

The WISE aging initiative

Utah's 10-year plan on aging



These recommendations come as a result of the listening sessions conducted at senior centers throughout the state during 2025 and workgroups held during fall 2025.



**Department of Health
& Human Services**

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A message from Governor Cox

Utah is defined by its commitment to community, family, and looking out for one another. As I look toward the future, ensuring that every Utahn can thrive — especially our valued older adults — is imperative.

Our aging population has spent decades contributing to our communities. It's time to return the favor by ensuring that they can age with dignity and independence.

This is why I launched the W.I.S.E. Initiative (Wealth, Independence, Security, and Engagement). In January 2025, I kicked off this effort with a symposium on aging that included leaders from government, business and academia where we made a pledge to pursue strategies that support older Utahns. This commitment, alongside the extensive listening sessions and workgroups that followed, has culminated in this plan.

I extend my thanks to our valued community participants, workgroup members, and steering committee for their time and engagement in the development of the recommendations included in this plan.

The successful implementation of these recommendations requires coordination and diligence from every level of government and our community partners. Let's work together to ensure that Utah remains the best place in the nation to grow up and to grow old.

Introduction: The WISE Aging initiative

Utah is home to one of the fastest-growing older adult populations in the nation. In late 2024 Governor Spencer J. Cox launched the **WISE Initiative** to ensure the Beehive State remains the best place in the country to age. This strategic 10-year plan is designed to empower older Utahns to live healthy and independent lives, and to prepare our infrastructure for continuing demographic shifts.

The initiative is built upon four foundational pillars—**Wealth**, **Independence**, **Security**, and **Engagement**—reflecting the core needs of our aging community.

A foundation of community voices

The WISE plan was created with significant collaboration with local communities. During the first half of 2025, the Utah Department of Health and Human Services (DHHS) conducted a comprehensive statewide listening tour. This tour generated recommendations which are the foundation of Utah's WISE plan. DHHS gathered direct input from:

- **Older Utahns and caregivers** sharing lived experiences.
- **State and local government leaders** and aging service providers.
- **Nonprofit agencies and advocates** specialized in the welfare of older adults.
- **Private sector partners** invested in Utah's future.

Expert-driven strategy

In the fall of 2025, following the listening sessions, four specialized workgroups were formed, one for each WISE element. These groups comprised dozens of subject matter experts from state and county agencies, research institutions, and senior advocacy organizations. Using the listening session feedback as their starting point, these experts crafted a robust menu of actionable recommendations.

A collaborative roadmap for the next decade

The WISE Aging Initiative 10-Year Plan serves as a strategic guide for executive and legislative decision-makers at both the state and local levels, as well as for non-profit, community, business and religious organizations. Before finalization, the plan underwent a rigorous **public comment period**, ensuring the final document truly reflects the needs and aspirations of Utahns within each of the four WISE foundational pillars:

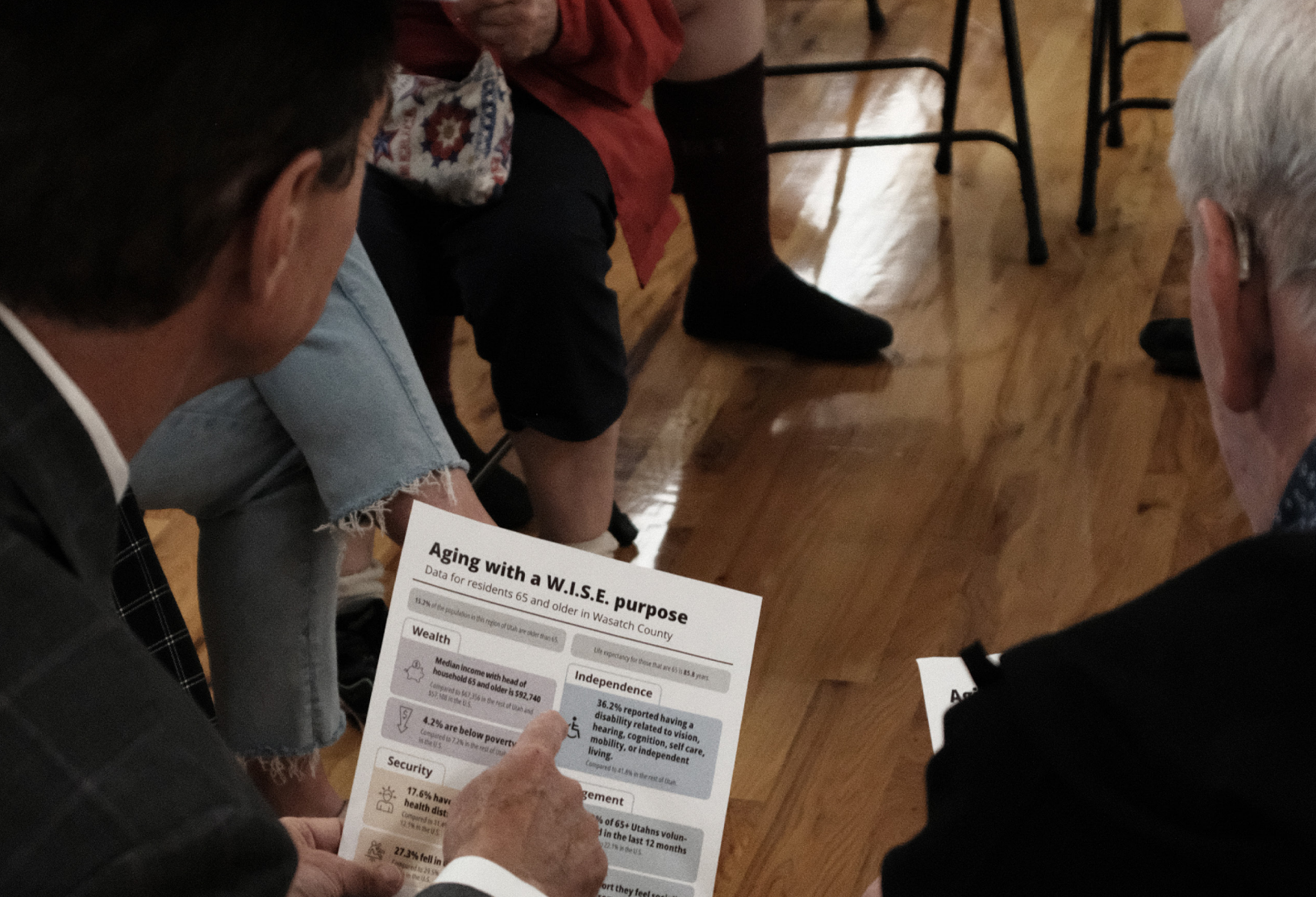
- **Wealth:** Enhancing financial literacy and economic stability for retirees.
- **Independence:** Expanding access to services and accessible transportation.
- **Security:** Strengthening protections against elder abuse and fraud.
- **Engagement:** Promoting volunteerism, lifelong learning, and social connection.

A shared commitment

We extend our sincere gratitude to the hundreds of participants who lent their voices to the listening sessions and workgroups. Their guidance has been invaluable.

We look forward to collaborating with leaders and community members across the state to implement these recommendations. The implementation groups referenced in many of the following recommendations will be tasked with defining detailed action plans with clear metrics and outcome measures to track progress. Together, we will ensure that Utah continues to lead the way in supporting its older citizens.

Visit: daas.utah.gov/utah-wise-initiative/ to learn more.



Pillar 1: WEALTH

Goal: Every older Utahn can thrive and age in their community of choice.

Establish a statewide lifelong fiscal and health planning campaign.

Problem

Being in good health with stable finances reduces barriers to lifelong community engagement. However, the Census Bureau estimates only [40 percent](#) of Utah retirees currently have retirement income, highlighting a potential gap in economic opportunity and early financial preparation. Nationally, studies indicate that [most people do not have an advance directive](#), and do not plan ahead for adverse health events.

Implementation steps

- Executive branch agencies convene an implementation group of financial service providers, legal aid services, medical providers, and education partners to coordinate educational campaigns. Suggested topics include: income generation, estate management, powers of attorney, advance directives, long-term care planning, dementia-specific planning, and resources available to family caregivers.
- Target younger adults by teaching them to prepare fiscally and health-wise for retirement and aging issues.
- Target family members and caregivers with information about navigating healthcare decisions, coordinating services, managing finances, and providing care for aging parents.
- Collaborate with Area Agencies on Aging to promote fiscal and health planning for Utahns.

Timeline

1. Convene implementation group by January 2027.
2. Roll out the campaign statewide by July 2028.

Coordinate with the Utah Housing Strategic Plan to promote safe, affordable older-adult housing.

Problem

The Kem C. Gardner Policy Institute projects that Utah will need [150,000 new housing units](#) by 2030 to meet demand; a portion of these units will need to be age-friendly to meet the needs of aging Utahns.

Implementation steps

- Aging-focused non-profits collaborate with the Governor's housing initiative to address concerns related to rising housing costs, including rising HOA fees and median rental costs.
- Create policies and guidelines for prioritizing the development of age-friendly housing communities and units, such as zero-entry units, accessory dwelling units (ADUs), and multi-family units.
- Collaboration should include reviewing the availability of housing stock and support available for older adults.

Timeline

Begin advising on age-friendly principles by January 2027.

Pilot a community home-sharing program.

Problem

Most older adults value aging in place, but lack the support of caregivers to do so safely. Simultaneously, aging Utahns who remain in larger homes contribute to Utah's housing unit shortage. Projections indicate a massive housing demand, with over [42,000 new units needed in Salt Lake County](#) alone by 2030.

Implementation steps

- Convene an implementation group of interested local governments and nonprofits to create shared housing programs to match older adults with extra private rooms and bathrooms with people in need of affordable housing who are able to provide light home assistance in exchange for lower rent.
- Engage in technical assistance from the [National Shared Housing Resource Center](#) to gather best practices on protecting participants from risk of exploitation or elder abuse, resolving disputes, proactive safety screening, and long-term sustainability prior to developing at least one pilot model.

Timeline

1. Engage in technical assistance by January 1, 2027.
2. Launch a pilot in at least one community by July 1, 2028.

Create a “coverage gap” program for vision, hearing, dental, and prescription medications.

Problem

Medicare, particularly traditional Medicare, largely excludes routine dental, vision, and hearing care, creating significant coverage gaps for older adults. Poor hearing, vision, and dental health in older adults [significantly raise risks](#) for falls, social isolation, depression, dementia, and heart issues.

Implementation steps

Legislative leaders collaborate with philanthropic organizations to design and pass a Program of All-Inclusive Care for the Elderly (PACE)-style coverage gap program for older Utahns.

Timeline

Legislative sponsors identified by May 1, 2027.



Pillar 2: INDEPENDENCE

Goal: All Utahns are able to age with dignity.

Design and launch a single, statewide entry point for aging resources and services.

Problem

Information regarding aging services in Utah comes from a wide variety of sources, making it confusing for older Utahns and their families to locate accurate information and access services.

Implementation steps

- Utah Department of Health and Human Services and Area Agencies on Aging (AAAs) build a unified online directory and phone line with shared intake and referral protocols. The single entry point will utilize decision-tree methods to guide older Utahns to applicable services, while preserving strong local coordination and connection to region-specific programs and services.
- Collaborate with non-profits to include region-specific services and resources.
- Ensure that the system is designed in collaboration with caregivers and older adults, including individuals who may be experiencing cognitive decline, hearing loss, vision impairment, or limited digital literacy.

Timeline

Launch the directory by July 1, 2029.

Establish an “Older Utahns Act” to unify aging programs.

Problem

Aging services such as Meals on Wheels, aging in place infrastructure programs, fall prevention programs, and caregiver resource programs fall across numerous entities, jurisdictions, and funding sources. This results in fragmentation and makes it difficult to coordinate care efficiently and ensure sustainable, holistic programming.

Implementation steps

- Pass an “Older Utahns Act” to consolidate fragmented aging program guidelines and funding streams.
- Create ongoing funding mechanisms that tie funding rates directly to population growth and cost per service.
- Focus on proactive, preventive services that allow Utahns to maintain their independence and provide return on investment by reduced costs in medical care and long-term residential care.

Timeline

Legislative sponsors identified by May 1, 2027.

Incorporate age-inclusive standards in all local and state-wide infrastructure projects.

Problem

Older Utahns desire effective city planning, broadband access, and transportation services to maintain their independence, but feel their needs are often overlooked during project planning and execution.

Implementation steps

- Develop a framework for age-inclusive standards to be used as a resource in addition to Universal Design principles and ADA standards.
- Encourage collaboration with older Utahns during project planning.
- State and municipal planners implement the framework in all new infrastructure projects to accommodate mobility impairments and other aging needs.

Timeline

1. Framework developed by July 1, 2027.
2. Projects expected to incorporate the age-inclusive framework by January 1, 2028.

Increase forms of accessible transportation in all communities.

Problem

Transportation services were one of the most expressed needs from older Utahns who participated in the listening sessions. Participants noted the importance of accessible transportation in maintaining their independence, yet asserted that available options vary significantly and inconsistently between urban and rural settings.

Implementation steps

- Develop regional implementation groups of local transportation, aging services providers, philanthropy, non-profits, and community members including older Utahns.
- Coordinate existing regional resources and develop innovative, nontraditional options for rides and services.
- Create solutions for older adults able to access vital services such as medical offices, grocery stores, and pharmacies, including in-home options that deliver services to the homes of older people.
- Coordinate with current and future statewide transportation plans to support increasing access.

Timeline

Regional implementation groups formed by January 1, 2027.



Pillar 3: SECURITY

Goal: All aging Utahns are protected and supported.

Codify state-level older adult financial safety standards.

Problem

According to the [2025 Federal Bureau of Investigation Internet Crime Report](#), Utahns aged 60 and older reported 2,341 instances of fraud at an estimated loss of almost \$66 million.

Implementation steps

- In collaboration with financial institutions, law enforcement, and state agencies, develop financial safety standards to protect older adults' assets.
- Require financial institutions and utility companies to integrate Adult Protective Services (APS) notification protocols into business practices.
- Require financial institutions to train employees on fraud detection.

Timeline

Legislative sponsors identified by May 1, 2027.

Establish a Utah Elder Fraud Response Network.

Problem

Various entities in Utah are engaged in preventing fraud and financial exploitation but lack a formal way of collaborating, resulting in a duplication of efforts.

Implementation steps

- Formalize collaboration between state agencies, financial institutions, and law enforcement.
- Develop and distribute coordinated public education campaigns on scams, fraud prevention, and financial safety.
- Create a “fraud check” script and reporting procedures checklist for senior companion volunteers to use during wellness calls.

Timeline

Collaborative group formed by January 1, 2027.

Formalize cross-jurisdictional Adult Protective Services coordination.

Problem

Utah's Adult Protective Services agency does not have jurisdiction to investigate and resolve cases of abuse, neglect and exploitation on sovereign tribal lands in the state. Additionally, many tribal lands in Utah cross state borders, which can add complexity to situations that might involve multiple jurisdictions, each with their own standards and requirements.

Implementation steps

Execute Memoranda of Understanding (MOUs) between state-level Adult Protective Services and counties, sovereign tribes, and neighboring states to ensure seamless investigations into elder abuse.

Timeline

Execute all MOUs by July 1, 2028.

Coordinate with the Utah Behavioral Health Commission to address the behavioral health needs of older adults.

Problem

[Utah consistently has higher rates](#) of death by suicide for older adults than the national average. Messaging about suicide is often not targeted at adults age 60 and older, though this population is at risk. Listening session participants asserted a lack of access to mental health professionals who are trained in working with older adults.

Implementation steps

Connect with pre-existing workgroups to implement the following:

- Train Mobile Crisis Outreach Teams (MCOTs) in geriatric-specific techniques
- Require the inclusion of messages targeted at older adults in suicide-prevention campaigns (e.g., Live On)
- Increased reimbursement rates for telepsychiatry and teletherapy
- Increased resources on grief, bereavement and caregiver stress support
- Address gaps in geriatric psychiatry providers and resources.

Timeline

Initial meeting with Behavioral Health Commission to coordinate on geriatric needs by January 1, 2027.

Codify an appeals process for involuntary resident discharges from assisted-living facilities.

Problem

Currently there is no appeals process for the involuntary discharge of individuals residing in assisted-living facilities. Conversely, nursing homes do have such a process. The result has been older individuals being discharged without a destination that can meet their needs, including being discharged to homelessness.

Implementation steps

- Collaborate with the state long-term care ombudsman's office, non-profits, and private businesses to draft bill language.
- Ensure draft language meets federal requirements to provide eviction protection for older adults in assisted-living settings.
- Pass legislation to create an appeals process for appealing an involuntary discharge from an assisted-living facility.

Timeline

Legislative sponsors identified by May 1, 2027.



Pillar 4: ENGAGEMENT

Goal: Aging Utahns are valued and socially connected.

Create a strategic communications framework for relaying information to older Utahns.

Problem

Utahns expressed frustration during the listening sessions about feeling left out of community events. Attendees indicated that online-only marketing and messaging does not reach many older Utahns and shared a desire for community information to be age-inclusive and shared via the radio, local television, and printed materials.

Implementation steps

- Form an implementation group of state, regional, and local aging services partners, community members including older Utahns, the Department of Cultural and Community Engagement, community councils, and media outlets.
- Develop a framework of best practices for including older adults in community events, including recommendations about planning for attendees with mobility issues and cognitive decline.
- Develop a communications framework for relaying information about events that includes a variety of methods, both analog and digital. Consider leveraging existing systems, such as “Now Playing Utah.”

Timeline

1. Implementation group formed by January 1, 2027.
2. Frameworks developed by January 1, 2028.

Coordinate with the Utah Main Street Program to develop a social isolation reduction plan.

Problem

Listening session participants shared concerns that community events and spaces are not age-friendly. They specifically mentioned a lack of planning for inclusivity for Utahns experiencing physical and cognitive decline, which prevents some older adults from participating in community events and feeling a sense of belonging. [Social isolation correlates with depression](#) in adults across the lifespan.

Implementation steps

- Convene a workgroup of representatives from Utah Main Street Communities, aging advocates and service providers, dementia and cognitive decline advocates, and disability advocates, and local community members including older Utahns.
- Develop an inclusion plan for older Utahns.
- Distribute the plan to all Utah Main Street Communities.

Timeline

Initial meeting with Utah Main Street to form a workgroup by January 1, 2027.

Reframe senior centers as community, health, and active living centers.

Problem

Listening session participants agreed that the term “senior center” carries negative connotations, creating a bias that actively reduces community engagement and attendance. Participants expressed a desire for updated programming, improved accessibility and transportation, and increased opportunities for connection.

Implementation steps

- Form an implementation group of local governments, Area Agencies on Aging, and community members including older Utahns.
- Update programming based on community feedback.
- Coordinate with community partners to increase intergenerational activities and partnerships, opening spaces to younger adults where appropriate.
- Explore ways to embed services for older Utahns in spaces built for the whole community.

Timeline

1. Implementation group formed by January 1, 2027.
2. Launch new messaging and programming by July 1, 2028.

Remove barriers to support older adults in volunteering in their communities.

Problem

Volunteer opportunities vary across the state and feature a variety of guidelines and funding streams. This creates inconsistencies in accessibility and ease of involvement for volunteers and participants.

Implementation steps

- Form an implementation group of volunteer organizations, including UServeUtah, to explore options for increased collaboration and reducing barriers to volunteer opportunities. Collaborate with community members including older Utahns to identify current barriers.
- Develop best practices for community organizations who use volunteers, including options for volunteer requirements, outreach, and program promotion.
- Explore resources that help support older adult volunteers in the community. Consider ways to encourage volunteerism by accepting volunteer hours in lieu of payment for certain city and county services.

Timeline

Implementation group formed by January 1, 2027.

Increase participation in intergenerational, purpose-driven volunteer programs.

Problem

Listening session participants expressed feeling isolated from other generations, despite desiring connections with all ages. Participants also expressed interest in volunteering, not just being the recipients of volunteer projects.

Implementation steps

- Work with UServeUtah to connect school-based and community volunteer groups with local older adult facilities and community centers.
- Identify long-term (6+ month) purpose-driven projects such as community gardens, technology tutoring, or beautification projects.
- Identify philanthropic funding, as needed.

Timeline

Launch intergenerational volunteer projects by July 1, 2027.

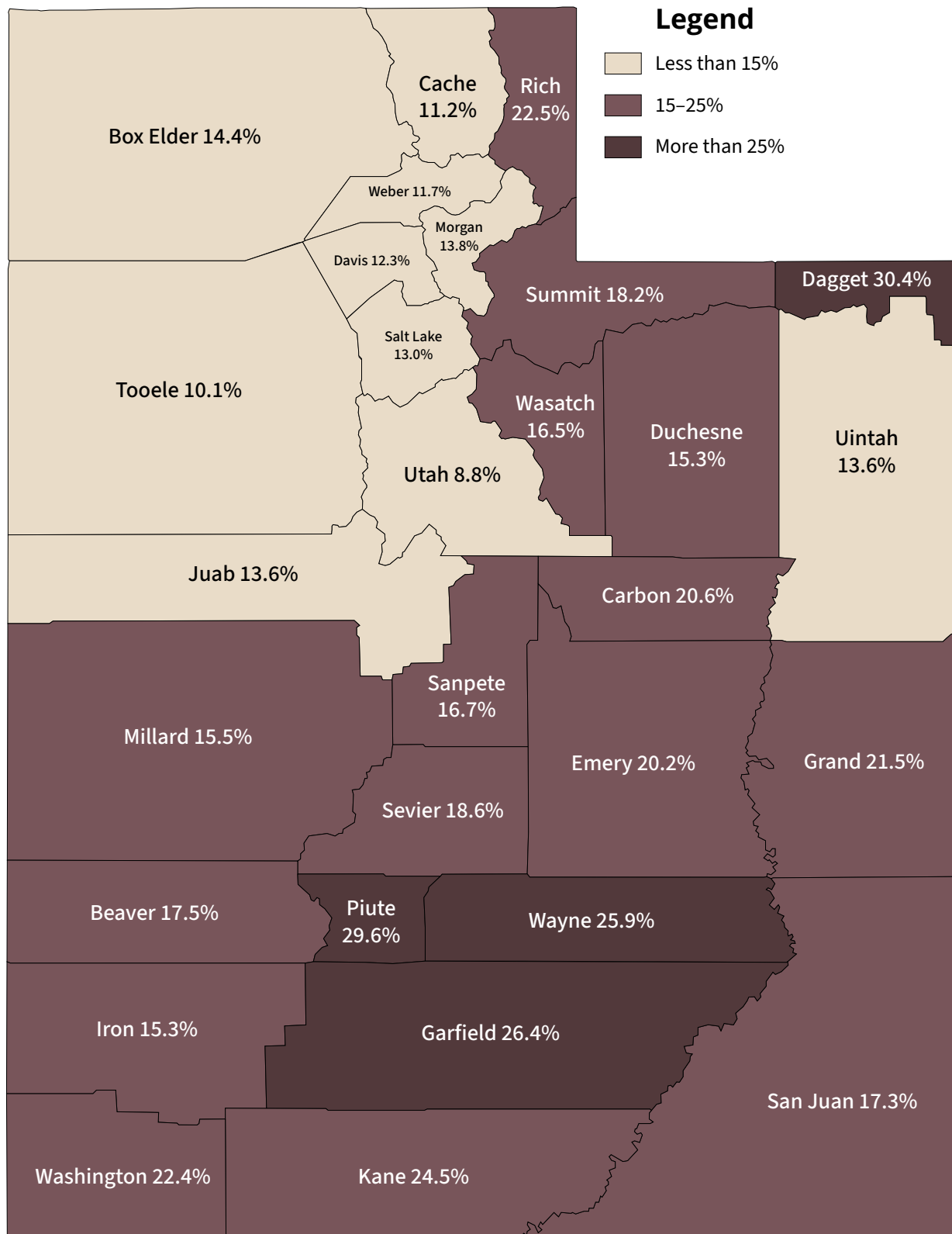
Appendix

W.I.S.E. recommendations timeline

See specific recommendations for additional details.

Date	Owner	Milestone / Activity
By January 1, 2027	Executive Branch	Develop implementation work groups for the following efforts: · Elder fraud response network · Older utahns strategic communications framework · Main street social isolation prevention plan · Reframe senior centers · Supporting older adults volunteering · Fiscal/Health Campaign · Regional Accessible Transportation
	Local Government	Engage with technical assistance for a home-sharing pilot
	Executive Branch	Coordinate with the Utah Behavioral Health Commission to address the behavioral health needs of older Utahns.
	Non-profit sector	Develop age-friendly principles for the Housing Strategic Plan
By May 1, 2027	Legislature	Identify legislative sponsors for a potential coverage gap program
	Legislature	Identify legislative sponsor for a potential Older Utahns Act
	Legislature	Identify legislative sponsors for codifying elder financial safety standards
	Legislature	Identify legislative sponsors for an involuntary discharge appeals process
By July 1, 2027	Executive Branch	Develop an age-inclusive framework for infrastructure projects
	Local Government	Launch intergenerational volunteer projects
By Jan 1, 2028	Executive Branch	Incorporate age-inclusive framework for infrastructure projects
	Executive Branch	Develop communications framework for older Utahns
By July 1, 2028	Executive Branch	Roll out fiscal/health planning campaign
	Local Government	Launch home-sharing pilot in at least one community
	Executive Branch	Formalize cross-jurisdictional APS coordination
	Executive Branch	Launch reframed senior centers programming
By July 1, 2029	Executive Branch	Develop and launch statewide entry point online directory and phone line

Percentage of population over 65 by county



Source: Kem C. Gardner Policy Institute, Fact Sheet, June 2026

Committee and Workgroup Representation

The WISE Initiative was guided by a steering committee of government and community leaders with extensive experience in planning efforts. A workgroup was formed for each of the four WISE initiative pillars (Wealth, Independence, Security, and Engagement) and consisted of state and local government representatives, community leaders, service providers, nonprofit agency leaders, elected officials and others with expertise on the issues at the center of the initiative.

Steering Committee

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