

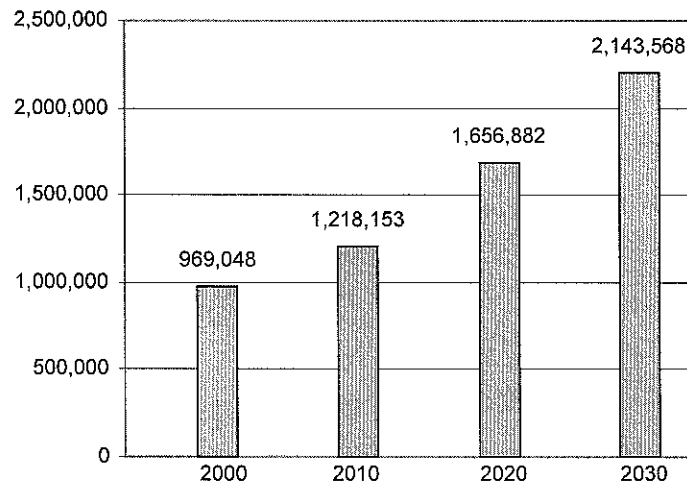
Aging North Carolina: A Demographic Profile

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 12.7 percent. By 2030, the proportion should reach 17.6 percent or 2.1 million older North Carolinians including the surviving boomers who will be between ages 66 and 84. Figure A shows the milestones of the baby boomers expressed in terms of some major federal and state age-related programs (eligibility age in parenthesis).

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

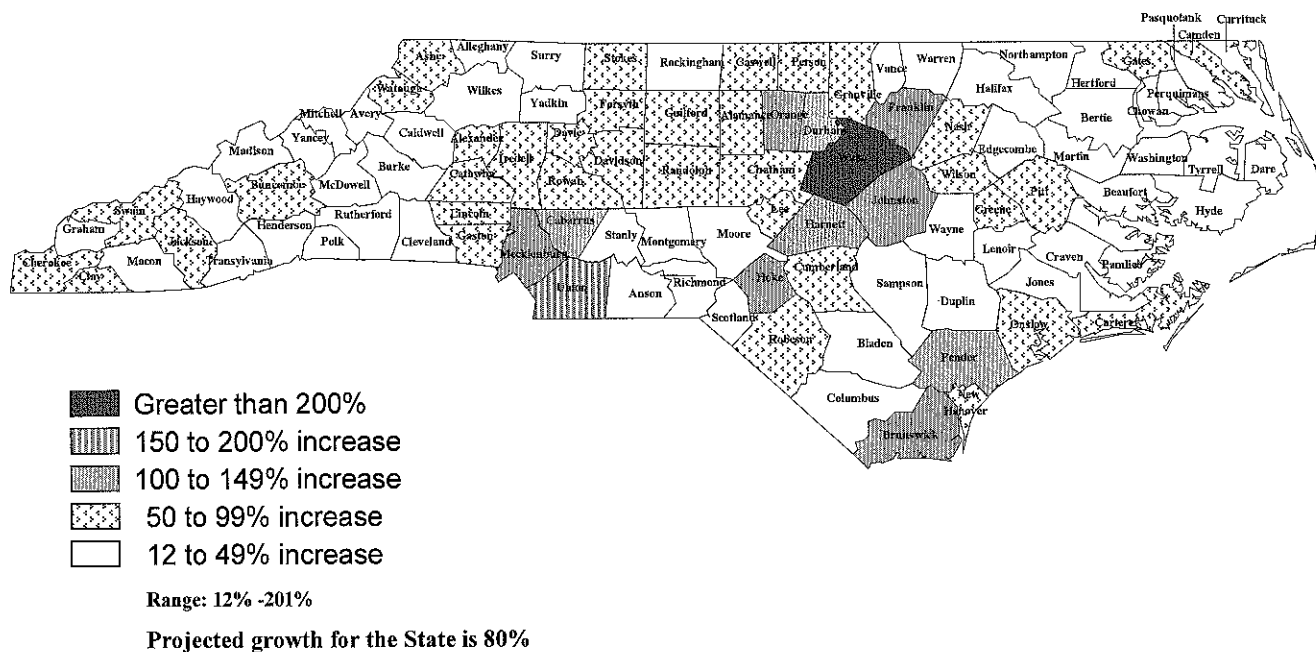


Based on 2009, Office of State Budget and Management, projections April 2000-July 2030

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 B. [1]

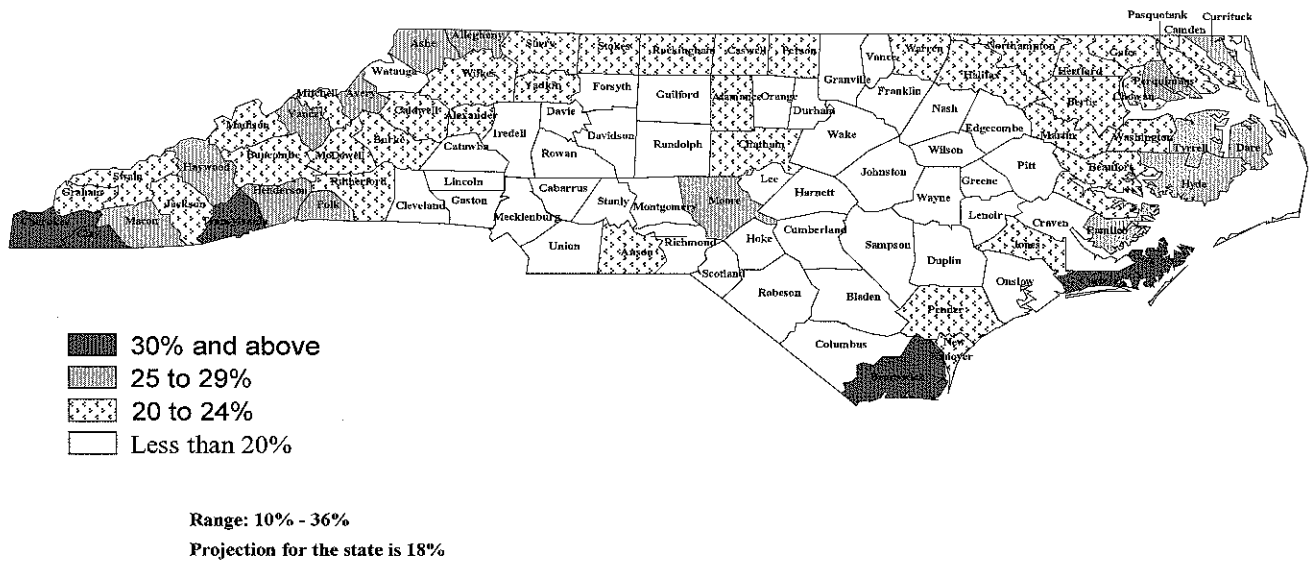
Figure C shows the projected growth of the older population by county between 2009 and 2030. During this period, the population 65 and older for the state is expected to grow 80 percent, and the population 85 and older, 59 percent. [1] There are twelve counties with expected growth of the older adult population at more than 100 percent. Of these, the two expected to experience the greatest increase are Wake at 200 percent and Union with 159 percent, reflecting the continued growth of the Raleigh and Charlotte Metropolitan Areas. As the figure shows, the counties adjacent to Wilmington (New Hanover) are also expecting growth.

Figure C. Projected Growth of Population Ages 65 and Older from 2009 to 2030



Source: Based on 2009 and 2030 projections from Office of State Budget and Management, May 2010

Figure D. Percent of County Population Projected to be Ages 65 and Older in 2030



Source: Based on 2030 projections from Office of State Budget and Management, May 2010

Figure D shows the counties that will have the largest concentration of older adults in 2030. The proportion of the state population made up of older adults aged 65+ for the state will be 18 percent. Most of them are in areas attractive to retirees, but many are also counties that may 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. Several factors contribute to the different rates of aging of the state's 100 counties.

- 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 and are experiencing greater growth.
- 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).
- Some of the counties are also experiencing a greater increase in the immigrant and refugee population. [2]

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]

The table below compares later-life migrants, both those native to North Carolina and those born outside the state, to resident seniors. Later-life migrants are non-institutionalized persons over the age of 60 who reportedly have moved across state lines. In 2006, among North Carolinians aged 60 and older, an estimated 27,606 had arrived from out of state within the previous year. The data suggest that later-life migrants born outside North Carolina are somewhat younger, less likely to be disabled, nearly twice as likely to have a college degree, and report substantially higher family income. [4]

Table 1. 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	Disabled	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 77.9 years. The North Carolinians who are age 60 today are expected to live, on average, an additional 22.8 years to almost 83 years old. Generally, women live longer than men and whites live longer than persons of other racial groups. [5]

Table 2. Life Expectancies (in Years) by Age Group, Gender, and Race

Age Groups	NC Combined	White		African-American	
		Male	Female	Male	Female
(At Birth)	77.9	76.0	81.1	71.3	77.8
60-64	22.8	21.3	24.6	18.8	23.1
65-69	19.0	17.6	20.5	15.7	19.4
70-74	15.5	14.1	16.7	13.1	15.9
75-79	12.3	11.1	13.2	10.6	12.8
80-84	9.5	8.6	10.1	8.3	9.8
85+	7.2	6.4	7.6	6.3	7.3

Source: NC Center for Health Statistics. *Life Expectancy in North Carolina, 2009*

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 services and supports, 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.

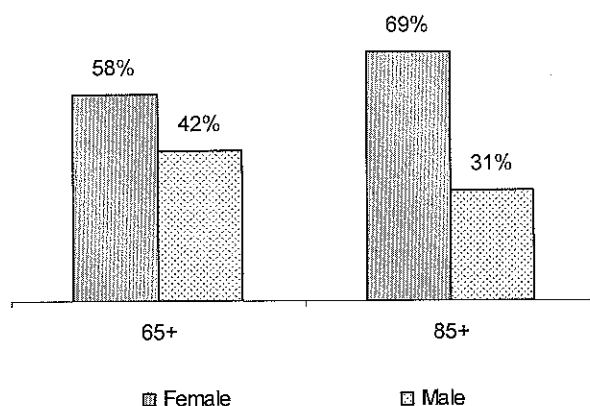
Demographic Highlights

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]

- Estimated NC population age 65+ in 2009: 1,188,989 (12.7 percent of total population)
- Estimated NC population age 85+ in 2009: 150,539 (1.6 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, poverty, residence, rurality, disability, health status, grandparents raising grandchildren, and veteran status.

Gender: Older women represent 58 percent of the 65+ age group and 69 percent of the 85+ age group in 2009. [7]

Figure E. Percentage of Older Adults by Gender and Age

Marital Status: Since women live longer than men, aging brings the increasing likelihood of widowhood, for women. 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. Data show that being unmarried (widowed, divorced, separated, or never married) increases a woman's vulnerability to poverty. [8]

Table 3. Unmarried Older Adults by Gender and Age Group

	Age 65-74	Age 75-84	Age 85+
Unmarried Women in NC	46.9	67.9	90.6
Unmarried Men in NC	24.8	30.1	50.6

Source: American Community Survey (2005-2009). Table B12002.

Ethnicity/Race: Altogether 18.8 percent of persons age 65+ are members of ethnic minority groups in North Carolina. Compared to the nation as a whole, North Carolina's population age 65+ includes a larger proportion that are African American (15.6 percent in NC compared to 8.4 percent nationally) and a smaller proportion of Latinos (1.2 percent in NC compared to 6.5 percent nationally). American Indians, Asian Americans, and other ethnic groups account for 2.1 percent of the age group 65 and older. [9]

Poverty: 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. (See the Demographic Shift section for the information on life expectancy.) [10]

Table 4. 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	4.7	8.5	14.0	21.9
Age Group 75+	6.5	12.2	18.8	29.1

Source: American Community Survey (2005-2009). Table B17001A, B17001B

Immigrants/Refugees: North Carolina has also been experiencing a rise in the immigrant population. Many of them are settling in urban areas, though other rural counties are also becoming their destination. In 2007, the state ranked 13th in the size of the foreign-born population and ranked 15th in the number of newly admitted immigrants in 2006. Between 2000 and 2007, 282,000 immigrants arrived to the state. [11] The number of refugees arriving to the state has also increased; about 4,292 refugees arrived between 2005 and 2007 from different countries. [12] Exact numbers of older adults among these various immigrant groups are not available. Many of them face language barriers, social isolation, problems in accessing health care and other programs/services. [13]

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. [14] This has implications for both helping some older adults be responsible for their own needs (e.g., through 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. [15] Furthermore, about 5,000 North Carolina homeowners and renters age 65+ lacked complete plumbing facilities in their homes in 2000. [16]

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. [17] 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 Texas's (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 contingent. 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. [18]

Disability: In North Carolina, 39.0 percent of the non-institutionalized civilian population age 65 and older reported having one or more disabilities—40.2 percent of women and 37.4 percent of men, according to the 2009 American Community Survey. [19] This high estimate includes all people who report one or more of the following problems: (1) being deaf or having “serious difficulty hearing,” (2) being blind or having “serious difficulty seeing even when wearing glasses,” (3) having serious difficulty with walking or climbing stairs, (4) serious difficulty concentrating, remembering or making decisions; (5) difficulty dressing, or bathing, or (6) difficulty doing errands alone.

Health Status: Heart disease is the leading cause of death among older adults both nationwide and in North Carolina with cancer and stroke, coming second and third on the list. [20] 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. [21] 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). [21] Diabetes mellitus is the sixth leading cause of death for North Carolina’s older 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. [22]

Table 5. Five Leading Causes of Death among North Carolinians Age 65+

Rank	Cause
1	Heart diseases
2	Cancer
3	Cerebrovascular diseases
4	Chronic lower respiratory diseases
5	Alzheimer’s disease

Source: NC Center for Health Statistics (2009). *Leading Causes of Death – 2009*.

The 2009 Behavioral Risk Factor Surveillance System (BRFSS) shows that among people age 65 and older, 20.2% said that their general health status is fair (compared to 10.5% nationally) and 9.9% as poor (compared to 3.7% nationally). [23]

Grandparents Raising Grandchildren: According to the 2005-2009 American Community Survey there were 89,622 NC grandparents who reported that they had one or more grandchildren living with them under 18 years old *for whom they were responsible*. This represents nearly half of all grandparents whose grandchildren live with them. [24]

Veteran Status: Of the estimated 741,429 veterans living in NC in 2008, over 260,069, or 35 percent, were age 65 and older. [25] The group of veterans from the Vietnam era contains proportionally more members with a disability than survivors of earlier wars due to quicker and more advanced medical treatment. The Veterans Administration has frequently written about the aging of the veterans as a major challenge to its health care system in coming years. [26]

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, challenges, opportunities, and resources.

Sources of Information

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- [26] US Department of Veterans' Affairs (2002) *VA History in Brief* http://webpages.charter.net/wisconsinlegion-7thdistrict/VA_History.htm#Vietnam_War

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>)