

The Path Forward

Colorado's response to its aging population has the potential to create opportunities, spur innovations in public policy and the private sector, and ultimately improve our special way of life for everyone in the state. Several pressing issues relating to aging are at the forefront of SAPGA's work and recommendations, including workforce, family economic security, the physical community, health and wellness, the stability and sustainability of our public programs, and communities that support aging.



Aging issues affect different communities and regions of Colorado in very different ways. Exploring these regional experiences and perspectives is central to SAPGA's work. The Planning Group sought out feedback on this issue as well as potential solutions from more than 20 statewide and regional organizations.

The members of SAPGA vetted these initial recommendations through its committees and full membership. SAPGA was focused on recommendations that had a clear problem that needed to be addressed, a defined entity tasked to carry out the recommendation, a strong foundation of research or empirical evidence, a clear way to help seniors and the state address a vital issue or improve the quality of life in Colorado for the next 14 years and beyond, lay the groundwork for future work on aging issues, and build on the state's progress or work already underway.

SAPGA adopted its initial recommendations through rigorous debate and, ultimately, consensus. Through that process, SAPGA reached nine key recommendations that will make measurable improvements for all Coloradans.

Recommendation 1

Relates to Goals 1 through 8

The Governor should create a permanent, high-level office or position within the executive branch to be accountable for and lead the state government's work on aging issues. The Governor should propose and the General Assembly should consider legislation to grant this new office or position the authority and capacity to:

- a) **Set consistent statewide policy priorities;**
- b) **Coordinate the aging-related work of state agencies and workgroups;**
- c) **Help the state coordinate effectively and consistently with federal and local partners — and learn from the experiences of other states, commissions, planning groups, and other research entities, including the work conducted by and on behalf of SAPGA;**
- d) **Maximize efficiency and cost-effectiveness and identify potential savings;**

- e) **Identify gaps and unmet needs;**
- f) **Identify and help develop innovative new financing mechanisms, including utilizing opportunities for matching funding;**
- g) **Collect, analyze, and share data across agencies to improve decision-making related to workforce development and participation, health and wellness, and other key areas related to aging policy;**
- h) **Help drive public education efforts concerning the effects of aging in Colorado;**
- i) **And oversee the implementation of the state's Strategic Action Plan on Aging as well as appropriate recommendations from other efforts such as the Community Living Advisory Group (CLAG), Colorado Aging Framework, Colorado Department of Public Health and Environment Healthy Aging Plan, and the Colorado Alzheimer's Disease Plan.**

The Colorado Legislative Council should consider establishing a similar and parallel high-level mechanism and process for tracking and coordinating aging issues as well as educating individual lawmakers.

Colorado's aging population will pose challenges for Colorado's executive branch on down to county and municipal entities. To ensure Colorado responds consistently and efficiently, the state needs a coordinating aging office or position charged with cross-agency work to implement efforts to ensure Colorado supports healthy aging.

Every one of SAPGA's committees agreed on the clear need for this coordinating entity. In fact, all of the subsequent recommendations in this plan — as well as the achievability of the Planning Group's vision for Colorado in 2030 — rest on the idea that policymakers will act on this essential idea.

This coordinating office or position will help create efficiencies, anticipate and cover gaps in services, and ultimately eliminate waste. They also will be able to oversee the state's progress against the recommendations and goals of this strategic plan, the Community Living Advisory Group, Colorado Aging Framework, Colorado Department of Public Health and Environment Healthy Aging Plan, and the Colorado Alzheimer's Disease Plan — and to create accountability.

It is essential to note that state agencies are already generating a tremendous amount of information and resources for seniors and those working with older Coloradans. This work extends to local entities, including the Area Agencies on Aging. Coordination and information-sharing is essential to helping Colorado respond to its demographic shift and seize the opportunities it presents. Data collection and analysis also are central to helping the state plan for aging and working across agency lines to respond, including confronting falling labor force participation rates.¹⁸

A high-level office or position within the executive branch is appropriate, given the magnitude of Colorado's growing aging population. As a point of comparison, the Colorado Department of Health Care Policy and Financing supports the more than 1.3 million Coloradans enrolled in Colorado's Medicaid and Children's Health Insurance Program;¹⁹ the Colorado State Demography Office estimates Colorado will have more than 1.2 million residents aged 65 and over by 2030.²⁰

¹⁸ U.S. Bureau of Labor Statistics, Monthly Labor Review, December 2013, <http://www.bls.gov/opub/mlr/2013/article/labor-force-projections-to-2022-the-labor-force-participation-rate-continues-to-fall.htm>

¹⁹ Medicaid.gov, Medicaid & CHIP in Colorado, <https://www.medicaid.gov/medicaid/by-state/stateprofile.html?state=colorado>

²⁰ Colorado State Demography Office, Colorado Population Trends in Aging, 2015, <https://www.colorado.gov/pacific/sites/default/files/SAPGA%20101.pdf>

As noted in this strategic plan, the effects of aging will be widespread. It's essential that Colorado's response to this shift be equally comprehensive and coordinated.

Recommendation 2

Relates to Goals 1 through 8

The Governor's Office of State Planning and Budgeting, the Colorado Legislative Council, and the Joint Budget Committee staffs should work together to compile a comprehensive state budget on aging to identify all state expenditures related to aging issues (including revenue expenditures such as tax credits) as a tool to help policymakers plan and prioritize at the state level. These efforts should also include identification of major long-term trends in state expenditures with special attention given to resolving the state's structural imbalance and its impact on funding aging-related programs.

Colorado's aging population will affect every aspect of the state's budget and fiscal outlook. These effects will be felt from the federal level down to local entities. Despite this fact, there is no comprehensive accounting of how much Colorado spends on aging-related programs. This lack of understanding is a problem as Colorado grapples with the challenges and opportunities its aging population will present.

A comprehensive state budget on aging would help lawmakers and the Governor's Office prioritize aging in the full context of other necessities.

Research conducted for SAPGA underscores the need for this type of nonpartisan and detailed analysis: "The aging of Colorado's population has a significant and increasing impact on the programs, services and budgets of multiple state departments. In fact, it is difficult to identify any state department that is not affected in some way by the growth in the number of older Coloradans."²¹

These state programs, however, do not exist in a vacuum. The accounting produced by the Governor's Office of State Planning and Budgeting, the Colorado Legislative Council, and the Joint Budget Committee staffs should take into account related federal programs, including Medicare, Social Security, and the Older Americans Act. Hundreds of thousands of aging Coloradans will count on these programs alongside state programs. According to the Kaiser Family Foundation, the number of Coloradans who are Medicare beneficiaries rose from 650,687 in 2011 to 785,398 in 2015²² — with these numbers expected to increase as the state's aging population grows. The same is true of Social Security, which paid benefits to 610,436 Coloradans aged 65 and over in 2015²³ — up from an estimated 514,038 Coloradans aged 65 and over in 2011.²⁴

These analytic efforts also should extend to the local level, with municipal and county leaders identifying aging-related expenses, highlighting their importance, and raising awareness on the need for action to

²¹ Colorado Futures Center, The Effects of Aging on Colorado's Revenue and Expenditures: A View to 2030, https://www.colorado.gov/pacific/sites/default/files/CFC%20Finance%20Report%20for%20SAPGA_FINAL.pdf

²² Kaiser Family Foundation, Total Number of Medicare Beneficiaries, 2015, <http://kff.org/medicare/state-indicator/total-medicare-beneficiaries/?currentTimeframe=0&sortModel=%7B%22colld%22:%22Location%22,%22sort%22:%22asc%22%7D>

²³ Social Security Administration, Number of beneficiaries in current-payment status, by state or other area, type of benefit, and sex of beneficiaries aged 65 or older, December 2015, https://www.ssa.gov/policy/docs/statcomps/oasdi_sc/2015/table02.pdf

²⁴ Social Security Administration, Number of beneficiaries in current-payment status, by state or other area, type of benefit, and sex of beneficiaries aged 65 or older, December 2011, https://www.ssa.gov/policy/docs/statcomps/oasdi_sc/2011/table02.pdf

preserve and strengthen these commitments. These efforts should extend to regional plans, efforts, and regional representative bodies, such as Club 20, Progressive 15, and Action 22.

Recommendation 3

Relates to Goals 3 and 7

The General Assembly should take the following steps to increase retirement savings by Coloradans of all ages:

- a) **Encourage minimum standards for employers who offer defined contribution retirement plans (such as 401K plans). These standards should emphasize the essential ingredients of vesting, automatic enrollment, automatic investment, and automatic escalation.**
- b) **Create a public-private partnership to design and offer a workplace retirement saving plan for employees who currently do not have access to one. This plan should be portable and should emphasize the essential ingredients of availability, automatic enrollment, automatic investment, and automatic escalation.**
- c) **Fully meet the state's obligations to fund the retirement plans of its own employees and to ensure that the Colorado Public Employees' Retirement Association (PERA) remains sustainable over the long term.**
- d) **Work with the Governor's Office to identify or create a statewide commission or entity with the authority and capacity to develop and support aggressive financial literacy programs relevant to Coloradans of all ages, locations, and circumstances.**

Local government entities should continue to fully meet funding obligations to county, municipal and other public employee retirement plans (e.g., the Fire and Police Pension Association) to ensure that plans remain solvent over the long-term.

Individual retirement savings and plans play an essential role in supporting aging Coloradans as they scale back their contributions to the workforce and enjoy retirement. Accordingly, SAPGA urges policymakers to empower all Coloradans to save for retirement and help themselves thrive.

Research from the Colorado Center on Law and Policy underscores the need for policymakers to take steps to bridge the divide between seniors' earned benefits, such as Social Security, and their needs in retirement: "Colorado seniors' Social Security payments and median income in retirement typically fall short of local retirement needs."²⁵ And research from the Bell Policy Center found that nearly half of Colorado's private sector workers today lack access to a retirement savings plan through their work.²⁶ This is especially pronounced among employees of small businesses, where workers are at the greatest risk of lacking access to retirement savings accounts.²⁷ With Colorado's aging population projected to significantly rise, this could leave hundreds of thousands without the resources necessary to maintain a reasonable standard of living in retirement.

Empowering Coloradans to plan and save for retirement will lessen demands on public programs aimed at helping retirees get by. According to a study of the impact which a new retiree's income level has on Utah's government financial outlays, "The least prepared new retirees cost the government the most in

²⁵ Colorado Center on Law & Policy, Measuring Senior Security, The Colorado Elder Index, Spring 2016, <http://cclponline.org/wp-content/uploads/2016/08/Making-Ends-Meet--The-National-Elder-Economic-Security-Initiative.pdf>

²⁶ The Bell Policy Center, Colo. Workers Face a Retirement Crisis, <http://www.bellpolicy.org/research/colorado-workers-face-retirement-crisis>

²⁷ U.S. Small Business Administration, Small Business Trends, <https://www.sba.gov/managing-business/running-business/energy-efficiency/sustainable-business-practices/small-business-trends>

program benefits.”²⁸ The same study also found: “An increase in net worth among the bottom one-third of retirees by just 10 percent over the workers’ careers would decrease expected government layouts by more than \$194 million over the next 15 years. For these individuals, savings increases of that size would be very small — an increase of just \$14,000 over their career. Most increases in net worth have substantive impacts on government spending.”²⁹



Recent research by the Schwartz Center for Economic Policy Analysis concludes, “Employer sponsored retirement plans provide the best vehicle for retirement savings because they provide a practical and efficient way for workers to save consistently.”³⁰ Many other studies have affirmed this conclusion, including parametric statistical analyses by the Employee Benefit Research Institute that estimate retirement savings shortfalls. These analyses demonstrate that access to retirement savings plans in the workplace can significantly reduce savings shortfalls.³¹

The Colorado legislature has previously considered legislation to implement and strengthen Coloradans’ access to retirement savings, including House Bill 16-1403. SAPGA urges the General Assembly to again consider strategies to confront the retirement gap many seniors will face in 2030 — including the state’s obligation to ensure the Colorado Public Employees’ Retirement Association remains a reliable source of retirement income for its beneficiaries.

These recommendations rely on lawmakers’ continued commitment to the public programs and services currently in place. As noted in SAPGA’s narrative surrounding Recommendation 2, Medicare, Medicaid, Social Security, and other programs form the bedrock of Coloradans plans for retirement and economic security now and through 2030.

Finally, the state also should work to empower Coloradans to thrive in retirement by exploring strategies to boost financial literacy and Coloradans’ familiarity with what they will need in retirement. By informing Coloradans of their retirement options and ways to save for the future, Colorado will help ensure today’s workers can join the state in planning for aging.

²⁸ Notalys LLC, The Cost of Retiring Poor: Government Outlays for Utah’s Retiring Population, January 2015, <http://www.aarp.org/content/dam/aarp/ppi/2016-03/cost-to-taxpayers-of-utahns-retiring-poor.pdf>

²⁹ *Ibid*

³⁰ Schwartz Center for Economic Policy Analysis, Are U.S. Workers Ready for Retirement? Trends in Plan Sponsorship, Participation, and Preparedness, April 9, 2015, http://www.economicpolicyresearch.org/images/docs/research/retirement_security/Are_US_Workers_Ready_for_Retirement.pdf

³¹ Employee Benefit Research Institute, Issue Brief No. 410, Retirement Savings Shortfalls: Evidence from EBRI’s Retirement Security Projection Model®, February 2015, https://www.ebri.org/publications/ib/index.cfm?fa=ibDisp&content_id=5487

Recommendation 4

Relates to Goal 1

As key first steps in helping communities reinvent themselves so that Colorado seniors have more opportunities to age in place and remain active, the General Assembly should take the following steps to build on promising existing efforts:

- a) **Support efforts to create a Universal Design Certification program to encourage the inclusion of universal design elements in new and remodeled housing for seniors, such as the one within the Colorado State University Institute for the Built Environment. This should include adequate resources for piloting this Universal Design Certification process with the Partnership for Age Friendly Communities in Larimer County and to share and promote the lessons of that pilot program with communities throughout Colorado.**
- b) **Support the Colorado Department of Transportation's (CDOT) State Coordinating Council in coordinating among the wide range of programs that help serve the transportation needs of Colorado's aging population. The Council should be charged with making specific regulatory, legislative and funding recommendations to improve the reach, effectiveness and efficiency of existing programs.**
- c) **Utilize the CDOT State Coordinating Council and regional councils to help seniors access tools and training to remain safe on the road, such as AARP Driver Safety Courses, the Manual on Uniform Traffic Control Devices, the CarFit Program, the Colorado Guide for Aging Drivers and Their Families, and the 2015 Strategic Highway Safety Program.**

Older adults overwhelmingly express a desire to “age in place,” in a place that is safe, affordable, walkable, healthy, and inclusive. Somewhere they feel a sense of connection and belonging.

Older adults can be a vital asset to communities and community development, contributing their experience, leadership, and, often, economic participation. Unfortunately, many live in places that are not well prepared for an aging population, and most communities have a long way to go before they can be called “age-friendly.”

Adapting to Colorado's aging population will require a reconsideration of its physical environment. Colorado will need to adapt its infrastructure to increase the number of older adults who are living well in our communities.

“Age friendly communities” or “livable communities” are terms used to describe community-wide or citywide efforts being made in some areas by groups of citizens, government services, and other stakeholders to re-shape their communities to work well for all ages. Generally, these efforts include consideration and adaptation of transportation/walkability, housing, healthcare, government services, accessibility, and other aspects of community living. The Partnership for Age-Friendly Communities in Larimer County is a good example of an age-friendly community-wide effort.

—Housing and Care Facility Needs Forecast, Gaps, and Opportunities, The Highland Group

As Colorado communities work to build housing, it is essential that policymakers explore strategies to ensure that housing built for today's needs³² also is built with tomorrow's population in mind. The state should implement pilot programs to explore the utilization of universal design — housing designs that reflect the diverse needs of aging Coloradans. These pilot programs would provide insights into what

³² The Denver Post, Colorado population growth far outstripped new housing, census says, <http://www.denverpost.com/2016/05/19/colorado-population-growth-far-outstripped-new-housing-census-says/>

works and what does not as communities plan for aging. These types of homes would allow more Coloradans to age in place and thrive.

These pilots also could explore strategies to modify current homes to enable today's Coloradans to age safely in place. According to research conducted for SAPGA, this could involve "a streamlined permit process, as well as services to provide the modifications, and, for low-income seniors, rebates of permit fees or subsidization of costs."³³

In addition to locally based pilots, SAPGA had a framework developed to help communities create aging-friendly environments for their residents.³⁴ Although communities face varied challenges across Colorado, the framework can provide useful guides as local governments explore ways to help their residents age in place.

Beyond housing, Colorado cities, counties, and state agencies also will need to explore and embrace new strategies to help seniors get around their communities and access essential services. Unless people have safe, convenient and affordable transportation options, they will be stuck at home or will be at greater risk on the roads than they need to be. Having access to transportation is critical to staying connected to family and friends and to pursuing day-to-day activities, both those that are essential and those that enhance the quality of life.

Senior mobility is more than just getting to the doctor's office. Transportation is an essential ingredient for healthy, vibrant aging.

But, many Colorado seniors struggle to get from Point A to Point B every day, detracting from their quality of life.

—Improving Senior Mobility in Colorado, Colorado Health Institute

A report prepared for SAPGA outlines gaps in the state's transportation services for seniors.³⁵ It found that "getting around is a fundamental need of daily life. Mobility becomes increasingly important as one ages and physical, cognitive, and financial limitations make the simple act of getting from one place to the next a difficult undertaking. Improving mobility for all residents is a top priority across the state."³⁶

The Colorado Department of Transportation should leverage this research in exploring better ways to keep Coloradans connected through mobility networks and programs. This effort should include making the connection between aging Coloradans' needs and the transportation network Colorado will have in 2030.

When Colorado adapts its infrastructure and programs for the state's aging population — making them safe, accessible, and affordable — it ultimately will improve all Coloradans' quality of life.

³³ The Highland Group, Housing and Care Facility Needs Forecast, Gaps, and Opportunities, <https://www.colorado.gov/pacific/sites/default/files/SAPGA%20Housing%20Report%20Highland%20Group%20FINAL%20BINDER%20August%2022%202016.pdf>

³⁴ CHI, Creating Supportive Communities for Colorado Seniors, https://www.colorado.gov/pacific/sites/default/files/Supportive%20Community%20Report_Final%2010-7.pdf

³⁵ CHI, Improving Senior Mobility in Colorado, September 2016, <https://www.colorado.gov/pacific/sites/default/files/SAPGA%20Transportation%20Report.pdf>

³⁶ *Ibid*

Recommendation 5

Relates to Goal 5

Colorado must work to ensure its workforce meets the service needs of its aging population, including nursing homes, assisted living communities, home health agencies, caregivers, and other professionals who support the state’s aging population. Colorado should address the employment and skill development needs of workers who serve older Coloradans.

The state should build on the effective talent development strategies already in place to identify workforce needs and develop career pathways (including those related to aging services), led by the Colorado Workforce Development Council (CWDC). The General Assembly also should identify an entity to advocate for workforce development in industries serving older adults and for services to older workers; that entity should collaborate with the CWDC to utilize existing talent development strategies and infrastructure to ensure Colorado’s future workforce meets the needs of older adults.

The CWDC also should ensure that older workers have access to training and support services required for meaningful employment.

Aging Coloradans will require a wide variety of caregivers, health care professionals, and other service workers to assist them. As the number of Coloradans over 65 grows through 2030, an increasing number of people will be needed to support them. According to the Colorado State Demographer’s Office, 69 percent of Coloradans aged 65 and over will have a disability at some point, 35 percent of Coloradans 65 and older will enter a nursing home, and 50 percent of Coloradans 85 and older will need assistance with everyday tasks.³⁷

Some older adults will need higher levels of skilled care provided in nursing facilities as they age. Those who remain in their homes will require a robust network of supports. Consequently, many communities are asking — and others will be soon — what they can do to assist stay-at-home seniors. While needs vary by individual and community, there are common components of an age-friendly environment: accessible outdoor spaces and buildings; a variety of safe mobility options; affordable housing; opportunities for social and civic engagement and more.^{38 39}

In order to develop a sustainable pipeline of professionals needed by Colorado’s aging population, the state should build on the successful strategies already underway, including the work of the Colorado Workforce Development Council (CWDC). The General Assembly should support the CWDC’s work to identify critical needs, develop programs or initiatives to ensure Colorado has the workers necessary to provide aging-related services, and support these efforts.

As Colorado’s population ages, so too will its workforce. Barring a growth in younger workers, this will likely lead to a transformation of Colorado’s workplaces and its economy. Accordingly, Colorado should support efforts to help its aging workforce remain at work for as long as they choose.

³⁷ Colorado State Demography Office, Colorado Population Trends in Aging, 2015, <https://www.colorado.gov/pacific/sites/default/files/SAPGA%20101.pdf>

³⁸ CHI, Creating Supportive Communities for Colorado Seniors, https://www.colorado.gov/pacific/sites/default/files/Supportive%20Community%20Report_Final%2010-7.pdf

³⁹ AARP, Beyond 50.05: A Report to the Nation on Livable Communities, http://assets.aarp.org/rgcenter/il/beyond_50_communities.pdf

Despite all we do know about older Coloradans' needs, the state would benefit from a more comprehensive analysis of this issue. Such findings would help SAPGA chart a course for Colorado in 2030 and help state agencies and local organizations get ahead of the curve on workforce needs.

Recommendation 6

Relates to Goals 3 and 5

To provide support to the growing number of Colorado workers who are also caregivers for aging loved ones, the General Assembly and Governor should take these concrete steps:

- a) Establish family leave policies that set standards for compensating employees who are caring for aging family members. This might include a Temporary Caregiver Insurance Program through employee payroll deductions, such as those in California, New Jersey, and Rhode Island.**
- b) Create and promote a partnership among state and local governments, employer groups and educational institutions to identify and promote best practices for educating and supporting employees who are also caregivers.**
- c) Fully fund the recommendations made by the Respite Care Task Force in their January 2016 report.⁴⁰**

Today, caregiving for a parent, grandparent, spouse, partner, or other adult relative or friend is commonplace as our population ages. It is the new normal of family life for many in the Colorado. Caregivers wear many hats. They help their loved ones navigate the bewildering complexity and fragmentation of the Long-Term Services and Supports (LTSS), help with activities of daily living, and assist with finances — while many also are caring for other family members, raising children, and working full time.

Many individuals who provide assistance and support do not identify themselves as “caregivers.” Rather, they describe what they do in terms of their relationship to the other person: as a husband, wife, partner, grandson, niece, or friend.

A new model developed for SAPGA by the Colorado Health Institute (CHI) estimates that the cost to Coloradans providing informal care for older adults in 2015 was \$3.7 billion,

Who is Providing Informal Care for Older Adults in the United States?

- The average age of an informal caregiver is about 50 years old.
- Most informal caregivers (86 percent) are caring for a relative.
- 60 percent of informal caregivers are women. Female caregivers tend to provide more hours of care than men.
- Six in 10 informal caregivers are employed.
- Informal caregivers' median household income is \$55,000, slightly higher than the average U.S. median household income.
- Hispanic caregivers spend an average of 32 hours per week providing support, compared with 21 hours among white non-Hispanic caregivers.

What Types of Care Do Informal Caregivers Provide?

- Sixty percent of informal caregivers in the United States help with one or more Activity of Daily Living, which can include eating, bathing and dressing.
- Six in 10 informal caregivers help with medical or nursing tasks, most without receiving any formal training or preparation.
- Six in 10 caregivers (63 percent) are providing care for someone with a physical condition, and 30 percent are supporting an individual with a memory problem.
- Informal caregivers provide an average of 3.7 years of care. However, that figure varies greatly. For example, caregivers of individuals with dementia or Alzheimer's disease tend to provide care for longer durations than other caregivers, with 38 percent providing care for over six years.

Source: Colorado Health Institute

⁴⁰ Respite Care Study Final Report, November 2015, <https://drive.google.com/file/d/0B6jLab7wPqJtLW4yaUtiUWd2SjQ/view>

or \$7,400 per caregiver; the model found Colorado employers shouldered a cost of \$564 million in 2015, or roughly \$1,100 per caregiver.⁴¹

Because family caregivers have numerous roles and carry out multiple tasks, often, over many years, they need a range of support services to stay healthy, improve their caregiving skills, and remain in their caregiving role.

The average age of an informal caregiver providing support to an older adult is about 50, so most are still working as they juggle this responsibility.⁴² Fewer work hours, forgone wages, sacrificed promotions, and lost benefits are some of the costs incurred by informal caregivers who are employed.



Colorado's demographic shift means that in a decade or two, the ratio of informal caregivers to older adults is expected to shrink dramatically as the overall population becomes older. Informal caregivers provide essential services not only for their loved ones but also for Colorado's budget. Without them, many seniors would spend down their resources to pay for formal caregiving and eventually qualify for Medicaid, with financial impacts for both individuals and the state.

Recommendation 7

Relates to Goals 3 and 8

The General Assembly should work with the appropriate regulatory agencies to ensure state laws and regulations are adequate to protect consumers, including seniors, from predatory financial practices. In particular, the General Assembly and the Governor should:

- a) **Support the U.S. Department of Labor fiduciary rule to protect workers from business practices that cost American families excess fees and charges; and,**
- b) **Support the Colorado SeniorSafe Program developed by the Colorado Division of Securities and Division of Banking and Financial Services.**

Financial fraud levies steep costs on its victim, particularly those on fixed incomes or in retirement. A 2009 study from MetLife found that elderly victims lost an estimated \$2.9 billion to financial abuse.⁴³ Colorado should work to empower seniors to protect themselves and to support regulatory steps to prevent financial fraud.

⁴¹ Colorado Health Institute, Putting a Price on Informal Caregiving in Colorado, October 2017.

https://www.colorado.gov/pacific/sites/default/files/SAPGA%20Caregiving%20Report_1.pdf.

⁴² AARP Public Policy Institute and the National Alliance on Caregiving. Caregiving of Older Adults: A Focused Look at Those Caring for Someone Age 50+, June 2015. <http://www.aarp.org/content/dam/aarp/ppi/2015/caregiving-in-the-united-states-2015-report-revised.pdf>

⁴³ MetLife, The MetLife Study of Elder Financial Abuse, June 2011, <https://www.metlife.com/assets/cao/mmi/publications/studies/2011/mmi-elder-financial-abuse.pdf>

Colorado has a strong tradition to build upon. The state supports public education and enforcement aimed at consumer fraud, including the work of the Office of the Colorado Attorney General in partnership with AARP ElderWatch.

Colorado lawmakers, its executive officers, and its congressional representatives should build on these efforts by supporting federal and state programs aimed at further curtailing financial fraud and abuse. These efforts should include supporting the implementation and enforcement of the U.S. Department of Labor fiduciary rule.⁴⁴ Per the agency, “The Department's conflict of interest final rule and related exemptions will protect investors by requiring all who provide retirement investment advice to plans, plan fiduciaries and IRAs to abide by a ‘fiduciary’ standard — putting their clients' best interest before their own profits. This final rulemaking fulfills the Department's mission to protect, educate, and empower retirement investors as they face important choices in saving for retirement in their IRAs and employee benefit plans.”

Colorado also should continue to support state-based efforts, including the SeniorSafe program and other similar programs, aimed at protecting seniors from financial fraud and abuse.

Recommendation 8

Relates to Goals 7 and 8

To ensure older adults are free from abuse, neglect, and exploitation, Colorado should take the following steps:

- a) Ensure quality, effective Adult Protective Services (APS) are available and provided to all vulnerable adults in Colorado.**
- b) Implement key recommendations from the Office of Public Guardianship Advisory Committee (PGAC), including establishing a State Office of Guardianship.**
- c) Support programs to raise awareness and train law enforcement personnel, district attorneys, service providers, caregivers, and other key audiences in how to identify and prevent elder abuse.**

As a result of Colorado’s growing aging population, a rising number of seniors will rely upon caregivers, family, friends, and others to maintain their quality of life. This dependence coupled with other physical and mental consequences of aging will leave seniors vulnerable to fraud and mistreatment. Thus, it is essential that the state prioritize initiatives aimed at combating elder abuse and exploitation.

The costs of inaction are staggering: According to the National Center on Elder Abuse, one in 10 Americans ages 60 and over have experienced abuse — and many in multiple forms.⁴⁵ According to research published in the Journal of the American Geriatrics Society in 2010, the rate of abuse of older Americans suffering from dementia is nearly 50 percent.⁴⁶ Abuse victims are often hospitalized or must undergo medical care to recover.

⁴⁴ U.S. Department of Labor, Fact Sheet: Department of Labor Finalizes Rule to Address Conflicts of Interest in Retirement Advice, Saving Middle Class Families Billions of Dollars Every Year, <https://www.dol.gov/agencies/ebsa/about-ebsa/our-activities/resource-center/fact-sheets/dol-final-rule-to-address-conflicts-of-interest>

⁴⁵ Nation Center on Elder Abuse, Elder Abuse and Its Impact fact sheet, <https://ncea.acl.gov/resources/docs/EA-Impact-What-You-Must-Know-2013.pdf>

⁴⁶ National Center for Biotechnology Information, Screening for abuse and neglect of people with dementia, March 2010, <https://www.ncbi.nlm.nih.gov/pubmed/20398118>

Colorado lawmakers passed Senate Bill 13-111 in 2013 to require mandatory reporting of elder abuse. This landmark law, whose reporting mandates went into effect July 1, 2014, requires that a series of elder care, health, and service professionals report suspected abuse of adults aged 70 and over within 24 hours.

The law also required additional training to help caregivers and others recognize the signs of abuse. As a result, nearly 24,000 people received training from the Colorado Adult Protective Services in the 2014-2015 fiscal year.⁴⁷ Thanks to this training and the law's mandatory reporting requirements, the number of adult and elder abuse reports increased to 16,696 in FY2014-2015, up from an average of about 11,452 cases over the previous three fiscal years.⁴⁸ Colorado Adult Protective Services attributed this sharp rise to Senate Bill 13-111: "With the implementation of SB13-111 ... APS realized a 48 percent increase in reports for clients aged 70 and older."⁴⁹ The number of cases opened as a result of these reports also sharply rose to 8,932 in FY2014-2015, up from an average number of 6,660 cases over the previous three fiscal years.

Although Colorado has taken tremendous recent steps to raise awareness about this issue and combat it, SAPGA recommends that policymakers build on these steps to ensure older adults can live free from abuse, neglect and exploitation.

Recommendation 9

Relates to Goals 1 through 8

Colorado's counties and municipalities, in collaboration with the Area Agencies on Aging and state agencies, should develop and implement comprehensive local and, where appropriate, regional plans for aging that prioritize services and expenditures, promote efficiencies, and identify public and private strategies to ensure adequate long-term funding.

These plans should include strategies and solutions that have been demonstrated to help improve the lives of older Coloradans, help them age in place, and contribute to their communities.

Local governments will have a critical role to play along with state agencies, nonprofits, and the private sector in ensuring older adults have access to essential services and vital programs. Partnerships and collaborations can and should start at the local level — where public programs are the most responsive to Coloradans' needs and, in some cases, the most effective at responding. To that end, the state should facilitate partnerships between local governments, housing providers, and care providers to examine rules and requirements attached to state and federal funding for housing, health care, and other senior services to identify barriers that prevent collaboration and innovation. County and local governments also should foster collaboration across their departments and programs — including economic development, transportation, human services, parks and recreation, planning and zoning, housing, and aging-well initiatives — to ensure resources are not being deployed in duplicative or contradictory fashions.

⁴⁷ Colorado Adult Protective Services, Annual Report – Fiscal Year 2014-15, http://www.coloradoaps.com/uploads/5/0/9/7/50975653/aps_annual_report_-_fy_2015.pdf

⁴⁸ *Ibid*

⁴⁹ *Ibid*

Municipal and county governments should target local funds, loan programs, and local shares of federal and state funds to good-quality, affordable rental housing for seniors, including both new construction and renovation and preservation of existing affordable properties. They also should offer waivers of fees and reasonable exemptions to zoning rules as fair trade-offs for affordability.

Local government should explore strategies to help seniors afford to age in place. These programs could include the implementation of “stacked vouchers,” where programs would bridge the gap between seniors’ housing vouchers or other support and the cost of rent for qualifying units.

Local governments should modify zoning and planning rules to allow more forms of shared housing, accessory dwelling units, micro-units, mobile homes, and group homes that foster companionship, mutual support, resource sharing, and affordability. Local agencies also should consider modifying local ordinances or rules to allow seniors to cohabitate with multiple unrelated people in certain circumstances.

Local communities should utilize and invest in evidence-based programs that have demonstrated value to older Coloradans. For example, county and city governments should identify and promote the expanded use of evidence-based fall prevention programs, such as Stepping On and Tai Ji Quan: Moving for Better Balance.⁵⁰ These examples would help reduce the number of hospitalizations and health care costs related to seniors’ falls — which cost seniors upwards of \$31 billion each year.⁵¹ Another example would be the promotion and provision of Mental Health First Aid training to all employees in law enforcement, first responders, and those in direct contact with residents. When more people are equipped with the tools they need to start a dialogue about mental health and substance use problems, more people can get the help they may need. The evidence⁵² behind the program demonstrates that it does build mental health literacy, helping the public identify, understand, and respond to signs of mental illness.

* * *

Aging is an expansive issue and SAPGA is committed to continuing to work to address the numerous opportunities and challenges Colorado’s demographic shift will present through 2030. These nine initial recommendations are a foundation upon which SAPGA will build with the continued support and investment of the Colorado General Assembly and Governor’s Office.

House Bill 15-1033 identified 14 areas SAPGA would need to address in its strategic action plans. Those areas, listed at the beginning on this action plan, will guide SAPGA’s continued work. The degree to which lawmakers and others act upon this initial plan also will guide the potential updates to this plan in 2018 and 2020.

⁵⁰ National Council on Aging, Fall Prevention Programs, <https://www.ncoa.org/healthy-aging/falls-prevention/falls-prevention-programs-for-older-adults/>

⁵¹ CDC, Important Facts About Falls, <http://www.cdc.gov/homeandrecreationalafety/falls/adultfalls.html>

⁵² Substance Abuse and Mental Health Services Administration’s National Registry of Evidence-based Programs and Practices, <http://legacy.nreppadmin.net/ViewIntervention.aspx?id=321>