

Professionals often observed a disconnect between the public statements made by elected officials regarding Age-Friendly initiatives and their policy implementation. They expressed a desire to build a data-driven case for reorganizing priorities to enhance conditions for everyone, including older adults. They stressed the importance of *proactive rather than reactive work* as both best practice and, ultimately, much more cost-effective.

> *"I'm a very busy volunteer across animal shelter, soup kitchen, two Boards and committees."*



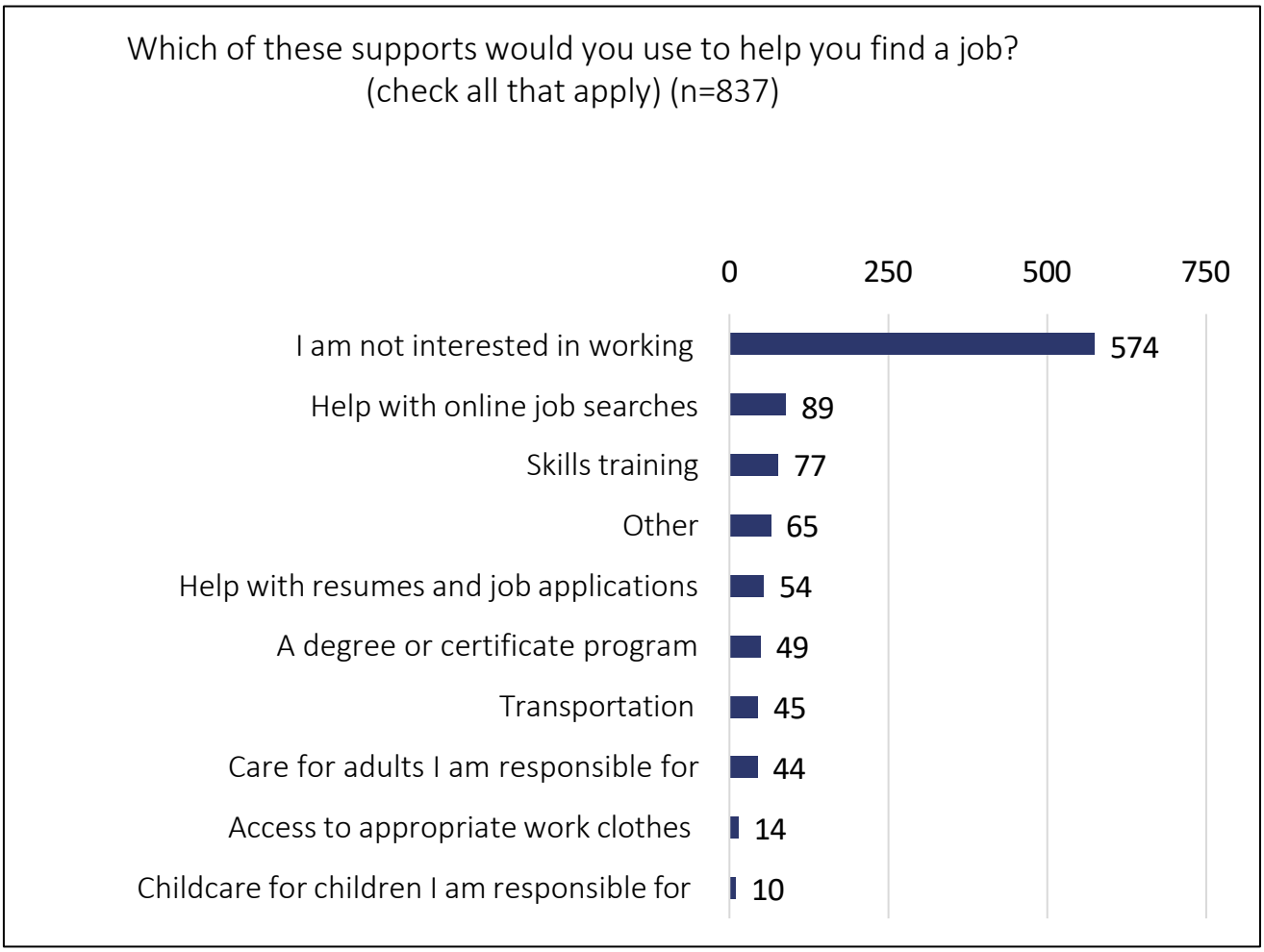
"Looking for an appropriate place to volunteer I am already a volunteer for friends of the library and a few political groups."

"Retired with a gig job working at home, but am interested in a work job locally either at the library, healthcare format."

Historically, older adults tend to vote at higher rates than younger age groups. Retirees often have more flexible schedules, allowing them to engage in community activities and volunteering, which is true among focus group participants in Bergen County. However, only about half of older adults surveyed in Bergen County believe that their opinions on public policies are valued in their communities.

The high level of participation in the Community Survey indicates that seniors are eager to share their ideas and perspectives. They are also willing to offer practical solutions as well as to volunteer to help bring these ideas to life. For example, when transportation issues arose the day of the focus group at MLK, one volunteer took it upon themselves to reach out to affected riders to arrange alternative transportation.

Going forward, its important to highlight that every community has the chance to invite seniors to take part in discussions, allowing them to share their valuable expertise gained from their rich life experiences on a variety of topics. Older adults could make up a significant part-time worker or volunteer resource, especially as budget constraints challenge many community-based organizations. Intergenerational and cross-cultural opportunities for engagement in civic and communal life can provide meaning, practical support, and foster greater understanding among neighbors.



Source: 2026 Bergen County Age-Friendly Community Survey

"I could use referrals but I can manage my own job search."

"[I'm] Not currently looking for a job, but that could change given the economic stresses we are in."

"Sometimes feel I would like to work part time, but there are no office positions available in the area."

2026 Community Survey: A Closer Look at Employment and Civic Engagement

Men and women express different caregiving realities and a desire to work outside of the home

- Men and women are equally likely to be employed (17.5% VS 17.7%)
- However:
  - Women are more likely to identify as a caregiver for another adult (11.5%vs. 7.2%)
  - Men are more likely to want work, despite being retired (19.6% vs. 9.2%)
  - Men and women have similar interest in volunteering.

There is room to be more inclusive of the perspectives of *all* older adults

- African American/Black respondents expressed the highest degree of confidence that their ideas about public policies are valued and considered in their town (50.0%)
- English-language respondents of all backgrounds (39.6%)
- Korean-language respondents (32.9%)
- Spanish-language respondents (27.8%)
- Less than half of all older adults *agree* that their ideas are valued in their town (49.5% for men and 46.5% for women).

Older and younger seniors have a very different relationship to employment

- The majority of older seniors are retired (63.0%), and 86.0% of retired older seniors are *not* interested in work.
- More younger seniors are retired than employed (36.5% vs. 32.1%), though they are much less likely to be retired than older seniors. Of retired younger seniors, they are also more likely to be looking for work (27.1% vs. 14.0%).
- Older and younger seniors express similar interest in local volunteer activities as well as a similar agreement regarding whether their ideas about public policies are valued and considered in their town.

Source: 2026 Bergen County Age-Friendly Community Survey

In Your Words: Civic Participation and Employment

"Every one of us needs to vote, and we need to keep this country in prayer."

"The [Age-Friendly] framework is not aligned with the frameworks of county/municipal governments. Resistance is a strong word, but it doesn't really fit with how they think things should work."

"What you invest in planning and coordinating and adjusting to the changes…in your communities can save you a lot in crisis planning and duplicative services that don't fully address the needs."

"As soon as someone who has a voice becomes a caregiver or has a voice, all of a sudden, 'Boom! The thing gets done.'"

"Policies, procedures in towns are meant to serve the whole town. How does the town really think about and plan for the most vulnerable people in town?"

"The County Board of Commissioners should be way more involved in this."

"Primary house being included in the Estate (the housing market is tough, they worked for their house, they want to give it to their kids, they don't want to give it up) but then they can't qualify for Medicaid."

"Universal healthcare funded by taxing the rich."

"Everyone comes here and promises us things but then we don't see the promises."

Communication & Information

Seniors report that improved access to clear, simple information like calendars for local activities via paper or email would boost attendance.

Seniors reflect a spectrum regarding comfort with technology as a resource for communication and information. Technology is often a helpful tool for both seniors and professionals serving them. Most seniors acknowledged having smartphones and generally felt comfortable with email, text messages, and Facebook. Nonetheless, there is a strong preference for pamphlets and other analog materials and communication systems.

The two focus groups consisting of older adults varied significantly in terms of location, income, and ethnicity, but generally agreed that communication and information were very important to their everyday life, and could be improved. Participants from both focus groups expressed positive views towards the facilities, facility staff, and volunteers at the centers where they are engaged. Many expressed gratitude for having found the center and hoped that others like them could participate too. Participants from both sites provided mixed feedback on the availability and usefulness of additional resources, along with skepticism towards elected officials. However, the findings from these groups may not accurately represent all older adults in Bergen County. This is because the participants were regular attendees of two different Senior Centers in the area who volunteered to participate. The pool of volunteers included individuals who have already discovered and accessed available services for older adults in Bergen County. As a result, the ideas and experiences shared in these groups reflect the perspectives of some of the most engaged seniors.

Among professionals, there was extensive discussion of communication *strategies.* This included the value of regular partnership meetings to share best practices and streamline workflows. They also discussed the need for broader community education to complement direct outreach to seniors, and a growing demand for all materials to be available in at least English, Spanish, and Korean to reflect population needs.

Both the older adults and the professional focus group participants noted that adult children of elderly parents are seldom considered a primary audience for information about aging and available services. However, both agreed that adult children and their families could significantly benefit from such information.

Communication Perspective

- Overwhelmingly positive views of senior center facilities, staff, and volunteers
- Grateful for having found the center
- Hope others can participate, too

- Technology adoption is a spectrum
- Limited tech comfort (email, Facebook, etc.)
- Strong preference remains for pamphlets & analog materials/systems

Focus Group Insights

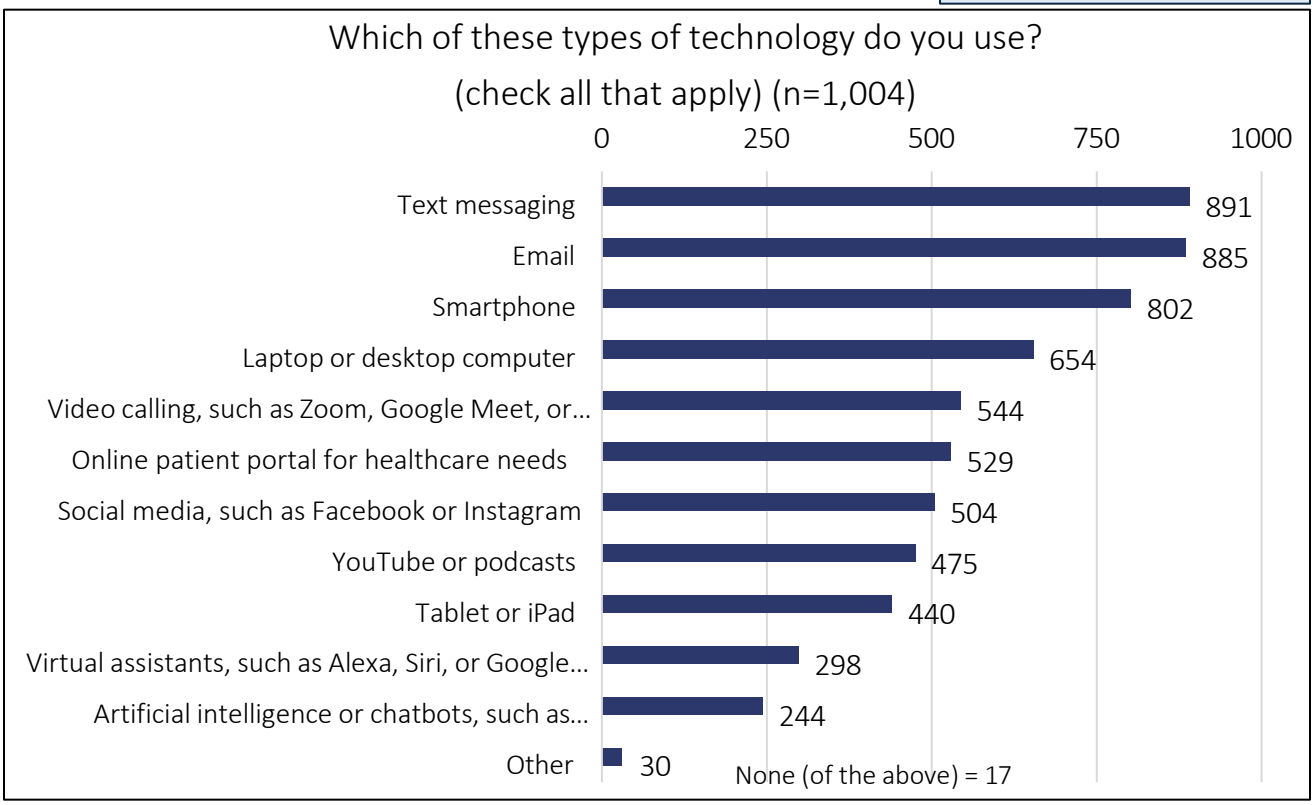
- Language Access needs (material in at least English, Spanish & Korean)
- Direct Outreach to seniors
- Broader community education need

- Share best practices
- Target adult children in communication and outreach
- Strengthen Community Partnerships

Older adults are growing increasingly comfortable with the most common modern technologies. As the world goes digital, this is positive. Many older adults are now more skilled at receiving information via email and text messages. They often prefer these methods, as well as using video calls to connect socially, despite physical limitations or geographical distance. Additionally, they are learning to navigate healthcare resources through digital platforms.

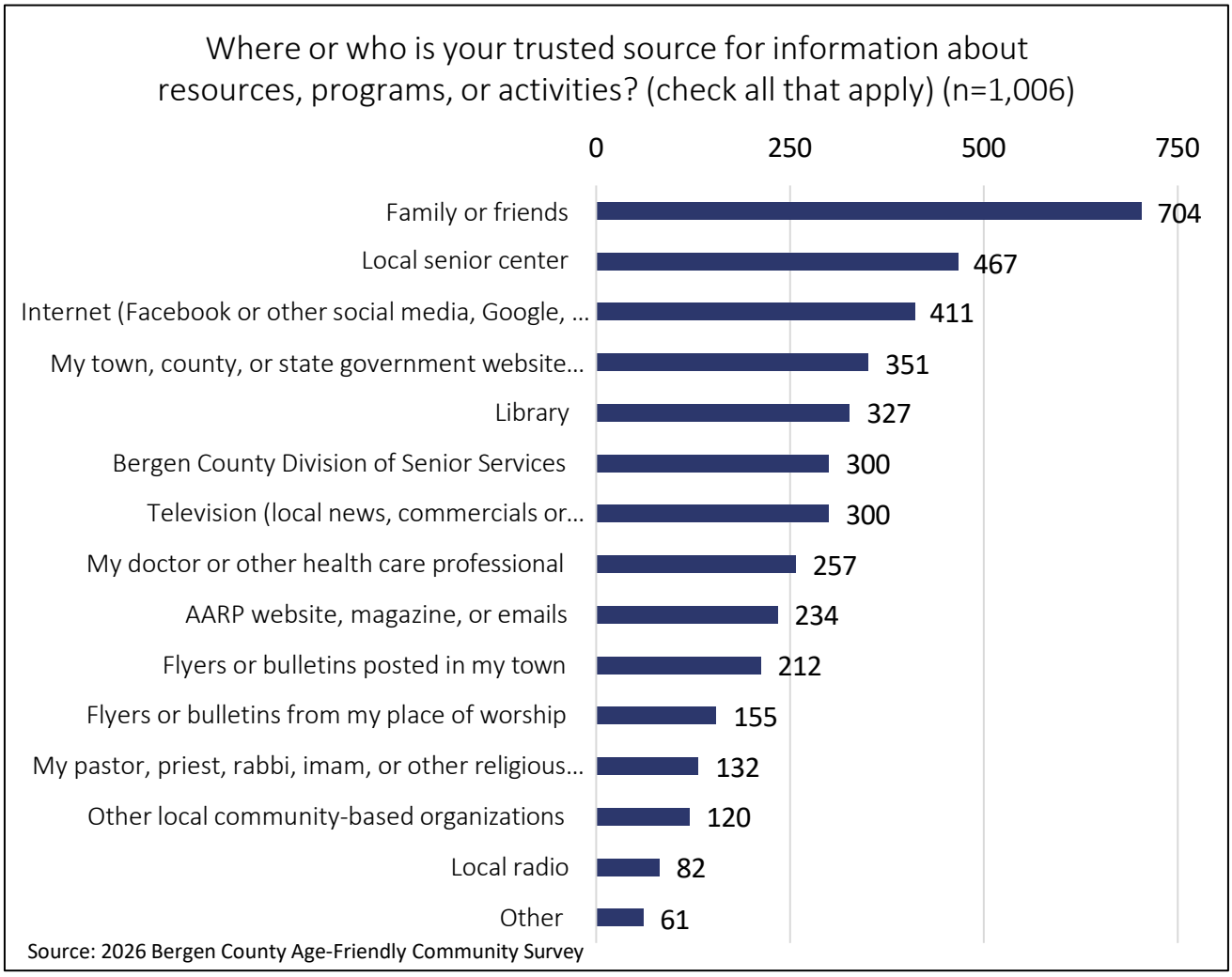
"No one is talking about senior citizens and AI… have we really thought about this?"

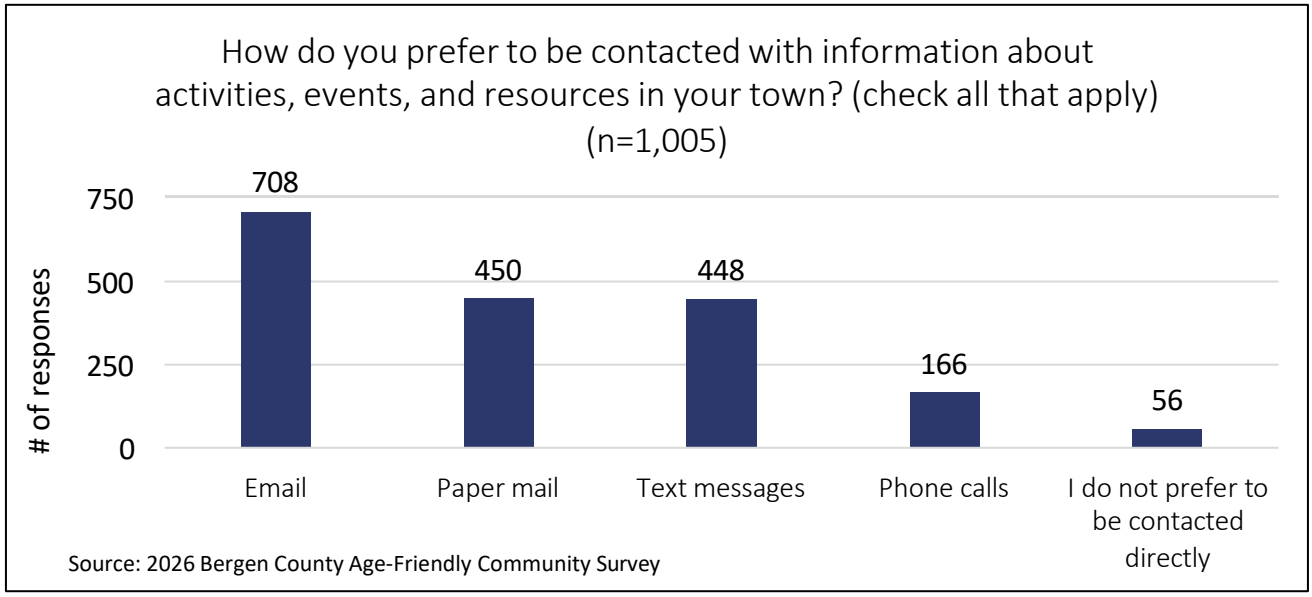
1 in 5 survey respondents report regular use of Artificial Intelligence or Chatbots, such as ChatGPT, Claude, Gemini,



Source: 2026 Bergen County Age-Friendly Community Survey

Meanwhile, there are few consistent and easily accessible resources available to help older adults learn new technologies. While staying updated in a digital world has its advantages, it can also pose risks for those who are not adequately prepared. **Emerging research highlights the negative impacts on mental health and cognitive ability associated with excessive use of chatbots and generative AI products.** Additionally, the increasing prevalence of false information on social media, along with the dangers of online fraud and scams, underscores the importance of navigating new technologies within a community. **Crafting messages and education regarding these new opportunities and risks would benefit older adults in particular, but also people of all ages as well.**


Where or who is your trusted source for information about resources, programs, or activities? (check all that apply) (n=1,006)
0
250
500
750
Family or friends 704
Local senior center 467
Internet (Facebook or other social media, Google, … 411
My town, county, or state government website… 351
Library 327
Bergen County Division of Senior Services 300
Television (local news, commercials or… 300
My doctor or other health care professional 257
AARP website, magazine, or emails 234
Flyers or bulletins posted in my town 212
Flyers or bulletins from my place of worship 155
My pastor, priest, rabbi, imam, or other religious… 132
Other local community-based organizations 120
Local radio 82
Other 61
Source: 2026 Bergen County Age-Friendly Community Survey


How do you prefer to be contacted with information about activities, events, and resources in your town? (check all that apply) (n=1,005)
# of responses
750
500
250
0
708
450
448
166
56
Email
Paper mail
Text messages
Phone calls
I do not prefer to be contacted directly
Source: 2026 Bergen County Age-Friendly Community Survey

In Your Words: Communication and Information

"It's not that easy to get through to anybody for help, but when election time comes, everyone knows your phone number."

"I wish I had a pamphlet of information on paper that lists transportation, senior centers and the days they are open, other activities."

"I am more used to email than the phone [texting]."

We asked older adults: When you need help, where do you go for assistance or advice?

- Word of mouth
- Google
- My doctor
- Family – *"I ask my daughter, then she asks people she knows and that's how I get recommendations"*
- *"I have a great handyman and he helps me find anything I need"*
- *"CHORE helped me put bars in the bathroom, repairs"*
- The Women's Club helps seniors, vets, and children get the things and information they need
- The KIP center – provides transportation and good information
- *"I need a place to go to get information. I'd like to have a pamphlet."*

"I want all the things that are available for seniors in Bergen County to be in a booklet that can fit in my pocketbook."

"Initially, it [the AARP framework] was helpful but now that we have our survey results, I feel like we receive a lot of support from the people that are on this call, the people that are further along in their ideas."

"If we can't reach residents directly, how do we educate the community so that they can be a resource to older adults we can't meet directly?"

"When we did our survey, we made sure it was available in English, Spanish, and Korean… we always have to request the Korean materials."

"We work intimately with one another [at Senior Services]. We're 'one-stop shopping,' but it seems to be really hard to find us." (They report people getting passed around and around before finally getting to them). *"I'm happy to be the person at the end, calming them down, and helping them, but there's a lack of education outside. If not everyone in the process knows how the other people work, the client gets lost and gives up."*

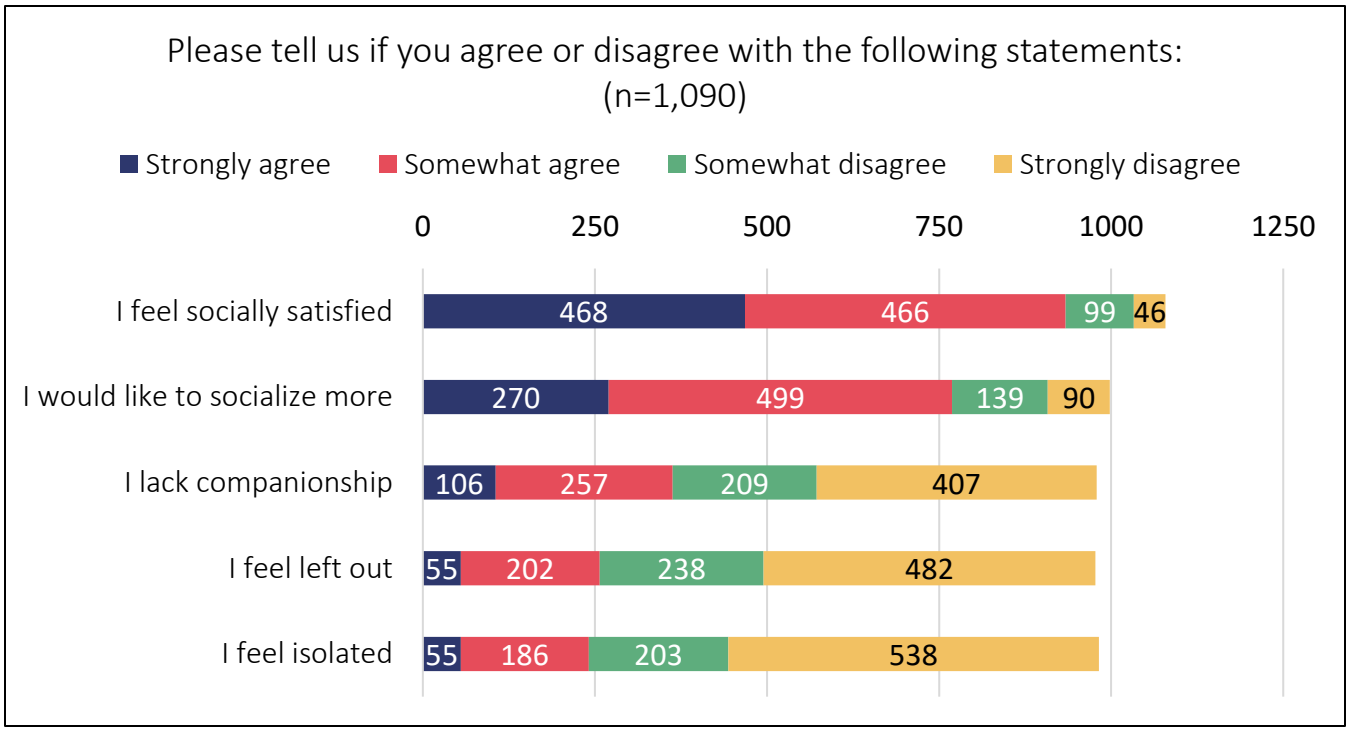
"How can we apply technology to services? We're getting a more savvy senior now. Could there be something that could automatically send out information to people once they're a certain space away from turning 65?"

Respect and Social Inclusion

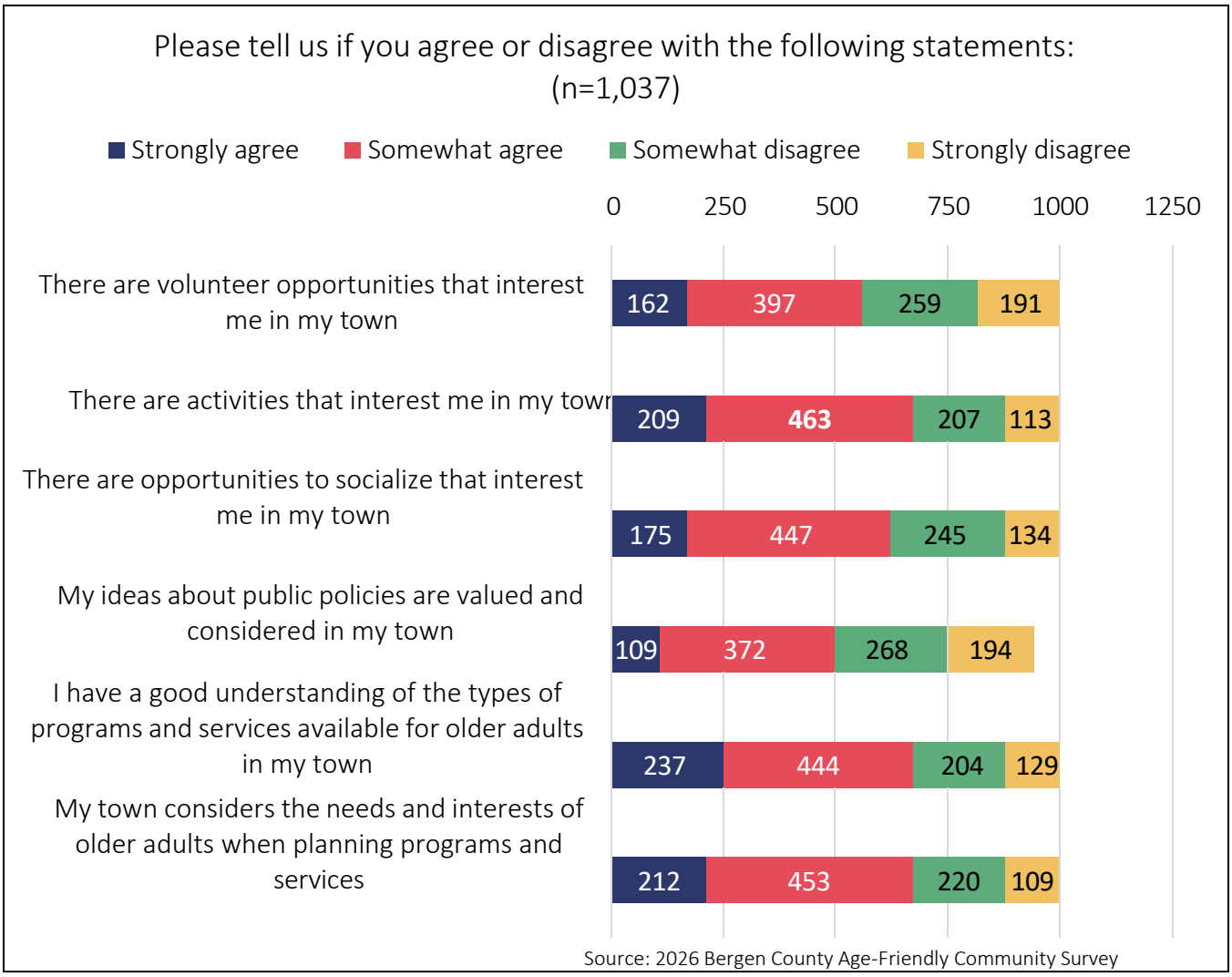
Respect seniors' autonomy and eliminate administrative barriers that undermine dignity

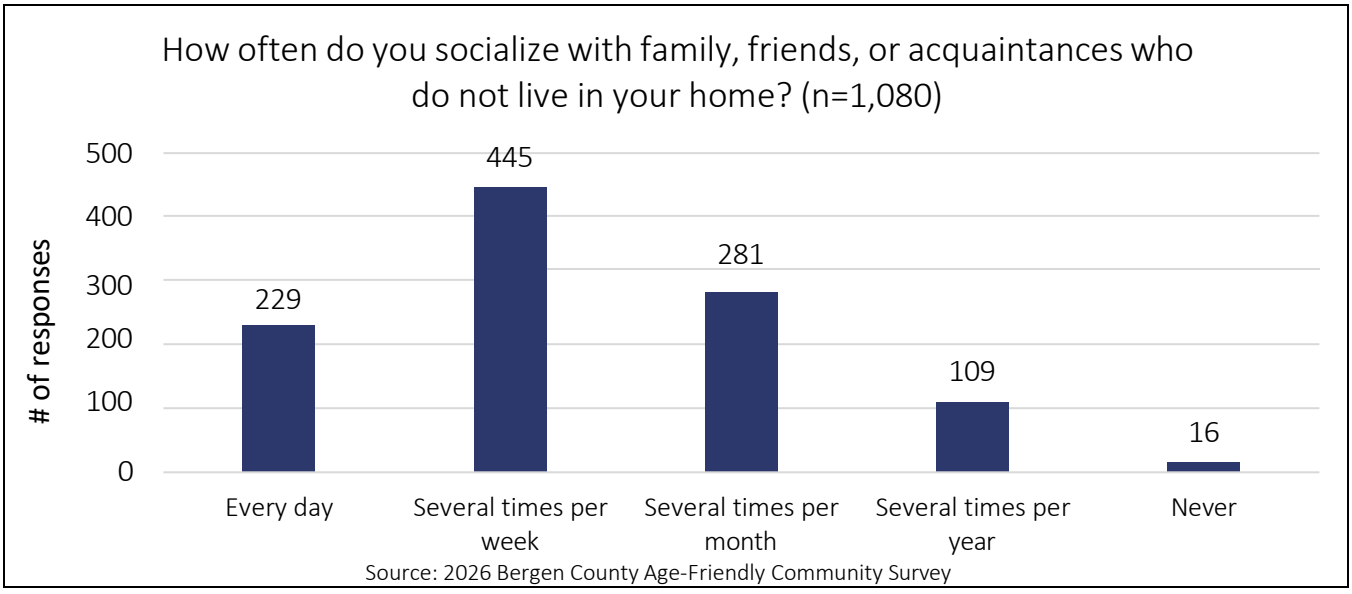
For seniors, the fear of losing independence and autonomy emerged as a consistent concern across focus groups, interviews, and the Community Survey. Asking for help can be especially difficult for a generation of people who grew up priding themselves on their independence and self-sufficiency as defining values. Recognizing one's growing need and asking for help is even more challenging for individuals who have rarely, if ever, needed to seek assistance before. This is particularly true for people who have never needed to seek support from governmental or social service agencies, who must overcome both bureaucracy and stigma of seeking assistance.

Becoming an Age-Friendly County reflects a shared belief that everyone deserves to age with dignity, recognizing that dignity may look different for each individual. **Centering dignity in providing care requires making an effort to understand the particular barriers and stigmas that prevent people from seeking help in a timely manner, and to prioritize proactive, tailored messaging, delivered by a variety of trusted messengers**. Older adults desire autonomy, engagement, activity, and purpose. They do not want to *have* to rely on others to meet basic needs, and many are actively grieving this shift. **It is important for everyone, particularly service providers, to remember that even when older adults are asking for help, they are not *helpless.*** Despite these challenges, many older adults report feeling socially satisfied and often agree they have opportunities that interest them in their community. Being able to remain active and engage as the age is a top concern.



Source: 2026 Bergen County Age-Friendly Community Survey


Please tell us if you agree or disagree with the following statements: (n=1,037)
Strongly agree
Somewhat agree
Somewhat disagree
Strongly disagree
0
250
500
750
1000
1250
There are volunteer opportunities that interest me in my town
162
397
259
191
There are activities that interest me in my town
209
463
207
113
There are opportunities to socialize that interest me in my town
175
447
245
134
My ideas about public policies are valued and considered in my town
109
372
268
194
I have a good understanding of the types of programs and services available for older adults in my town
237
444
204
129
My town considers the needs and interests of older adults when planning programs and services
212
453
220
109
Source: 2026 Bergen County Age-Friendly Community Survey


How often do you socialize with family, friends, or acquaintances who do not live in your home? (n=1,080)
# of responses
500
400
300
200
100
0
229
445
281
109
16
Every day
Several times per week
Several times per month
Several times per year
Never
Source: 2026 Bergen County Age-Friendly Community Survey

In Your Words: Respect and Social Inclusion

"People talk down to seniors. When I go places, like the doctor or store, people will address my children instead of me, even if I ask a question."

"It matters what each individual's definition of independence is. It's amazing what people hold on to."

"I find that a lot of times, people are really not ready to admit that they need help. It's really difficult to lose independence; they don't want their kids to be wiping their butts, it's hard to ask the neighbor to pick up food for them, ask their kids to pay their taxes."

Cultural stigmas:

"*Older adults will refuse to discuss 'that type of information' with their children, even when the children are their best bet for getting assistance."*

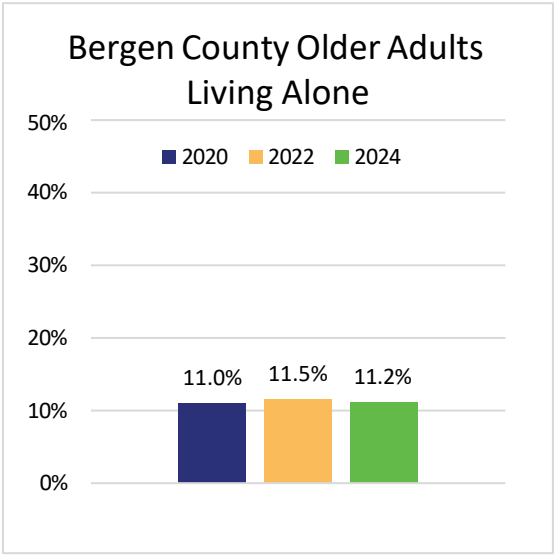
"There's a stigma attached to accessing [that kind of] assistance (food pantry). *Sometimes you just have to reframe the discussion as to how these things are talked about. For programs like SNAP, there's a lot of generational attitude in response to how these things were discussed, so I'll ask 'Who pays their taxes every year? This is your money…you shouldn't have any hesitation accessing it if it's something you need and are eligible for.'"*

"It'd be great if we lived in a world where no one had to go to a food pantry and everyone had access to the food that they need and want but [also] making sure that all of our food pantries can achieve that gold standard – choice model, and high quality."

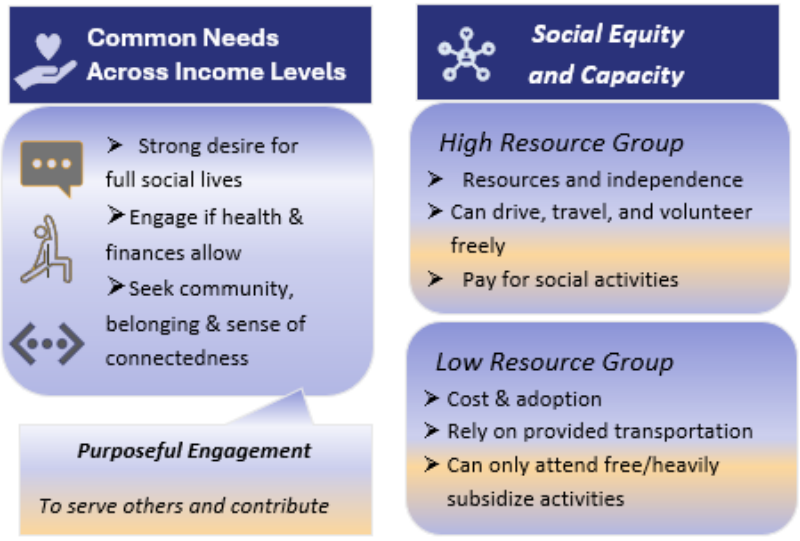
Social Participation

Contributing, belonging, and purposeful engagement are very important to seniors.

It is important to note that senior-serving professionals did not prioritize the domain of social participation in their focus group conversations, but the older adults did. Two focus groups were comprised of older adults actively engaged at two different senior centers. While the demographics of the two groups were different, all participants wanted to be socially engaged and had the information, transportation, and capacity to participate. Both groups of older adults expressed a strong desire to continue living full social lives for as long as their health and finances allowed. They want to stay engaged with others in ways that feel purposeful, particularly when they can serve others. They seek a sense of community that offers both belonging and opportunities to contribute.



The focus groups of older adults reflect two distinct income groups of seniors: one with enough resources and independence to drive themselves, travel, volunteer, and pay for social activities, and another with far fewer resources, relying on provided transportation and only being able to participate in activities that are free or heavily subsidized; however both groups highly value social activities and take advantage of subsidized Older American Act programs that are not based on income such as the Congregant Lunch program or Community Transportation program. This shows the value of such programs in building community and promoting meaningful opportunities for social interaction among seniors from all walks of life.

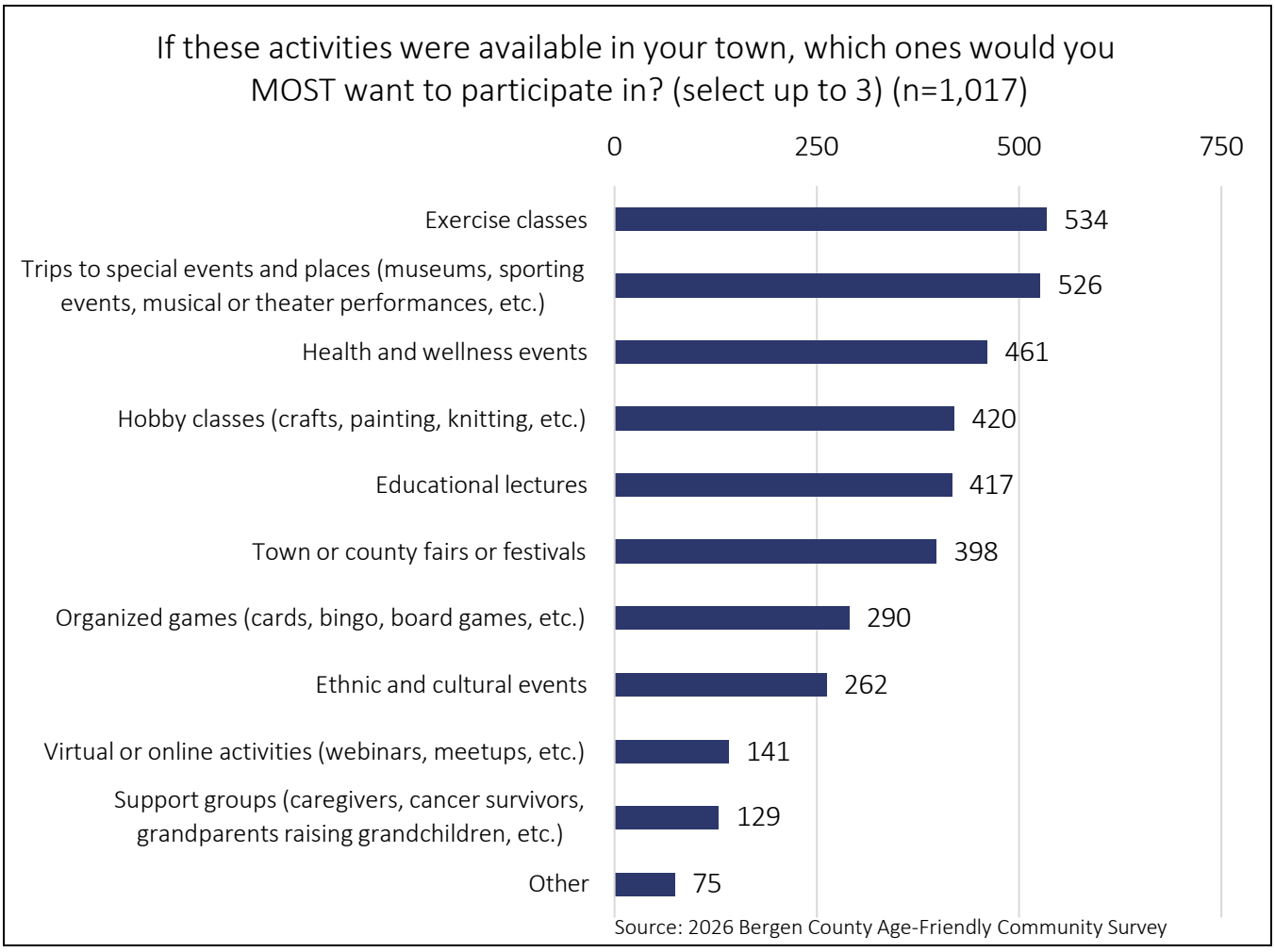


1 in 3 Community Survey respondents Live Alone and Care for All of Their Needs Themselves



The interviews, focus groups, and community survey reinforced the notion that when given the opportunity, older adults in Bergen County want to socialize. That sentiment was true across language, culture, age, and gender.

Cost is a significant barrier for many older adults to participate in the activities that interest them. When asked what might make it easier for older adults to participate in activities that they like, cost-related barriers were two of the top three responses.



"Men's discussion group for health, socializing and general concerns- Most group activities are 90% women and tend coordinated and have women's concerns exclusively.

"Respite help. Friendly phone calls but for my home."

"Computer lessons and other short courses for seniors."

"Would like to see a senior singles social group."

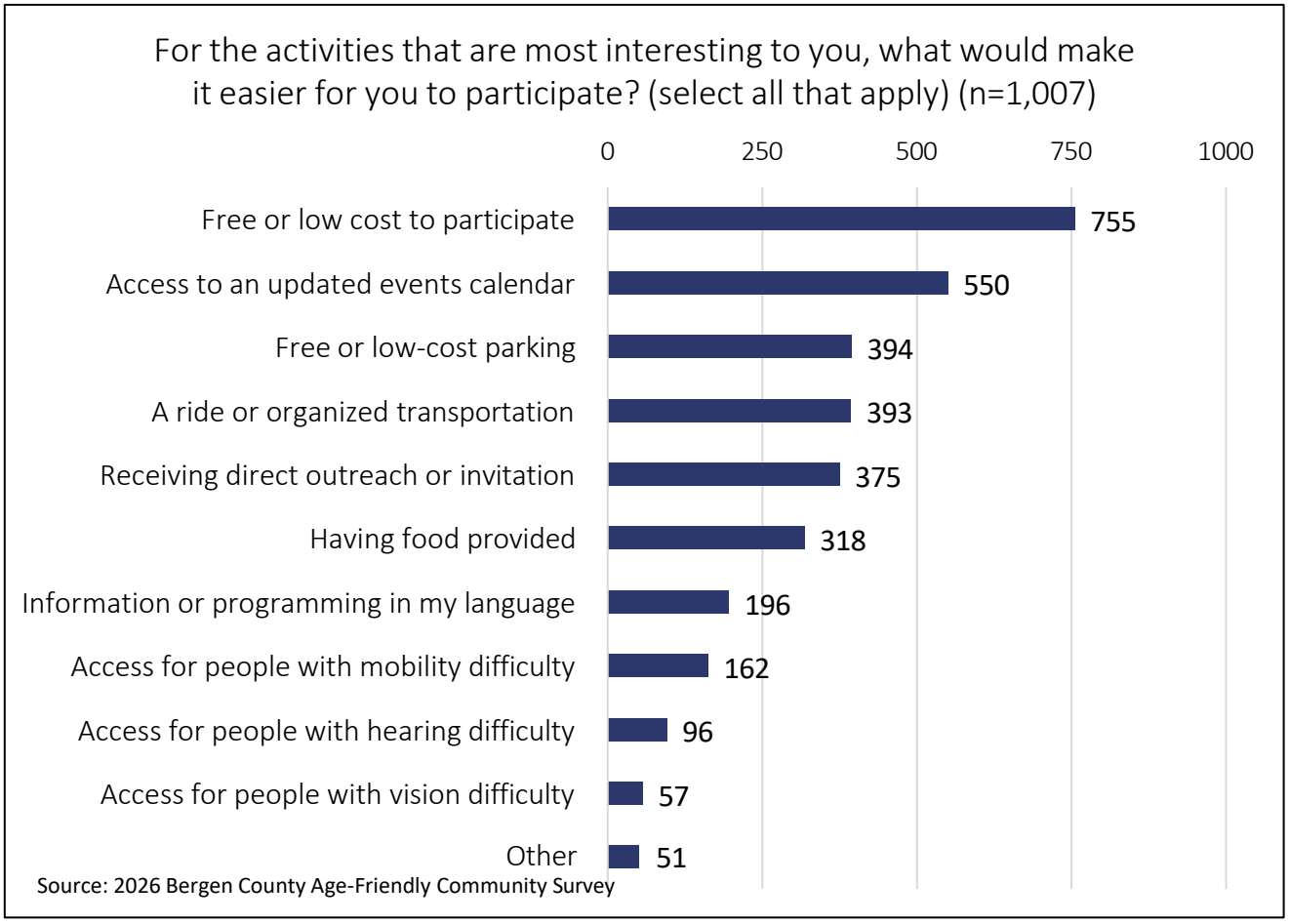
"Language classes"

"Retirement planning (Medicare, social security, investing)"

One group of older adults who are unable to participate in community activities at senior centers is those who work. While they do not comprise the majority of Bergen County seniors, there are many people in this category. Offering events and programming during evenings and weekends would better engage this demographic.

"Evening or weekend programming since I work full time [would make it easier for me to participate in things I'd like to do]."

Senior centers have frequently been recognized in various qualitative research studies as trusted and respected social institutions for older adults. While they may not be suitable for everyone—often carrying a stigma associated with being for older seniors and implying a less active lifestyle, as well as a class-related stigma due to the offering of daily free meals—they can serve as an excellent starting point for further investment in subsidized activities for seniors. As an alternative, Bergen County also offers several public parks and outdoor spaces that can be better utilized to bring the community together. This information may also be useful in mobilizing investments in community arts programs that encourage participation and support from individuals of all ages.



Source: 2026 Bergen County Age-Friendly Community Survey

"An aide to stay with my husband for whom I am his caregiver."

"Medical people in case of emergencies. I am wheelchair bound and use a ventilator 24 seven we need somebody has knowledge about that or who will learn."

2026 Community Survey: A Closer Look at Social Participation

Men and women expressed similar social behaviors and preferences

- Men and women socialize with similar frequency.
- The top 3 activities are the same for men and women:
  - Exercise classes,
  - Trips to special events and places,
  - Health and wellness events
- Women were more likely to express interest in social participation overall.
- Women were twice as likely than men to express interest in support groups.

There are differences in social interests between different cultural groups

- African American/Black and Korean-language respondents were most likely to express interest in social participation opportunities.
- African American/Black respondents were more interested in ethnic or cultural programming than all other demographic groups.
- Korean- and Spanish-language respondents had less interest in virtual programming than others.
- Exercise classes and health and wellness events were top 3 choices for all groups except Spanish-language respondents.
- Trips to special events were top 3 choices for all groups except Korean-language.

Older and younger seniors have slightly different interests and accessibility needs

- Older seniors socialize with others outside of their home *more frequently* than younger seniors (57.1% at least several times per week, compared to 48.9%).
- Younger seniors and older seniors expressed different interests in types of social experiences:
  - Younger seniors: Trips to special events and places, Exercise classes, Hobby classes.
  - Older seniors: Exercise classes, Trips to special events and places, Health and wellness events.

All age groups cited the same supports to be most helpful to accessing social activities and programs

- Free or low-cost
- Access to an updated events calendar
- Younger seniors would benefit more from free or low-cost parking.
- Older seniors would benefit more from a ride or organized transportation.
- Older seniors were slightly more likely to acknowledge a need for physical supports.

Source: 2026 Bergen County Age-Friendly Community Survey

In Your Words: Social Participation

"They need to do better[in the local business districts]. There's more seniors, more people living longer. We need decent shoe stores, clothing for people our age."

"A lot of seniors really want to get out but it's hard."

"Bergen Performing Arts Center offers free tickets to seniors. I think that's a wonderful program they have here. We get it every month [tickets from MLK]."

"We go to church."

"I learned about the Garfield Senior Center because they had holiday events, so I went there. They have activities on Mondays and Wednesdays, so you could do both [Garfield and KIP]."

"We do projects and fundraising for the children's hospital, where we buy and dress up a bear for the kids in the hospital. Activities like that are fun and social, and. you feel good about doing them even if you have to pay something."

When senior centers organize excursions or vacations *that require payment, such as booking a block of rooms on a cruise ship, focus group participants actively saved or set aside money to join trips with familiar companions.*

They appreciate having age-appropriate itineraries organized by someone at the senior center. For older adults who have the financial means, ***arranging elective group excursions that come with a cost alleviates concerns about scams, reduces anxiety about using technology to plan a trip, and ensures companionship, particularly for seniors who live alone but wish to socialize,*** *engage, and explore new experiences.*

Health Services and Community Support

As fear of physical decline grows, especially for those living alone or providing care to others, older adults experience lower quality of life, greater mental distress and isolation, and increasing difficulty obtaining the services and supports they need.

Focus group participants often said that if they had a magic wand, they would return themselves and others to "better health." They described growing physical limitations as a major source of worry, frustration, and a sense of loss as they try to maintain independence. Many are reluctant to ask for help or rely on others, including adult children. Meanwhile, both the older adult and professional focus group participants indicated that adult children of elderly parents are rarely a primary audience for information about aging and available services, even though their families rely on their knowledge, support, and resources.

Respondents expressed concerns over healthcare costs and barriers to qualifying for support, while also showing gratitude for the assistance they did receive.



Respondents who are professionals in the field of senior care discussed being impacted by decisions to close facilities and reduce workforces that serve older adults. They expressed concern about how new federal policies will further damage social safety nets.

Nonetheless, universally, professionals reaffirmed their commitment to supporting older adults, especially those facing financial challenges. They recognized that this work often occurs behind the scenes, focusing on establishing strong systems and a solid reputation before any visible results can be seen.

Older Adults Concerns

- Isolation and fear of physical decline (esp. among those living alone)
- Reluctance to ask for help: Value independence
- Healthcare costs & qualifying barriers
- Magic wand for better health: Major worry & loss

Stakeholder Insights

- Concern regarding the future social safety nets (Federal policy changes)
- Concerns about facility closures and reduced workforce
- Gratitude for supports that are available

In Your Words: Health Services and Community Supports

"It's so hard to get health services. If you work part time, you don't qualify [for income-based programs]. [You can be] $1 over, but when you get sick, you have no choice."

"I got a recent diagnosis of breast cancer. Thank God they caught it early. The medicine was $1600/one month…thank God for PAAD, and for my daughter but I don't want her to have to worry about it because she has her own household."

"[If I had a magic wand I would] cure [my] arthritis so I can do things."

"[If I had a magic wand] turn back time to when we were all healthy."

"There's a lot of adult children out there who aren't prepared for their parents to age. A lot of that needs to come from primary care docs who are taking care of people. Can this be a part of discharge planning?"

"[What works best is] being ok with the slow work of building a good reputation."

"Investment in care alternatives. There does have to be a safety net. Most of us are not going to be able to afford care in our homes and communities, and it will cost governments more in the long run if we're all forced into nursing homes."

"The other thing I don't know that we've seen the repercussions of are all these Medicaid cuts. [It should be a priority] helping to ease all that that's going to create."

"I would love to see every municipality funded to have a social worker as part of their municipal team, a screener and a helper in every town, expanding care management/navigation at the County level."

When asked what sorts of community programming they might be interested in, Community Survey respondents are most interested in participating in exercise classes and health and wellness events. This underscores their well-documented reflections elsewhere regarding fear around losing physical autonomy. The data show that older adults in Bergen County are facing both the physical and emotional impact of declining capacity and the accompanying grief, combined with the practical realities that complicate their situation, such as financial burdens.

Bergen County Multisector Plan for Aging

A total of 1,314 seniors and senior service providers from Bergen County participated in our assessment through interviews, focus groups, and surveys. They ranked the eight Age-Friendly Domains based on their personal importance and identified the specific components within each domain that mattered most to them. Below is the resulting list along with the corresponding actions.

By Focus Group, Survey, and Interview Respondents

1. Housing	Prioritize promoting affordable and trustworthy home maintenance, modification, and repair services Affordable hoiusing for all residents will improve reseources and opportunities to age in place
2. Transportation	Continue improving transportation options for older adults and improve road safety and parking Consider novel approaches like valet for events and locations
3. Communication and Information	Provide regular, local, schedules and calendars on paper or email Prioritize improving coordination and communication among service providers
4. Social Participation	The interest exceeds access, mostly due to transportation (parking and transit limitations), and cost Explore parking and valet options,
5. Health Services & Community Supports	Support providers to simplify and better coordinate referrals and care across sectors towards greater "Age-Friendliness" Consider ROI of free or subsidized programs
6. Outdoor Spaces and Buildings	Educate leaders and policy makers about the importance of Age-Friendly road safety, elevator maintenance, park benches, parking access, and accessible bathrooms
7. Civic Participation and Employment	Explore creative opportunities to create meaningful avenues for seniors to contribute to and advise programming, planning, and service provision Explore opportunities to engage seniors in finding novel transportation solutions
8. Respect and Social Inclusion	Provide best practices models for providers, vendors, and others to ensure the dignity of seniors is preserved Focus on preserving dignity, safety, and access to technology tools for older adults

The Bergen County Age-Friendly Task Force was presented with key findings from the 2026 Needs Assessment Research. The group engaged in consensus-building and data-driven discussions to identify strategies that would most effectively and sustainably address the opportunities highlighted by the data. These strategies are described below.

Strategy #1

Increase opportunities for collaborative partnerships and improve communication processes like information and data sharing.

Priority partners include:

Bergen County Departments, Divisions, and Offices,
Bergen County Towns and Municipalities,
Age-Friendly Communities,
Services Providers,
Transportation Providers, and
Municipal senior centers.

Strategy # 2

Provide best practice Age Friendly training for policy makers, elected officials, and other leaders.

Priority topics to address include:

Communication strategies to reach older people,
Road safety concerns impacting older people (parking for people with mobility limitations, potholes, etc.),
Aligning transportation options with the needs of older people,
The importance of compliance with housing safety requirements (elevators, safety features, etc.),
Understanding first responders' roles and responsibilities regarding safety for older people,
Clarity regarding tenants' rights, rules, and responsibilities in senior living communities.

Next Steps

Bergen County has a variety of governmental and community-based health and social support services; however, finding the right resources can often be a complicated process for individuals seeking care. Additionally, the high cost of living in Bergen County creates barriers for those interested in pursuing jobs that support seniors. To address these challenges, we need to advocate for policies that expand quality of life support for all individuals and grow the workforce dedicated to serving older adults. This includes providing essential structural support for this workforce, such as a livable wage and accessible public transportation and job training. Additionally, proactive community-centered initiatives focused on aging and its various aspects can improve the quality of life for everyone.

The next phase of the Bergen County Age Friendly is to create a Multisector Plan for Aging focused on translating recommendations into measurable strategies based on the data from this report that support aging in place and improve quality-of-life outcomes for all people in Bergen County. Following the adoption of these recommendations, implementation efforts will emphasize identifying practical strategies, sustainable actions, and partnership opportunities across sectors that better facilitate treating all residents with dignity and improve quality of life for all. This includes encouraging broad multisector engagement and participation among older adults, caregivers, County Departments, and community-based agencies. These next steps aim to transform this plan into a sustainable, action-oriented initiative that promotes healthy aging, livable communities, multisector collaboration, and long-term systems change across Bergen County.

Conclusion

The document represents a data-driven, community-based framework designed to enable all Bergen County residents to age in place with a high quality of life. Informed by robust data, strengthened partnerships, and aligned with the New Jersey Age-Friendly Blueprint, this document recognizes both the opportunities and challenges associated with supporting an aging population in one of the largest and most densely populated counties in the nation.

Organized around the 8 Age-Friendly Domains, this document emphasizes strategies and first steps based on collaborative efforts to ensure that the infrastructure that supports Bergen County considers the strengths, needs, and dignity of all older adults. Through continued collaboration, implementation, evaluation, and community engagement, Bergen County is well positioned to implement gradual policy, infrastructure, and systems-level change over time.

Creating an Age-Friendly County requires ongoing coordination among government agencies, healthcare systems, community organizations, businesses, educational institutions, faith communities, municipalities, and residents. Many opportunities already exist to strengthen communication, accessibility, community engagement, service coordination, and support. These efforts make it easier for residents to successfully age safely, independently, in their homes and communities with dignity. Together, we can start with a commitment to ensuring all programs, activities, and support promote dignity, resilience, health, equity, and social connection across all stages of life.

Appendix

City	Population		Gender		Race/Ethnicity				Housing		Median Income 65+	FPL
	60+ #	60+ %	M	F	Asian	Black	White	Hispanic	Rent	Own		
Allendale	1,345	20%	37%	63%	5%	1%	91%	3%	35%	65%	NA	9%
Alpine	504	38%	52%	48%	38%	0.1%	60%	1%	4%	96%	$210,278	4%
Bergenfield	6,633	23%	46%	54%	30%	5%	49%	16%	25%	75%	$77,398	8%
Bogota	1,887	21%	46%	54%	8%	6%	66%	20%	21%	79%	$77,143	3%
Carlstadt	1,116	18%	42%	58%	8%	0%	81%	11%	25%	75%	$70,739	0%
Closter	1,898	22%	51%	49%	26%	2%	78%	2%	36%	64%	$87,321	6%
Cliffside Park	6,339	25%	47%	53%	10%	4%	71%	15%	23%	77%	$58,882	9%
Cresskill	2,196	24%	33%	67%	15%	0.2%	69%	7%	11%	89%	$41,400	7%
Dumont	4,571	25%	49%	51%	26%	3%	63%	8%	1%	99%	$50,882	4%
Demarest	1,281	26%	50%	50%	26%	0.3%	73%	1%	21%	79%	$120,357	3%
East Rutherford	2,375	24%	39%	61%	12%	8%	77%	3%	47%	53%	$33,073	10%
Edgewater	2,467	17%	46%	54%	29%	0.1%	58%	13%	30%	70%	$48,365	5%
Emerson	2,064	28%	46%	54%	6%	1%	91%	2%	29%	71%	$85,122	3%
Elmwood Park	4,717	22%	46%	54%	10%	2%	75%	13%	6%	94%	$49,682	7%
Englewood	6,883	24%	45%	55%	9%	26%	48%	17%	28%	72%	$103,988	6%
Englewood Cliffs	1,547	29%	42%	58%	36%	3%	56%	5%	0%	100%	$138,819	5%
Fair Lawn	8,532	25%	45%	55%	7%	1%	85%	7%	15%	85%	$87,371	7%
Fairview	3,383	23%	40%	60%	10%	0.2%	54%	36%	56%	44%	$33,580	12%
Fort Lee	12,202	31%	43%	57%	27%	0.2%	64%	8%	27%	73%	$64,981	11%
Franklin Lakes	3,021	27%	45%	55%	8%	0.1%	84%	9%	10%	90%	$118,906	6%
Garfield	6,436	20%	47%	53%	2%	1%	77%	19%	37%	73%	$42,718	9%
Glen Rock	2,023	17%	47%	53%	6%	5%	88%	1%	7%	93%	$97,143	4%
Hackensack	10,338	23%	42%	58%	10%	23%	48%	19%	50%	50%	$48,530	12%
Harrington Park	1,149	24%	45%	55%	11%	0.1%	88%	1%	0%	100%	$93,750	6%
Hasbrouck Heights	2,955	24%	38%	62%	8%	2%	81%	9%	20%	80%	$88,427	6%
Haworth	850	25%	52%	48%	13%	4%	83%	0%	4%	96%	$142,159	7%
Hillsdale	2,189	22%	46%	54%	5%	3%	89%	3%	15%	85%	$80,179	9%
Ho-Ho-Kus	953	22%	49%	51%	10%	0.1%	86%	4%	4%	96%	$129,583	0%
Leonia	2,615	28%	42%	58%	18%	6%	55%	21%	25%	75%	$83,590	5%
Little Ferry	2,848	26%	46%	54%	17%	3%	65%	14%	48%	52%	$41,838	6%
Lyndhurst	5,614	25%	44%	56%	6%	2%	77%	14%	49%	51%	$53,651	10%
Lodi	5,542	21%	44%	56%	7%	5%	64%	24%	32%	68%	$34,755	12%
Mahwah	6,777	27%	46%	54%	6%	1%	88%	4%	16%	84%	$67,847	4%
Maywood	2,730	27%	46%	54%	16%	1%	71%	11%	21%	79%	$53,125	8%
Midland Park	1,806	26%	50%	50%	0.2%	0.2%	98%	2%	37%	63%	$53,243	3%
Montvale	2,241	27%	43%	57%	12%	0.2%	85%	4%	6%	94%	$105,795	4%

City	Population		Gender		Race/Ethnicity				Housing		Median Income 65+	FPL
	60+ #	60+ %	M	F	Asian	Black	White	Hispanic	Rent	Own		
Moonachie	618	20%	48%	52%	6%	6%	72%	16%	12%	88%	$62,885	4%
New Milford	3,785	22%	46%	54%	18%	1%	72%	9%	28%	72%	$63,100	8%
North Arlington	3,622	22%	47%	53%	2%	1%	81%	16%	41%	59%	$49,916	13%
Northvale	1,109	23%	48%	52%	26%	2%	65%	8%	14%	86%	$45,750	5%
Norwood	1,557	27%	45%	55%	21%	0.2%	76%	2%	12%	88%	$49,833	6%
Oakland	2,814	22%	46%	54%	6%	0.1%	91%	3%	8%	92%	$92,407	3%
Old Tappan	1,461	25%	45%	55%	19%	0.2%	79%	3%	13%	87%	$115,089	2%
Oradell	1,983	24%	48%	52%	11%	1%	83%	4%	4%	96%	$115,313	7%
Palisades Park	4,787	24%	48%	52%	60%	1%	27%	12%	47%	53%	$47,688	15%
Paramus	9,189	34%	48%	52%	21%	1%	71%	6%	15%	85%	$90,156	5%
Park Ridge	2,553	28%	45%	55%	2%	0.2%	88%	10%	17%	83%	$65,885	4%
Ramsey	2,824	19%	47%	53%	4%	2%	88%	6%	7%	93%	$93,269	2%
Ridgefield	2,674	23%	44%	56%	22%	0.1%	60%	18%	41%	59%	$56,645	7%
Ridgefield Park	2,905	22%	46%	54%	7%	1%	64%	29%	31%	69%	$54,375	4%
Ridgewood	4,986	19%	46%	54%	11%	1%	82%	5%	11%	89%	$131,917	6%
River Edge	2,475	21%	47%	53%	14%	2%	78%	7%	25%	75%	$84,552	9%
River Vale	2,385	24%	47%	53%	13%	0.1%	82%	5%	17%	83%	$105,089	10%
Rochelle Park	1,815	31%	41%	59%	6%	1%	76%	17%	14%	86%	$83,372	7%
Rockleigh	332	53%	24%	76%	8%	0.1%	90%	1%	3%	97%	$124,375	2%
Rutherford	3,636	19%	44%	56%	7%	2%	81%	10%	23%	77%	$64,688	7%
Saddle Brook	3,426	24%	47%	53%	5%	2%	83%	11%	19%	81%	$77,652	5%
Saddle River	1,125	33%	49%	51%	20%	1%	74%	4%	20%	80%	$125,469	4%
South Hackensack	470	16%	39%	61%	1%	1%	72%	25%	32%	68%	$45,550	6%
Teaneck	9,350	23%	45%	55%	9%	23%	55%	13%	21%	79%	$90,347	6%
Tenafly	2,771	18%	46%	54%	24%	0.2%	73%	3%	9%	91%	$135,441	6%
Teterboro	15	16%	53%	47%	0.1%	0.1%	50%	50%	100%	0.1%	NA	27%
Upper Saddle River	1,651	20%	56%	44%	7%	0.1%	87%	6%	6%	94%	$128,996	2%
Waldwick	2,399	24%	41%	59%	8%	2%	87%	3%	10%	90%	$78,500	5%
Wallington	2,399	20%	43%	57%	6%	4%	84%	7%	40%	60%	$44,500	10%
Washington Township	2,853	31%	45%	55%	5%	2%	89%	4%	2%	98%	$82,569	3%
Westwood	3,054	27%	43%	57%	13%	2%	78%	7%	35%	65%	$85,673	6%
Woodcliff Lake	1,358	22%	48%	52%	2%	7%	88%	3%	16%	84%	$139,545	3%
Wood-Ridge	1,865	19%	48%	52%	5%	1%	91%	3%	42%	58%	$74,338	5%
Wyckoff	4,885	29%	46%	54%	2%	0.1%	94%	4%	8%	92%	$121,474	3%

Source: US Census Bureau, Source: US Census Bureau, 2017-2021

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(2) caregivers,
https://app.powerbigsov.us/view?r=eyJrIjoiZTU1MDBiYjYtYTI3OS00MmI4LTkxM2QtMmZkMWMwYzMyZDZlIiwidCI6ImMzNWJhNTE5LWJjODYtNDg2YS1iOWJjLWRjZjQyYjVlMGIyZCJ9
(3) providers)
https://app.powerbigov.us/view?r=eyJrIjoiYmRlYjZiYjgtMjc0Ny00NmUyLWFhOTUtZWFkYmU2MTU0NTkyIiwidCI6ImMzNWJhNTE5LWJjODYtNDg2YS1iOWJjLWRjZjQyYjVlMGIyZCJ9

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