

2025 Snapshot: The Mismatch Between an Aging Population and the Homes and Neighborhoods They Need

By

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INTRODUCTION

New Jersey—along with many other parts of the country—is experiencing a housing shortage, driving up rents and home prices and prompting many households to leave the state in search of cheaper housing elsewhere. The state is also aging, with residents aged 65 and older comprising an increasing share of the total population.

The two trends are converging in ways that should attract the concern of policy makers. A lack of aging-friendly housing options limits the number of places in New Jersey that older residents might call home as they seek to downsize. And the limited supply threatens to drive up costs for older households living on fixed incomes, particularly those who do not own their homes. The options are even more limited in places with walkable neighborhoods – an important consideration given that older people are at higher risk of being killed as pedestrians.

This snapshot report uses data to:

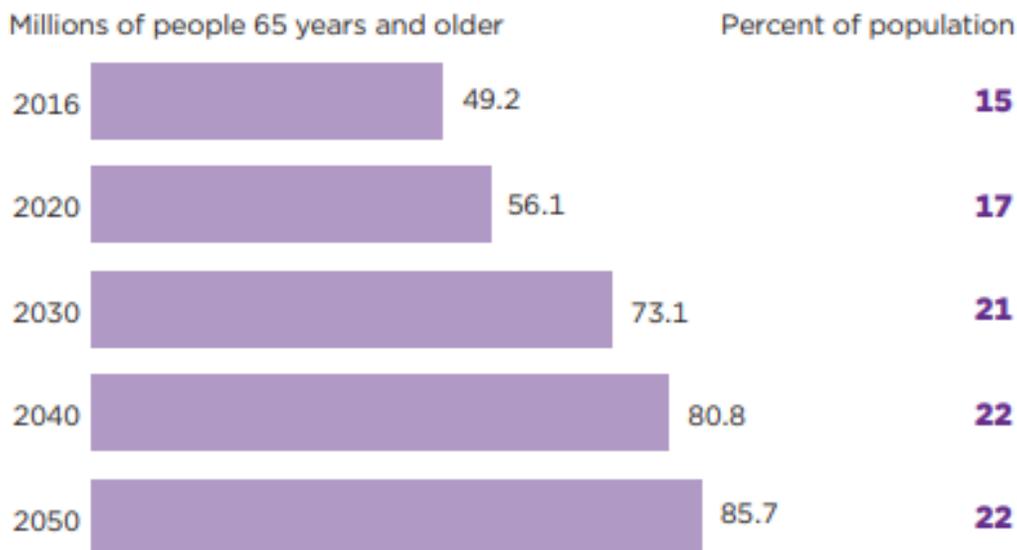
- Document the aging of the population, as people live longer and as the massive Baby Boom generation ages into retirement.
- Illustrate the current state of housing supply and variety in New Jersey, including housing types that are better suited to older residents than the single-family detached house.
- Show how the lack of housing options affects affordability, particularly for renters.
- Make the case that pedestrian-friendliness needs to be a key component of aging-friendly housing and development strategies.

THE AGING OF THE POPULATION

The 65+ population is increasing in absolute terms and in its share of the total population, both nationally and in New Jersey.

The nation's population is getting older. Thanks to both advancements in health and medical technology that help members of older generations live longer, and the aging of the demographically massive Baby Boom age cohort (those born from 1946 to 1964) into their retirement years, the number of people aged 65 and older has increased dramatically, both in absolute terms and as a percentage of total population. And it is expected to continue doing so, at least for the next few decades. The Census Bureau, in its 2018 report [Demographic Turning Points for the United States: Population Projections for 2020 to 2060](#), anticipates that the 65+ population nationally will reach 85.7 million by 2050, a 54% increase over the 2020 number of 55.8 million.¹

Projections of the Older Adult Population: 2020 to 2050

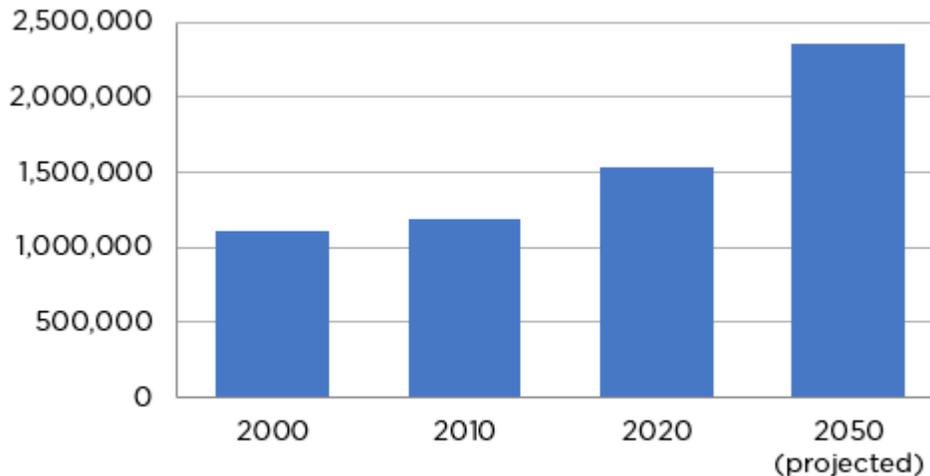


From [Demographic Turning Points for the United States: Population Projections for 2020 to 2060](#).

The trend is mirrored in New Jersey. The number of people aged 65 and older grew from about 1.1 million in 2000 to more than 1.5 million in 2020, an increase of 38%, far outstripping the 10% increase in the total population over the same twenty-year period. By 2050, 65+ residents are expected to number more than 2.3 million, if New Jersey's 65+ population increases at the same rate as is projected to happen nationally.

¹ The 2020 number in the chart of 56.1 million is from projections prepared before the 2020 Census that slightly overestimated the eventual 2020 count of 55.8 million people aged 65 and older.

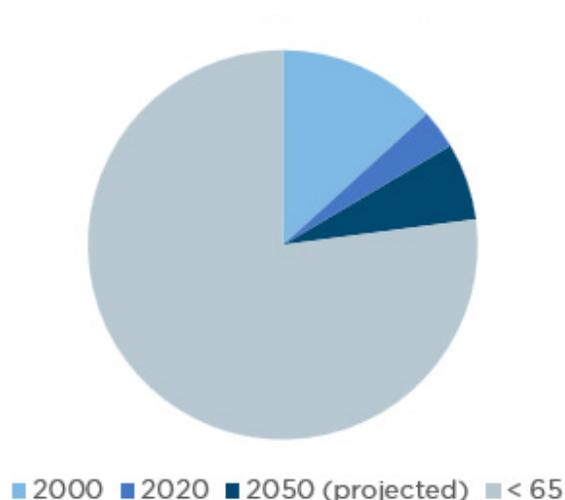
New Jersey's 65+ Population



As a result, New Jersey's population is looking older in percentage terms. The 65+ share of the population increased from 13% in 2000 to 16.5% in 2020, or one in six people. And it is poised to rise even higher, as the younger half of the Baby Boomers join the ranks of the 65+ population over the course of the 2020s. If New Jersey follows the national pattern, just under 23% of New Jersey's population – almost one in four – will be aged 65 and older by 2050.

If New Jersey follows the national pattern, almost one in four residents will be aged 65 and older by 2050. Where will these older people live?

Percent of NJ Population Aged 65+

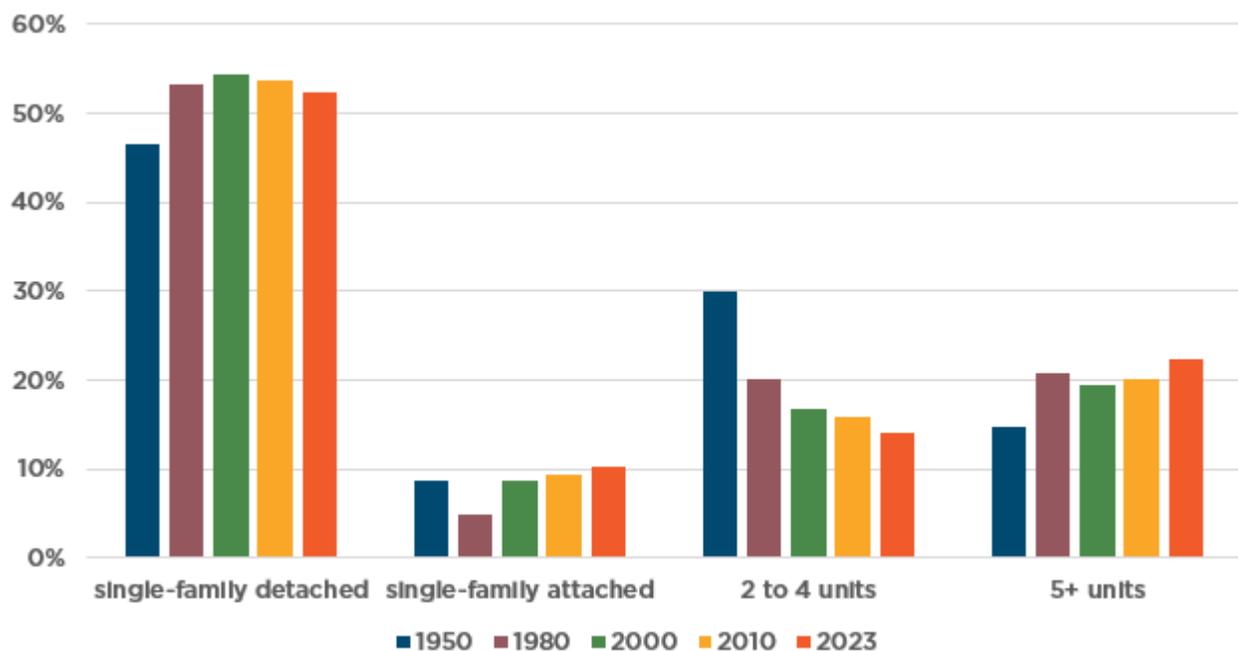


AGING-FRIENDLY HOUSING OPTIONS ARE LIMITED

In many places, there are few alternatives to the single-family detached home.

Where will all of these older people live? The single-family detached home is the dominant housing type in New Jersey, as it is nationally. A little more than half of New Jersey's housing stock is single-family detached, as it has been through most of the post-WWII era, when people began moving out of cities to newly-developing suburbs.

Housing Units by Units in Structure



A little more than half of New Jersey's housing stock is single-family detached, as it has been through most of the post-WWII era. Source: Decennial Census, 1950 to 2000; American Community Survey 1-year estimates, 2010 and 2023

However, the single-family detached home may not suit the needs of many people as they age and seek to downsize, whether to reduce their housing costs; avoid yard work, snow removal, and other exterior maintenance; eliminate the need to climb stairs; or simply reduce the amount of space they need to keep tidy. **A good aging-friendly community should provide alternatives to the single-family detached house, so that people can remain in their town as their housing needs change.**

Unfortunately, in many places there are few other options. In fully half (280) of the state's 564 individual municipalities, single-family detached units make up at least 70% of the housing stock, thanks in many cases to zoning that limits other options. More than a third - 36% - of NJ residents aged 65 or older live in one of these 280 municipalities with housing stocks that are dominated by single-family detached homes.

Of particular note is the gradual disappearance of [“missing middle” housing types](#), including structures with 2 to 4 units ([twins](#), stacked duplexes, [“triple-deckers.”](#) etc.) that fill the gap between single-family homes and larger apartment buildings. Units in these smaller structures made up 30% of the housing stock in 1950 but dropped to half that (14.2%) by 2023, reducing the availability of an important set of housing options for older people and for middle-income households of all ages. In fact, there are fewer units in small structures (2-4 units) today than there were in 1980, in absolute terms, not just percentage-wise. And those that remain are highly geographically concentrated: Half of all such “missing middle” housing units statewide are located in just 38 municipalities (out of 564 municipalities in the state). For older residents who would prefer these more modest alternatives to the single-family house, their geographic options are limited.

“Single-family attached” housing units (townhouses and rowhouses) are another more modestly sized alternative to the single-family detached home. These units were mostly urban rowhomes and brownstones in the first half of the 20th century, when they made up a little less than 9% of the state’s housing stock. They declined to only 5% of the statewide supply by 1980, but they have made a comeback in recent decades, thanks at first to large suburban townhouse complexes, and more recently in the form of redevelopment and infill projects in older, more walkable cities and towns. As of the 2022 American Community Survey, the list of municipalities with the greatest numbers of single-family attached units is a mixture of older urban centers and lower-density, car-dependent suburbs. The latter case illustrates that aging-friendly development involves more than just providing a variety of housing options; it also means locating homes in places where older residents with a diminishing ability or desire to drive can still safely accomplish their daily activities without needing to get in the car and drive on busy regional roads every time they leave home.

County	Municipality Name	# of Single-Family Attached Units
Camden	Camden City	15,354
Mercer	Trenton City	15,309
Essex	Newark City	14,410
Ocean	Lakewood Township	11,076
Hudson	Jersey City City	9,705
Cape May	Ocean City City	9,025
Ocean	Manchester Township	6,011
Middlesex	Monroe Township	5,901
Somerset	Franklin Township	5,594
Burlington	Mount Laurel Township	5,400
Camden	Gloucester Township	4,261
Middlesex	Edison Township	4,086
Cape May	Sea Isle City City	3,906
Burlington	Evesham Township	3,811
Mercer	Hamilton Township	3,734
Atlantic	Atlantic City City	3,630
Ocean	Brick Township	3,603
Middlesex	Old Bridge Township	3,317
Middlesex	South Brunswick Township	3,272
Cape May	North Wildwood City	3,236

Much of the state's supply of "single-family attached" units (townhouses and rowhouses) is located in car-oriented suburbs that present mobility challenges to older people with limited ability or desire to drive everywhere. Source: 2022 5 year American Community Survey

One bright spot in terms of alternatives to the single-family detached house is buildings (mainly apartments) having five or more units. Apartments in larger buildings have increased their share of the total housing supply since 2000, to the point that by the early 2020s, two-thirds of all residential certificates of occupancy were being issued for units in multifamily structures. The supply of multifamily housing is likely to continue growing, given the recent [passage of legislation requiring all municipalities to plan for their fair share](#) of the regional need for housing that is affordable to low- and moderate-income households. The vast majority of such affordable housing is produced in the form of multifamily housing, often in "inclusionary" developments that consist mainly of market-rate units with a modest percentage of units set aside to satisfy the affordable housing requirement.

TROUBLE MAKING ENDS MEET

Older people who rent their homes are particularly likely to be cost-burdened.

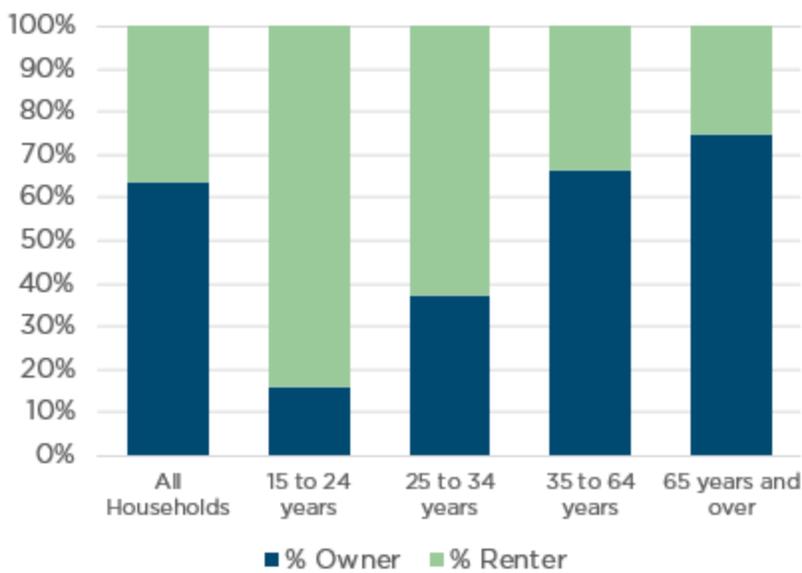
The chief result of not having enough housing – both in terms of housing options better suited to the needs of older people and an [overall undersupply](#) – is that housing in New Jersey is expensive, consuming a significant portion of many households' budgets.

Housing cost burden measures households' ability to pay their housing costs without eating into funds available to pay for other necessities. Housing advocates generally consider a household to be cost-burdened if it spends at least 30% of its gross income on housing costs (mortgage or rent, property taxes, utilities, etc.).

Renter households are typically at greater risk of being housing cost-burdened than those who own their homes, because the largest component of a typical homeowner household's housing costs – the mortgage payment – is generally fixed over time and does not fluctuate based on changes in market conditions. Renters, on the other hand, can see their rents steadily increase in response to market pressures, while their incomes may not keep pace. In New Jersey, 36% of households overall are cost-burdened, but there is a stark difference between the cost burden rate for households who own their home (29%) vs. those who rent, in which case nearly half (48%) are cost-burdened.

People aged 65 and older are somewhat insulated against housing cost burden, at least in theory, because they are much more likely to own their homes. Among all households statewide, 64% are homeowners and 36% are renters. But among households headed by someone 65 or older, 75% own their homes, and only 25% are renters.

Homeownership Rate by Age of Householder

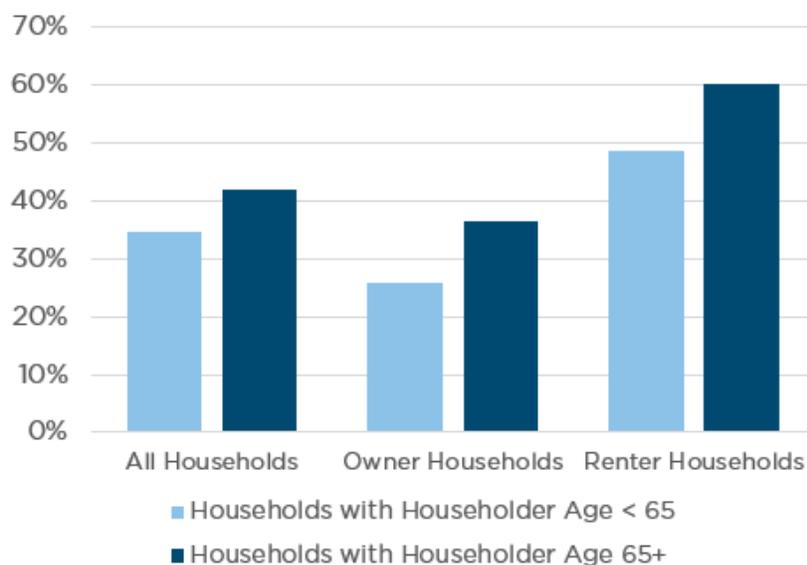


Source: 2022 5 year American Community Survey

Despite their higher homeownership rate, however, households headed by someone aged 65 or older are actually more likely to be cost-burdened than other age groups. This result is partly a function of the fact that housing cost burden is based on costs relative to income, and many older householders are retired and living on fixed incomes while drawing down their accumulated assets. The way housing cost burden is measured may overstate the true level of difficulty that older households experience in meeting their housing expenses, at least for those who own their homes.

But the same pronounced difference in cost-burden rates between renters and owners is again visible among households with a 65+ householder, highlighting the particular challenges faced by older households who do not own their homes. The cost-burdened rate for all 65+ households is 42%, but this breaks out as 36% of 65+ homeowner households vs. 60% of 65+ renters.

Percent Cost-Burdened (Paying \geq 30% of Gross Income on Housing Costs)



Renter households are more likely to be cost-burdened than homeowners, and older renters are particularly vulnerable.

Even among renters, households headed by someone aged 65 or older have it particularly tough. The 60% share of cost-burdened 65+ renter households compares to a cost-burden rate of 48.5% for renter households headed by someone younger than 65. Older renters are thus at the greatest exposure to market forces pushing up the price of their housing and are most in need of additional, more affordable options, to help keep their housing costs within their means.

Older people are more likely to be housing cost-burdened than younger people, and older renters are especially in need of more affordable options, to help keep their housing costs within their means.

AGING-FRIENDLY = PEDESTRIAN-FRIENDLY

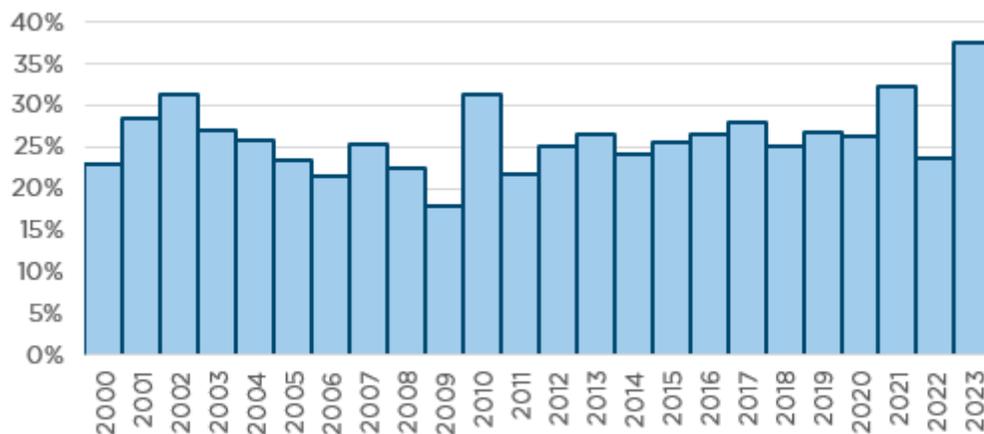
Older people are less comfortable driving everywhere and are also at greater risk as pedestrians.

Adding more housing types that are better suited to aging in place is only one piece of the puzzle in terms of creating aging-friendly communities. It is also important for senior-friendly housing options to be located in smaller-scale, mixed-use, walkable neighborhoods, since people become less comfortable having to drive everywhere as they get older. A good aging-friendly community should offer:

- A mix of destination types located in close proximity, both to each other and to residential areas, in order to keep car trips short and to enable some destinations to be accessed without need of a car at all.
- A well-connected network of lower-speed, pedestrian-friendly local streets, a combination that enables older residents to accomplish desired daily activities when they are no longer able to drive everywhere, or prefer not to drive on busy, high-speed regional roads.
- Nearby parks, public spaces, and other gathering places, which encourage physical activity and social interactions and promote mental health.

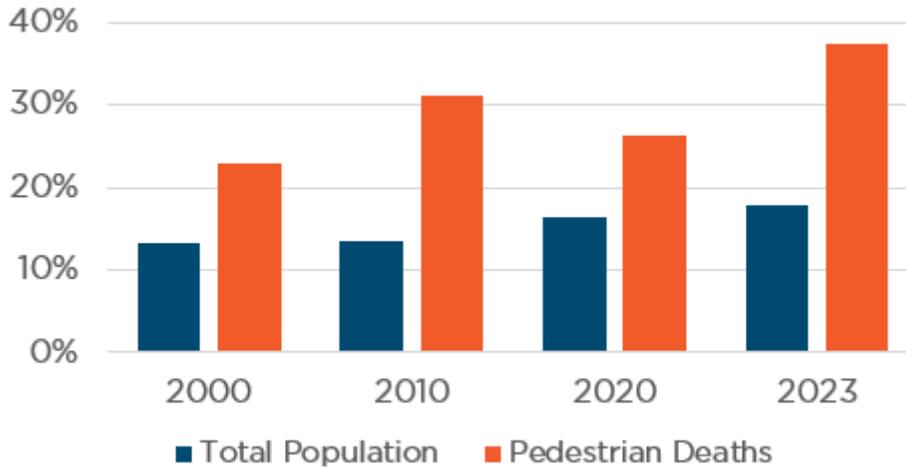
Ensuring safe and pleasant non-motorized travel among destinations is a critical component of aging-friendliness, not only because people become less comfortable driving as they age but also because older people are at higher risk of being killed as pedestrians. People aged 65 and older consistently make up a disproportionate share of all pedestrian deaths, relative to their share of the population.

Percent of Pedestrian Fatalities Who Were Age 65+, 2000-2023



Source: [NJ State Police, Fatal Motor Vehicle Crash Yearly Reports](#)

65+ Residents as a Percent of:



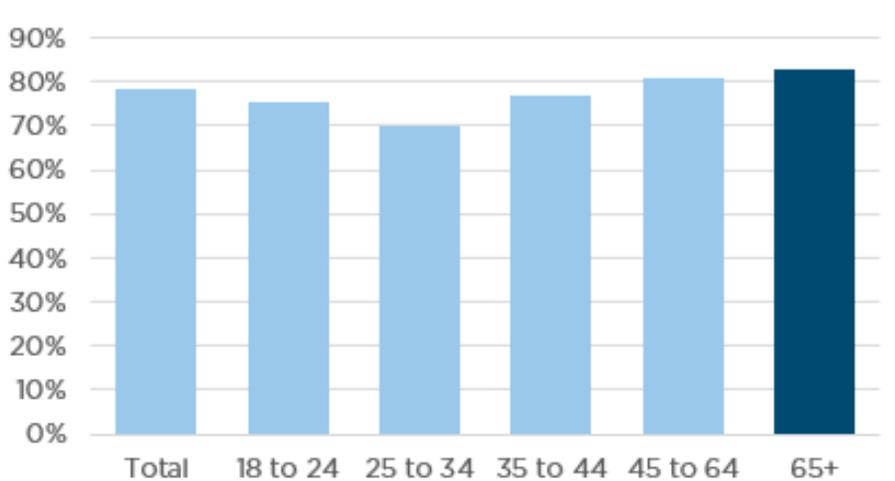
People aged 65 and older are two to three times more likely to be killed while walking than are younger people, relative to their share of the population.

OLDER PEOPLE ARE OVERREPRESENTED AMONG NJ VOTERS

People aged 65 and older account for about one in six New Jersey residents but about one in four voters.

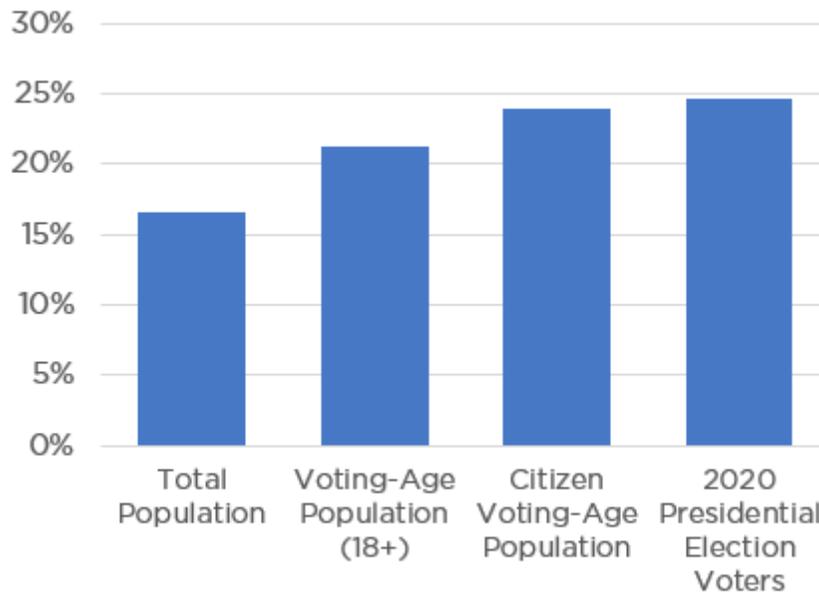
New Jersey elected officials should care about the more acute needs of older voters for affordable, appropriate housing and walkable neighborhoods. People aged 65 or older account for one in six New Jersey residents (16.6%) but almost a quarter (24%) of the citizen voting-age population. They are also more likely to vote than are younger age groups.

Percent of Eligible NJ Voters Who Voted in 2020 Presidential Election, by Age Group



Source: Census Current Population Survey November 2020

Percent Aged 65 and Older, 2022 ACS



*One in six New Jersey residents is 65 or older, but they comprise one in four voters.
Source: 2023 American Community Survey 1 Year Version; Census Current Population survey November 2020*

Research indicates that [older people \(AARP uses age 50 as the cutoff\) make up an even larger share of the electorate in non-presidential election years](#), which would include the New Jersey gubernatorial election: “In presidential elections, voter turnout in the Garden State is widespread across all age groups. However, in non-presidential years, voters aged 50 and over -- both Democrats and Republicans -- dominate the electorate, often by a substantial margin.” The [full report](#) found that people aged 50 and older made up 50.6% of New Jersey’s electorate in the presidential year of 2024 but 65.1% of the electorate in 2021, the year of the last gubernatorial election.

KEY TAKEAWAYS

- The 65+ population is increasing in absolute terms and in its share of the total population, both nationally and in New Jersey.
- Aging-friendly housing options are hard to find in many towns, in terms of alternatives to the single-family detached home.
- Limited housing options, and a broad-based undersupply of housing more generally, result in many older households devoting a high share of their income to housing costs, particularly for older renters.
- Pedestrians who are over 65 are more than twice as likely as those in younger age groups to be killed when walking. To protect them, senior-friendly housing options should be located in walkable neighborhoods with safe pedestrian connections to other destinations.
- Elected officials should care about the housing needs and pedestrian safety of older people because they make up a large and growing share of voters.

SUMMARY: New Jersey has more people aged 65+ than ever before; they represent a growing share of the population and, at almost 25%, an even greater share of the electorate. They are more likely than younger adults to face burdening housing costs, especially as renters, and more than twice as likely as younger age groups to be killed as pedestrians. To serve them well, elected officials must ensure that all communities have affordable and aging-friendly housing choices, and neighborhoods and downtowns with safe pedestrian infrastructure.

ABOUT TIM EVANS



Tim Evans, Director of Research

Tim is responsible for the original research and data analysis that support New Jersey Future's policy development. He regularly documents his research results in a variety of products, including full-length research reports and the monthly email newsletter. He also ensures that all of New Jersey Future's products and media communications are quantitatively accurate and defensible. Tim frequently provides data and advice to colleague organizations, serving as an informal research consultant to the smart growth community at large. His analysis and commentary have been featured by a wide range of state and national media outlets.

Tim holds a B.S. in mathematics from Ursinus College, an M.S. in statistics from the University of Virginia, and a master's in city and regional planning (M.C.R.P.) from the Bloustein

School of Planning and Public Policy at Rutgers University. Prior to joining New Jersey Future, Tim worked for six years as a mathematical statistician for the Bureau of the Census in Washington, D.C.

ABOUT NEW JERSEY FUTURE



Founded in 1987, New Jersey Future is a nonprofit, nonpartisan organization that promotes sensible and equitable growth, redevelopment, and infrastructure investments to foster healthy, strong, resilient communities; protect natural lands and waterways; increase transportation choices beyond cars; provide access to safe, affordable, and aging-friendly neighborhoods; and fuel a strong economy for everyone. New Jersey Future does this through original research, innovative policy development, coalition-building, advocacy, and hands-on strategic assistance.

Embracing differences and advancing fairness is central to New Jersey Future's mission and operations. New Jersey Future is firmly committed to pursuing greater justice, equity, diversity, and inclusion through its programs, internal operations, and external communications.