

All Ages, All Stages NC

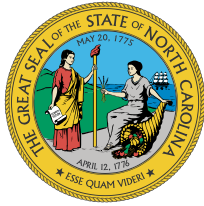
A Roadmap for Aging and Living Well

NORTH CAROLINA'S MULTISECTOR PLAN FOR AGING



NC DEPARTMENT OF
**HEALTH AND
HUMAN SERVICES**
Division of Aging

September 27, 2024



NC DEPARTMENT OF
**HEALTH AND
HUMAN SERVICES**

ROY COOPER • Governor

KODY H. KINSLEY • Secretary

During the summers of my childhood, I would routinely spend weeks at my grandparents' home in Pender County. When early retirement with a pension and enduring health coverage became an option for my grandfather, he jumped at the chance to retire and return to North Carolina to be closer to family.

For my parents, having their parents nearby gave my brother and I a safe place to be during the summer months while they worked. Our cousins also lived nearby, and our days were full of swimming in the pool, going for long walks, and playing board games. My grandparents cared for us deeply and showed it in the time and wisdom they shared with us. These are memories I treasure. And I hope (and believe) that as my grandparents aged, our presence in this stage of their lives was a joy for them too.

In more recent years, both my grandparents battled diseases and challenges, and relied heavily on North Carolina's health system. After my grandfather's passing, my mother took on the primary role of caregiver. When she was overstretched, she sought out direct care support for in-home care. In time, my grandmother's needs required skilled nursing care. These costs depleted my grandparent's savings, and it's been core programs operated by Veterans Affairs and Medicaid that have supported her ongoing care.

Like my grandparents, so many others are moving to (or back to) North Carolina. Our state is growing and aging. By next year, 20 percent of our population will be aged 65 or older. At the same time, health care costs, and workforce shortages are making it even harder to age gracefully. The burden of chronic disease: obesity, diabetes, and heart disease in particular, are making aging more complicated, especially in our rural communities.

Building communities that allow for individuals to thrive at every age and every stage of life is a recipe for success in North Carolina. It's an investment in the fabric of our families and the fulfillment of a promise that we will commit to care for those who cared for us.

We're all aging. And we all have a vested interest in the value and richness communities of diverse ages bring. The All Ages, All Stages NC plan is a roadmap for us all to the future. And perhaps as my grandparents did for me, it's a roadmap for us all to pay it forward.

Kody H. Kinsley
Secretary

NC Department of Health and Human Services



Table of Contents

| | |
|---|----|
| Executive Summary | 2 |
| Introduction | 4 |
| North Carolina is Aging | 5 |
| North Carolina's Response to an Increasing Aging Population | 7 |
| 2024-2026 Priorities and Recommended Action Steps | 10 |
| TOPIC AREA 1: Supporting Older Adults and Their Families | 12 |
| Home and Community-Based Services | 13 |
| Family Caregiver Support | 15 |
| TOPIC AREA 2: Strengthening Communities for a Lifetime | 17 |
| Housing | 18 |
| Adult Protective Services | 21 |
| Age-Friendly State and Communities | 23 |
| TOPIC AREA 3: Optimizing Health and Wellbeing | 27 |
| Long-Term Services and Supports | 28 |
| Workforce | 30 |
| TOPIC AREA 4: Affording Aging | 33 |
| Potential of All Older Adults | 34 |
| NC State Agencies' Commitment to Older Adults | 37 |
| Next Steps & Call to Action | 42 |
| Acknowledgments | 44 |



Executive Summary

North Carolina faces a significant demographic shift with its aging population projected to grow from 1.9 million in 2022 to more than 2.8 million individuals aged 65 and older by 2042. In response to these evolving demographics and the complex challenges they present, the state has developed the All Ages, All Stages NC Multisector Plan for Aging (MPA). This 10-year plan integrates the efforts of various sectors and stakeholders to address the multifaceted needs of older adults, aiming to enhance their quality of life and support systems across the state.

The All Ages, All Stages NC MPA is structured around four central topics that set the framework for the plan and guide its priorities over a 10-year period:

1. Supporting Older Adults and Their Families
2. Strengthening Communities for a Lifetime
3. Optimizing Health and Well-Being
4. Affording Aging



Under this framework, North Carolina's MPA establishes specific priorities for the next 10 years with an emphasis on the next two years to effectively guide its implementation. For the 2024-2026 period, the eight key priorities are:



1. Strengthening, enhancing, and expanding **home and community-based services**



2. Bolstering **family caregiver support**



3. Enhancing **housing** options



4. Strengthening **adult protective services**



5. Fostering **age-friendly state and communities**



6. Enhancing **long-term services and supports**



7. Strengthening the aging and health care **workforces**



8. Realizing the full **potential of older adults**

These priorities are designed to address the immediate and critical needs of North Carolina's aging population. Each priority is accompanied by recommended action steps designed to guide implementation and achieve strategic goals. By focusing on these priorities and recommended action steps for 2024-2026, the MPA aims to enhance the quality of life for older adults and build stronger, more supportive systems across the state. By setting a clear framework and adjusting priorities every two years, the MPA

ensures that North Carolina remains responsive to the needs of its aging population, fostering an environment where all older adults can age with dignity and thrive in their communities.

North Carolina's MPA also builds upon the state's existing aging and disability initiatives, reflecting a commitment to creating environments that promote aging with dignity, security, and meaningful community engagement.

North Carolina seeks to position itself as a leader in aging services by carrying out comprehensive, inclusive strategies that support the well-being and vitality of older adults across all stages of life.





Introduction

North Carolinians are getting older. By 2042, North Carolina is projected to be home to over 2.8 million individuals aged 65 and older, marking a substantial increase that necessitates proactive planning and strategic interventions to meet the needs of our residents. Recognizing the challenges and opportunities the growth in our older population brings, North Carolina has become the 10th state to join the AARP Network of Age-Friendly States and Communities and has embarked on the development of a Multisector Plan for Aging (MPA).

In recent years, MPAs have emerged as important frameworks adopted by states across the nation, driven by a recognition of demographic shifts and the challenges posed by an increasingly aging population. These comprehensive plans are designed to integrate the efforts of diverse sectors and stakeholders, thereby addressing the multifaceted needs of older adults and enhancing their overall quality of life and support systems.

Central to North Carolina's MPA is the goal of ensuring that older adults can age with dignity, security, and meaningful engagement within their communities. By fostering collaboration among stakeholders and engaging in rigorous strategic planning, the state aims not only to meet current needs but also to anticipate and adapt to future challenges posed by an aging population.





North Carolina is Aging

In North Carolina, a significant demographic shift is unfolding as the state is ranked 9th in the nation for its population aged 65 and older, representing 18% of the total population.

In 2025, approximately one in five North Carolinians will be 65 and older and by 2031, the aging population is projected to outnumber residents under the age of 18. This increase highlights the need for policies that address the changing dynamics and interactions between different generations within the state. Anticipating a 48% surge, North Carolina's population of those 65 and above is set to increase from 1.9 million in 2022 to an estimated 2.8 million in 2042.

This transformation is multifaceted and is shaped by the aging of the Baby Boomer generation, an increase in life expectancy, a decline in fertility rates, and the in-migration of individuals from other states and abroad.

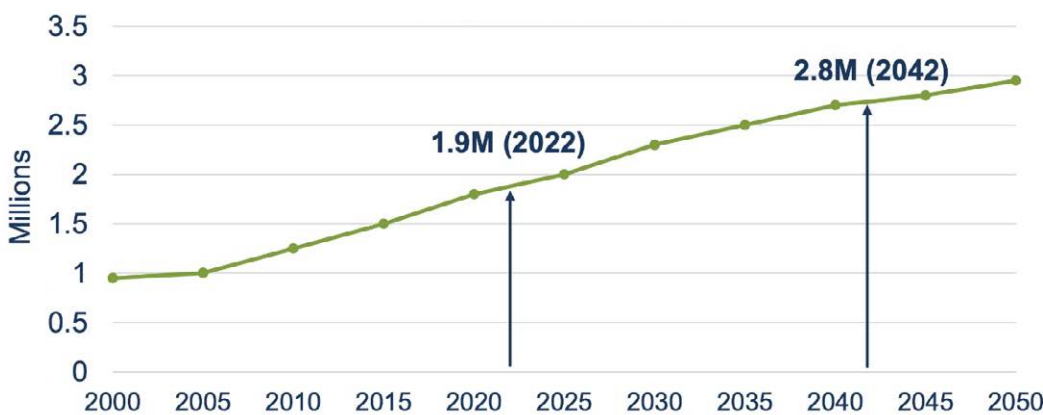
Unprecedented Growth in Age Groups

Among North Carolina's 65 and older population, the "youngest old" (ages 65-74) and "middle old" (ages 75-84) make up 89% of the aging demographic. The "oldest old" (ages 85+), currently 2% of the entire population, is set to grow by 114% over the next two decades. This significant increase will drive a higher demand for long-term services and supports, driven by the aging Baby Boomer generation and advancements in medical care.

A Growing Trend: More 65+ Than Under 18

A distinct trend is observable within many counties of the state, where the population 65+ surpasses the number of those under 18. This phenomenon, currently witnessed by 88 counties, necessitates innovative and age-friendly planning for services and accessible health care.

POPULATION 65+



↑48%

Source: NC Office of State Budget and Management, Standard Population Estimates, Vintage 2022; Population Projections, Vintage 2023, www.osbm.nc.gov/facts-figures/population-demographics

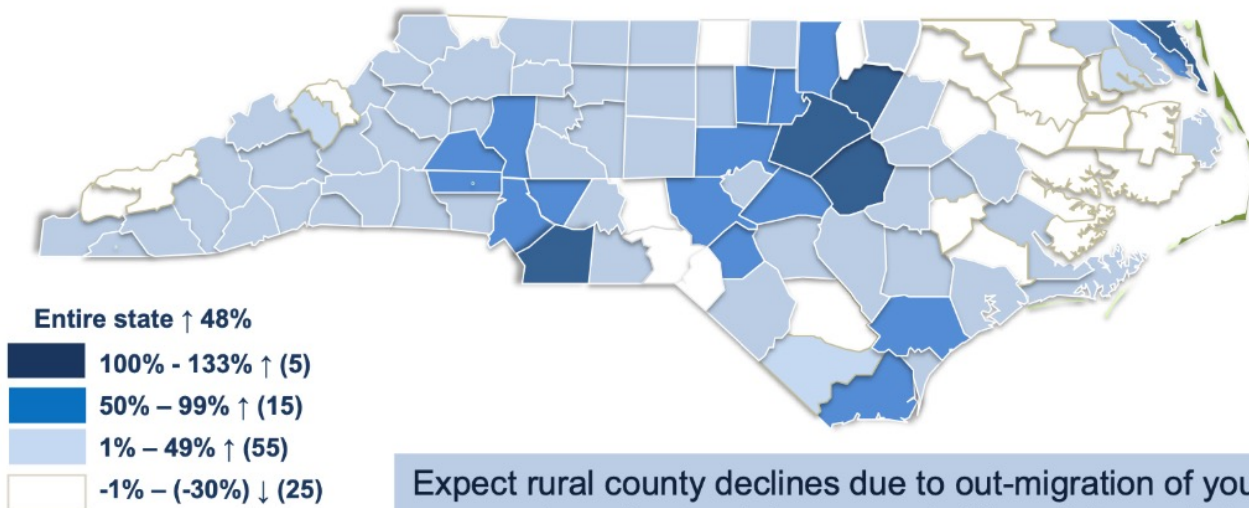
Geographic Distribution

As the demographic shift evolves, certain areas of our state will experience rapid growth in their older adult populations, while others will experience a decline. Major urban areas like Mecklenburg and Wake counties are set to become epicenters of substantial growth in the older adult population. Several counties are experiencing moderate growth, while many rural counterparts are seeing a continued decline in their older adult populations as their overall populations decrease.

These trends are due to the desire of older adults to age in place, and in-migration. Individuals are gravitating toward more urban centers in pursuit of amenities such as health care facilities and closer proximity to their families.

To illustrate these regional changes in detail, the following graphic highlights the projected shifts in the older adult population across North Carolina's counties. The navy and white counties are those projected to experience the most significant demographic changes between 2022 and 2042.

PROJECTED CHANGE IN POPULATION 65+, 2022-2042



Expect rural county declines due to out-migration of younger people and natural decrease of older adult population

Source: NC Office of State Budget and Management, Standard Population Estimates, Vintage 2022; Population Projections, Vintage 2023 www.osbm.nc.gov/facts-figures/population-demographics

In-Migration Trends

In-migration patterns also indicate a significant influx of older individuals from other states and abroad, with an estimated 47,600 people aged 60 and above relocating to North Carolina in 2022. This in-migration underscores the appeal of the state's amenities, health care facilities, and potential for an active retirement lifestyle.

IN-MIGRATION OF PEOPLE 60+ TO LARGEST COUNTIES, 2022

| Destination | From Another State | From Abroad | Total |
|----------------|--------------------|-------------|--------|
| North Carolina | 42,545 | 5,055 | 47,600 |
| Mecklenburg | 5,095 | 605 | 5,700 |
| Wake | 4,431 | 863 | 5,294 |
| Brunswick | 1,883 | 46 | 1,929 |
| Guilford | 1,457 | 178 | 1,635 |
| Durham | 1,378 | 255 | 1,633 |
| New Hanover | 1,407 | 196 | 1,603 |



Source: U.S. Census Bureau, American Community Survey 2022, 5-year estimates. Table B07001: Geographical mobility in the past year by age for current residence in the United States, <https://data.census.gov/cedsci>; www.osbm.nc.gov/blog



For more information on North Carolina's demographic shifts, visit: www.ncdhhs.gov/divisions/aging/facts-figures-and-reports



North Carolina's Response to an Increasing Aging Population

In response to the increasing aging population in North Carolina, the Department of Health and Human Services (NCDHHS) began a journey to establish a roadmap that would address the growing needs of all North Carolinians.

Early 2022 -

- The Center for Health Care Strategies (a policy design and implementation partner devoted to improving outcomes for people enrolled in Medicaid) invited NCDHHS to apply to participate in a multistate learning collaborative to learn about a multisector plan for aging (MPA), a 10+ year roadmap for restructuring state and local policies and convening a wide range of cross-sector stakeholders to collaboratively address the needs of older-adult populations. The Division of Aging and the Division of Health Benefits applied jointly.
- NCDHHS, AARP NC and Governor Roy Cooper's Hometown Strong initiative began working collaboratively on a plan, with support from the Governor's Office, to join the AARP Network of Age-Friendly States and Communities. Hometown Strong is a state initiative dedicated to supporting North Carolina's rural communities. This collaboration adopted the Older Americans Month "Age My Way" theme and established a steering committee that included the Governor's Advisory Council on Aging and the NC Coalition on Aging.

June 2022

- NCDHHS was notified that its application to be part of the learning collaborative was selected, making North Carolina a member of the first cohort of the national MPA effort. The Division of Aging took the lead in working with the learning collaborative and assumed lead staff

support for the MPA development. Through the learning collaborative, staff learned valuable lessons from experts and other states. Two of the most important lessons learned were the three core tenets for MPA development: transparency and inclusion, equity, and person-centered planning. For more information about these key tenets and best practices, visit <https://www.chcs.org/resource/developing-a-master-plan-for-aging/>.

May to August 2022

- The AARP research team, in partnership with the NCDHHS Division of Aging and Hometown Strong, conducted a detailed statewide "Age My Way NC" survey asking North Carolinians ages 45 and over how their communities, counties, and rural areas are meeting the needs of the state's rapidly growing population of older adults. North Carolina leveraged its vast network of area agencies on aging and local aging service providers to collect input via surveys (3,209 were received) and nine listening sessions. The key findings indicated a generally high satisfaction when it came to "loving where you live," however, the ability to live independently while aging was a primary concern. Other findings included:
 - Most people (88%) said that it is important to live in their community as long as possible.
 - Nearly all (99%) of the survey respondents said that it is important to live independently in their own home as they age.

- A majority, (76%) rated their current community as an “excellent, very good or good” place to live as they age.
- While 53% said they are likely to stay in their current residence and never move, 17% said they would relocate within their community and 30% said they would relocate elsewhere.
- The two major factors for moving are having a house that allows people to live independently as they age and to be able to afford the cost of maintaining their current residence.

October 3, 2022

- The steering committee hosted a state level Age My Way NC summit. At the Summit, participants heard from Governor Roy Cooper and the steering committee, including an overview of the survey results. This event was a significant turning point in the effort, igniting a coalition of partners who played a key role moving forward.

On May 2, 2023

- Governor Cooper signed Executive Order 280: North Carolina’s Commitment to Building an Age-Friendly State. EO 280 directs the development of the multisector plan for aging for North Carolina and a whole-of-government approach to support the state’s aging population. At the signing ceremony, the AARP NC announced that North Carolina was enrolled in the Age-Friendly States and Communities network.

Hitting the Ground Running After Executive Order 280

- Since the Executive Order issuance, the work has accelerated and culminated in the development of the Multisector Plan for Aging.

June 2023

- A second state level summit was hosted to publicly initiate the MPA process, calling for stakeholders and partners to join a stakeholder advisory group and, if interested, apply to join the steering committee. Over 200 stakeholders from various sectors – including government agencies, non-profit organizations, health care and human services providers, community leaders, advocacy groups, and older adults – stepped up to join MPA workgroups and over 80 people applied to join the existing steering committee.

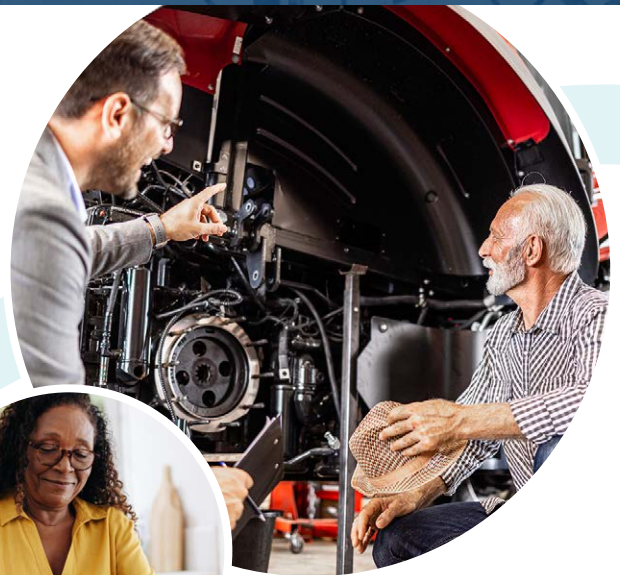
- The name for North Carolina’s Multisector Plan for Aging – All Ages, All Stages NC – A Roadmap to Aging and Living Well – was announced.

September 2023

- The Division of Aging contracted with the NC Center for Health and Wellness at UNC-Asheville to conduct targeted focus groups to hear from people who had been underrepresented in the initial survey, including those from structurally excluded and inadequately represented populations. The focus group data analysis identified six key themes reflecting participants’ main needs and concerns:
 - 1) a lack of awareness and confusion about available resources and services;
 - 2) difficulties and inconsistencies in transportation access, with a need for expansion;
 - 3) obstacles to aging-in-place;
 - 4) the affordability of aging and long-term care options;
 - 5) the need for increased support for social connections; and
 - 6) opportunities for intergenerational engagement and sharing of wisdom.
- The steering committee convened workgroups around the four overarching topics that were tasked with developing objectives and recommendations by March 2024. The workgroups divided themselves into subgroups based upon related key issues, reviewed current initiatives and planning efforts ongoing in the state related to aging including the North Carolina Institute of Medicine (NCIOM) Task Force on Healthy Aging, the State Plan on Aging, the Dementia-Capable NC Plan, the State Housing Plan, the Olmstead Plan, Medicaid Transformation, the Adult Protective Services Improvement Plan, NC Moves 2050, and other cabinet agency initiatives, and worked on developing objectives and recommendations.

March to April 2024

- The workgroups reconvened to review all draft objectives and recommendations and provide input. Steering committee members presented the draft to the Governor’s Advisory Council on Aging and the Senior Tar Heel Legislature, shared at multiple state conferences, and presented at a national conference to serve as a model for other states. The steering committee hosted an internal public comment period within the aging network, and input was shared back to workgroups who then revised



their work. DHHS leaders presented the recommendations to the Governor's cabinet policy leads to gather their input.

- To view all 160 draft recommendations of action steps developed by the four workgroups, please refer to the All Ages, All Stages NC [workgroup recommendations](#).

May 2, 2024

- An MPA development [progress report](#) was submitted to Governor Cooper.

April - November 2024

- The Division of Aging launched a marketing campaign aimed at raising awareness about the All Ages All Stages NC initiative and the resources available for the aging population. The Division developed statewide campaigns, to deliver 44 million impressions, with two key commercials – "I'm Still Here" and "Explain It Like I'm 65." Additionally, three print ads were scheduled to run in the Our State magazine in the July, September, and November issues.

May - July 2024

- All Ages, All Stages NC project leadership team decided to divide the 10-year project timeline for the MPA into two-year segments. This would allow for stakeholders to focus on a smaller number of key priorities and recommended action steps in the short-term and closely evaluate progress and priorities every two years. To this end, the project leadership prioritized, streamlined, and synthesized the 160 recommendations of action steps received from stakeholder workgroups and organized them into eight key priorities with 41 recommended action steps.

July 2024

- The Division of Aging partnered with UNC Sheps Center for Health Services Research to develop a data dashboard and identify targets and data sources for each of the 41 recommended action steps.

July - August 2024

- The Division of Aging connected with the Governor's Office to get feedback from all cabinet agencies on the plan in preparation for its release in September.



For the 160 workgroup recommendations visit:
www.ncdhhs.gov/WorkgroupRecommendations



Priorities and Recommended Action Steps

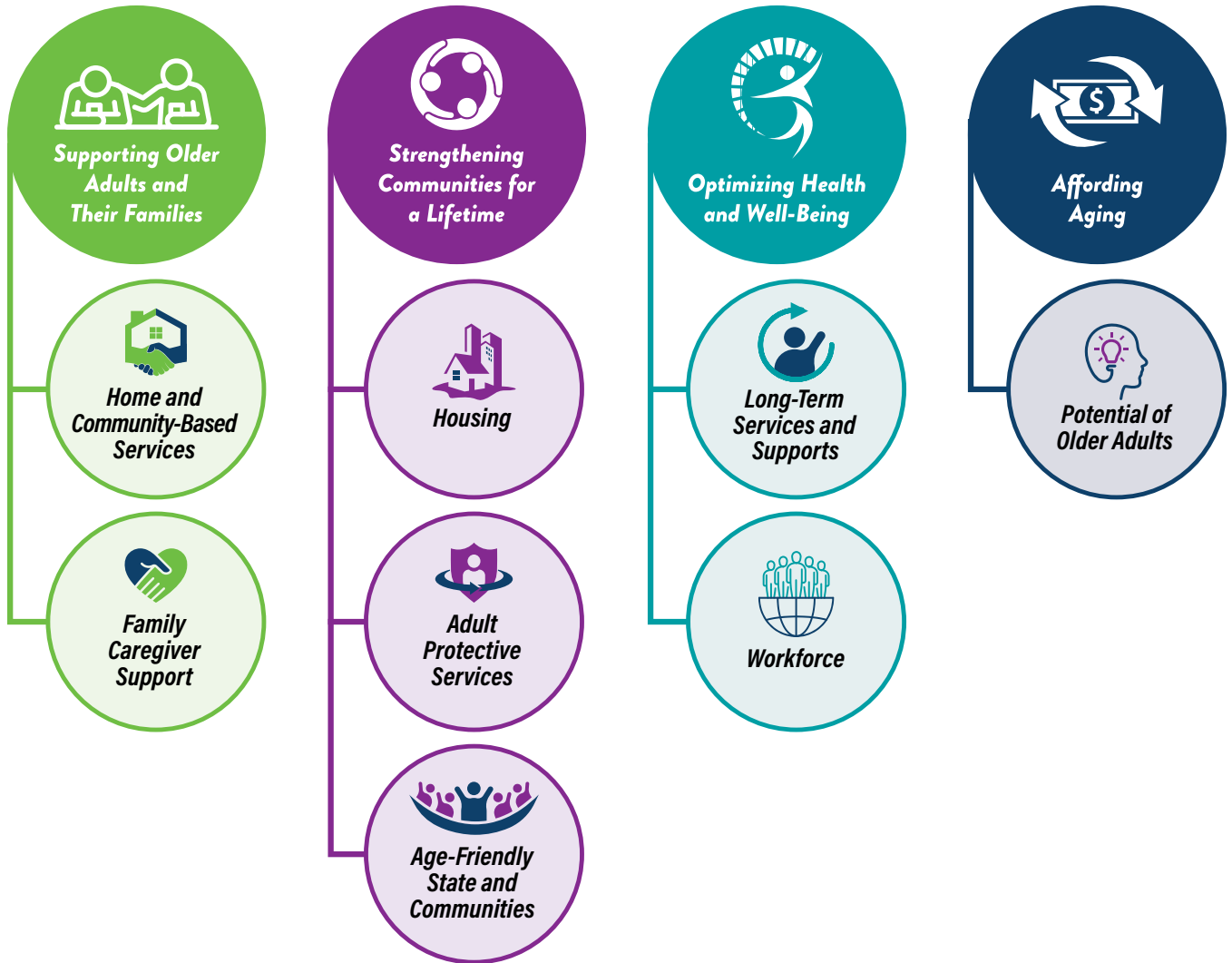
Eight key priorities with 41 recommended action steps emerged from the collaborative stakeholder engagement process. These priorities and recommended action steps are crucial for guiding strategic initiatives over the first two years of the 10-year horizon of North Carolina's MPA and are grouped under the four topic areas of the plan. These priorities – home and community-based services, family caregiver support, housing, adult protective services, age-friendly states and communities, long-term services and supports, workforce, and the potential of all older adults – have been identified based on their critical impact on the well-being and quality of life of older adults across the state.

Each priority addresses persistent, longstanding challenges and reflect issues where gaps in services, support systems, and community environments for older adults are most pronounced:

- **Home and community-based services** tackle the challenge of insufficient support for older adults to remain in their homes, requiring more robust home care and community resources.
- **Family caregiver support** focuses on the challenge of inadequate resources, including respite care, for unpaid caregivers who provide essential care to older adults and individuals with disabilities.
- **Housing** addresses the difficulty older adults face finding affordable and accessible housing or maintaining their homes, reflecting a gap in suitable living options.
- **Adult protective services** aim to protect vulnerable older adults from abuse, neglect, and exploitation, addressing the challenge of the state ensuring adequate safeguarding measures.
- **Creating age-friendly state and communities** concentrates on the challenges of inadequate infrastructure, limited social connectivity, and insufficient local resources, including transportation options, that hinder older adults' participation in their communities.
- **Long-term services and supports** highlights the challenge of ensuring adequate care options for individuals with significant and ongoing needs, highlighting the need for comprehensive service provision and the planning for an increasing number of people in need of long-term care.
- **Workforce** confronts the shortage of trained workers in aging services, caregiving, and long-term care, which affects the ability to meet the growing demand for these services.
- Promoting the **potential of all older adults** addresses overcoming barriers to financial security, active engagement, lifelong learning, and ageism.

The 41 recommended action steps are divided into immediate opportunities and longer-term efforts. Immediate opportunities are actions that can be effectively addressed within the initial two years of the MPA. Conversely, longer-term efforts are strategic actions that will require several years for full implementation. Although the complete realization of these long-term goals will extend beyond the initial two-year period, essential groundwork and preparatory activities will

be undertaken within this timeframe. North Carolina aims to comprehensively address these issues and pave the way for a more inclusive and supportive environment for aging residents statewide by outlining specific steps for implementation and ensuring alignment with broader strategic goals. The priorities represent a commitment to enhancing services, fostering community resilience, and empowering older adults to live with dignity and independence as integral members of society.



“North Carolina’s Multisector Plan for Aging is our community’s roadmap, uniting diverse sectors and voices to build a state where every person, at every age, is supported, valued, and empowered to thrive. It is a shared commitment to embracing aging as a powerful journey that enriches individuals, families, and communities alike, strengthening our bonds and uplifting us all, at every stage of life.”



TOPIC AREA 1:

Supporting Older Adults and Their Families

GOAL: North Carolinians will have access to services and resources that will enable them to stay in their homes and communities as they age and will support their families in their efforts to provide care when needed.

Two priorities emerged to guide the actions in the first two years of the multisector plan for aging:

- 1) strengthening, enhancing, and expanding **home and community-based services** and
- 2) bolstering **family caregiver support**.



Home and Community-Based Services

OVERVIEW

Home and Community-Based Services encompass a broad range of health and human services provided in individuals' homes or community settings rather than care settings like assisted living or nursing homes. These services aim to help older adults and individuals with disabilities maintain their independence, improve their quality of life, and stay integrated within their communities.

In 1992, the North Carolina General Assembly created the Home and Community Care Block Grant (HCCBG) to combine federal funding from the Older Americans Act with state and local dollars to fund home and community-based services. HCCBG funds are administered by the NCDHHS Division of Aging in cooperation with 16 area agencies on aging (AAAs) using a formula which considers factors like population and socio-economic conditions. Regional AAAs work with community organizations to plan, coordinate, and deliver services, ensuring they meet local needs effectively.

CHALLENGE

A significant challenge with the HCCBG lies in its funding limitations. Despite its crucial role in supporting home and community-based services, the financial resources available through HCCBG fall short of meeting the escalating demand driven by the growing aging population.

In addition to funding limitations, the need to modernize programs to better address current needs and requirements presents a significant challenge. This modernization effort involves updating service delivery models, improving efficiency, and integrating new technologies, which can be hampered by existing financial constraints and outdated infrastructure. Consequently, North Carolina faces difficulties in comprehensively covering the breadth of services required, such as in-home aides, home-delivered meals, and transportation. These limitations can lead to potential gaps in care and disparities in service availability across the different regions. Issues such as waitlists for home and community-based services and the availability of services can vary significantly based on geographic location, funding, and local resources, with rural areas often experiencing more pronounced difficulties.

WHY THIS MATTERS

Investing in HCBS addresses critical gaps in service delivery, especially in rural areas where access is often limited, and ensures all North Carolinians receive the care they need close to home. Modernizing and adequately funding these services will reduce long waitlists, improve access, and close care gaps, creating a more equitable and efficient system. HCBS empowers people to age with dignity, supports their independence, and lessens the strain on our healthcare system – making it an investment in the well-being of our communities.

RECOMMENDED ACTION STEPS:

Immediate Opportunities

Align North Carolina rules, regulations, policies, procedures, and funding sources with the revised Older Americans Act rules and review and adapt Home and Community Care Block Grant's operations and structure to ensure its ongoing effectiveness and efficiency in fulfilling its intended goal.

- The Older Americans Act (OAA) was passed to support older Americans to live at home and in the community with dignity and independence for as long as possible. In 2023, the Administration for Community Living (ACL) released the [first substantial update](#) to the Act since 1988. NCDHHS Division of Aging rules, regulations, policies and procedures must be updated to align with these federal changes.

Pursue data modernization efforts, such as replacing the Division of Aging's 30-year-old Aging Resource Management System (ARMS), to ensure timely provider payments, enhance data collection and reporting, and better support of our aging population through improved program management and service delivery.

- Data modernization is crucial for understanding and effectively addressing the evolving needs of our aging population. This leads to more responsive and targeted program management, improved service delivery, and ultimately, a higher quality of life for older adults. Investing in modern technology and updating outdated systems such as the Aging Resource Management System (ARMS) will ensure that our programs and services are equipped to better meet the dynamic needs of our aging population, collect data on services provided by the aging network providers, and drive continued improvements.

Longer-term Efforts

Increase funding for home and community-based services to meet growing service demands, as well as gaps resulting from the cessation of COVID-19 funding, to include integrating new or expanded funding (e.g., Medicaid, the private market, and cost sharing models) with existing funding streams (e.g., Home and Community Care Block Grant).

- Current funding levels are insufficient to fully support the needs of all individuals seeking home and community-based services, and the need is growing as older adults are living longer in non-institutionalized settings. By leveraging Medicaid funding options, exploring private market opportunities, implementing cost-sharing strategies, and increasing state investment in services, North Carolina can enhance its ability to provide high-quality, community-based care.

Expected Outcome

If these recommendations are implemented, North Carolinians will experience enhanced service coverage and increased accessibility. The alignment with updated Older Americans Act regulations will help address service gaps and reduce waitlists, and modernized data systems will improve efficiency in provider payments and program management. These changes will strengthen community-based support, enabling older adults to maintain their independence and quality of life while remaining integrated within their communities.

“Having the choice to stay in my own home with the right support means the world to me. It is about living comfortably and with dignity.”



Family Caregiver Support

OVERVIEW

Family caregiving is defined as the voluntary and unpaid support provided by relatives or close friends to older adults or individuals with disabilities. Caregiving typically involves assisting with personal care, household management, emotional support, and informal medication or health management.

DHHS offers many programs that aim to support caregivers: [Family Caregiver Support Program](#), [Project CARE](#), [NC Lifespan Respite Program](#), and [Dementia Capable NC](#).

CAREGIVING IN NC (2021)



of Family Caregivers:
1,280,000



Total Hours of Unpaid Care:
1.2 Billion



Total Value of Unpaid Care:
\$16.5 Billion

A caregiver is a person of any age who tends to the needs or concerns of a person with short- or long-term limitations due to illness, injury or disability.

CHALLENGES

Caregiving presents significant challenges that affect both caregivers and those for whom they care for. Family caregivers may have difficulty balancing work and caregiving duties, experience financial strain, struggle without formal training to support their loved one, and experience emotional and/or physical burnout. More information about caregiving issues and caregiving statistics is available from the Family Caregiver Alliance/National Center on Caregiving (<https://www.caregiving.org/>).

RECOMMENDED ACTION STEPS:

Immediate Opportunities

Provide family caregivers with more support by enhancing and integrating programs across governmental, non-profit, and private sectors to provide a comprehensive range of resources and services for caregivers, such as respite care and Project C.A.R.E. (Caregiver Alternative to Running on Empty).

- NCDHHS works in partnership with the area agencies on aging to offer family caregivers counseling, training, and respite services through programs such as Project C.A.R.E. Due to limited funding, only a portion of North Carolina's

WHY THIS MATTERS

North Carolina's care infrastructure heavily depends on the 1.2 billion hours of unpaid care provided annually by family caregivers - far exceeding the capacity of our professional caregiving workforce and economy. Without adequate support, caregivers face burnout, financial strain, and the inability to sustain their roles, leading to increased out-of-home placement of loved ones, higher healthcare costs, and diminished quality of life. Investing in caregiver support is not only essential to maintaining the health and independence of those receiving care but also crucial to alleviating pressures on our healthcare system. By strengthening resources for caregivers, we empower them to continue providing high-quality care, reduce reliance on costly facility settings, and uphold the dignity and well-being of our aging population.

family caregivers who need these services benefit from these programs. Exploring more options for public-private partnerships offer the potential to serve more caregivers, including caregivers in the workforce.

Expand the North Carolina Caregiver Portal to enhance its features and ensure its long-term sustainability as a free and publicly accessible educational resource, providing ongoing support and comprehensive information for caregivers.

- Caregivers often need support or assistance in building, sometimes in a short period of time, to respond to a need of the person with whom they are caring. The [North Carolina Caregiver Portal](#) provides caregivers with medically vetted content including quick skill-building activities (e.g. understanding dementia, managing caregiver stress, improving mobility risks), caregiver tips, and information on local resources 24/7/365. Funding this initiative ensures that the portal remains a free and up-to-date resource, enabling caregivers across the state to access necessary information and support.

Longer-term Efforts

Strengthen family leave policies and provisions, including paid and unpaid leave, by working with policymakers to promote leave provisions and provide resources to employers to adopt workplace policies to help families.

- Paid and unpaid family leave policies are vital to support NC's growing number of working caregivers. Nationally, only 21% of workers have access to paid family leave, a disparity that impacts caregivers' ability to manage their dual roles. Current family leave provisions in North Carolina are limited, with many workers lacking access to paid leave. By pushing for enhancements in family leave policies for individual employers and through legislation, North Carolina can support caregivers who are balancing their work and caregiving responsibilities. Additionally, providing recognition or incentives to employers for adopting family-friendly policies, such as flexible work hours or paid leave, will help create a more supportive work environment. This approach not only aids caregivers in managing their dual roles but also promotes a healthier work-life balance, reduces absenteeism, and supports employee retention.

Support the development of a state tax credit for family caregivers to help offset out-of-pocket costs for home modifications, assistive devices, and personal care expenses, as this will provide crucial financial relief and recognize the significant contributions of caregivers.

- Establishing a state tax credit for family caregivers in North Carolina could provide significant relief for those

facing out-of-pocket expenses related to caregiving. Many caregivers incur costs for home modifications (e.g., ramps, grab bars), assistive devices (e.g., walkers, hearing aids), and personal care items (e.g., specialized nutrition or medical supplies) that are not covered by insurance. A state tax credit would help offset these expenses and recognize the financial burden caregivers face. This measure would also align with North Carolina's commitment to supporting its aging population and could encourage more residents to take on caregiving roles, reducing reliance on facility-based care and enhancing the quality of life for older adults and individuals with disabilities.

Create a unified referral system with a "no wrong door" approach to streamline caregiver access to resources like the North Carolina Caregiver Portal, NC 211, and NCCARE360, ensuring caregivers receive timely and accurate support without facing barriers.

- Currently, caregivers often encounter challenges in navigating multiple systems for information and support. The [No Wrong Door](#) approach ensures that caregivers will receive tailored and accurate information, referrals, and access to long-term services and supports no matter which "door" they walk through (e.g., local agency, health care provider, or community organization).

Expected Outcome

If these recommendations are implemented, family caregivers will have access to supports and resources that will help them to help lengthen the time they can provide appropriate care to their loved one. More people may have the ability to care for their loved ones, and there will be less reliance on out of home placements and formal caregivers.

"It is not easy to care for a loved one alone. When caregivers get the help they need, it is a lifeline for both them and the ones they care for."



TOPIC AREA 2:

Strengthening Communities for a Lifetime

GOAL: North Carolinians will live in communities, neighborhoods, and homes that support thriving at all stages and ages.

Three priorities emerged to guide the actions in the first two years of the multisector plan for aging:

- 1) enhancing **housing** options,
- 2) strengthening **adult protective services (APS)**, and
- 3) fostering **age-friendly state and communities**.



Housing

OVERVIEW

Housing is a fundamental factor in ensuring the well-being and quality of life for older adults in North Carolina. With a growing preference among older adults to age in place – remaining in familiar communities and homes – there is an increasing need for safe, affordable, and accessible housing options that cater to their specific needs and preferences.

HOUSING AND LIVING ARRANGEMENTS



43% of housing units occupied by individuals aged 65 and older were **single-person households**.

27%

of adults aged 65 and older **lived alone**, placing them at risk of **social isolation** and **associated poor health outcomes**.

CHALLENGES

Significant barriers to aging in place exist today such as limited affordable housing stock, inadequate accessibility features in existing homes, and a lack of supportive services that often hinder older adults' ability to remain independent and effectively engage in their communities. An additional concern is when older adults are "house rich and cash poor" and unable to afford, or to navigate the steps needed, to ensure the upkeep on their homes so they remain safe and accessible. Also, many older adults find themselves unable to afford the property taxes on their homes due to inadequate income or increases in their property taxes.¹

Despite progress, significant challenges persist in meeting the diverse housing needs of North Carolina's aging population.

Financial constraints, regulatory challenges, and an increasing affordability gap continue to hinder the pace of housing development and accessibility improvements. According to the National Low Income Housing Coalition's Gap Report, North Carolina has 347,275 extremely low-income renter households but only 156,365 affordable and available rental units which results in a shortage of 182,643 affordable rental units for very low-income families, and there are only 43 available rentals for every 100 extremely low-income renter households². This severe shortage forces many individuals to live in substandard housing or homes that do not meet their needs. Homelessness among older adults remains a critical issue exacerbated by economic hardships and limited supportive services, requiring continued advocacy and resource allocation.

WHY THIS MATTERS

Access to affordable, accessible housing is fundamental to the health, independence, and stability of North Carolina's aging population. Addressing the housing needs of older adults directly impacts their ability to remain safely in their communities, reducing the risk of displacement, admission to a care facility, and associated costs. Strategic investments in housing solutions – whether through policy, financial support, or accessible design – are critical to ensuring that older adults can age with dignity and security. By prioritizing housing, we strengthen the social and economic fabric of our state, enhancing quality of life for older adults while mitigating the strain on public resources and services.

¹U.S. Census Bureau, American Community Survey 2022, 5-year estimates. Tables S0103; B09020: Relationship by household type (including living alone) for population 65 and over, <https://data.census.gov/cedsci/>, *As % of population 65 and older

²<https://ncimpact.sog.unc.edu/2021/09/affordable-housing-in-nc-the-challenge-and-promise/>

RECOMMENDED ACTION STEPS:

Immediate Opportunities

Support executive and legislative action to ensure state level planning and coordination for addressing housing challenges, including establishing a Secretary or Director of Housing position in state government.

- North Carolina does not have a dedicated housing department or office, which has contributed to housing support and reform efforts implemented across many agencies, making them hard to coordinate and hard to manage for people in need of support. Having a centralized, dedicated entity would facilitate a more coordinated approach to addressing housing challenges such as availability, affordability, accessibility, safety, and quality.

Increase investment in the NC Housing Trust Fund and other designated programs (e.g., Housing and Home Improvement funded through the Home and Community Care Block Grant) for housing rehabilitation, repair, and modifications by collaborating with state legislators and stakeholders to secure budget allocations

- The [NC Housing Trust Fund](#) plays a crucial role in funding housing rehabilitation, repair, and modification projects aimed at improving living conditions for low-income older adults. Eligible individuals can apply for urgent repairs, comprehensive rehabilitation, or accessibility modifications for their homes through local government and nonprofit organizations that are financed by the NC Housing Trust Fund. Increasing funding for these programs will help ensure the safety and accessibility of more homes for older adults, allowing them to live in their homes longer.

Increase participation of adults, aged 18 years and older, in the Targeting Program, a housing program for low-income people with disabilities, all of whom need supportive services to help them live independently in the community particularly as they grow older.

- The [Targeting Program](#) serves to support individuals with a disability who are heads of their household by providing access to affordable housing and by helping to maintain affordable housing. Participants in the Targeting Program, who have extremely low incomes, are paired with Key Rental Assistance, which helps make the unit truly affordable through rental assistance. Currently, only 40% of units that are in the Targeting Program are filled with eligible adults. As of August 2024, 1,016 individuals aged 60 and over, resided in 988 units subsidized with Key Rental Assistance. Increasing participation in the Targeting Program will provide more low-income adults with disabilities access to permanent

“I have lived in this house for decades. With the right support for home upkeep, I can continue to live here comfortably and safely.”

and supportive housing services. Improving the application process by leveraging more advanced technology and targeted outreach will increase the utilization of vacant units, expand housing opportunities and assist individuals to remain stably housed through the provision of supportive and wrap-around services.

Support raising the income eligibility and exemption/deferral amounts for the Homestead Property Tax Exemption Program and the Circuit Breaker Tax Deferral Program, which have not been updated in decades, and identify methods to compensate counties, particularly low-wealth ones, for any revenue losses resulting from these programs.

- The [Homestead Property Tax Exemption Program](#) and the [Circuit Breaker Tax Deferral Program](#) allow a portion of property taxes to be exempted or deferred for a qualified low-income older adult or person with a disability. The reduced property tax burdens will assist eligible individuals in maintaining housing stability and affordability. By updating the eligibility requirements and exemption and deferral amounts while offsetting losses in revenue for low wealth counties, North Carolina can support more qualified individuals.

Longer-term Efforts

Address the urgent need for affordable housing by boosting development and rehabilitation through increased incentives, such as tax credits and no- or low-interest loans, in collaboration with the [NC Housing Finance Agency](#) and other relevant entities.

- North Carolina has a proven system for increasing the affordable housing stock by investing in new development and renovating existing properties. Increasing the funding to offer more tax credits and no- or low-interest loans will stimulate investment in both new housing developments and the renovation of existing properties.

Encourage the adoption of universal design principles in housing development and renovation.

- Many of North Carolina's approximately 1.9 million residents aged 65 or older face mobility challenges. Integrating universal design principles into housing development and renovation ensures that homes are accessible and functional for people of all ages and abilities. Features such as no-step entries, wider doorways, and adaptable elements make homes more inclusive and supportive of changing needs over the life course. Collaboration with architects, builders, and policymakers will be crucial to embedding universal design into building codes and standards.

Ensure that the evolving housing and support needs of younger individuals with developmental disabilities, traumatic brain injury, mental health needs, or other significant health and mobility challenges are met as they age so they can age in place and have equal and accommodative access to aging supports, programs, and facilities.

- Many of these individuals have lived at home with family caregivers, often their parent, for many years and there is a need to ensure they continue to have adequate housing and supportive services when their caregivers are no longer able to provide care or available to do so. Ensuring

that programs and care options are accessible, and accommodating, will help maintain independence and quality of life for individuals with complex conditions.

Expected Outcome

If the recommended actions for improving housing for older adults in North Carolina are implemented, more older adults and people with disabilities will be able to live in their homes and communities safely for longer and housing instability and homelessness for these populations will be reduced.

“Affordable and accessible housing is crucial. Everyone deserves a home where they feel secure and can age gracefully.”





Adult Protective Services

OVERVIEW

Adult Protective Services (APS) in North Carolina are essential for safeguarding adults aged 18 and older who are at risk of abuse, neglect, or exploitation due to physical or mental impairments. In state fiscal year 2022-2023, county departments of social services received 35,400 reports of alleged mistreatment of adults. Neglect emerged as the most common form of mistreatment, with a notable 66% of cases involving self-neglect. APS interventions are vital in addressing these issues, providing investigation, emergency assistance, and coordination with support services to ensure the safety and well-being of vulnerable adults.

CHALLENGES

APS faces significant challenges, both nationally and in North Carolina, necessitating urgent improvements to protect vulnerable adults. The absence of a comprehensive federal statute has led to inconsistent services and standards across states, compounded by limited resources and varying levels of awareness. Legal complexities in abuse cases further hinder effective intervention and protection. Unlike Child Protective Services (CPS), which benefits from uniform federal oversight through the Child Abuse Prevention and Treatment Act (CAPTA), APS lacks standardized support.

In North Carolina, outdated APS laws, last revised in 1975, fail to address the current health and wellness needs of vulnerable adults. The lack of updates to state statutes exacerbates these issues. Inadequate infrastructure, workforce capacity challenges, and insufficient investment in social work practices further strain the system. With no state dollars appropriated for APS,

WHY THIS MATTERS

Strengthening APS ensures that vulnerable adults receive the protection and support they need, allowing them to live healthier, more fulfilling lives. Without robust Adult Protective Services (APS), at-risk adults face heightened threats to their health, safety, and well-being. Effective APS interventions safeguard older adults from harm, reduce the long-term costs associated with neglect and exploitation, and build a safer, more compassionate community for all North Carolinians.

addressing funding gaps, enhancing training, and raising community awareness are critical to strengthening the system and ensuring effective intervention.

“No one should have to suffer in silence. Strong protective services ensure that we are safe and cared for.”

RECOMMENDED ACTION STEPS:

Immediate Opportunities

Enact statutory changes recommended by the Adult Protective Services Improvement Design Team.

- The Adult Protective Services (APS) Improvement Design Team has been diligently working to identify necessary changes to North Carolina's state statutes to enhance APS effectiveness. Implementing these statutory changes is critical for addressing gaps in service delivery, updating legal frameworks to reflect current best practices, and improving the protection of vulnerable adults. For example, proposed changes include updating definitions of abuse and neglect or enhancing reporting requirements. The legislative changes will enable APS programs to operate more efficiently and provide better support to vulnerable adults across the state. Additionally, a comprehensive caseload study is planned to assess and establish appropriate staffing levels and training requirements for APS workers. This is essential in identifying the staffing needed for changes in policy and practice.

Advocate to obtain state funding to support county departments of social services in delivering adult protective services, including emergency services, to ensure they have the necessary resources to effectively address and manage cases.

- Adult Protective Services (APS) receives federal funding through the Social Services Block Grant (SSBG), a key funding source for numerous programs in county departments of social services. However, this funding is capped and must be distributed among various programs. Consequently, many counties exhaust their allocation by the middle of the state fiscal year. Once these funds run out, counties must use their own resources to cover the costs of this legally mandated service.

- The Adult Services Section of the Division of Social Services will also implement a practice model within the next five years. This change would allow for a differentiated response to cases based on the needs of the individual.

Expected Outcome

North Carolinians will see significant improvements in the protection and support of vulnerable adults facing abuse, neglect, or exploitation. Modernizing APS laws and funding workforce standards will enhance service delivery and worker training. Increased state funding will enable county departments of social services to provide timely emergency services, including immediate safety interventions and temporary housing. Additionally, a pilot alternative response program will introduce innovative case management approaches, improving response times and overall service efficiency.

“I am grateful for the services that protect those of us who are vulnerable. It is reassuring to know that there is someone looking out for us.”





Age-Friendly State and Communities

OVERVIEW

On May 2, 2023, North Carolina became the 10th state to join the AARP Network of Age-Friendly States and Communities. This designation has sparked a statewide movement, bringing together local governments, businesses, health care facilities, educational institutions, and community organizations to pursue Age-Friendly initiatives that create inclusive environments where older adults can thrive.

North Carolina's Age-Friendly efforts focus on improving key areas essential for enhancing the quality of life for older adults. These include ensuring accessible and well-maintained public spaces, providing reliable transportation options, promoting affordable housing that supports aging-in-place, and creating opportunities for social participation and community engagement. Efforts also emphasize respect and social inclusion, encouraging older adults' involvement in civic activities and employment, ensuring access to accurate information, and delivering comprehensive health services and community support. Collectively, these domains foster environments where older adults can age with dignity, independence, and active involvement in their communities.

NETWORK OF AGE FRIENDLY STATES AND COMMUNITIES

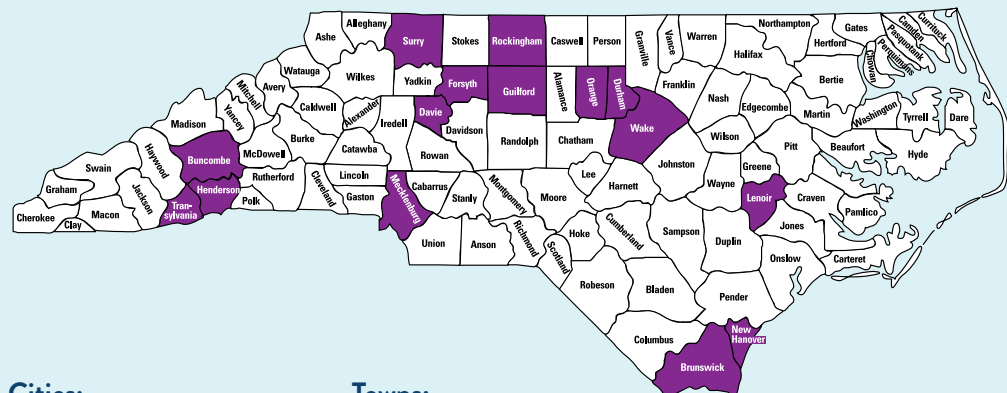
MEMBER LIST OF 22 COMMUNITIES

State:

North Carolina 2023

Counties:

Buncombe County 2017
 Davie County 2024
 Durham County 2019
 Forsyth County 2018
 Guilford County 2024
 Lenoir County 2020
 Mecklenburg County 2016
 New Hanover County 2024
 Orange County 2016
 Rockingham County 2023
 Wake County 2016



Cities:

Archdale (Guilford) 2019
 Brevard (Transylvania) 2024
 Durham (Durham) 2019
 Hendersonville (Henderson) 2024
 Mount Airy (Surry) 2020

Towns:

Cary (Wake) 2022
 Jamestown (Guilford) 2021
 Leland (Brunswick) 2022
 Matthews (Mecklenburg) 2015
 Wake Forest (Wake) 2024

() = County for the cities/towns

CHALLENGES

Limited resources combined with varying community needs and priorities have resulted in mixed progress towards communities becoming truly age friendly. Outdated state statutes and legal complexities in addressing age-related issues create barriers to effective policy implementation and protection for older adults. Addressing these challenges is crucial for advancing North Carolina's Age-Friendly initiatives and ensuring that all communities are equipped to effectively support their aging populations effectively.

WHY THIS MATTERS

Age-Friendly initiatives are critical to creating inclusive communities that support older adults in leading active, engaged, and fulfilling lives. By enhancing public spaces, transportation, housing, and social opportunities, we can ensure that older individuals can remain connected, independent, and valued members of society. These efforts not only improve the quality of life for older adults but also benefit all residents, fostering communities that are accessible, vibrant, and resilient for people of all ages, stages, and abilities. Investing in age-friendly communities is an investment in our collective future, ensuring that North Carolina is a place where everyone can thrive, regardless of age or ability.

RECOMMENDED ACTION STEPS:

Immediate Opportunities

Assist communities, businesses, health care facilities, educational institutions, and other entities in their efforts to pursue an Age-Friendly designation.

- The criterion for the various Age-Friendly designations encourages improvements in public spaces, transportation, health services, and community engagement. Places that are age-friendly not only benefit older adults but also enrich their communities by creating environments that are welcoming and accessible to all age groups.

Foster a culture of healthy living across the lifespan and increase awareness and support for programs that enhance older adults' health and well-being including multipurpose senior centers, evidence-based health promotion and disease prevention programs such as A Matter of Balance, and NC Senior Games and its Silver Arts program.

- In local communities and across the state, organizations, including multipurpose senior centers, host events, trainings, and opportunities that physically strengthen individuals and fosters their connection to their community. Increasing engagement of people of all ages and all stages, in these opportunities, will strengthen the fabric of North Carolina. Senior centers, in particular, serve as crucial hubs for older adults, offering a broad range of services and programs that support health, wellness, and social engagement. They often collaborate with organizations like the [North Carolina Falls Prevention Coalition](#) to offer programs such as A Matter of Balance and Tai Chi, which are essential in reducing fall risk — a leading cause of injury among older adults. Additionally, [North Carolina Senior Games](#), a nationally recognized health promotion and wellness program, and its Silver Arts program encourage physical activity and creative engagement.

Strengthen collaboration between public, private, and non-profit agencies and organizations serving older adults to address social isolation and connectivity, including strengthening efforts to raise awareness about social support resources and programs.

- The negative impact of social isolation on a person is akin to smoking 15 cigarettes per day.³ Strengthening collaboration among various sectors is crucial for creating robust social support networks and improving social engagement for people across the lifespan. For example, [Social Bridging NC](#) works to connect older adults with social opportunities and resources to reduce isolation. Programs like BE (Belonging and Empathy) and [ASIST](#) (Applied Suicide Intervention Skills Training) provide critical support and training to help community organizations and individuals address social and emotional needs. By integrating services provided by multipurpose senior centers, community organizations,

“An age-friendly community means I can continue to be an active part of my neighborhood and feel respected and included.”

health agencies, parks and recreation departments, county Departments or Councils of Aging, and other partners, North Carolina can create comprehensive support systems that address loneliness and enhance community connections. Raising awareness about available resources and programs helps bridge gaps and ensures older adults have access to social support and activities that enrich their lives.

Increase digital equity for older adults, particularly in rural areas.

- As services and interactions increasingly move online, ensuring older adults, especially those in rural communities which have more digital access challenges, have access through training, broadband expansion, and providing physical resources to get online may be crucial to their health and social connectedness. As North Carolina closes the digital divide and implements our State's [Digital Equity Plan](#), projects like the Division of Aging's Digital Navigator program, which is allowing local partners to hire navigators to support organizations and older adults to connect with each other, will need sustainable funding. There is a continuing need to secure funding and to provide training to ensure that older adults are not left behind in an increasingly digital world.

Promote model programs and best practices in health care delivery for older adults that enhance accessibility, quality, and effectiveness of care and involve the participation of those needing care in the process.

- Best practices include such efforts as person-centered care, involving older adults in their care decisions and tailoring services to their needs. Programs that enhance accessibility, like telehealth services, can make health care more available and convenient.

Promote innovation in the design and delivery of transportation options including the identification of best practices (e.g., On-Demand Micro-transit), the use of incentives, and the development of public-private partnerships that can be replicated.

- Enhancing transportation options while also supporting existing local transportation resources targeted to older adults and people with disabilities improves their independence and ability to participate in community activities and to access needed services, contributing to their overall well-being. North Carolina is a leader in innovative transportation solutions like on-demand micro-transit service, and expansion of passenger rail, with several services already in operation. These solutions

give riders more autonomy and reach underserved communities not served by local/regional fixed route public transportation.

Address barriers to expanding programs that tackle food insecurity among older adults by implementing specific recommendations from the Summit on Nutrition Services for Older Adults, including enhancing community design, improving access to nutrition resources, streamlining connections to available services, and implementing the Elderly Simplified Application Process (ESAP) to facilitate easier access to Supplemental Nutrition Assistance Program (SNAP) benefits for older adults and people with disabilities.

- Food security is vital to health and wellbeing across the life course. As people age, food access often becomes more challenging while nutritional needs often become more complex due to the natural physiological changes that accompany aging, chronic conditions, food-medication interactions, and many other factors. Identifying barriers to food security for older adults, implementing the [Elderly Simplified Application Process \(ESAP\)](#), and developing targeted solutions aligns with the recommendations from the NC Summit to Coordinate Nutrition Services for Older Adults convened by the Governor's Advisory Council on Aging and the NCDHHS Division of Aging held in March 2024. North Carolina also applied for and received a waiver to implement ESAP, which allows states to streamline the application and recertification process, helping more older adults (age 60 and older) and people with disabilities benefit from SNAP.

Increase training and outreach on frauds, scams, and consumer protection for community partners, public and private entities, law enforcement, older adults, and people with disabilities and their families.

- Older adults and people with disabilities are often targeted by fraud and scams. Educating community partners, law enforcement, and the public, including older adults, about common scams and protective measures helps reduce the risk of exploitation.

Establish a Legislative Study Commission on Aging to study aging issues and annually recommend legislative actions to the North Carolina General Assembly to address the challenges and gaps in meeting the needs of older North Carolinians.

- Re-establishing a [Legislative Study Commission on Aging](#) would provide a structured approach to identifying and addressing aging-related issues in North Carolina. A

³Holt-Lunstad J, Robles TF, Sbarra DA. Advancing social connection as a public health priority in the United States. *Am Psychol.* 2017;72(6):517-530. doi:10.1037/amp00010103 & pulled from <https://ncmedicaljournal.com/article/72996>

commission existed from 1987 to 2011. A reestablished Commission will help ensure that the state's aging population receives needed support and that necessary legislative changes are made to effectively address emerging needs and challenges.

Longer-term Efforts

Enhance NC 211 and NCCARE360 capabilities as comprehensive resources for older adults and people with disabilities to obtain information and connect to needed services, such as housing, health care, food, transportation, and life-long learning resources.

- Resources like [NC 211](#) and [NCCARE360](#) are central hubs that North Carolinians of all ages, stages, and geographic locations can use to identify resources in their communities to support their needs. Expanding and enhancing these resources will make them more useful to the public.

Expected Outcome

If North Carolina successfully implements the recommended actions for becoming an Age-Friendly State, North Carolinians will experience enhanced quality of life and well-being across their communities that allows older adults to age with dignity, maintain independence and remain actively engaged in their communities. Efforts to assist entities in obtaining Age-Friendly designations will lead to more inclusive and accessible environments, with improved public spaces, transportation, and health care services tailored to older adults. Increased support for healthy living programs will promote active aging and prevent common health issues. Strengthened collaboration to reduce social isolation will foster more connected and supportive communities. Enhanced digital equity initiatives will ensure that older adults can effectively access technology and online services. By promoting innovative transportation solutions, improving food security programs, and increasing training on fraud prevention, the state will address critical needs and vulnerabilities among older adults. Additionally, the establishment of a Legislative Study Commission on Aging will provide ongoing, targeted legislative support.





TOPIC AREA 3:

Optimizing Health and Wellbeing

GOAL: North Carolinians will have access to person-centered services and supports that will optimize their life-expectancy and health quality.

Two priorities emerged to guide the actions in the first two years of the multisector plan for aging:

- 1) enhancing **long-term services and supports (LTSS)** and
- 2) strengthening the aging and health care **workforces**.



Long-Term Services and Supports

OVERVIEW

North Carolina recognizes the critical importance of Long-Term Services and Supports (LTSS) in ensuring that older adults and individuals with disabilities receive the necessary care and assistance to maintain their health, independence, and quality of life. LTSS, as defined by the Centers for Medicare & Medicaid Services, include: care provided in the home, in community-based settings or in facilities, such as nursing homes; care for people of all ages with disabilities who need support because of age, physical, cognitive, developmental or chronic health conditions, or other functional limitations that restrict their abilities to care for themselves. LTSS encompass a continuum of services that support daily living. For more information on LTSS services, review this [factsheet](#).

National statistics reveal that seven of 10 people will require some type of long-term care in their lifetime.⁴ Those most likely to need long-term services and support are the 85+ population which is the fastest growing segment of North Carolina's older adult population - growing by 116% from 2020 to 2040 (increasing from 198,000 in 2020 to 423,000 in 2040).

CHALLENGES

An individual who needs LTSS may initially face challenges that include identifying and accessing affordable care options that are high-quality, and person-centered. Additionally, care over the long term can be expensive and many people, including many in the middle class, do not have the financial resources to pay for care of long duration.

Challenges also exist for our health care system. Workforce shortages, changes in health care policies/regulations and financing, and increased demand from our aging population are resulting in a lack of in-home, community-based, and facility-based LTSS across the state.

Insufficient financial resources for those that need LTSS has resulted in approximately two-thirds of residents in skilled nursing facilities in our state relying on NC Medicaid. With the increasing number of individuals aged 85+ who are more likely to need



nursing home care, this trend poses substantial implications for the NC Medicaid program. In North Carolina most older adults are not yet enrolled in Managed Care which may have benefits for a more coordinated approach to LTSS. Managed Care models, which are designed to streamline care delivery and improve outcomes through coordinated services and cost management, are still under development for older adults in the state.

WHY THIS MATTERS

Access to Long-Term Services and Supports (LTSS) is essential for ensuring that North Carolinians can age with dignity, independence, and the support they need. As our population ages, the demand for LTSS will grow exponentially, posing challenges not only for individuals and families but also for our healthcare and economic systems. Strengthening LTSS ensures that individuals are financially prepared for future care needs, reducing the risk of impoverishment due to long-term care costs. By investing in sustainable and high-quality LTSS, North Carolina can better support its aging population, alleviate strain on Medicaid, and create a more resilient and person-centered care infrastructure. These efforts will safeguard the health and well-being of our most vulnerable citizens and position our state to meet the needs of its growing older adult population effectively.

RECOMMENDED ACTION STEPS:

Immediate Opportunities

Increase the awareness and understanding of the costs of long-term care and the limitations of Medicare coverage for long-term care to individuals and families through the promotion of the NC Department of Insurance's Seniors' Health Insurance Information Program's (SHIIP) unbiased Medicare 101 sessions.

- Many individuals and families are unaware of the costs associated with long-term care and the limitations of Medicare coverage. Medicare generally does not cover long-term care beyond short-term rehabilitation, leading to potential financial burdens for families. The [Seniors' Health Insurance Information Program \(SHIIP\)](#) offers unbiased Medicare 101 sessions to educate the public about these issues. Increasing awareness through SHIIP's sessions can help individuals plan more effectively for potential care needs and avoid unexpected expenses.

“Investing in long-term services means that when the time comes, we have the care we need without worrying about the cost.”

Longer-term Efforts

Identify policies, procedures, funding restrictions and other challenges to achieving a continuum of services and support in communities across North Carolina today and in the future and initiate steps to address them.

- NC Medicaid is the largest payor of LTSS in the state. The demand for LTSS will continue to grow especially as the older adult population increases. Several states across the country have already undertaken efforts to plan for the delivery and long-term financing of LTSS and would offer lessons for undertaking this challenge. Achieving a seamless continuum of home-, community- and facility-based LTSS involves navigating various policies, procedures, and financing options. Challenges to address include fragmented service delivery, inconsistent and limited funding mechanisms, and institutional barriers that can impede access to care.

Expected Outcome

Individuals who are better educated on the costs and limitations of their insurance coverage, including younger adults, may be able to better plan for their potential care needs. Increasing the number of people who are financially prepared for their long-term care, investing in more effective financing models, and implementing innovative care solutions will decrease the financial burden of long-term care on North Carolina taxpayers. Ultimately, these efforts will contribute to a more effective, person-centered LTSS system, improving the health, independence, and quality of life for older adults and individuals with disabilities.



Workforce

OVERVIEW

The demographic shift toward a more diverse and increasing aging population in North Carolina means that we will need a capable and compassionate workforce to meet the demand for the growing number of diverse jobs in the aging field, including those in the health care and service areas.

Numerous studies have documented the shortage of workers in the health care field in North Carolina, as well as the growing demand for workers in the field. For example, our state currently has over 123,000⁵ direct care workers, a number projected to increase by at least 20,000⁶ jobs by 2028. The average wage for direct care workers in North Carolina is approximately \$10-13⁷ an hour, which has resulted in 53%⁸ of these workers living at or near the poverty level.

CHALLENGES

Understanding the number of jobs, the skills necessary to meet the growing needs of our state, and the pipeline and succession planning necessary to meet this need is an active point of research and development requiring concerted efforts across government and non-government entities. Key challenges include workforce shortages in direct care roles, such as personal care aides and home health aides, which are critical for delivering daily assistance and health care services to older adults. This shortage is driven by low pay and demanding work

conditions, a highly competitive job market, a lack of affordable high-quality childcare and older adult care, and a workforce that is getting older. Additionally, as the population of older adults grows, so too will the need for additional support services, such as long-term care ombudsmen to advocate for the needs of older adults. Addressing our workforce opportunities proactively and holistically is essential to ensure that older adults receive the culturally competent, high-quality care and support necessary for maximizing their health, independence, and quality of life.

WHY THIS MATTERS

North Carolina's current workforce is not equipped to meet the growing demand for health care and support services needed by our aging population. Addressing workforce shortages is essential to building a more sustainable, skilled workforce that can provide culturally competent and high-quality care to older adults. Investing in the recruitment, retention, and training of workers in aging-related fields ensures that these vital professionals can earn a living wage and remain committed to the roles they are passionate about. A well-supported workforce is critical not only for the well-being and independence of older adults but also for strengthening North Carolina's overall health care infrastructure and economic stability. By proactively developing a robust workforce, we create a future where older adults receive the compassionate care they need, and caregivers are valued and sustained in their careers.

⁵ <https://www.northcarolinahealthnews.org/2018/11/29/demand-for-nc-direct-care-workers-mounts-but-wages-decline/>

⁶ <https://www.northcarolinahealthnews.org/2021/02/17/as-the-long-term-care-industry-shifts-covid-19-shafts-ncs-frontline-workers/>

⁷ <https://www.salary.com/research/salary/posting/direct-care-worker-salary/nc>

⁸ <https://phinational.org/essential-jobs-essential-care-a-conversation-with-north-carolina/>

“A strong, compassionate workforce is at the heart of quality care. We must invest in those who care for our aging population to ensure they stay in the jobs they love.”

RECOMMENDED ACTION STEPS:

Immediate Opportunities

Identify and implement steps to help ensure there is a knowledgeable and skilled workforce at the state and local level for the growing number of diverse jobs in the aging field, considering that many people who have worked in this sector for decades are now retiring.

- The older adult population is growing and many long-time experienced workers in the social and health care fields, in the public and private sectors, and at the state and local levels, are nearing retirement or have retired. Steps to address the workforce gaps include developing targeted recruitment campaigns, creating partnerships with educational institutions, and enhancing training programs to better prepare individuals for careers in aging services. By focusing on building a robust pipeline of skilled workers, North Carolina will be better prepared to address the demands of an increasing aging population.

Address recommendations from the Investing in North Carolina’s Caregiving Workforce report and other recent studies to examine ways to strengthen and support the health care workforce, including efforts to conduct a comprehensive Medicaid rate and wage analysis to inform rate setting for long-term services and supports.

- Leaders across health care, education, commerce, and government identified 15 recommendations that would significantly impact the caregiving workforce in the January 2024 [Investing in North Carolina’s Caregiver Workforce report](#). Implementation is already underway. For example, NCDHHS and the UNC Sheps Center for Health Services Research have defined and are creating a professional pathway for the unlicensed behavioral health workforce. Additionally, the NC Center on the

Workforce for Health is spearheading efforts for a study on a comprehensive Medicaid rate and wage analysis, which may be used by NC Medicaid to inform rate setting for long-term services and supports (LTSS). This analysis is crucial for developing policies that impact worker recruitment and retention by ensuring that wages and rates are competitive and reflective of the demanding nature of caregiving work. According to the report, increasing wages by 10% could improve worker retention by up to 15%, making it a key focus for policy and financial adjustments. More investment and support will be needed to implement all 15 recommendations and for North Carolina to address the root causes of workforce shortages in the aging services sector.

Expand financial incentives and support mechanisms for individuals pursuing careers in health care through loan repayment programs, tuition reimbursement, and stipends, while addressing wage disparities and advocating for fair and competitive compensation policies to attract and retain health care workers.

- As an example of wage disparities, North Carolina’s average annual salary for home health aides as of May 2023 is below the national average at approximately \$29,000⁹, according to the Bureau of Labor Statistics. Expanding financial support mechanisms such as loan repayment programs, tuition reimbursement, and stipends can help alleviate the financial burden associated with pursuing a career in this area and address the challenge of recruiting and keeping workers. Addressing wage disparities and advocating for fair compensation policies are also crucial steps in ensuring that health care workers across all disciplines are adequately compensated for their important work which encourages more individuals to enter and remain in the health care workforce, ultimately improving the quality of care for older adults.

⁹ <https://www.bls.gov/oes/current/oes311120.htm>

Longer-term Efforts

Expand consumer-directed options, such as the [Home Care Independence program](#), allowing older adults or people with disabilities to hire family, friends, or others as a caregiver or personal assistant.

- Consumer-directed care options provide greater flexibility and personalization in caregiving arrangements, enabling individuals to receive care from trusted sources and maintain their independence. By broadening the availability and support for consumer-directed care options, North Carolina can enhance the quality and accessibility of care for older adults and those with disabilities. This also helps address workforce shortages by leveraging existing networks of caregivers and providing additional avenues for support within the community.

Expected Outcome

If North Carolina successfully addresses the workforce challenges in the aging sector, older adults will have access to high-quality services in their communities and homes, as needed. Those in the caregiving workforce will be adequately compensated for their hard work and will have training opportunities and career opportunities for skills-based advancement. Addressing Medicaid rate and wage issues will have implications for the delivery of LTSS across our state and will help to address worker recruitment and retention issues.





TOPIC AREA 4:

Affording Aging

GOAL: North Carolinians will have the means to effectively strategize for their later stages of life, ensuring sufficient and sustainable financial provisions, fostering avenues for personal growth and advancement, and actively contributing their knowledge and expertise to the betterment of their communities.

Under the Affording Aging topic, one priority emerged as crucial for guiding action:

- 1) realizing the full **potential of older adults**.



Potential of All Older Adults

OVERVIEW

Achieving the full potential of all older adults is crucial for building inclusive and supportive communities in North Carolina. This comprehensive approach encompasses retirement planning, financial literacy, intergenerational engagement, proactive planning, combating ageism, and fostering lifelong learning. By empowering older adults in these areas, the state aims to enhance their quality of life and enable them to contribute meaningfully to society. A key focus is also placed on volunteer engagement, recognizing that volunteering not only provides valuable community support but also enriches older adults' lives through social connection and a sense of purpose. Supporting access to benefits and services, such as the Medicare Savings Programs (MSPs), is essential for financial stability and overall well-being. Additionally, promoting lifelong learning and leadership development is vital, providing older adults with opportunities for ongoing education and the ability to take on active roles in decision-making processes. Encouraging intergenerational engagement through volunteerism and collaborative projects fosters mutual understanding and respect, bridging generational divides and creating a more integrated and supportive community. Through these strategies, North Carolina strives to create environments where older adults can thrive as active, valued members of their communities.

CHALLENGES

A significant challenge is the variability in retirement preparedness among older adults. Many experience financial insecurity due to inadequate savings or limited access to retirement planning resources. Retirement security in the United States relies primarily on Social Security, which offers a basic income to prevent poverty in older age, and retirement income from employer-sponsored plans. While 401(k) plans, introduced in the 1980s, have become a common method for workers to save for retirement – often with employer matching contributions – many individuals still fall short in their savings efforts. Unlike prior generations, today's workers face a greater responsibility for their own retirement security due to a shift away from employer-provided pension plans to self-funded

savings. Approximately 1.7 million residents in North Carolina work for small businesses that do not offer a retirement savings plan, underscoring a significant gap in retirement preparedness and the need for enhanced savings strategies.

The average monthly Social Security benefit is currently \$1,669, translating to about \$20,028¹⁰ annually. Despite these modest figures, Social Security remains a crucial income source for many retirees. In North Carolina, over half of older adult Social Security recipients depend on these benefits for 50%¹¹ or more of their income, and nearly 29%¹² rely on them for 90% or more. This heavy reliance on Social Security indicates that many older adults face financial hardship. For example, while the average annual benefit for a household headed by someone aged 65 or older in North Carolina is approximately \$21,000, the typical

¹⁰ Fact Sheet: Social Security. Social Security Administration. Published 2022. Accessed January 23, 2023. <https://www.ssa.gov/news/press/factsheets/basicfact-alt.pdf>

¹¹ Current Population Survey: 2020. U.S. Census Bureau website. Accessed January 23, 2023. <https://www.census.gov/programs-surveys/cps.html>

¹² Consumer expenditures in 2020. U.S. Bureau of Labor Statistics website. Published December 2021. Accessed January 23, 2023. <https://www.bls.gov/opub/reports/consumer-expenditures/2020/home.htm>

WHY THIS MATTERS

Empowering older North Carolinians with the resources and opportunities they need to thrive in retirement is essential for building vibrant and inclusive communities. Ensuring financial stability, promoting lifelong learning, and combating ageism allow older adults to remain active, engaged, and valued contributors to society. When older adults have adequate financial resources, they are better equipped to live fulfilling lives without placing undue economic strain on public systems. Engaging older adults in volunteerism and intergenerational activities enriches communities, fosters social connections, and promotes a sense of purpose, benefiting people of all ages. Investing in these supports not only improves individual well-being but also strengthens the social and economic fabric of North Carolina, creating a more resilient and inclusive state for everyone.

spending on essentials like food, utilities, and health care alone is around \$22,000¹³ annually. This figure excludes additional necessary expenses such as housing and transportation, highlighting the financial challenges faced by many older adults.

This challenge is compounded by ageism, which perpetuates stereotypes and limits opportunities for older adults in the workforce and in community engagement. Access to lifelong learning opportunities may also be limited, preventing older adults from acquiring new skills and staying engaged.

RECOMMENDED ACTION STEPS:

Immediate Opportunities

Advocate for the establishment of a state-facilitated retirement savings program, such as the [Work and Save](#) model, to help businesses offer a paycheck deduction savings program if they are not currently offering a retirement plan.

- North Carolina has a significant number of residents who lack adequate retirement savings. Without access to employer-sponsored retirement plans, individuals struggle to save consistently for retirement. Establishing a state-facilitated savings program would allow businesses to offer paycheck deduction savings programs which encourages more residents to save for retirement which improves their financial preparedness and reduces future financial insecurity and potential reliance on public assistance.

Strengthen and expand support for volunteer engagement opportunities for older adults, including those in intergenerational programs.

- North Carolina has a growing population of older adults who are eager to volunteer but may face barriers to finding suitable opportunities. Strengthening and expanding volunteer engagement opportunities, especially those that include intergenerational elements, is crucial for promoting social connections and a sense

of purpose among older adults. Volunteerism benefits organizations by leveraging the skills and experience of older adults to the betterment of the organization and their customers for low or no cost. Expanding volunteer opportunities helps address social isolation and supports community development and engagement.

Longer-term Efforts

Expand employment opportunities that recognize the expertise of all older workers by promoting work environments that are safe, flexible, accessible, and promote intergenerational exchange.

- Two-thirds of working adults aged 50 and older think older workers face discrimination in the workplace based on age (AARP). In North Carolina, older workers face barriers such as age or disability discrimination, lack of flexible work options, and insufficient recognition of their expertise. The state's workforce is increasingly diverse in terms of age, yet older adults often encounter difficulties finding meaningful employment that accommodates their needs. Expanding employment opportunities for older workers by creating safe, flexible, and accessible work environments, including entrepreneurship, and fostering intergenerational exchange is vital for leveraging their extensive experience and skills. This approach helps older adults remain active in the workforce, supports their financial stability, and enriches organizations with valuable perspectives. Promoting inclusivity in the workplace can also drive economic growth and enhance community cohesion by integrating diverse age groups.

Launch an ageism education and advocacy awareness campaign.

- Ageism is an oppressive form of inequity defined as prejudice and discrimination toward others based on age and has a negative impact on physical and mental health. As the most widespread and socially accepted form of

¹³ Sort myths from the facts about NC Work and Save. AARP website. Accessed January 30, 2023. <https://states.aarp.org/north-carolina/sort-the-myths-from-the-facts-about-nc-work-and-save>

“When we are given the chance to continue learning and contributing, we feel valued and engaged. It is about more than just living - it is about thriving.”

prejudice, it also negatively impacts society. Ageism can exist throughout a culture and manifest externally, internally, and unconsciously. It is amplified when other social categorizations such as race, class, and gender, and LGBTQ+ are present, creating overlapping systems of disadvantage. Ageism remains a pervasive issue in North Carolina, affecting older adults' opportunities for employment, community involvement, and access to services. Launching an ageism education and advocacy campaign is crucial for challenging stereotypes and promoting positive attitudes toward aging.

Explore the reinstatement of the free tuition benefit for older adults at public institutions of higher learning on a space-available basis and consider expanding community college options to better serve the educational needs of older adults, providing them with increased opportunities for learning and personal development.

- Many older adults are interested in pursuing further education but find it financially prohibitive. Reinstating free tuition for older adults at public institutions of higher learning promotes lifelong education and intellectual engagement, allowing older adults to explore new interests and enhance their skills. Expanding the benefit to community colleges will make this benefit more accessible to seniors across the state including in rural communities.

Increase the economic wellbeing of older adults by increasing their financial knowledge through education and outreach initiatives and by facilitating their access to available benefits and services.

- By providing comprehensive financial education through targeted outreach and simplifying the process of navigating available resources, we can significantly improve older adults' economic well-being. This approach will empower older adults to manage their finances more effectively, achieve greater financial security, and reduce economic disparities.

Advocate to reduce the out-of-pocket Medicare costs for older adults with lower incomes by increasing income and assets levels for the state-administered Medicare Savings Programs (MSPs).

- [Medicare Savings Programs](#) are federally funded, state-administered programs that can help people with limited incomes and resources pay for part or all their Medicare copayments, deductibles, premiums, and coinsurance. There are four MSPs: Qualified Medicare Beneficiary Program, Specified Low-Income Medicare Beneficiary Program, Qualified Individual Program, and Qualified Disabled Worker Individual Program. Current income and asset limits for MSPs exclude many who need assistance. Adjusting the limits will help alleviate financial stress and improve access to necessary care, supporting older adults' overall well-being and quality of life.

Re-establish pre-retirement planning programs like PREPARE for state employees and encourage private sector employers to provide such programs to their employees.

- In North Carolina, many individuals approaching retirement lack access to comprehensive pre-retirement planning resources. The absence of such programs in the private sector further exacerbates this gap, leaving many unprepared for retirement. North Carolina offered a very popular pre-retirement planning program called PREPARE for state employees 35 years ago that provided valuable information about financial management and retirement benefits as well as the psychosocial aspects of retirement and considerations such as housing options and planning for future needs.

Expected Outcome

Progress in enhancing the potential of older adults in North Carolina will significantly impact their lives by improving financial security, increasing access to education, and fostering community engagement. Implementing state-facilitated retirement savings programs and increasing Medicare Savings Programs limits will help alleviate financial burdens, while reinstating free tuition benefits and expanding community college options will promote lifelong learning and personal development. Strengthening volunteer opportunities and expanding age-inclusive employment will enhance social connections and ensure that older adults remain active, valued members of their communities. Additionally, combating ageism through education and advocacy will create a more inclusive environment, allowing older adults to thrive with dignity and purpose.



NC State Agencies' Commitment to Older Adults

A successful Multisector Plan for Aging requires a comprehensive, whole-of-government approach that engages stakeholders from state leadership to grassroots entities across North Carolina.

[Executive Order 280](#), titled “North Carolina’s Commitment to Building an Age-Friendly State,” outlines a strategic approach to creating an age-friendly state and also emphasizes the importance of fostering collaboration among state agencies, local governments, private businesses, and other stakeholders to develop and implement innovative solutions supporting aging-in-place, promoting health and well-being, and ensuring equitable access to essential services and resources for older adults.

In alignment with Executive Order 280, cabinet agencies have been directed to champion age-friendly planning and initiatives. Many agencies named in the Executive Order are already spearheading efforts to tackle critical aging-related challenges and support older adults.

Multisector Plan for Aging

NCDHHS through the [Division of Aging](#) and the [Division of Health Benefits \(DHB\)](#) is the lead department for the All Ages, All Stages NC initiative. NCDHHS plays a pivotal role in enhancing the well-being of older adults across the state and has established three strategic goals: (1) investing in behavioral health and resilience, (2) supporting child and family well-being, and (3) building a strong and inclusive workforce. These priorities are deeply connected to whole-person health and equity, ensuring that every individual in the state, including older adults, receives comprehensive care that addresses their physical, mental, and social needs. For the aging population, these efforts mean enhanced access to behavioral health services, improved

support systems for family caregivers, and the development of a health care workforce trained to meet the unique needs of older adults. By focusing on these areas, NCDHHS has been working to create an inclusive environment that promotes healthy aging and ensures that older North Carolinians can live well and thrive in their communities. This approach aligns with broader strategic goals to enhance the effectiveness of state services and measure their impact on the well-being of all residents.

NCDHHS also oversees critical programs such as Medicaid and coordinates health care services through initiatives, such as Medicaid Expansion. More than half a million North Carolinians have now enrolled in Medicaid expansion since the program began. Beneficiaries are now able to get the quality health care they need at low cost. Since December 1, 2023, new Medicaid enrollees have filled more than 1.9 million new prescriptions for conditions like heart health, diabetes, seizures and other illnesses. Medicaid has also covered more than \$28.6 million in claims for dental services since expansion began. Additionally, NCDHHS leads efforts to promote healthy aging, including chronic disease management, preventive health care services tailored to older adults, and support for older adults with hearing and vision loss. Through partnerships with local agencies and community organizations, NCDHHS aims to ensure equitable access to health care and supportive services, supporting older adults in achieving optimal health outcomes and aging with dignity.

Caregiving Workforce Strategic Leadership Council

The [North Carolina Department of Commerce \(DOC\)](#) efforts to actively support economic security initiatives for older adults include focusing on provision of access to job training and workforce development resources to older workers, offering business incentives, and promoting aging-in-place initiatives. By partnering with employers, DOC is helping to create age-friendly workplaces and advocates for policies that enhance financial literacy and retirement planning. Additionally, DOC encourages entrepreneurship among older adults, aiming to build resilient communities where older residents can thrive and continue contributing to the state's economy.

In alignment with Executive Order 280, the NCDHHS and DOC were tasked with convening a [Caregiving Workforce Strategic Leadership Council](#). This Council, comprising representatives from education, workforce development, and economic sectors, has been dedicated to developing and implementing strategies and recommendations to improve the recruitment and retention of workers in behavioral health, direct care, and nursing. Planned initiatives include establishing academic coaches for nursing students, improving behavioral health workforce data, expanding apprenticeship programs for direct care workers, and advocating for a living wage. Success will hinge on strong governance, with the NC Area Health Education Centers (AHEC) and the new [NC Center on Workforce for Health](#) identified to lead these efforts. Their leadership will be vital in implementing these strategies to strengthen the workforce and support North Carolina's aging population, especially as the state moves forward with Medicaid expansion and increased behavioral health investments. These efforts are designed to strengthen support for North Carolina's aging population, ensuring that critical care services are available and effectively managed.

Protection of Vulnerable Adults

As part of Executive Order 280, NCDHHS, in collaboration with the Governor's Advisory Council on Aging and other stakeholders, will make recommendations to enhance the protection of vulnerable adults from maltreatment. With adult protective services (APS) cases having increased by nearly 70% over the past five years, urgent action is needed. The recommendations focus on revising North Carolina's APS statutes, which have not been updated since their enactment in 1975, improving the quality of practice across the state to meet the diverse needs of adults who are subject to maltreatment, and improving community stakeholder education and engagement in preventing maltreatment. The APS Improvement Plan, led by the NCDHHS [Division of Social Services \(DSS\), Adult Services Section](#), seeks to standardize APS practices,

engage community stakeholders, provide educational outreach, and advocate for statutory reforms to enhance the protection of vulnerable adults across North Carolina.

Summit on Nutrition Services for Older Adults

As part of Executive Order 280, NCDHHS, in collaboration with the Governor's Advisory Council on Aging, hosted the Summit to Coordinate Nutrition Services for Older Adults on March 12, 2024. Attendees from 14 state agencies and organizations took part in the summit to explore innovative, collaborative approaches to addressing senior hunger. Recommended action steps that arose from the summit included enhanced community design, emphasizing "age-friendly" approaches that support aging across the lifespan, and improved access to nutrition resources. Participants highlighted the need for a streamlined approach to connecting older adults with all available services and stressed the importance of educational initiatives to promote healthy aging. They also brainstormed strategies to address chronic disease rates and food insecurity among older adults. The nutrition summit report includes recommended action steps for aligning the recommendations in the Multisector Plan for Aging with other state strategic plans focused on nutrition security for older adults.

Improving Access to Outdoor Spaces for Older Adults

The [North Carolina Department of Natural and Cultural Resources \(NC DNCR\)](#) has played a crucial role in enhancing the accessibility and enjoyment of outdoor spaces and recreational facilities for older adults. NC DNCR has focused on improving and promoting outdoor recreation programming tailored to the needs of seniors, including making parks, trails, and other recreational facilities more accessible, safe, and welcoming. In line with the directives of Executive Order 280, NC DNCR organized 14 Trail Day events during the 2023 NC Year of the Trail. These events encouraged older adults to engage with outdoor spaces through guided walks, educational programs, and social activities, promoting physical activity, social interaction, and overall well-being.

Transportation for Older Adults

The [North Carolina Department of Transportation \(NCDOT\)](#) plays a crucial role in advancing age-friendly communities through improvements in transportation infrastructure and accessibility for older adults. NCDOT's initiatives focus on enhancing public transit options, implementing pedestrian safety measures, and ensuring that transportation services meet the mobility needs of

older adults. By working collaboratively with local governments and stakeholders, NCDOT strives to eliminate transportation barriers and help older adults stay connected to essential services, social activities, and health care.

In alignment with Executive Order 280, NCDOT is committed to building on its success in providing public transportation coverage across the state. The department plans to implement additional projects aimed at improving the coverage, quality, reliability, and convenience of public transit. This includes expanding passenger rail services and enhancing first and last-mile connections to fixed-route rail and bus services. NCDOT will also focus on increasing the convenience and flexibility of public transit by expanding on-demand micro-transit services and developing a statewide Mobility-as-a-Service system for seamless trip planning, scheduling, and payment across various services, modes, and jurisdictions. Furthermore, NCDOT will pursue additional deployments, testing, and analysis of shared autonomous mobility technologies under the Connected Autonomous Shuttle Supporting Innovation (CASSI) program to assess their viability as safe and convenient transit options for aging adults. The department will collaborate with metropolitan and rural planning organizations, as well as local governments, to create safe, sustainable, and connected communities with diverse transportation options that benefit older adults and vulnerable road users.

Broadband Access and Digital Literacy Services for Older Adults

The [North Carolina Department of Information Technology \(DIT\)](#) plays a crucial role in advancing technology-driven solutions to address the needs of older adults. DIT supports initiatives aimed at enhancing digital literacy among older adults, improving access to telehealth services, and developing innovative aging-in-place technologies. By leveraging data analytics and cybersecurity measures, DIT ensures the safety and efficacy of digital tools and services designed to empower older adults, promoting independence, social connectivity, and access to critical resources in an increasingly digital world.

In accordance with the directives outlined in Executive Order 280, DIT has been committed to improving communication and outreach to the state's aging and older adult population. This includes the department's ongoing efforts to expand broadband access to 100% of homes and businesses in North Carolina and increase high-speed internet subscriptions to 87%, as part of the Governor's plan to close the digital divide. DIT solicited feedback from older adults regarding their needs for high-speed internet access, digital devices, and digital literacy resources. This feedback informed comprehensive five-year broadband and digital equity plans.

Furthermore, DIT collaborates with the NCDHHS Division of Aging and organizations that serve aging adults to ensure this population benefits from ongoing broadband and digital equity infrastructure investments. This includes promoting internet service and supporting digital navigation services to enhance digital literacy. DIT's Office of Digital Equity and Literacy will work with NCDHHS, Hometown Strong, the North Carolina Business Committee for Education, and other state government agencies to identify strategies for raising digital awareness and digital literacy skills among the state's aging and older adult population. Additionally, DIT's [Office of Digital Equity and Literacy](#), along with other partners, will promote digital literacy programs that support older adults, including digital navigators and intergenerational coaching, to improve access to telehealth and mental health supports.

Additional Cabinet Agency Work to Support Older Adults

In addition to the cabinet agencies with specific mandates outlined in Executive Order 280, several other cabinet agencies and Council of State agencies provided valuable information during the input process for All Ages, All Stages NC conducted from March to June 2024. Current areas of focus are outlined below, with additional efforts to be identified and expanded upon in the future.

The [North Carolina Department of Adult Correction \(DAC\)](#), responsible for managing the state's correctional system, including prisons and community-based programs, is facing growing challenges in providing essential health care services as the prison population ages. The increasing number of older adults in prisons has highlighted significant salary disparities between health care professionals working in correctional settings and those in the community, contributing to high vacancy rates and a reliance on costly contract staff. This situation not only presents financial and operational challenges but also impacts the quality and consistency of care provided. In response, DAC has established a Long-Term Care Unit (LTCU) at the Central Prison Healthcare Complex (CPHC), which quickly reached its capacity of 60 elderly and infirmed offenders. The unit has been at capacity since its activation. Additional specialized housing for elderly offenders, particularly those with dementia and other cognitive disorders, as well as increased capacity for offenders with mobility issues such as walkers and wheelchairs, is needed to better support the aging population. Reentry remains a significant challenge, particularly in securing transitional and permanent housing for individuals released from prison, which is exponentially more difficult than for the general population. Governor Cooper's [Executive Order 303](#) to improve reentry services has been pivotal, implementing a "whole of government approach" to address this issue, alongside other

aspects of safe and productive reentry and reducing recidivism efforts. This initiative aligns closely with ongoing efforts to support the health and well-being of justice-involved individuals, especially older adults. To more effectively support the aging prison population, it is essential to advocate for salary adjustments that bring correctional health care worker compensation in line with community standards, develop strategies to reduce reliance on contract staff, and enhance employee retention through competitive compensation packages. These measures, in concert with the Governor's comprehensive reentry strategy, provide a robust framework for improving the care and support for older adults within the justice system, ensuring they receive the necessary services during and after incarceration.

The [North Carolina Department of Environmental Quality \(DEQ\)](#) protects the state's air, water, and land by managing pollution, promoting sustainability, and ensuring compliance with environmental regulations. By addressing environmental factors that influence health outcomes, DEQ supports aging-in-place initiatives and ensures older adults can enjoy safe, healthy, and sustainable living environments. The department has existing resources to educate and inform older adults about their susceptibility to air pollution and plans to leverage Environmental Justice for North Carolina [Executive Order 292](#) to educate older adults about air pollution risks. Additionally, the Weatherization Assistance Program provides access to resources for home improvements to enhance weatherization, reduce energy consumption and costs, and increase resiliency to climate change. DEQ is also applying for federal grants that could potentially provide additional resources for home energy efficiency enhancements and home appliance efficiency rebates. Currently, the department is working on programs and educational materials to reduce food waste, which could include programs to incentivize and increase accessibility of food to older adults, while minimizing waste.

The [North Carolina Department of Military & Veterans Affairs \(DMVA\)](#) is dedicated to supporting the state's military service members, veterans, and their families. The department provides a range of services, including assistance with benefits and claims, veterans' services, and support for transitioning from military to civilian life. DMVA operates four full-service state veterans' homes, which offer 419 skilled care beds and employs several hundred North Carolinians. These facilities play a crucial role in providing high-quality long-term care and support to veterans. For older adults, particularly veterans, DMVA's services are essential in addressing their unique needs as they age. The department ensures that veterans receive the care and assistance they need through its state veterans' homes and access to other Veterans Administration programs. By focusing on the well-being of aging veterans and their families, DMVA

plays a vital role in enhancing their quality of life and ensuring they receive the care and services they deserve.

The [North Carolina Department of Public Safety \(DPS\)](#) serves as the state's chief protector and defender of the public and is the statewide public safety and homeland security agency. DPS is dedicated to serving an aging population, ensuring they have access to essential public safety services in law enforcement and in disaster response and recovery. For example, North Carolina Emergency Management (NCEM) provides regular training opportunities for local emergency management professionals and disaster preparedness entities on best practices, which directly impacts older adults. NCEM can also be deployed to respond to any type of emergency across the state, all of which could impact older adults, including missing persons search/rescue. The North Carolina State Highway Patrol (SHP) oversees the North Carolina Center for Missing Persons - the clearinghouse for information regarding missing children and adults. This includes Silver Alerts, which are widely publicized bulletins that alert the public when an elderly person or a person with a cognitive disability goes missing. The North Carolina Office of Recovery and Resiliency (NCORR) manages several programs that support long-term disaster recovery and resiliency including homeowner recovery, infrastructure recovery, affordable housing, resiliency, strategic buyout, and local government grants and loans, all of which can directly impact older adults. NCORR also recently released a Heat Action Plan Toolkit, which aims to help communities adapt and build resilience to extreme heat. Extreme heat impacts all individuals but can be especially detrimental to certain populations, including older adults. DPS is committed to providing public safety access and services that address the needs of older adults in our state.

Council of State Agencies

Council of State agencies, higher education institutions, local governments, private businesses, and other North Carolina entities were also encouraged to support and provide input on the creation of age-friendly programs developed through the implementation of Executive Order 280.

The [North Carolina Department of Agriculture and Consumer Services \(NCAGR\)](#) is dedicated to supporting the state's agricultural industry and ensuring consumer protection. This department oversees a wide range of activities, including the regulation of food safety, promotion of agricultural products, and management of pest control and environmental services. NCAGR operates four farmers markets across North Carolina, which play a key role in connecting local farmers with consumers and promoting access to fresh, locally sourced produce. For older adults, NCAGR plays a vital role in ensuring access to healthy and affordable food through programs like the [Senior Farmers' Market Nutrition Program \(SFMNP\)](#), which provides vouchers to eligible older adults for use

at farmers' markets and roadside stands. This initiative helps older adults maintain a nutritious diet, supports their overall health, and promotes social interaction through community-based food programs. By facilitating access to fresh produce and supporting food security, NCAGR contributes to the well-being and quality of life for older North Carolinians.

The [North Carolina Department of Insurance \(DOI\)](#) has focused on expanding the [Senior Health Insurance Information Program's \(SHIIP\)](#) consumer education efforts. This includes providing information about Medicare, Medicare Part D, Medicare supplements, Medicare Advantage plans, and long-term care insurance. DOI is exploring affordable insurance options to support older adults in maintaining independence at home and delaying Medicaid entry. Recommendations involve funding studies on the cost-effectiveness of insurance policies and examining tax incentives to encourage uptake among younger policyholders.

The [North Carolina Department of Justice \(DOJ\)](#) plays a critical role in protecting the rights and safety of older adults. Through advocacy, legal assistance, and initiatives aimed at preventing elder abuse and exploitation, DOJ collaborates with law enforcement agencies, legal professionals, and community organizations. The department enforces elder protection laws, prosecutes perpetrators of elder abuse, and educates older adults about their rights. DOJ also engages in outreach programs at senior centers and living communities, working with agencies

like NCDHHS, DOI, and AARP to develop virtual educational platforms such as "Scam Jam."

The [North Carolina Department of Public Instruction \(DPI\)](#) implements the state's public school laws for pre-kindergarten through 12th grade public schools at the direction of the State Board of Education and the Superintendent of Public Instruction and provides leadership and service to ensure high-quality education for students in public schools. While DPI's primary focus is on students through high school graduation, DPI and public schools across the state contribute to the support of aging through adult education and community engagement opportunities that foster lifelong learning and intergenerational connections. Through connections with public schools, older adults can stay engaged, learn new skills and contribute to their communities.

Overall, these initiatives underscore the commitment of Cabinet and Council of State agencies in North Carolina to older adults by addressing aging challenges comprehensively through collaborative efforts, targeted programs, and policy recommendations. The agencies, higher education institutions, local governments, private businesses, and other North Carolina entities have also provided input on the creation of age-friendly programs developed through the implementation of Executive Order 280 and the multisector plan for aging.



Quick Links to NC Department:

- NC Department of Health and Human Services (NCDHHS): www.ncdhhs.gov
- NC Department of Commerce (DOC): www.commerce.nc.gov
- NC Department of Natural and Cultural Resources (NC DNCR): www.dncr.nc.gov
- NC Department of Transportation (NCDOT): www.ncdot.gov
- NC Department of Information Technology (DIT): <https://it.nc.gov>
- NC Department of Adult Correction (DAC): www.dac.nc.gov
- NC Department of Environmental Quality (DEQ): www.deq.nc.gov
- NC Department of Military & Veterans Affairs (DMVA): www.milvets.nc.gov
- NC Department of Public Safety (DPS): www.ncdps.gov
- NC Department of Agriculture and Consumer Services (NCAGR): www.ncagr.gov
- NC Department of Insurance (DOI): www.ncdoi.gov
- NC Department of Justice (DOJ): <https://ncdoj.gov>
- NC Department of Public Instruction (DPI): www.dpi.nc.gov

Next Steps & Call to Action



Building upon the foundation established by Executive Order 280 and the collaborative efforts of a diverse range of stakeholders, the next phase of North Carolina's Multisector Plan for Aging, All Ages, All Stages NC, is the implementation and tracking of the 41 identified recommended action steps for the first years of the plan. The recommended action steps will need focused initiatives aimed at implementing innovative solutions, securing necessary funding, and advocating for crucial policy reforms tailored to the evolving needs of North Carolina's aging population. There will be more cycles of prioritization and action beyond the first two years of the 10-year plan, ensuring continuous adaptation and progress in addressing the challenges and opportunities associated with aging in North Carolina.

On a national level, momentum is building with the launch of the National Plan on Aging, which provides a comprehensive framework across four key domains: age-friendly communities, coordinated housing and supportive services, increased access to long-term services and supports, and aligned health care and supportive services. By aligning our efforts with the National Strategic Framework on Aging, we can leverage national support to enhance our strategies and drive impactful change in North Carolina.

Furthermore, we recognize that we are part of a larger movement, with 27 other states currently developing or implementing their own Multisector Plans on Aging (MPAs). These states are also focusing on tailored strategies to address their unique challenges and opportunities, creating a robust network of shared knowledge and experience. Engaging with these state efforts allows us to learn from their successes and challenges, ensuring that our approach remains informed and effective.

The Division of Aging is producing a data dashboard which will track the progress of All Ages, All Stages, NC and will facilitate evidence-based decision-making. By establishing clear success

metrics and regularly updating progress, stakeholders can effectively monitor outcomes, celebrate achievements, and address challenges proactively.

Continued engagement with community leaders, advocacy groups, state agencies and federal partners will sustain our momentum and foster a culture of inclusivity and accountability. We will align our work to the National Strategic Framework on Aging and engage with other statewide planning processes to ensure that the priorities identified in All Ages, All Stages, NC are aligned with other important work of our partners. This ongoing dialogue ensures that the strategic plan remains responsive to the evolving needs of older adults in North Carolina.

All Ages, All Stages NC will serve as North Carolina's guidebook for enhancing the quality of life and promoting the well-being of older adults across the state. We look forward to working in partnership with older adults, State agencies, local governments, and advocates in ensuring NC is a great place to grow older.



“I’m still here.”

Yes you are. And you still have plenty to contribute.

That’s why North Carolina needs your input on the work we’re doing to ensure the state meets the needs of people of all ages and stages.

Share your thoughts at ncdhhs.gov/imstillhere



**All Ages,
All Stages NC** 
A Roadmap for Aging and Living Well



Acknowledgments

ALL AGES, ALL STAGES NC STEERING COMMITTEE CO-CHAIRS

- Joyce Massey-Smith (NCDHHS Division of Aging)
- Mary Bethel (NC Coalition on Aging and Governor's Advisory Council on Aging)

ALL AGES, ALL STAGES NC PROJECT LEADERSHIP

- Joyce Massey-Smith (NCDHHS Division of Aging)
- Jill Simmerman (NCDHHS Division of Aging)
- Divya Venkataganesan (NCDHHS Division of Aging)
- Rebecca Freeman (NCDHHS Division of Aging)
- Mary Bethel (NC Coalition on Aging and Governor's Advisory Council on Aging)

ALL AGES, ALL STAGES NC STEERING COMMITTEE MEMBERS

- Mona Azarbayjani (UNC Charlotte, Foresight Cares)
- Cynthia Banks (Governor's Advisory Council on Aging)
- Wrenia Bratts-Brown (NCDHHS Division of Health Benefits)
- Mark Ezzell (NC Department of Transportation-Governor's Highway Safety Program)
- Mark Hensley (AARP NC)
- Emilia Ismael (El Centro Hispano)
- Bill Lamb (NC Senior Tar Heel Legislature, Friends of Residents in Long-Term Care)
- Sabrena Lea (NCDHHS Division of Health Benefits)

- Sarajane Melton (Southwest Commission Area Agency on Aging)
- Mackenzie Patak (NC Department of Natural and Cultural Resources-Hometown Strong)
- Ed Rosenberg (Governor's Advisory Council on Aging)
- Angie Sardina (UNC Wilmington)
- Neal Shah (CareYaya).

Special acknowledgment to former steering committee members:

- Heather Burkhardt (NC Coalition on Aging, AARP NC)
- Lisa Riegel (Retired-AARP NC)
- Mary Penny Kelley (NC Department of Natural and Cultural Resources-Hometown Strong)

ALL AGES, ALL STAGES NC WORKGROUP CHAIRS

- Suzanne LaFollette-Black (AARP NC volunteer, Senior Tar Heel Legislature)
- Steve Cline (Oral Health Collaborative of the Foundation for Health Leadership and Innovation)
- Deryl Davis Fulmer (NC Retired Government Employees Association)
- Jan Moore (Senior Tar Heel Legislature)
- Tracy Pakornsawat (NCDHHS Division of Health Benefits)
- David Richardson (Lumber River Council of Governments)
- Janice Tyler (Orange County Department on Aging)
- Talley Wells (NC Council on Developmental Disabilities)

ALL AGES, ALL STAGES NC SUBGROUP CHAIRS

- Tammy Arms (UNC Wilmington, Thriveworks)
- Linda Atask (Retired Wake County CPS Social Worker - Formerly Senior Resources of Guilford)
- Cynthia Banks (American Society on Aging, Governor's Advisory Council on Aging)
- Alice Bell-McMillian (Lumber River Council of Governments)
- Chris Brandenburg (AARPNC)
- Julia Burrowes (American Society on Aging)
- Heather Carter (NCDHHS Division of Aging)
- Carol Conway (NC Council on Developmental Disabilities)
- Lee Covington (Forsyth Senior Services)
- Lee Dobson (BAYADA)
- Annette Eubanks (Mid-East Commission Area Agency on Aging)
- Richard Gould (NCDHHS Office of Communications)
- Paula Hartman-Stein (Brevard College, Senior Tar Heel Legislature)
- Ann Hicks (UNC Health)
- Carissa Johnson (Axcient, Town of Cary Town Council)
- Linda Kendall-Fields (UNC CARES)
- Tammy Koger (NCDHHS-Assistive Technology Program)
- Katie Kutcher (Centralina Area Agency on Aging)
- Nancy Leonard (NC Retired Government Employees Association)
- Christi Mallasch (Food Bank of Central and Eastern NC)
- Renee Myatt (NCDHHS Division of Aging)
- Mackenzie Patak (NC Department of Natural and Cultural Resources-Hometown Strong)
- Laura Jane Strunin (NCDHHS Division of Aging)
- Melissa Swartz (NC Council on Developmental Disabilities)
- Joel Tietz (AARP NC)
- Esther Wang (NCDHHS Division of Aging)
- Caylee Weaver (Cape Fear Area Agency on Aging)
- Felicia Williams (Autism Society of NC)

AGE MY WAY TEAM

- Heather Burkhardt (NC Coalition on Aging)
- Rebecca Freeman (NCDHHS Division of Aging)
- Steve Hahn, (AARP NC)
- Mark Hensley (AARP NC)
- Neel Lattimore (NC Department of Natural and Cultural Resources - Hometown Strong)
- Helen Mack (AARP NC, volunteer)
- Joyce Massey-Smith (NCDHHS Division of Aging)
- Michael Olender (AARP NC)
- Mary Penny Kelley (NC Department of Natural and Cultural Resources-Hometown Strong)
- Catherine Sevier (AARP NC, volunteer)
- Divya Venkataganesan (NCDHHS Division of Aging)

NCDHHS LEADERSHIP TEAM

- Secretary Kody Kinsley
- Deputy Secretary Susan Osborne
- Carla West
- Joyce Massey Smith
- Jill Simmerman
- Divya Venkataganesan
- Rebecca Freeman
- Karen Wade
- Jane Chiulli
- Emily McGee

GOVERNOR COOPER'S POLICY ADVISOR

- Kristen Guillory

Thank you to the numerous people who joined the workgroups and shared their knowledge and expertise as the objectives and recommendations were developed.



NC DEPARTMENT OF
**HEALTH AND
HUMAN SERVICES**
Division of Aging

www.ncdhhs.gov/divisions/division-aging

NCDHHS is an equal opportunity employer and provider. • 9/2024