NJ Department of Human Services Budget Hearing Testimony
Cathy Rowe, DrPH, Executive Director
December 2, 2025

Commissioner Adelman, and the Department of Human Services team,

Thank you for the opportunity to speak with you today. My name is Cathy Rowe, and I am the executive director of New Jersey Advocates for Aging Well as well as the head of the steering committee for Lifelong Strong NJ. I come to you today to advocate for new and innovative approaches for addressing the needs of our rapidly aging state.

We know that the upcoming year will be challenging. We are aware that New Jersey is predicting a tight budget, and at the same time, demand for services will increase, not just because of the economy and high cost of living, but because our state is rapidly aging.

Older adults will feel the impact of the economy and program cuts more intensely. Now is the time to think outside the box and find new ways to let people know about these essential services and even expand who is served by them.

One of the things we learned in our statewide survey last year was that people felt they were falling through the cracks. Our support systems are set up with hard eligibility cut offs and even though the Department of Human Services and the Division of Aging Services have done a tremendous job to expand eligibility and offer a wide range of programs to help people age in place, many simply aren't eligible and still need help. In a study we did with the Rutgers State Policy Lab, we found potential in using a sliding scale for program eligibility. We encourage the Department to explore and pilot sliding scale eligibility. This might mean, for example, that if someone is $10,000 above the cut off, they receive 90% of the benefit with a copay or contributing towards programs like the hearing aid and prescription relief programs, and someone $25,000 above the cut off, they receive 75%, etc.

We also encourage the department to include communications and advertising programs in their next budget. The NJ Save Public service ads that were run last year were well done. They need to continue so that people are aware of services when they need them or are familiar with them so they can refer a family member or friend. Increasing awareness has the potential to save money in the longer run through health prevention and increasing one's ability to age-in-place.

Finally, NJ needs to adopt a multisector plan for aging, or an MPA. An MPA can break down silos and stop addressing aging as a separate issue and integrate work

throughout the state and its agencies to address the needs of a New Jersey that will soon have more retirees than students in our classroom.

An MPA will be cost effective and address the needs of all New Jerseyans as we age, beyond those currently qualifying for supportive services. I know the department has already invested a substantial amount of staff time in learning about the potential for a multisector plan and appreciate the opportunity to be part of that experience. Both NJAAW and the leaders of the Lifelong Strong NJ campaign are committed to helping you pursue an MPA.

Other states have funded positions to oversee their MPA development and are already seeing the return on their investments as they increase programs and services while decreasing duplication and administrative efforts. An MPA is the most effective option for NJ to prepare for our demographic shifts and bring a practical, aging lens to policies and programs throughout the state agencies.

Thank you for the opportunity to share these ideas and as always, please consider NJAAW as a resource and partner in your work to serve NJ’s older residents.