

# North Carolina Division of Aging and Adult Services

## Aging North Carolina:

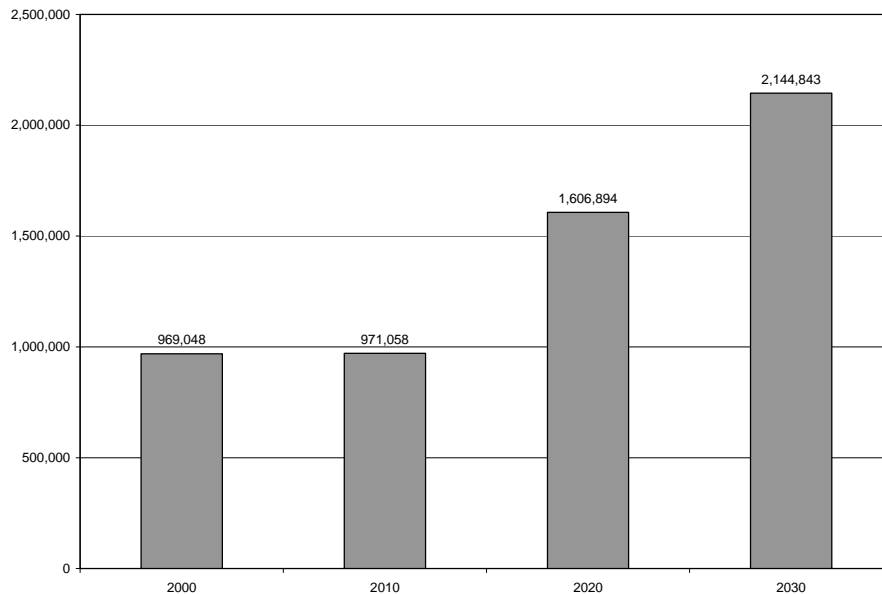
### *The 2008 Profile*

**North Carolina's Demographic Shift:** North Carolina remains in the midst of a significant demographic change as the state's 2.3 million baby boomers (those born between 1946 and 1964) are beginning to enter retirement age. Today, the proportion of the state's population who are seniors, ages 65 and older, is roughly 12 percent. By 2030, when the youngest baby boomers are retirement age, the proportion should reach 17.7 percent or 2.1 million older North Carolinians including the surviving boomers who will be between ages 66 and 84. The figure below shows the milestones of the baby boomers expressed in terms of some major federal and state age-related programs (eligibility age in parenthesis). For example in 2006, the oldest boomers (i.e., born in 1946) became eligible to receive services under the Older Americans Act, and as of January of this year, some of the oldest boomers began receiving their first Social Security payments.

#### Baby Boomer Milestones

Programs	Year when oldest boomers become eligible						
	2006	2007	2008	2009	2010	2011	2012
NC Senior Games participation (55)	█	█	█	█	█	█	█
Older Americans Act services (60)	█	█	█	█	█	█	█
Social Security at a reduced rate (62)			█	█	█	█	█
Medicare benefits (65)						█	█
Medicaid assistance for the Aged (65)						█	█
Full Social Security (66)							█

**Figure A: Growth of Older North Carolinians Age 65+ (2000-2030)**

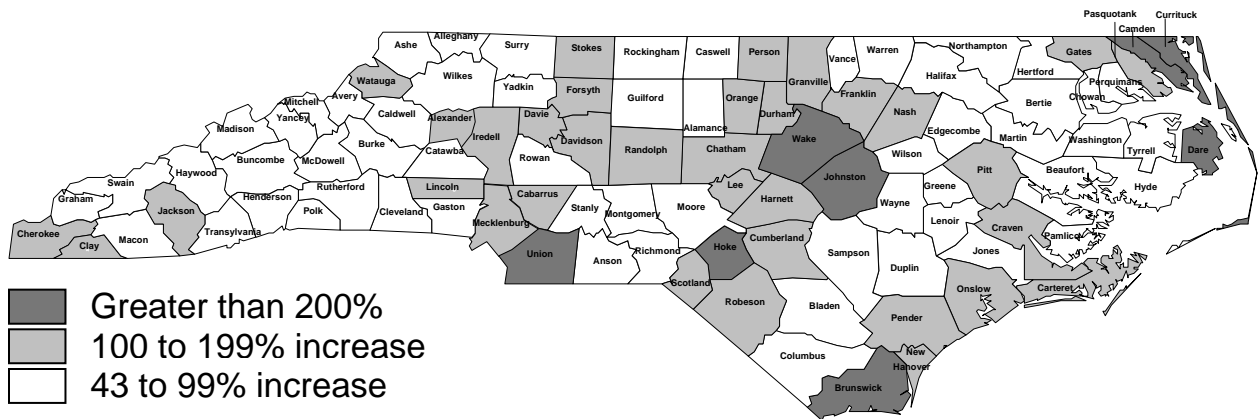


The impact of the aging baby boomers is clearly indicated in the projected growth of North Carolinians age 65+ between 2010 and 2030 as shown in Figure A. [1] As that bar graph shows, there is little expected growth in the older population between 2000 and 2010. This is because the Great Depression and World War II were times when the entire country experienced the lowest birth rates the country had ever experienced up until that time. The small number of people born during those two times (1929 to 1945) will be 65 to 81 years old in 2010. Because of retirement migration to North Carolina, we will not see an actual decline in the number of older adults in that period, as some states will, but the growth will be modest.

Figure B shows the projected growth of the older population by county between 2000 and 2030. During this period, growth for the state as a whole is projected at 50 percent, while the population 65 and older is expected to grow 121 percent, and the population 85 and older, 144 percent. [1]

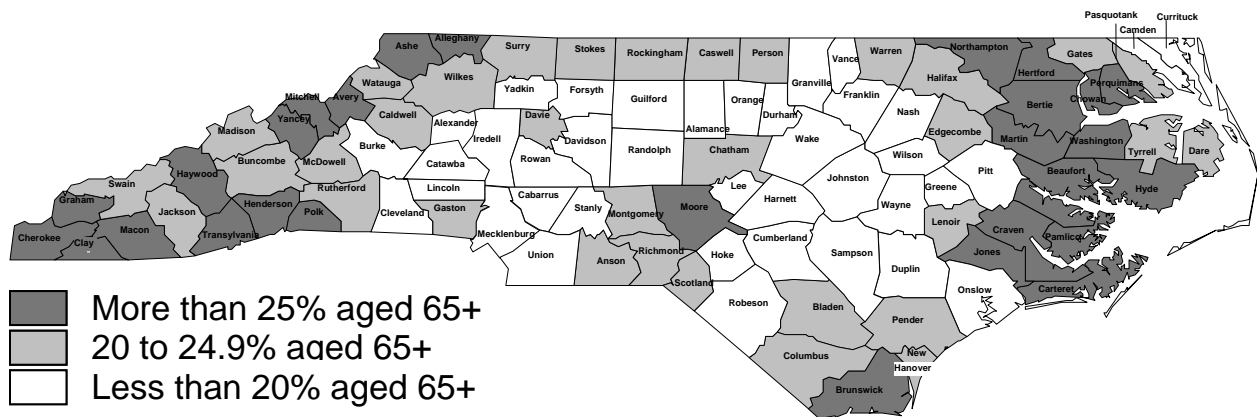
The eight counties with more than 200 percent growth can be divided into two very different categories. Union, Wake, Johnston, and Hoke are experiencing rapid growth in their overall population as expanding parts of metropolitan areas, and they will remain relatively “young” (the proportion of their population projected to be over 65 is lower than that of the state as a whole.) The remaining four counties—Brunswick, Camden, Currituck, and Dare—by contrast, are projected to see disproportionate growth in their aging population. Brunswick and Dare, in particular, are projected to have substantially higher percentages of older adults (26.4 percent and 24.1 percent respectively), compared to 17.7 percent for the state as a whole.

**Figure B. Projected Growth of Population Ages 65 and Older from 2000 to 2030**



Based on 2000 Census counts ([www.census.gov](http://www.census.gov)) and April 2030 projections (2006, Demographic Unit, Office of State Budget and Management)

**Figure C. Percent of County Population Projected to Be Ages 65 and Older in 2030**



Note: The proportion in the state is 17.7%  
 Based on April 2030 projections (2006, Demographic Unit, Office of State Budget and Management)

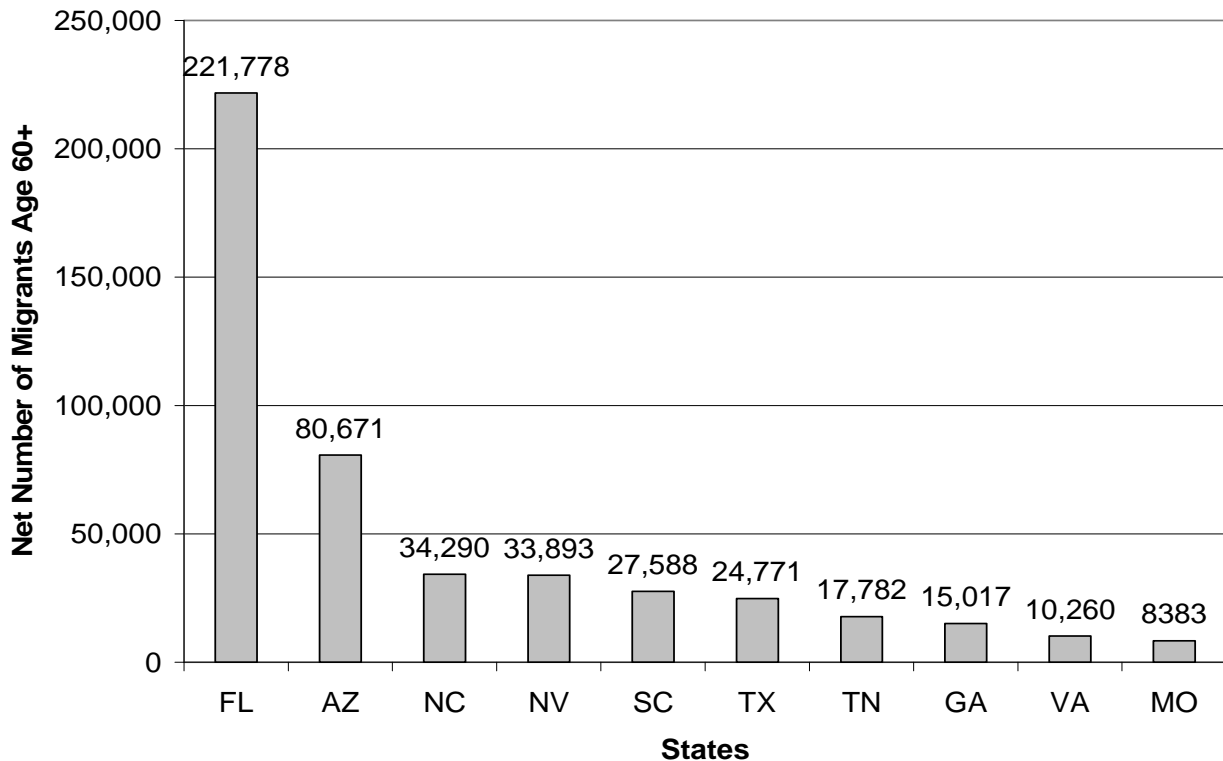
Figure C shows the counties that will have the largest concentration of older adults in 2030. All are in areas attractive to retirees, but many are also counties that will continue to lose younger residents because of modest economic opportunities.

Although decreases in both fertility and mortality are the major factors in the aging of the state’s population, migration also plays a key role. There are several factors that contribute to the different rates of aging of the state’s 100 counties [2]. These include:

- Rural-to-urban migration of young adults continues to age rural counties.
- Large metropolitan counties attract large numbers of persons from outside the state as well as from rural counties.
- The large metropolitan counties are experiencing greater growth among younger adults than they are among older adults.
- A large number of older adults with higher incomes are retiring in some western and coastal counties, and other counties with attractions to specific groups of older adults (e.g., golf courses).

As shown in Figure D, North Carolina ranked third among states in the net-migration of retirees (34,290). An estimated 73,157 non-institutionalized later-life migrants had moved to our state between 1995-2000. [27] Later-life migrants are non-institutionalized persons over the age of 60 who reportedly have moved across state lines. Some are returning to North Carolina (NC natives). Along with other Sunbelt states (Florida, South Carolina, Texas, Tennessee, Georgia, and Virginia), North Carolina remains a popular destination for people of all ages, including seniors. [3]

**Figure D: Top Ten States with Net Number of Migrants Age 60+ (1995-2000)**



The table below compares later-life migrants (both those native to North Carolina and those born outside the state) to resident seniors (persons age 60 or older who did not report a move between 1995 and 2000). The data suggest that later-life migrants born outside North Carolina are somewhat younger, less likely to be disabled, twice as likely to have a college degree, and report substantially higher family income.

**Demographic Profile of Later-Life Migrants and Resident Seniors, 2000**

	Aged 60-64	Aged 65-74	Aged 75 and older	Disabled	Married	College Degree	White	Homeowner	Median Family Income
Later-life Migrants, non-natives	33.4%	40.1%	26.5%	32.9%	62.6%	30.4%	90.4%	62.3%	\$42,800
Later-life Migrants, NC natives	36.7%	38.8%	24.5%	42.5%	47.2%	18.3%	65.5%	59.5%	\$31,300
Resident Seniors	24.5%	42.9%	32.5%	42.3%	60.4%	14.1%	82.5%	84.4%	\$30,700

Source: 2000 US Census, 5% Public Use Microdata Sample (PUMS)

For 2006, among non-institutionalized North Carolinians aged 60 and older, an estimated 27,606 had arrived from out-of-state within the previous year [28]. Findings again demonstrate that non-native later-life migrants appear to be particularly well-educated and there remains a substantial income gap between later-life migrants and resident seniors.

## Demographic Profile of Later-Life Migrants and Resident Seniors for North Carolina as a Whole, 2006

	Aged 60-64	Aged 65-74	Aged 75 and older	Diabled	Married	College Degree	White	Homeowner	Median Family Income
Later-life Migrants, non-natives	30.8%	42.8%	26.4%	37.5%	49.2%	34.5%	84.1%	48.4%	\$56,800
Later-life Migrants, NC natives	50.8%	33.7%	15.4%	34.4%	41.1%	25.4%	64.3%	68.0%	\$42,000
Resident Seniors	28.8%	39.5%	31.7%	39.4%	59.4%	19.0%	82.1%	80.8%	\$45,000
Source: 2006 American Community Survey Public Use Microdata Sample (PUMS)									

The contributions of Dr. Don Bradley from East Carolina University to this report highlight aspects of later-life migration and suggest important implications for North Carolina of retirees moving to our state and within our state.

According to the most recent life tables from the NC State Center for Health Statistics, if age-specific mortality remains unchanged, babies born today in North Carolina are expected to live, on average, to the age of 75.6 years. The North Carolinians who are age 60 today are expected to live, on average, an additional 20.8 years to almost 81 years old. Generally, women live longer than men and whites live longer than persons of other racial groups. However, at the oldest ages, African Americans, in particular, have a life expectancy that is the same or slightly greater than that of whites. This is known as the “crossover effect.” [5]

### Life Expectancies (in Years) by Age Group, Gender, and Race

Age Groups	NC Combined	White		All other Races*	
		Male	Female	Male	Female
(At Birth)	75.6	73.8	79.6	68.0	75.8
60-64	20.8	19.0	22.9	16.8	21.5
65-69	17.1	15.4	18.9	13.8	17.8
70-74	13.7	12.2	15.1	11.1	14.5
75-79	10.6	9.3	11.6	8.8	11.4
80-84	7.9	6.8	8.5	6.7	8.6
85+	5.4	4.5	5.7	4.8	6.0

\*This group is primarily African American, but other much smaller racial groups including Asian and American Indian, are included. Source: NC Center for Health Statistics (2002). *Healthy Life Expectancy in North Carolina, 1996-2000*

**What Are the Implications of this Shift?** The aging of the population is a national and international trend, and North Carolina, like the rest of the world, must be prepared to reap the benefits and face the challenges of an older population. Government faces decisions about the allocation of public resources from a tax base that may experience slowed growth, especially in many aging rural counties. People must consider living and caregiving arrangements in light of smaller nuclear and extended families. The health, human service, employment, and education systems must adapt to the changing needs and interests of the seniors of today and tomorrow. The business and faith communities as well as others must identify and respond to the challenges and opportunities of these demographic shifts.

In the 2003-2007 State Aging Services Plan, the NC Division of Aging and Adult Services introduced a new initiative—Livable and Senior-Friendly Communities—to raise awareness

of the aging of our population. The initiative was also designed to encourage North Carolina's communities toward becoming more senior-friendly as well as livable for all people through collaboration among citizens, agencies, organizations, and programs, in both the public and private arenas. This initiative formed the core around which the 2007–2011 State Aging Services Plan was organized. A livable and senior-friendly community in North Carolina will draw on the talents and resources of active seniors while enhancing services for those who are vulnerable because of their health, economic hardships, social isolation, or other conditions. A livable and senior-friendly community will work to address a wide range of issues and concerns (e.g., air quality, housing, long-term care services, employment, enrichment opportunities) that, as a whole, affect the quality of life of seniors and others in the community. Also, a livable and senior-friendly community will assure good stewardship of its resources to meet the needs of today's seniors, while helping baby boomers and younger generations prepare for the future.

### ***Demographic Highlights***

**Population:** North Carolina ranks tenth among states in the number of persons age 65 and older and tenth in the size of the entire population. [6] The fast pace of growth of the state's older population is evident in a US Census Bureau's release in which North Carolina was ranked fourth nationally in the increase of the number of older persons age 65+ (47,198 in NC) between April 2000 and July 2003. Only three other states (California, Texas, and Florida) reported a greater increase among their older populations. Even so, when combined with the equally strong growth in other age groups, North Carolina continues to maintain an overall healthy demographic balance among the generations, as it is thirty-eighth among states in the proportion of the population over 65. [7]

- Estimated NC population age 65+ in 2006: 1,059,551 (12.0 percent of total population)
- Estimated NC population age 85+ in 2006: 132,412 (1.5 percent of the total population)

**Diversity and Disparity:** North Carolina is rich in diversity, but its citizens face challenges because of the disparity that exists among all populations, including older adults. Some important differences among NC's older adults relate to gender, marital status, ethnicity/race, residence, rurality, disability, health status, grandparents raising grandchildren, and veteran status.

- Gender: Older women represent 59.8 percent of the 65+ age group and 72.4 percent of the 85+ age group. [8] The higher rate of poverty among older women remains a primary issue today. For example, women age 75+ are twice as likely to be poor as men the same age. [9]
- Marital Status: Because men have shorter life expectancy, and because they tend to marry younger women, at ages 65 and older, women are more than twice as likely to be unmarried as men in their age group. [10] Data show that being unmarried (widowed, divorced, separated, or never married) increases a woman's vulnerability to poverty. According to the Social Security Administration, in 2005, 89% of married couples and 88% of nonmarried persons aged 65 or older received Social Security benefits. Social Security was the major source of income (providing at least 50% of

total income) for 54% of aged beneficiary couples and 72% of aged nonmarried beneficiaries. It was 90% or more of income for 22% of aged beneficiary couples and 42% of aged nonmarried beneficiaries. [11]

### Percent Unmarried by Age Group

	Age 65-74	Age 75-84	Age 85+
Unmarried Women in NC	45.0	65.0	89.6
Unmarried Men in NC	20.9	26.0	41.4

Source: American Community Survey (2006). Table B12002.

- Ethnicity/Race:** Altogether 18.7 percent of persons age 65+ are members of ethnic minority groups in North Carolina. [12] Compared to the nation as a whole, North Carolina's population age 65+ includes a larger proportion who are African American (15.6 percent in NC compared to 8.3 percent nationally) and a smaller proportion of Latinos (1.2 percent in NC compared to 6.4 percent nationally). American Indians, Asian Americans, and other ethnic groups account for 2.0 percent of the age group 65 and older. In North Carolina as well as nationally, older adults from most ethnic minority groups show both a higher poverty rate and a lower life expectancy when compared with the non-Latino white population. Poverty rates for the two largest racial groups are shown in the table below. [Note: See the Demographic Shift section for the information on life expectancy.]

### Percent Below Poverty Level for the Older Population of North Carolina by Gender, Race, and Age Group

	White		African American	
	Male	Female	Male	Female
Age Group 65 - 74	5.0	8.5	17.6	23.5
Age Group 75+	6.5	12.6	21.9	35.0

Data from 2006 American Community Survey reflecting poverty in 2005.

- Residence:** The 2000 Census showed that in North Carolina, 81.4 percent of householders ages 65 and older owned their homes (with or without mortgage), yet among homeowners in that age group, over 61,000 reported incomes for 1999 that were below poverty. This figure means that 11.8 percent of the homeowners over age 65 were poor, compared to 7.5 percent for homeowners of all age groups. [13] This has implications for both helping some older adults be responsible for their own needs (e.g., reverse mortgages) and for the need for property tax relief to older adults. Among renters age 65+ who provided information, 63.2 percent, or 72,739 households, spent more than 30 percent of their household income on rent [14]. Furthermore, 5,000 North Carolina homeowners and renters age 65+ lacked complete plumbing facilities in their homes. [15]
- Rurality:** Among all age groups, 39.8 percent of North Carolina residents live in rural areas compared to only 21.0 percent for the country as a whole. [16] The percentage among older adults is no doubt higher (based on the percentages of older adults in the predominantly rural counties), but there is no age-specific figure available. In 2000, North Carolina's rural population (3,202,238) was almost as

large as the one in Texas (3,647,747), the state with the largest number of rural residents in the nation. Not only was North Carolina's rural population among the largest in terms of numbers, but the state also reported the highest proportion (39.8 percent) of rural population among the 20 most populous states in the nation. While 11 other states reported higher proportions of rural population, ranging from 40.7 percent to 61.8 percent, all of these states are much smaller in total population than North Carolina. Thus, North Carolina is unique among more populous states in having so large a rural contingency. At the same time North Carolina has made the transition away from an agricultural economy so that only 1.1 percent of its people live on farms, only slightly more than the 1.0 percent for the nation as a whole. A 2002 report from Making a Difference in Communities (MDC) highlights a long list of challenges that rural residents and their communities face— isolation by distance, lagging infrastructure, sparse resources that cannot adequately support education and other public services, and weak economic competitiveness. [17]

- **Disability:** In North Carolina, 42.0 percent of the non-institutionalized civilian population ages 65 and older reported having one or more disabilities by the US Census definition—45.5 percent of women and 40.7 percent of men, according to the 2006 American Community Survey. [18] The Census Bureau defines disability as “a long-lasting physical, mental, or emotional condition that makes it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business.” This definition is very broad and leads to counting a number of people who, indeed, have difficulties but are able to function independently and would not meet the average person’s perception of a person with a disability.
  
- **Health Status:** Heart disease is the leading cause of death among older adults both nationwide and in North Carolina with cancer and stroke, second and third on the list. [19] In particular, the coastal plain region of North Carolina has the fourth highest stroke death rate in the nation and is labeled by some as the Buckle of the Stroke Belt [20]. African Americans and other racial minorities are at substantially higher risk for certain chronic conditions such as heart disease, stroke, and diabetes (a major contributor to heart disease, stroke, and other conditions). [5] Diabetes mellitus is the sixth leading cause of death for the older North Carolina population in general, but like stroke, it is a more serious threat to the African-American community, being the fourth highest cause of death in African Americans of all ages in our state [19].

### **Five Leading Causes of Death among North Carolinians Age 65+**

<b>Rank</b>	<b>Cause</b>
1	Heart diseases
2	Cancer
3	Cerebrovascular diseases including stroke
4	Chronic lower respiratory diseases
5	Alzheimer’s disease

Source: NC Center for Health Statistics (2006). *Leading Causes of Death – 2005*.

An important factor in health status is physical activity. A sedentary life-style is known to increase a person's risk of heart disease, diabetes, and other chronic conditions. Unfortunately, in a multi-year study North Carolinians age 65+ were ranked 48th among the 50 states in physical activity with nearly 40 percent of residents aged 65 and older reporting that they did not engage in any physical activity in the past month. [21] The 2005 Behavioral Risk Factor Surveillance System (BRFSS) shows that nearly 66 percent of adults in that age group do not participate in recommended levels of physical activity [22]. The BRFSS also shows over one-third of people age 65+ say that their general health status is fair or poor.

- Grandparents Raising Grandchildren: According to the 2006 American Community there were 85,358 NC grandparents who reported that they had one or more grandchildren living with them *for whom they are responsible*. This represents nearly half of all grandparents whose grandchildren live with them and 1.6 percent of all North Carolina grandparents. Among those grandparents responsible for their grandchildren, over 49 percent live in households in which neither parent of the child is present. [23] According to AARP, 47 percent of NC grandparents responsible for their grandchildren are African American; 2 percent are Hispanic/Latino; 2 percent are American Indian or Alaskan Native; and 47 percent are white [24]. Given the relative sizes of these populations, it is clear that this is an even larger issue in the African-American community than among other ethnic groups.[24]
- Veteran Status: Of the estimated 773,861 veterans living in NC in 2007, over 263,755, or 34 percent, were age 65 and older. Another 260,811 (33 percent) were ages 50 to 65, most of whom were Vietnam-era veterans. [25] The group of veterans from the Vietnam-era contains proportionally more disabled members than survivors of earlier wars due to quicker and more advanced medical treatment. [26] The Veterans Administration has frequently written about the aging of the veterans as a major challenge to its health care system in coming years.

In summary, North Carolina has a large, economically and ethnically diverse older population. With this diversity come both special assets and special challenges. Even the most vulnerable older adults often give as much to their communities as they receive. Nevertheless, we must be aware that those who face disabilities, disparities of income and health care, and the responsibilities of caring for grandchildren are more likely to need public services and supports. While meeting these disparate needs of today's older adults, our state is also witnessing the first minor steps of the transition of the baby boomers into retirement ages. This will transform the age structure of the state and bring a new generation of older adults with some of the same historic issues, but also new attitudes, new challenges, new opportunities, and new resources.

### **Sources of Information**

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- [28] American Community Survey 2006, Public Use Microdata Sample File  
<http://www.census.gov/acs/www/Products/PUMS/>

### **Pertinent Web Sites for Related Information**

- NC Division of Aging and Adult Services (<http://www.dhhs.state.nc.us/aging/demo.htm>)
- Demographics Unit, NC Office of Budget and Management (<http://demog.state.nc.us/>)
- NC State Center for Health Statistics (<http://www.schs.state.nc.us/SCHS/>)
- US Census Bureau (<http://www.census.gov>)