

## Affordability of Living in New Jersey is Top of Mind for Voters 50+ as They Consider Who to Vote for as the Next Governor

New Jersey Survey of Voters 50+ Conducted by Siena College Research Institute for AARP

### About the survey

AARP commissioned Siena College Research Institute to conduct a survey of 813 New Jersey registered voters age 50 and older on a range of issues impacting livability in the Garden State, including economic and healthcare issues, and the issues that are important for gubernatorial candidates to address if they want the support of this most reliable voting bloc. The survey was conducted by phone (landline and cellphone) and an online panel between April 28-May 1, 2025, and has an overall margin of error of +/-3.8%.

### About the survey

This survey of New Jersey registered voters aged 50 or older reveals significant concerns about healthcare costs, Medicaid, nursing home care, and caregiving. Nearly nine in ten older voters (89%) support legislation that allows older residents to begin receiving home care services while their Medicaid application is being processed. Medicaid is regarded as important by 94% of these voters, and 73% strongly believe it is vital to the state. Furthermore, only 26% of respondents are confident they could afford a year of nursing home care, which is estimated to cost \$150,000 annually. A strong majority (90%) support requiring nursing homes to disclose financial records, ensuring transparency in Medicaid spending.

Caregiving is also a critical issue. Older voters show significant support for policies that aid family caregivers, with 88% indicating they are more likely to support a candidate for governor who backs such measures. Access to supportive services that allow older residents to remain in their homes is also a priority, with nearly three-quarters rating it as very important.

In terms of housing and affordability, nearly half (48%) of voters age 50 or older have considered moving out of New Jersey, with top reasons being high costs of living and property taxes. More than half of those that have considered leaving New Jersey cite the need for a home where they can live independently as they age. Property tax affordability is a critical issue, with 91% of voters favoring candidates who support property tax relief for older homeowners.

Utility rates are another pressing concern. Nearly all older voters (90%) are worried about rising utility costs, and 65% feel that state officials are not doing enough to keep utilities affordable. Support for candidates who advocate for affordable utility rates stands at 91%.

The survey also highlights broader financial concerns. While 46% of respondents feel they are maintaining their current financial status, 30% report struggling, and 13% are falling behind. Rising prices and the need for affordable housing, including accessory dwelling units (ADUs), are also top concerns. A significant proportion (75%) of older voters are more likely to support candidates who prioritize affordable housing.

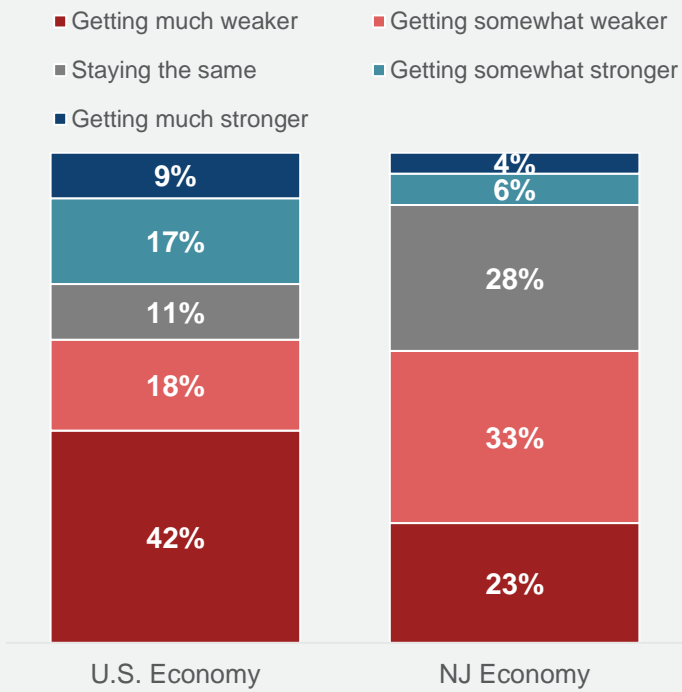
Overall, the findings illustrate a population of older New Jersey voters deeply concerned about affordability across multiple aspects of their lives, from healthcare and housing to utilities and taxes, with clear expectations for legislative action to address these issues.



Economy

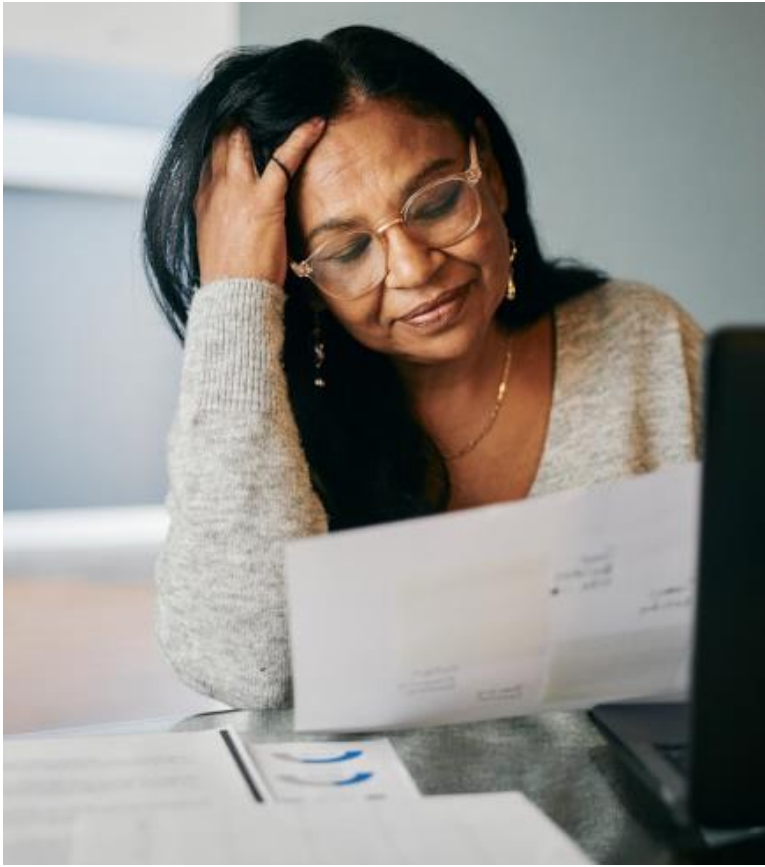
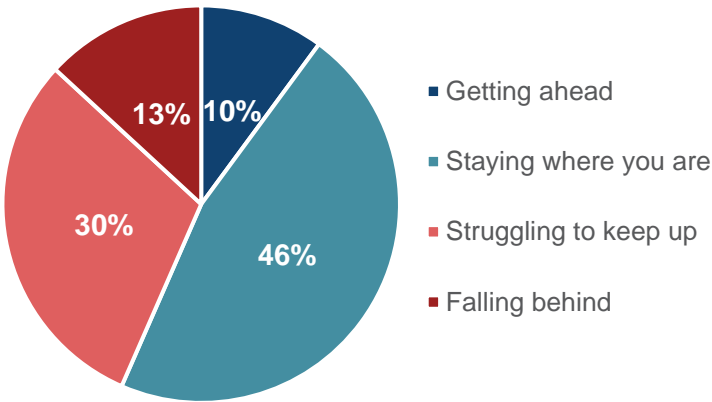
New Jersey registered voters age 50 or older give the U.S. economy low marks with 60% saying that it is getting either somewhat (18%) or much (42%) weaker. They view the overall NJ economy similarly with 56% giving it a weaker rating (33% somewhat and 23% much weaker) and 28% saying it is staying the same. Republican voters are more optimistic about the U.S. economy with 58% viewing it as getting stronger.

Strength of Economy



As for their own personal financial situation, a plurality, 46% of those age 50 or older indicate they are staying where they are financially while 30% are struggling and another 13% are falling behind. One in ten older New Jersey registered voters are getting ahead financially.

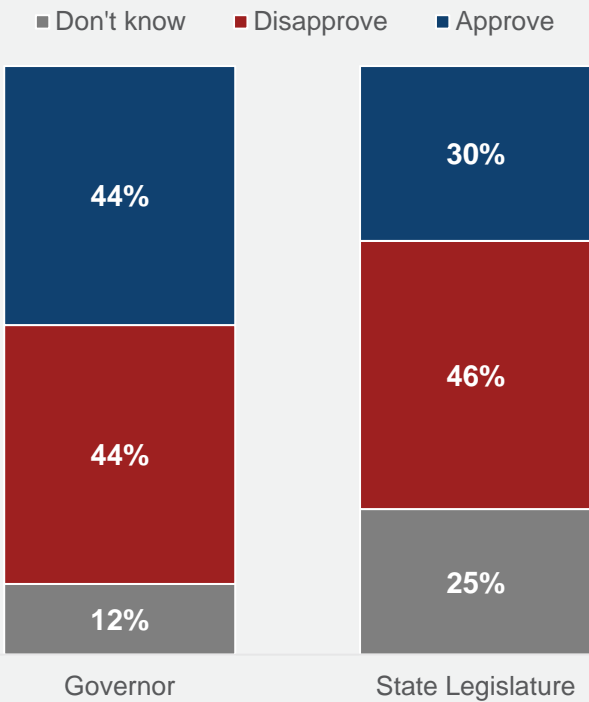
Personal Financial Situation



# Elected Officials Approval Ratings

The State Legislature has a 46% disapproval rating from older registered voters while 30% say they approve of the job they are doing. The Governor receives equal approval and disapproval at 44%. Republican voters view both the Governor and State Legislature much more negatively with 80% disapproving of the job the Governor is doing and 70% disapproving of the job the State Legislature is doing.

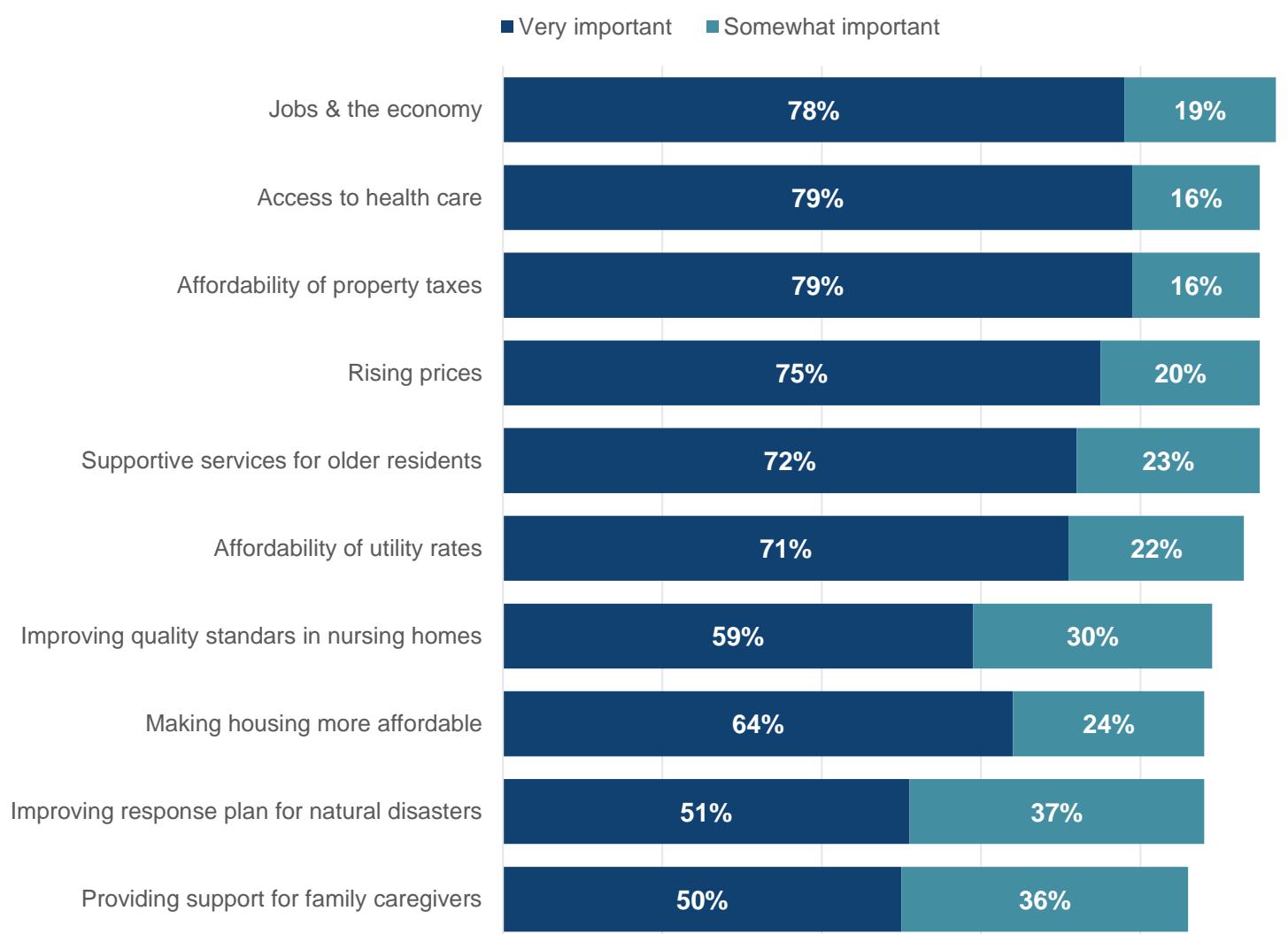
Job Approval



## Issues Important to Voting Decision

More than three quarters of all older voters rate the candidates' positions on the issues polled as very or somewhat important. Despite the perceived importance for all issues, there is some variation of intensity for certain issues. A candidate's position on jobs and the economy, access to affordable, quality health care, and the affordability of property taxes are very important to nearly 80% of all registered voters. Rising prices, ensuring older residents have access to supportive services so they can stay in their homes as they age, and the affordability of utility rates are very important to nearly three quarters of older New Jersey voters. While not the most important, the following issues rate as very important to at least half of voters: improving quality standards in nursing homes, making housing more affordable, improving the response plan for natural disasters and providing support for family caregivers.

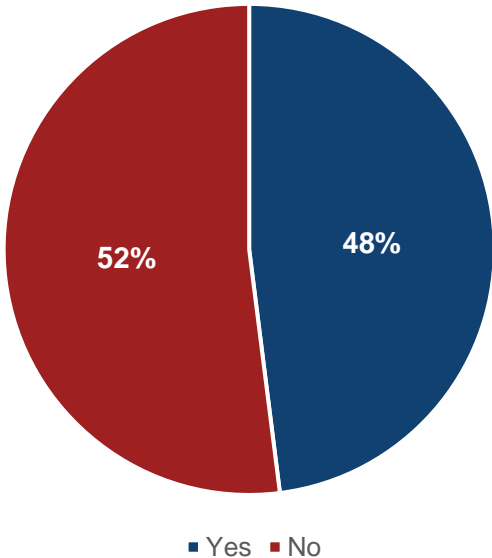
### Issues for New Jersey Voters



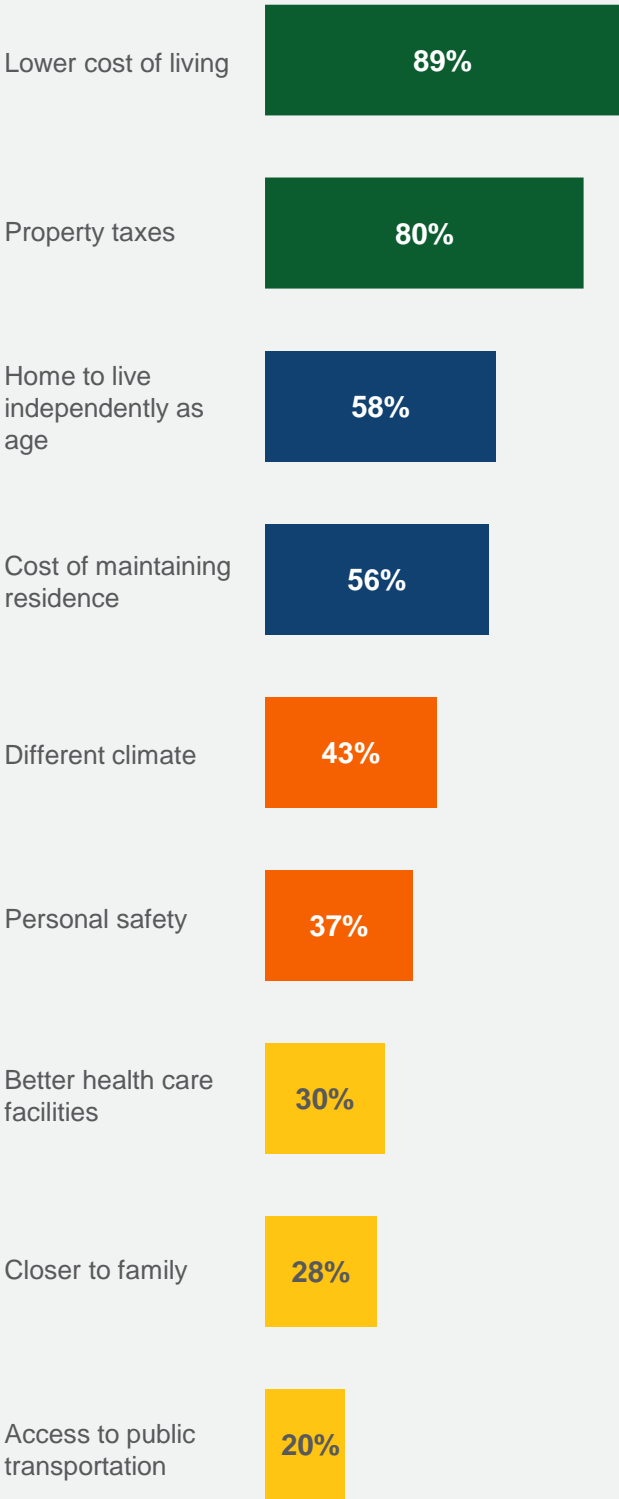
# Leaving New Jersey

Nearly half, 48%, of older New Jersey registered voters have considered moving out of New Jersey in the past year. More Republicans, 60%, have considered leaving than Democrats, 36%. Among those who say they have thought about leaving, the top two reasons are that they want to live in an area that has a lower cost of living and property taxes. More than half cite wanting a home that they can live in independently as they age and that they can no longer afford the cost of maintaining their current residence. Less often cited reasons did not involve costs or affordability: wanting to live in a different climate, personal safety, wanting to move to an area that has better health care facilities, wanting to be closer to family, and wanting better access to public transportation.

Thought of Moving Out of NJ



Reasons for Moving Out of NJ

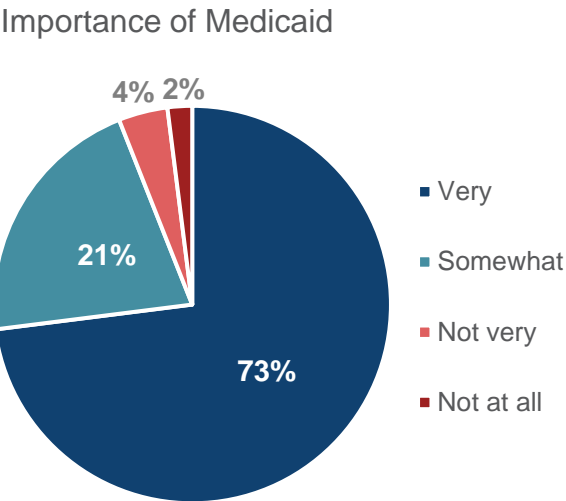


Utilities

Nearly all older registered voters, 90%, are concerned about their utility bills going up and 65% do not believe that state elected officials are doing enough to keep utilities affordable. Eighty one percent of Republicans and 72% of independent and unaffiliated voters agree that state elected officials could be doing more when it comes to the cost of utilities.

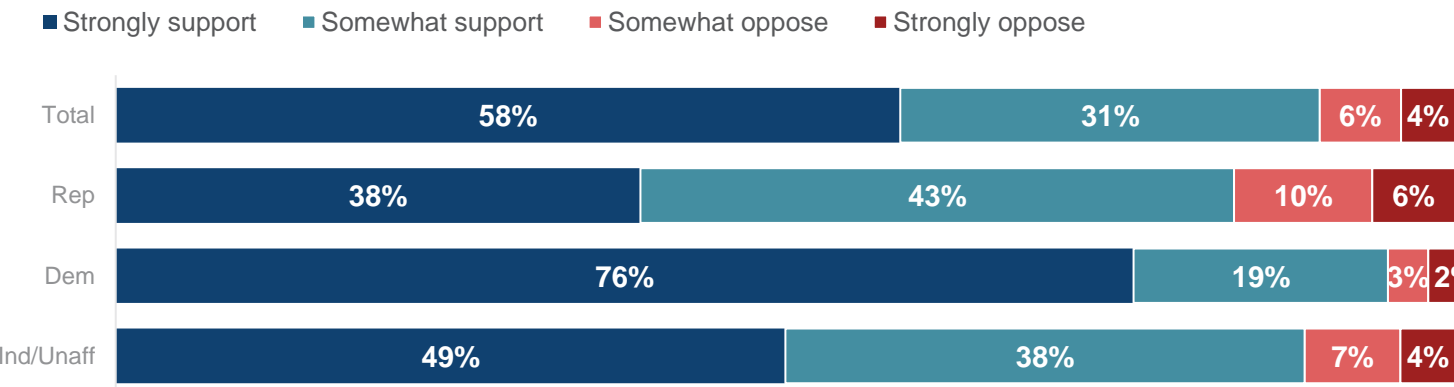
Medicaid & Nursing Home Care

Medicaid is seen as important to 94% of older registered voters with 73% saying it is very important to the people of New Jersey and 21% saying it is somewhat important. While 57% of Republicans said it was very important, when combined with those that said somewhat important (33%), a similar combined total of 90% of Republicans believe in the importance of Medicaid.

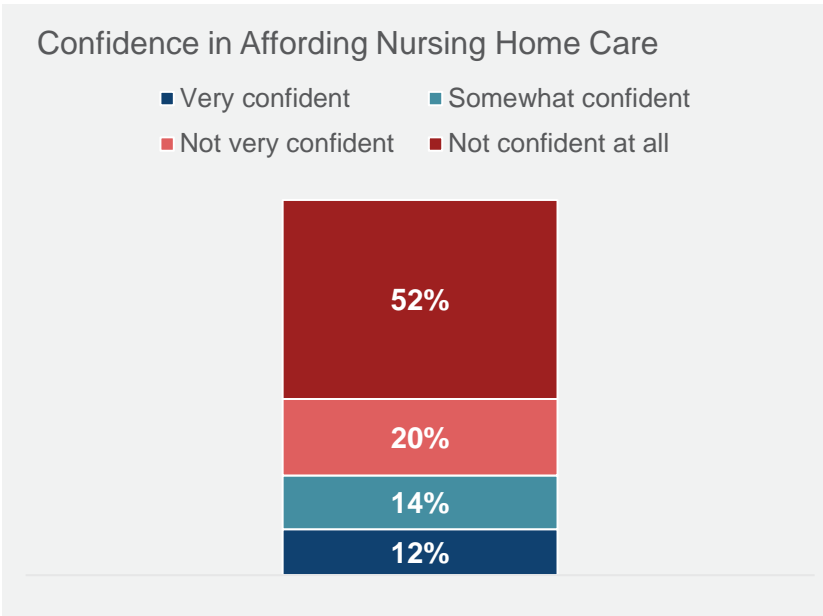


Last year, Governor Murphy enacted legislation that would allow older residents who need home care services and would likely qualify for Medicaid to begin receiving these services at home while they go through the full Medicaid application process. When asked if they support or oppose allowing likely qualifying older residents to begin receiving home care services while their Medicaid application is being processed, 89% of voters support the legislation. Across all geographies, support doesn't fall below 85%. The intensity of support varies some by party affiliation. Among Democrats, 76% strongly support this legislation while just 38% of Republicans strongly support it and another 43% somewhat support the initiative.

Medicaid Legislation to Allow Home Care Services while Waiting for Application

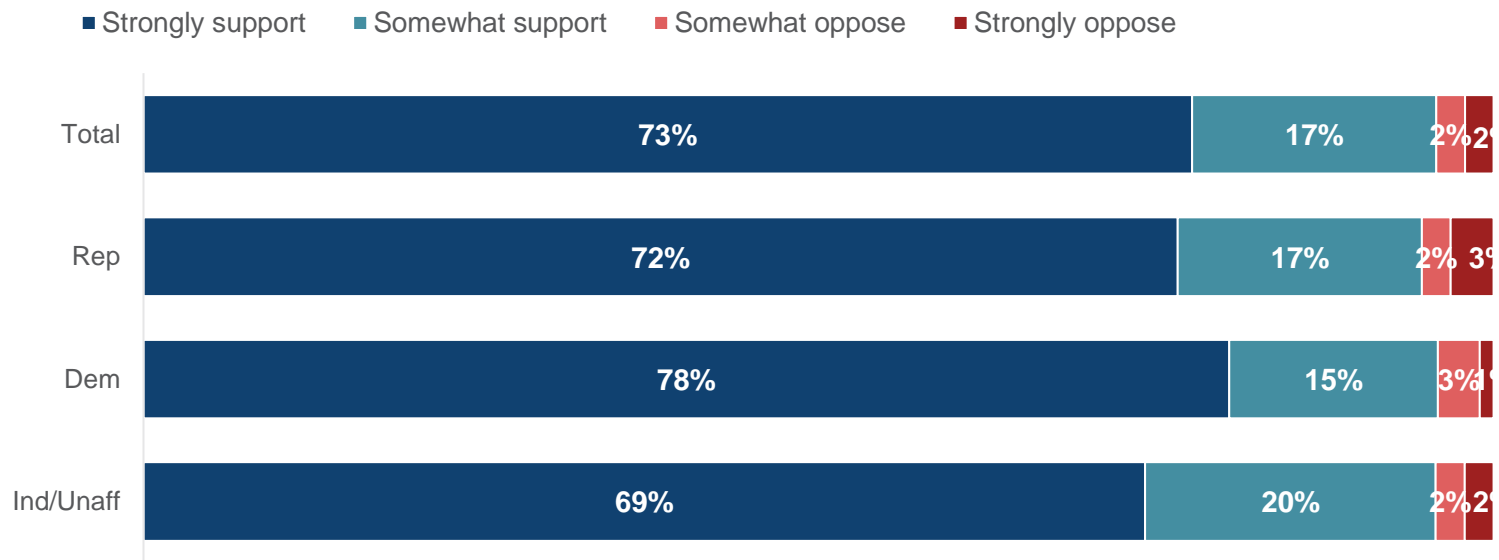


Approximately a quarter, 26%, of voters are confident they would be able to afford nursing home care for one year if they needed it. The cost of nursing home care in New Jersey is approximately \$150,000 a year.<sup>1</sup> The largest percentage, 52%, were not confident at all that they could afford this care.



When it comes to paying for nursing home care in New Jersey, most is paid for by Medicaid. We asked about pending legislation that would require all nursing homes to disclose their financial records so taxpayers could see how much Medicaid funding pays for patient care and how much results in profits for the nursing home ownership. Nearly all voters support this legislation with 73% saying they strongly support it and another 17% indicating they somewhat support it. This is something that all voters can agree upon regardless of party affiliation. At least two-thirds of Republicans, Democrats, and independent voters strongly support financial transparency for nursing homes.

Requiring Nursing Homes to Disclose their Financial Records

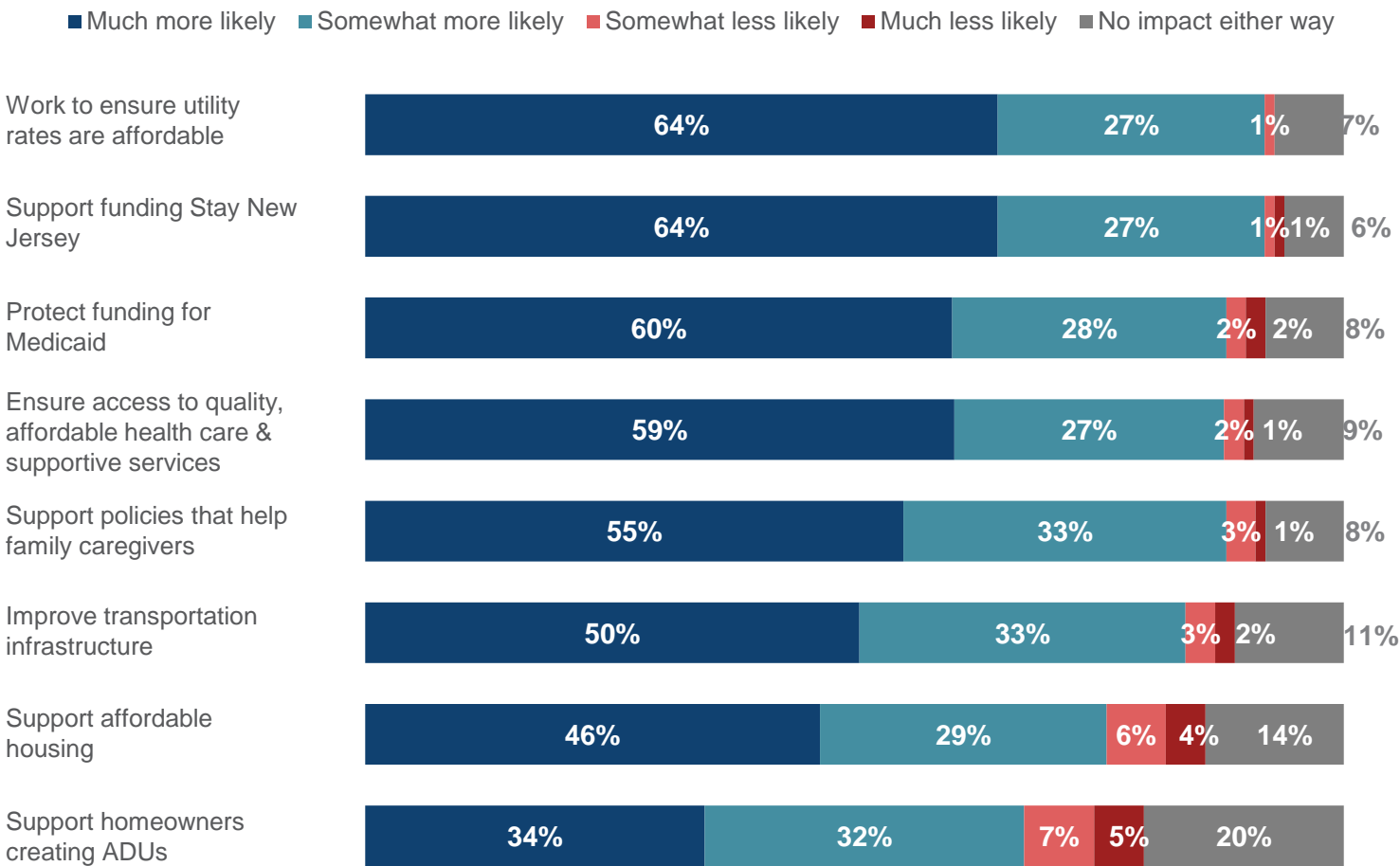


<sup>1</sup> Nursing Home Costs in 2025, Senior Living, retrieved from <https://www.seniorliving.org/nursing-homes/costs/>

# Policies/Actions for Next Governor

We asked voters to assess eight different issues and whether it would make them more or less likely to vote for a gubernatorial candidate who advocated for the action. Ninety-one percent of voters said it was at least somewhat more likely for them to support a candidate for governor who worked to ensure utility rates are affordable. Another 91% felt the same when it came to a candidate who supported funding Stay New Jersey, a new property tax relief program for older homeowners. Eighty-eight percent are more likely to support a candidate who vows to protect funding for Medicaid. A candidate who works on behalf of older residents to ensure access to quality, affordable health care and supportive services is more likely to be supported by 86% of voters. Supporting policies that help family caregivers and improving transportation infrastructure are 88% and 83% more likely to impact a voter’s decision. While they impact the decision to support a candidate at lesser rates, supporting affordable housing and support for ADUs (Accessory Dwelling Units) are chosen by 75% and 66% of voters to make them more likely to vote for a candidate.

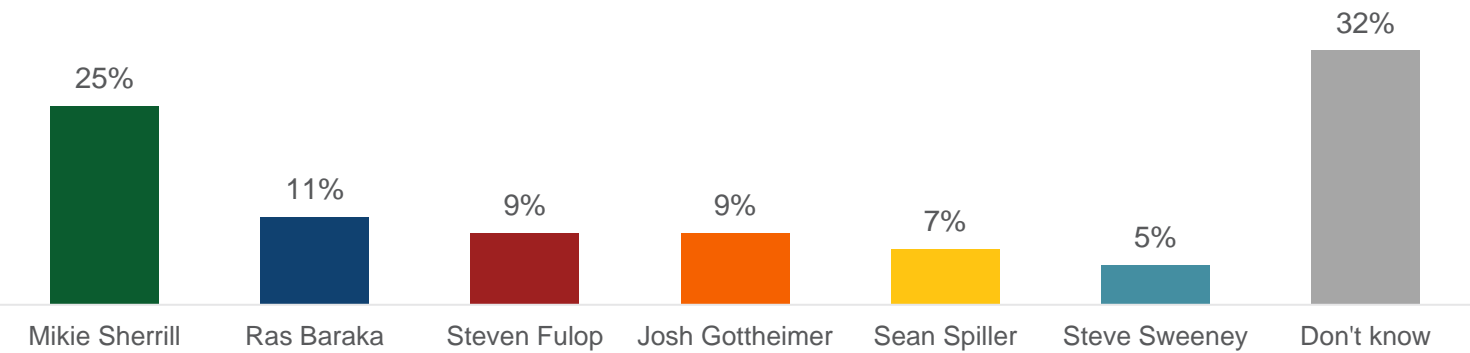
## Impact on Vote for Governor



# Gubernatorial Primaries

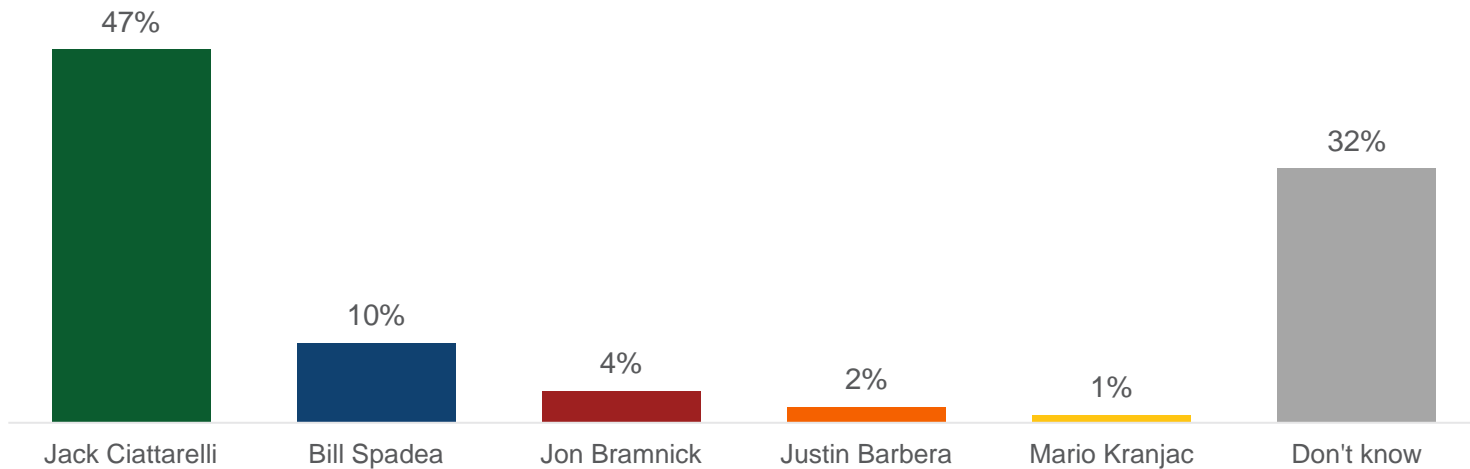
One-third of Democrats or Democratic leaning independents are unsure who they would vote for in the upcoming Democratic primary. Congresswoman Mikie Sherrill receives the support of 25% of Democrats. Ras Baraka, the Mayor of Newark, garners the support of 11%, followed by Steven Fulop, the Mayor of Jersey City, and Congressman Josh Gottheimer, each with 9%, Sean Spiller, president of the New Jersey Education Association, with 7%, and former New Jersey State Senator Steve Sweeney with 5%.

Democratic Primary



Former New Jersey State Representative Jack Ciattarelli receives the support of 47% of Republicans or Republican leaning independents in the upcoming Republican primary. Bill Spadea has the support of 10% of Republicans. Jon Bramnick, Justin Barbera, and Mario Kranjac each receive support in the single digits. Thirty-two percent of Republicans are unsure who they will vote for in the upcoming primary.

Republican Primary



## Methodology

This AARP Poll was conducted by the Siena College Research Institute April 28 - May 1, 2025, among 813 New Jersey registered voters age 50 or older. Of the 813 respondents, 613 were contacted through a dual frame (landline and cell phone) mode (325 completed via text to web) and 200 respondents were drawn from a proprietary online panel (Cint). Telephone calls were conducted in English, and respondent sampling was initiated by asking for the registered voter in the household. Telephone sampling was conducted via a stratified dual frame registered voter list of landline and cell phone telephone numbers weighted to reflect known population patterns. The telephone sample was obtained from MSG using the L2 voter list. Data from collection modes was statistically adjusted by age, region, race/ethnicity, education, party, and gender to ensure representativeness. It has an overall margin of error of +/- 3.8 percentage points, including the design effects resulting from weighting. There are 454 Democrats or Democratic leaning voters with a margin of error of +/-5.1%. There are 290 Republicans or Republican leaning voters with a margin of error of +/-6.4%.

Interviews conducted online are excluded from the sample and final analysis if they fail any data quality attention check question. Duplicate responses are identified by their response ID and removed from the sample. Three questions were asked of online respondents including a honey-pot question to catch bots and two questions asks the respondent to follow explicit directions. The proprietary panel also incorporates measures that “safeguard against automated bot attacks, deduplication issues, fraudulent VPN usage, and suspicious IP addresses”. Coding of open-ended responses was done by a single human coder.

Data from collection modes was weighted to balance sample demographics to match estimates for New Jersey’s population using data from the Census Bureau’s U.S. American Community Survey (ACS), on age, region, race/ethnicity, education and gender to ensure representativeness. The sample was also weighted to match current patterns of party registration using data from L-2. It has an overall margin of error of +/- 3.8 percentage points including the design effects resulting from weighting. Sampling error is only one of many potential sources of error and there may be other unmeasured error in this or any other public opinion poll.

The Siena College Research Institute, directed by Donald Levy, Ph.D., conducts political, economic, social, and cultural research primarily in NYS. SCRI, an independent, non-partisan research institute, subscribes to the American Association of Public Opinion Research Code of Professional Ethics and Practices.

---

For questions about this study, please contact: Kate Bridges, [KBridges@aarp.org](mailto:KBridges@aarp.org)