



Strategic Action
Planning Group on Aging

2018 Strategic Action Plan on Aging



December 2018

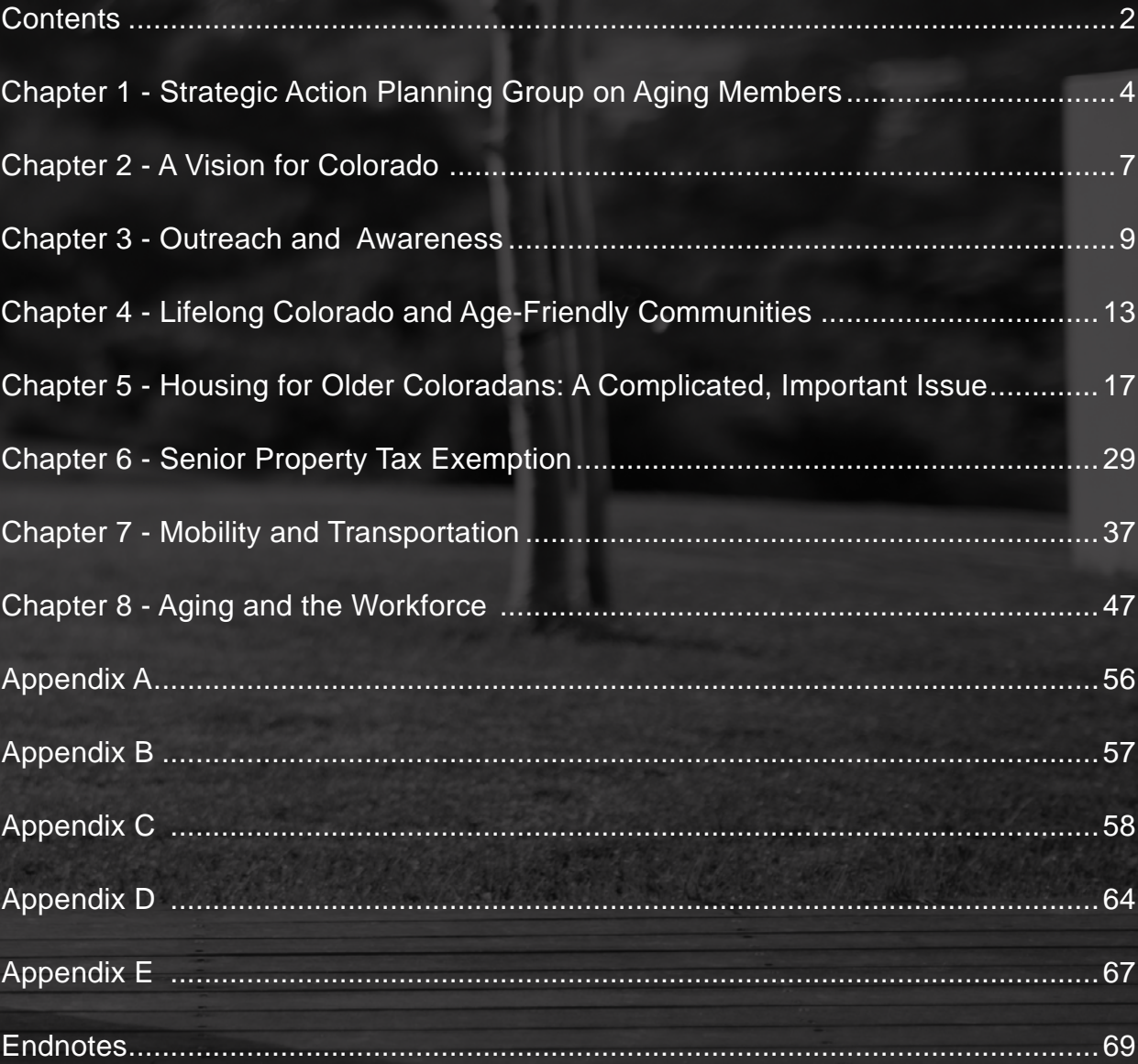


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I am a single-male 82 years of age. I live alone. Nearest supportive family are 1400 miles away. A resident of unincorporated Adams County. A volunteer advisor at the Commerce City Senior Center. A member of the Commerce City Senior Center. A board member of the Adams County Aging Network.

The **question for society** and its leaders is, how does it help those that are financially, physically, or mentally incapable have some semblance of a **quality of life** and dignity during their final days?

— George Maxey, Resident of
Commerce City

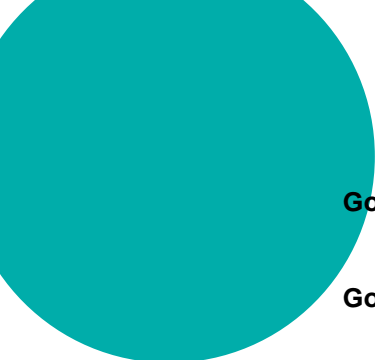
A Vision for Colorado



The United States will experience a historic demographic shift of adults aged 50+ in the coming decades. To explore and develop long-term strategies to help Colorado prepare for its growing aging population, the General Assembly, through HB15-1033, created the Strategic Action Planning Group on Aging, often referred to as SAPGA or the Planning Group. The 23-member SAPGA is comprised of private sector, state department, and public consumer representatives with considerations for geographic and individual diversity.

SAPGA began its work in 2015 and released the [Initial Action Plan](#) in 2016. This 2018 Action Plan Update represents the continued efforts to prepare Coloradans for the tremendous opportunities and challenges related to aging.

We thank you for your support and encourage you to closely explore the Initial Action Plan and the 2018 Action Plan Update as you help shape the direction of our state. Continued efforts from policy makers, local governments, the business community, non-profits, and other Coloradans will support dignified aging in our communities.

- 
- Goal 1:** Colorado seniors will be able to live and fully participate in their communities of choice for as long as possible.
 - Goal 2:** Older adults will be able to stay engaged in the labor force and volunteer sector for as long as they want or need.
 - Goal 3:** Colorado seniors and their families will be more financially secure and prepared to meet the challenges of aging.
 - Goal 4:** Coloradans will be prepared for the challenges of caring for aging loved-one and will be able to do so without endangering their own health or well-being or the health and well-being of the recipient of care.
 - Goal 5:** There will be enough skilled, educated and trained workers, paid commensurate to their abilities and training, to meet the needs of the employers and industries serving Colorado's growing senior population.
 - Goal 6:** Older Coloradans will stay healthier longer through access to quality and affordable person-centered care that aligns with their preferences and values.
 - Goal 7:** All levels of government will meet their commitments to support older Coloradans and their families.
 - Goal 8:** Colorado will empower and protect seniors from abuse, neglect, and exploitation.



Outreach and Awareness



Improved outreach and education are fundamental to addressing the range of aging issues, because these efforts support increased awareness and understanding. Systemically addressing policies and programs is critical to making communities more age-friendly. Addressing personal views of aging and how they influence perspectives, beliefs, and behaviors also are fundamental to tackling these issues. These macro and micro-level realities are intertwined as people's perspectives and beliefs influence how they problem solve through policies and programs.

HB15-1033 represents a significant effort to create awareness within the General Assembly and Governor's Office regarding changing demographics and poses the question: *Are we prepared, and, if not, what steps should be taken to address challenges and embrace opportunities?*

Monthly SAPGA meetings and up to twelve subcommittee meetings a month allowed members to explore and assess a variety of issues. Public participants join full SAPGA meetings to provide input while subcommittees engage community stakeholders and professionals for critical input.



The [Conversations on Aging](#) were crafted in order to connect with rural Colorado and gather community input from older adults, families, caregivers, and aging-related stakeholders. The meetings, held in Grand Junction, Frisco, Pueblo, Fort Morgan, and Denver, were engaging and interactive, allowing community members from around Colorado to voice their thoughts and experiences to SAPGA members. Attendees made it clear that they hoped for increased outreach and an increased understanding of the various issues they faced daily with an eye towards solutions for improving their everyday lives.

During the 2018 legislative session, SAPGA made awareness of aging issues a top priority. The Legislative Caucus on Aging created a venue where policy makers, staff, and stakeholders could come together in support of common efforts to support older Coloradans. The caucus sponsored three convenings, sharing research conducted by the Colorado Health Institute (Health and Vulnerability), The Highland Group (Housing Stock and Gaps), and Colorado Futures Center (Senior Property Tax Exemption) in an effort to raise the profile of aging issues at the Colorado State Capitol.

Throughout the summer of 2018, SAPGA worked together with the Colorado Senior Lobby and the Colorado Gerontological Society to host the Senior Property Tax Exemption Forum. The forum brought together older Coloradans, policy makers, and organizations such as Colorado Fiscal Institute, The Bell

Policy Center, and CU-Denver to educate, gather input, and potentially inform decision making about the future of the exemption. Hundreds of Coloradans participated in Denver with live-streaming and facilitated meetings held in Fort Collins and Grand Junction in order to reach Coloradans beyond the metro-area.

Engaging with stakeholders across Colorado is important for SAPGA. Monthly meetings, the Conversations on Aging tour, the Legislative Caucus on Aging, and the Senior Property Tax Exemption Forum all highlight efforts to engage and empower older Coloradans and advocates across the state. Raising the level of awareness and commitment among policy makers while also reframing how aging is viewed and discussed will help Coloradans navigate the complexities of later life.

Supporting those working towards similar goals is critical as these efforts are challenging when approached individually. The Colorado aging space is beginning to work more closely together. Colorado's designation as the third age-friendly state in the U.S. and the launch of [Lifelong Colorado](#) is representative of this coordinated statewide effort.

SAPGA will continue working in concert with state departments, the Senior Advisor on Aging, Lifelong Colorado, and a variety of public and private-sector stakeholders in order to continue **convening, collaborating, and catalyzing** efforts to improve the lives of older Coloradans, their families, and communities.



We congratulate Governor Hickenlooper on his decision to create Lifelong Colorado, the launching of a holistic, cross-disciplinary approach to the challenges and opportunities presented by the aging of our state. Age-friendly states and communities foster respect and intergenerational inclusion.

— Bob Murphy, AARP Colorado State Director and former Mayor of Lakewood¹

Lifelong Colorado and Age-Friendly Communities



The statewide program will build upon age-friendly successes already found across Colorado in Arapahoe, Boulder, Eagle, Jefferson, Larimer, and Pitkin counties and cities such as Bennett, Colorado Springs, Fruita, and Idaho Springs.² Capitalizing on previous and ongoing efforts through AARP, Boomer Bond Initiative, and various community-based organizations, Lifelong Colorado will serve as a conduit for the expansion of age-friendly strategies across the state.

In September 2018, Governor Hickenlooper announced Lifelong Colorado as the state joined the AARP Network of Age-Friendly States and Communities – only the third in the nation to do so. Lifelong Colorado encourages cities and counties across Colorado to develop age-friendly plans and seeks to provide support for their implementation.

Key Elements of Lifelong Colorado:

Age-Friendly States and Communities: *Supported through the AARP, states, and localities, age-friendly communities encourage and support planning to address aging trends by focusing on physical environment, economic, and social factors that influence the health and well-being of older adults.*

*Eight Domains of Livability for Age-Friendly States and Communities: 1) Outdoor Spaces and Buildings 2) Transportation 3) Housing 4) Social Participation 5) Respect and Social Inclusion 6) Civic Participation and Employment 7) Communication and Information 8) Community and Health Services.*³

Boomer Bond Initiative: *Denver Regional Council of Governments (DRCOG) Boomer Bond Initiative helps local governments around the region create age-friendly physical and social environments allowing older Coloradans the opportunity to remain in their homes and communities as long as they desire. The Boomer Bond Assessment Tool and Online Resource Directory are companion elements to help communities assess current circumstances and existing resources; understand community strengths and deficiencies; identify short and long-term priorities; and implement strategies that support healthy aging.*

Lifelong Colorado aspires to provide a statewide umbrella of resources for communities to develop and implement age-friendly strategies. The Department of Local Affairs (DOLA) and the Senior Advisor on Aging will work to identify and promote best-practices, empower, and facilitate local and regional efforts to address the continued aging of their communities.

Looking into 2019, through collaboration with the Governor's Office and the Senior Advisor on Aging, DOLA has made a budget request of \$485,959 for FY 2019-2020. This request includes funding for technical consultants and a grant program to support communities with planning and implementing age-friendly strategies.

Older Coloradans often leave their communities of choice when barriers to remaining become too great – often times restricting mobility, accelerating isolation, and impacting health and safety. These systemic challenges require creative, community-focused solutions. Lifelong Colorado embraces the diversity of communities across the state and encourages local decision-making through a bottom-up, inclusive strategy aimed at supporting livable communities for all Coloradans.

“Public awareness and engagement will be critical to the success of Lifelong Colorado. With the right resources and public and private support, we can ensure a better quality of life for older Coloradans.”

– Lieutenant Governor Donna Lynne⁴

Lifelong Colorado Recommendation

Recommendation 1

Relates to Goals 1 through 8

The State of Colorado, along with local governments and the private sector, should support partnerships to promote and develop the expansion of community-wide efforts to make all of Colorado an age-friendly state in-line with the Lifelong Colorado initiative.



**Every
Coloradan
should know
they have a
forever place
to call home as
they age.**

— Governor John Hicklenlooper⁵

Housing for Older Coloradans: A Complicated, Important Issue



Access to quality, affordable, safe, and manageable housing is a basic need that can become more complicated with aging. Older adults may face activity of daily living (ADL) limitations which increases the demand for specific housing designs and options that allow them to remain active and safe. Additionally, many older adults live on fixed incomes or have difficulty seeking employment in later life which significantly complicates the issue.

The Strategic Action Planning Group on Aging (SAPGA), in partnership with other Colorado stakeholders, is working to identify the various housing issues facing older Coloradans and propose solutions to ensure affordable, accessible, safe, and manageable housing throughout Colorado.



Housing discussions pertaining to older adults often revolve around options that are available once functional or cognitive impairments become apparent, meaning that assisted living, skilled nursing, and memory care are often the focal points. Data gathered by The Highland Group on behalf of SAPGA suggests that nearly 5% of adults aged 65+ reside in assisted, skilled nursing, or memory care settings. The majority of older Coloradans will not require these levels of care and will, with proper planning and availability of resources, be able to remain in their communities. Preserving existing housing stock while expanding on options is critical to addressing housing shortages for older Coloradans.

From Aging in Place to Aging in the Community

Older adults overwhelmingly prefer to remain in their homes or their communities, but many communities lack the range of housing options to meet the needs of those with functional ADL limitations.

Aging in place is a term commonly used to refer to this desire to stay in one's home. In recent years, advocates, academics, government organizations, and other stakeholders have expanded the understanding of aging in place as remaining in one's community. This can be evidenced by the federal name change of the Administration on Aging to the Administration for Community Living. At the state level Colorado created the

Aging in Place refers to the ability to live in one's home and community safely, independently, and comfortably, regardless of age, income, or ability. Aging in Place initiatives seek to increase the personal dignity and functional independence of older adults.

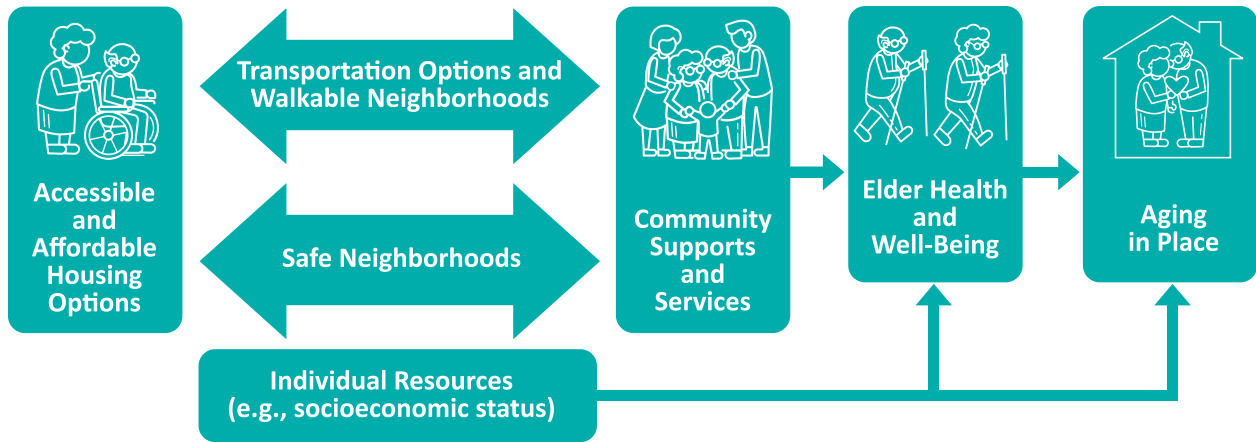


Image from Stanford Center on Longevity

Community Living Advisory Group and, subsequently, the Office of Community Living, part of Colorado's Department of Health Care Policy and Financing. This represents a movement toward providing home and community-based services (HCBS) versus institutionalized care settings.

Evaluating Appropriate Housing Options Throughout the State

The availability of housing options is critical to ensure older Coloradans are able to remain in their communities as long as possible. Housing that permits access to grocery stores, health care/wellness services, community centers, and a variety of everyday services is important to ensure that older Coloradans remain engaged, healthy, and empowered.

Independent living options can be beneficial for older adults who no longer have the desire or ability to care for the maintenance associated with homeownership. If functional or cognitive abilities decline, some older adults will require higher levels of care than can be provided in an independent living context. Assisted living becomes the next logical step within the continuum of care. Eventually, some older adults will require levels of care that require skilled nursing or memory care settings. Chronic disease, mobility and balance concerns, as well as varying levels of cognitive impairment, factor into what level of autonomy in daily living is safe and manageable.

Historical Housing Needs Impact Current Stock

The existing housing inventory in most communities is based on historical housing needs. In the past, there was a greater proportion of families with children and fewer older adult households. This impacts how homes were designed and built. Homes and communities have been built and organized around single-family needs with little consideration for accessibility related to mobility issues or the need for more walkable, less car-dependent living or multi-family/shared housing needs.

Housing Stock Across Colorado

According to work done by The Highland Group in 2016, which conducted a statewide evaluation of housing needs and gaps within eight housing categories, the only housing option for older adults which is in oversupply is skilled-nursing⁶. Colorado faces shortages in the other seven categories.

Based on these figures, the categories examined house roughly 13% of the 65+ population. As the population of older Coloradans increases and the cost of living continues to rise, the demand for diverse housing options will continue to grow.

Different counties have different needs. About one-third of Colorado counties lack available memory care beds, market rate age-qualified units, or for sale age-qualified units⁷:

- Alamosa
- Baca
- Bent
- Conejos
- Costilla
- Crowley
- Huerfano
- Kiowa
- Las Animas
- Mineral
- Otero
- Prowers
- Rio Grande
- Saguache
- Cheyenne
- Elbert
- Kit Carson
- Lincoln
- Logan
- Morgan
- Phillips
- Sedgwick
- Washington
- Yuma

HOUSING TYPE	NUMBER OF UNITS OR BEDS	NET DEMAND OR (OVERSUPPLY)
Skilled Nursing Beds: All Payer Sources	21,479	(4,459)
Assisted Living Beds: Market-Rate	9,980	793
Assisted Living Beds: Affordable	5,610	2,969
Memory Care Assisted Living Beds	4,261	394
Independent Living Units: Market-Rate	10,967	2,338
Age-Qualified Rental Units: Market-Rate	3,524	2,731
Age-Qualified Rental Units: Affordable	20,797	7,751
Age-Qualified For-Sale Units	17,358	6,576

The Front Range region, including Adams, Arapahoe, Boulder, Broomfield, Clear Creek, Denver, Douglas, El Paso, Gilpin, Jefferson, Larimer, Park, Pueblo, Teller, and Weld counties, displayed high demand for affordable assisted living beds and age-qualified units all of types⁸. The Front Range area is expected to be home to approximately 1,021,000 adults aged 65+ by 2030. In the same timeframe, the Front Range area is expected to be home to approximately 472,700 Coloradans aged 75+⁹. With increased age, the demand for safe and manageable housing will grow along with the utilization of programs and services provided by local Area Agencies on Aging and Medicaid.

Of the 19 assisted living residences known to be under construction, an estimated 976 units, only one residence will offer Medicaid beds. Virtually all of the 11 skilled nursing residences under construction were dedicated to short-term Medicare stays. Medicare will cover skilled-nursing rehabilitation up to a maximum of 100 days. Even with a reported surplus in skilled-nursing beds and a focus on community-based care, the number of Coloradans aged 75+ will increase by 109% to nearly 600,000 persons by 2030. This population growth will likely correspond with an increased prevalence of chronic disease as well as



Long-term services and supports refer to the services, programs, and supports often used by individuals with functional limitations and chronic illnesses. These may include assistance with routine activities of daily living such as bathing, dressing, preparing meals, and administering medications.

functional and cognitive impairments, likely increasing the demand for a variety of long-term services and supports¹⁰.

Nearly 94,000 units across the eight housing categories were found to be available to older Coloradans with an overall shortage of about 23,550 across seven of these housing categories. Based on the housing stock at the time of the report, demand was about 25% higher than what was available. As Colorado's housing market tightens and the population of those aged 65+ exceeds 1.2 million – a 125% increase from 2010 – non-traditional housing options will continue to increase in demand¹¹.

Housing Problems Across Colorado

Recent work by the Division of Housing within the Department of Local Affairs has capitalized on data from the state and federal levels to help increase awareness of housing needs for older Coloradans living in traditional home and apartment settings while capturing both those who rent and own. This work provides county-level data on housing problems for older Coloradans, local housing market trends regarding supply and competition, and trends in housing preferences.

The U.S. Department of Housing and Urban Development's 2011-2015 Comprehensive Housing Affordability Strategy report defines housing problems as:

- incomplete kitchen facilities,
- incomplete plumbing facilities,
- more than one person per room, or
- a cost burden greater than 30% of income¹².

The percentage of older adults experiencing housing problems in Colorado ranges from 12% in Cheyenne County to 49% in San Juan County¹³. Pitkin County and San Miguel County fall in line after San Juan County as areas with the most older adults experiencing housing problems¹⁴. Pueblo, El Paso, Denver, Mesa, Boulder, Larimer, Jefferson, Adams, and various other counties report that at least 30% of their older adults experience housing problems¹⁵.

Affordable Rental Options

Affordable rental options are another category examined in the research from the Division of Housing. The Denver metro area, consisting of Adams, Arapahoe, Broomfield, Denver, Douglas, and Jefferson counties have the least affordable rentals ranging from only 5% to 14% of available housing stock¹⁶. Rental concerns appear less severe in the Eastern Plains, Southern Colorado, and the Western Slope.

According to the Division of Housing report there are smaller divides between the agricultural and resort communities and urban versus suburban areas. In general, many areas in Colorado are difficult for older adults, because:

“Homeless individuals also include senior citizens. With Colorado’s aging population, this number continues to grow. These individuals have significant barriers to gaining employment and housing. With the lack of affordable housing and increased costs of living, some seniors find themselves unable to find suitable shelter and stability.”

– Meghan Dollar, Colorado Municipal League, Legislative and Policy Advocate¹⁷

- the vast majority of older Coloradans are on fixed incomes,
- affordable housing units are in short supply, and
- rising housing costs correspond to increased competition for affordable housing.

Assisting and supporting older Coloradans who rent is an important component of aging in community. Within the context of rising home values/cost of living and relying on fixed incomes, renting is the only option for older Coloradans who may need to downsize but cannot afford to buy in the current housing market. Without support and an expansion of affordable rental options, some older Coloradans may be left with few choices.

Conversations on Aging: Housing Concerns and Solutions

Accessible, affordable, and age-friendly housing was a major concern for attendees across Colorado. There was a clear desire by older Coloradans for improved capacity to stay in their homes with the use of assistive services and technologies and in-home modifications. Universal Design elements, policies that would allow home-sharing

among unrelated adults, and other zoning regulations that impact additional dwelling units and new construction were discussed.

When discussing housing, attendees were inherently discussing community. It is unrealistic to separate the two and Coloradans expressed this connection. Many felt it important to promote a “village model” where individuals in communities have more interaction, engagement, respect, and responsibility for one another. Intergenerational housing was a common talking point and an idea many older adults found appealing. The mobility and accessibility of a community was highlighted for older adults with functional limitations as access to the social world becomes limited with decreased mobility. Intentional housing and community design can alleviate some mobility concerns.

Directly related to this desire for more accessible, age-friendly housing





were mechanisms to initiate this type of development and building. Encouraging developers through tax credits or subsidizing a portion of building costs was brought up as a potential incentive. A more regulatory approach would require city and/or county planning to integrate and intentionally plan housing options for older adults with considerations for mobility concerns and community accessibility.

An alternative to new development and building was a focus on refurbishing and retrofitting the existing housing supply to better suit aging adults. An increase in the cap for the Home Modification Benefit – currently capped at \$14,000 – within the HCBS waivers may allow older Coloradans to live in their homes for longer and safer periods of time. Some existing housing stock requires a greater degree of redesign in order to best fit the changing needs of older Coloradans. In these cases, typical in-home modifications (e.g., stair assist, grab bars, ramps) are not sufficient, and more in-depth redevelopment of existing homes is needed (e.g., widening of doorways). There was discussion around engaging Habitat for Humanity and other groups to explore their efforts in the aging space.

A fundamental need expressed by many participants was an increase in awareness campaigns and a general culture change to enhance support and action at the community level. Attendees emphasized the importance of ensuring older Coloradans are informed and empowered.

Public Input Housing Recommendations from Conversations on Aging

Support and Funding

Strategies to be considered:

- Support funding and/or incentives to build more affordable, accessible, and manageable senior rentals and housing stock
- Continue to support expanded funding for in-home modifications
- Explore and encourage tiered rates that correspond to varying levels of care for assisted living residences
- Provide funding support to subsidize the conversion of empty building spaces for affordable senior and/or intergenerational living space

Intentional Design and Land Use

Strategies to be considered:

- Support the implementation of Universal Design (UD) elements and encourage UD certification for builders
- Track and evaluate progress made on construction defects
- Support zoning that allows for co-housing and Accessible Dwelling Units
- Promote and incentivize intergenerational living pilot programs or demonstrations
- Promote, support, and fund the development of Naturally Occurring Retirement Communities and/or Villages

Housing Recommendations

Recommendation 2

Relates to Goals 1, 3, and 7

The State of Colorado, in partnership with the private sector and local governments, should ensure a supply of affordable, accessible, and manageable housing to meet the needs of older Coloradans.

Recommendation 3

Relates to Goals 1, 3, and 7

To improve the understanding of options that exist for senior living, the State of Colorado, along with the private and non-profit sectors, should create and/or enhance access to information on living options for older adults.

Recommendation 4

Relates to Goal 7

The State of Colorado, along with other senior housing experts, should further assess and analyze existing affordable, accessible, safe, and manageable housing stock for older adults.



Forty-six years ago my husband and I, being very responsible, bought **a relatively small house that we could afford** in a modest neighborhood in Aurora, with property taxes we could handle, commensurate with our income and budget, a house that we felt we could grow old in and would always be able to afford. Property taxes were under control with only small increases. All seemed copacetic. Until recently. **What has happened?**

People are moving into our neighborhood and paying prices for houses that we could never afford now, which is causing our property tax to go up. **I could never afford to buy a house in my neighborhood ever again.** Seniors had incomes during our lifetime that were much lower than what current incomes are, so we cannot be expected to keep up with 21st Century prices. If our government expects that, we will end up living on the streets.

— Donna Lanfranchi, Resident of Aurora

Senior Property Tax Exemption

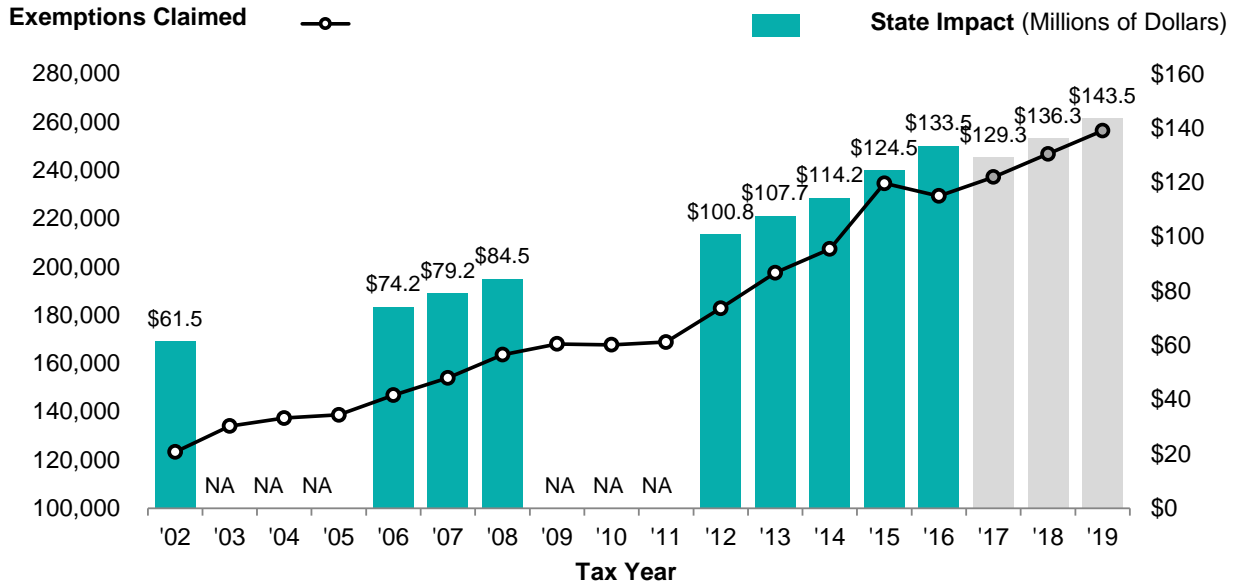


Since becoming effective in 2002, the Senior Property Tax Exemption, also referred to as the Homestead Exemption, has grown into a program utilized by nearly 228,000 older Coloradans in FY 16-17¹⁸. It has also grown into a program with nearly a \$140 million impact on the General Fund, as the state is constitutionally required to reimburse counties for the uncollected property tax revenue¹⁹. Data gathered by the Office of State Planning and Budgeting suggests that only Medicaid spending – about \$792 million – for older adults outweighs the General Fund impact when it comes to aging-related spending²⁰.

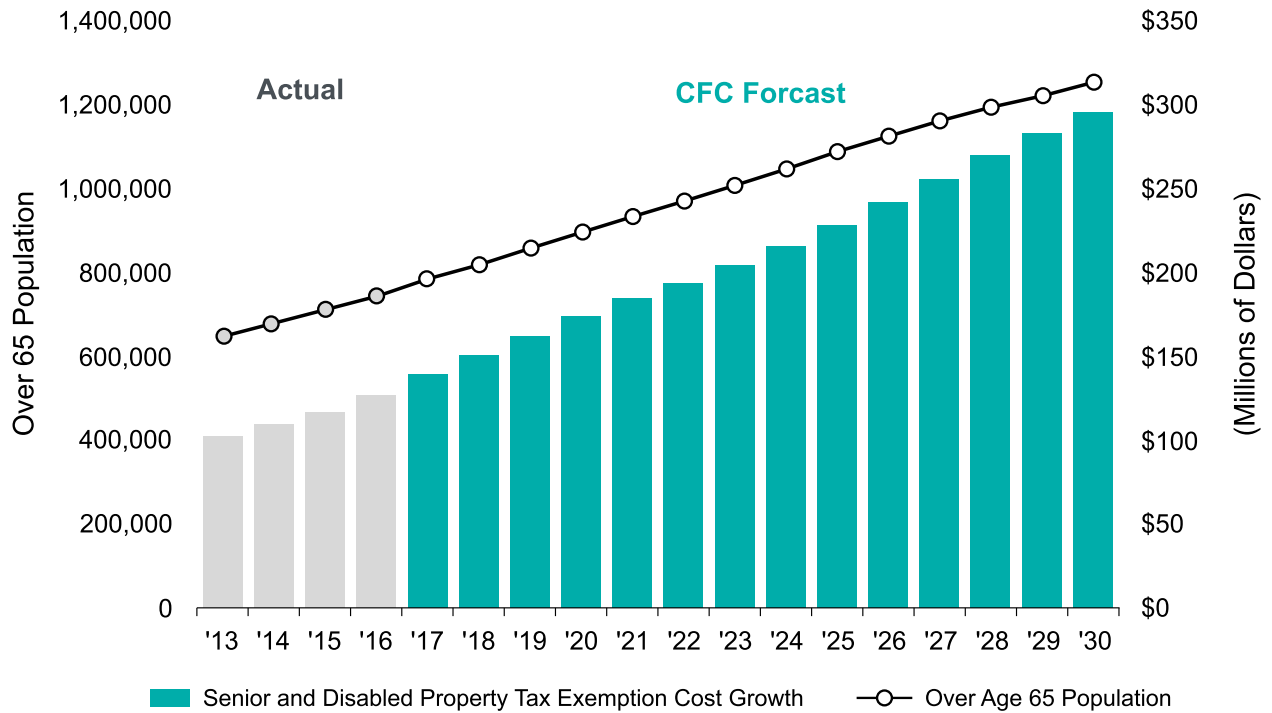
An increasing impact on the state budget and some statutory flexibility means the tax exemption is often targeted as a mechanism to offset budget shortfalls. In six of the seventeen years since becoming effective, the tax exemption has been zeroed out, meaning no value was exempted for eligible older Coloradans²¹. These cuts currently occur on an annual basis, but there have been efforts to permanently alter the tax exemption statutorily, which may impact some older Coloradans. The vast majority of older Coloradans, nearly 87%, remain in their homes or their communities in later life, according to a study conducted by The Highland Group.

Senior Homestead Exemption Forecast, September 2018

Does not include disabled veterans



Actual and Forecast State Reimbursements to Local Governments for Senior and Disabled Property Tax Homestead Exemption





Projections by the Colorado Future's Center suggest the impact on the state General Fund may be roughly \$300 million by 2030²². This is due to an increasing number of older Coloradans who will qualify for the exemption as opposed to an increased value of the tax benefit per recipient. The average exemption, or value of the benefit to an eligible Coloradan, was \$499 in 2002, peaked at \$582 in 2016, and is anticipated to be \$552 for 2018²³.

Since 2002, more than 30 legislative measures have been introduced to alter the Senior Property Tax Exemption²⁴. These measures have included six bills reducing the exemption to zero during economic downturns, several bills aiming at expanding the exemption to include those who move into another home in Colorado, and two attempts to means test the exemption²⁵.

Through SB17-267, the Senior Property Tax Exemption became a mechanism to be used as a Tax Payer's Bill of Rights (TABOR) refund. In years where the state exceeds the TABOR cap and a refund is triggered, the Senior Property Tax Exemption will be the first to count towards the refund. This may eliminate the need for a refund in these years, allowing for the state to utilize excess dollars.

Perspectives on the Senior Property Tax Exemption from Older Coloradans

SAPGA, along with the Colorado Senior Lobby and Colorado Gerontological Society (CGS), hosted the Senior Property Tax Exemption Forum on August 14, 2018. More than 300 Coloradans from Denver, Fort Collins, and Grand Junction registered to attend. Attendees were given an overview of the tax exemption from Senator Dominick Moreno, Representative Bob Rankin, and Greg Sobetski, Legislative Council Staff. A panel including former State Representative and past SAPGA Chair Jim Reisberg, CGS Executive Director Eileen Doherty, Commerce City Senior Commission Member George Maxey, and Director of Legislative and Tax Policy at the Colorado Fiscal Institute Ali Mickelson offered various perspectives.

Attendees received a wide range of information and were given the opportunity to share their thoughts and perspectives on the tax exemption. Discussions occurred in small break out groups and were compiled per group to assess concerns and preferences. Surveys were collected from 82 participants, as well. Of those who completed surveys,



the age groups most largely represented were those aged 66-70 and 71-75. Out of those aged 66+, 70% received the property tax exemption and 68% indicated the benefit as being quite important or very important as currently structured.

Nearly 45% wanted to keep the exemption as currently structured. Allowing portability and altering the 10-year residency requirement was the most common change supported by 37% of survey respondents. Issues surrounding portability were a high priority with some wanting portability directly linked to downsizing.

Income or means-testing was another common talking point, receiving 18% of the votes. Attendee perspectives on means-testing were two-fold. Concerns over assisting older Coloradans in greatest need are met with concerns over the administrative costs associated with means-testing the benefit.

Did you know?

A Denver Post article published on September 10, 2018 referenced a recent study by real estate firm Trulia²⁶. According to the Trulia study, a home being “downsizable” indicates an owner aged 65+ without younger generations living with them. On average, these homes have two empty bedrooms. Trulia found that 59% of households in Denver meet this definition. This percentage is 66% in Colorado Springs, which ranks highest in the nation, tied with Knoxville, Tennessee²⁷.

Various Tax Relief Mechanisms for Older Adults in Colorado

Attendees at the Senior Property Tax Exemption Forum indicated significant interest in two lesser utilized programs available to older Coloradans: the Property Tax Deferral Program administered by Department of the Treasury and the county, city, or special district administered Property Tax Work-Off Program.

Available to homeowners aged 65+, the Property Tax Deferral Program allows older Coloradans to delay property tax payments up to the market value of the property. Interest accrues on the deferred amount at a rate equal to the yield on a 10-year U.S. treasury note as of February 1 of the most recent year²⁸. The 2018 interest rate was 2.25%. The state

reimburses counties for lost revenues, similar to the Senior and Disabled Veteran Property Tax Exemption. The deferred tax amount must be paid back to the state when:

- the homeowner passes away,
- the property is sold,
- the taxpayer generates income from the property,
- an eligible mobile home is relocated, or
- the deferred tax value and interest exceeds the value of the property²⁹.

Due to its low interest rates and few eligibility requirements the Legislative Council Staff found this program to be relatively generous compared with other states. Yet, the Department of Treasury reports that only 544 Coloradans participated in 2016 with over 75% of deferred obligations owed to Boulder County, followed by Arapahoe, Jefferson, and El Paso counties.

Property Tax Work Off programs can be established and administered by counties, cities, or special districts. Since these programs are not administered at the state-level they are not available to all older Coloradans and the programs vary. For example, Pueblo County pays eligible adults minimum wage with participant hours based on the assessed value of property while Douglas County pays minimum wage up to the amount of \$1020, or the amount of the county portion of the taxes that are due, whichever is less.



Information on these programs is unconsolidated and these programs are limited in availability, but, for attendees of the Senior Property Tax Exemption Forum this information was intriguing. (See *Appendix A for Types of Tax Relief Programs*)

Discussion and Perspective on the Senior Property Tax Exemption

In order to make accurate and well-informed decisions on the tax exemption, SAPGA members indicated that they need more data and information on how proposed solutions may impact state and local governments revenue and funding streams. This policy and program-specific information is difficult to generate, and many members expressed concern about making recommendations without understanding the projected implications of potential changes. Discussion was more conceptual and topical.

It is clear that the tax exemption is highly valued by older Coloradans who attended the Senior Property Tax Exemption Forum. As cost of living increases along with property taxes, the exemption represents an assured benefit for hundreds of thousands of Coloradans. At the same time, there was considerable discussion among SAPGA members about how little the benefit has actually increased over time, and whether it makes housing more affordable for older Coloradans. The average exempted value was \$499 in 2002 and \$545 in 2017³⁰. Within the context of affordable housing, SAPGA members also are concerned about whether the benefit is going to those older Coloradans who may be most in need. The majority of members feel that the tax exemption does little to address affordable housing concerns for older Coloradans.

SAPGA members have indicated that they think the tax exemption is well-structured given its low administrative burden and relatively straightforward application process. From the older adult advocate perspective, concerns relate to whether or not this program keeps older Coloradans in their homes and/or is it the most effective use of funds. From the state's perspective, it is the long-term sustainability that seems to be the major concern. If the General Assembly seeks to address these concerns helping those older Coloradans who may be living on limited, fixed incomes is an important priority to consider.

Not being able to drive takes away one's freedom. How would I visit my husband in the hospital, get to my hairdresser, attend church services, buy produce at the farmer's market, get to doctor and dentist appointments?

— Gretchen Cerveney, Resident and Former Mayor of Wheat Ridge

Mobility and Transportation



The ability to move purposefully through one's environment is important to quality of life, autonomy, and wellness. In fact, public input gathered by the Denver Regional Council of Governments (DRCOG) indicates transportation services are the top priority of all services provided through the regional Area Agency on Aging³¹.

Transportation often refers to motorized mobility or any movement of persons, goods, or services. Mobility has become more widely used in reference to any type of movement and may include balance and fall risks, walkability of communities, building and home accessibility for persons with disabilities, and the potential for elder-focused ridesharing. Transportation supports mobility, and, while these two terms are not mutually exclusive, mobility more accurately represents the broader context of this issue for older Coloradans.

Mobility may be impacted during the aging process due to physical, cognitive, and sensory changes. Interventions enhancing or maintaining these functions are significant because they may have a positive impact on mobility outcomes and quality of life. Interventions come in a variety of forms and may be person-centered (e.g., balance and strength training) or systemic (e.g., intentional community design, integration of existing services, and new modes of transportation).

Mobility, Isolation, and Health Outcomes

Lack of mobility can impact social engagement which may lead to isolation, loneliness, and worse health outcomes. Nationally, older adults who do not drive make 15% fewer trips to the doctor, 59% fewer trips to stores or restaurants, and 65% fewer trips to visit with friends and family³². Social isolation has been identified as a risk factor for poor health, reduced well-being, depression, cognitive decline, and mortality³³. Additionally, it has been suggested that the health risks associated with isolation and loneliness are equivalent to the effects of smoking and obesity³⁴. Isolation and loneliness are dynamic issues involving a variety of factors, mobility being only one of them.

Role of Research, Technology, and Innovative Approaches in Local Efforts

Technology and innovation will have a significant impact on various domains in the aging space, including mobility.

Advances in this area through innovations in human service transportation and assistive technologies may be actualized sooner than developments in other aging-related domains (e.g., caregiving, financial fraud detection, or health monitoring).

Improved coordination and collaboration between transportation service providers with a focus on innovation and new approaches have been suggested by the Community Living Advisory Group³⁵, the Denver Office of Aging³⁶, and the Colorado Commission on Aging³⁷. Integrated transportation systems can improve program and service delivery by determining the most efficient way to coordinate trip requests, booking, and scheduling.

Funding for transportation services is characterized by silos and complexity. Blending and leveraging funding across federal, state, and local departments is an important step towards improved coordination and collaboration. Currently, DRCOG is pursuing the blending of CDOT FTA 5310 grant funds, which support transportation needs of older



Did you know?

In 2017, the city of Denver and Panasonic partnered with the U.S. Department of Transportation on a \$72 million connected and autonomous vehicle project, part of the CityNow project. The plan is to deploy a high-tech system called Road X that will support connected and autonomous vehicle technology.

adults and persons with disabilities, with Older Americans Act dollars which fund Area Agency on Aging services. (See Appendix B for chart displaying funding streams)

Pilot projects were launched to explore methods for integrating innovative technologies and approaches aimed at improved efficiency and effectiveness of existing transportation infrastructure. Integrative and collaborative transportation services that support mobility across the lifecourse will not only benefit older adults but also their families and communities. Primarily metro-focused and not solely specific to older adults, the processes, strategies, and lessons learned from the following pilot projects may be applicable to other regions and communities across Colorado.

Transportation Coordination Systems Advisor Project

In 2012, Denver Regional Mobility and Access Council (DRMAC), with support from a Federal Transit Administration (FTA) New Freedom Grant, initiated the Transportation Coordination Systems Advisor (TCS) project to answer two specific questions:

1. How much and to what extent can the existing and anticipated transportation services be better shared and coordinated?
2. What partnerships, technologies, and other elements are necessary to achieve that increased level of coordination within one to three years?³⁸

Subsequent work led to a recommended model with the following characteristics:

- Administrative and funding functions are consolidated for as many funding sources as possible.



- Support functions are coordinated at a regional level.
- Passenger registration and scheduling functions are coordinated regionally and consolidated sub-regionally.
- Vehicle scheduling, dispatch, and service delivery functions are independent.

Mobility Services for All Americans

The Mobility Services for All Americans (MSAA) initiative, supported through the U.S. Department of Transportation and the Intelligent Transportation Systems (ITS) Joint Program Office, encourages partnerships among service providers, local governments, and other public, private, and non-profit organizations to share data and better manage resources to improve mobility³⁹. ITS technology, as suggested through the DRMAC TCS project, has the potential to transform human service transportation for all Coloradans.

Local transportation services for older adults, persons with disabilities, and the economically disadvantaged are often characterized by fragmented services due to restrictive geographic barriers, trip purposes, and various eligibility requirements. These barriers create challenges for service providers, reduce quality of life for travelers, and impede efficient use of resources⁴⁰.

Opportunities created by the MSAA initiative reflect the importance of solutions based on integrative technologies and collaboration between transportation and human services researchers. Integrating ITS technologies into a Travel Management Coordination Center (TMCC) promotes effective and efficient coordination of community mobility resources. Successful integration into a TMCC provides:

- Simplified, one-stop access to unified travel support service and a one call/one click opportunity to arrange services,
- Human services agencies with the ability to coordinate transportation needs across service providers and modes, considering fare structures, while also extending customer service across wider geographic areas, and
- Methods for matching schedules and asset capacity with requests; an ability to efficiently process financial transactions; an opportunity to eliminate redundancies; and tools to ensure security and customer eligibility to use the system.

In 2015, MSAA funded a planning project in Northwest Denver with the non-profit organization Via Mobility Services to further develop and evaluate the validity of the TMCC concept. There were two primary purposes to this project. First, the project set out to utilize new technology to provide more rides for more people. Secondly, it was designed to create a replicable system platform to exchange the needed trip data. The resulting Trip Exchange software shares data between



providers about demand responsive transportation trips that can be enhanced in the future⁴¹.

Veterans Transportation and Community Living Initiative

Currently being operated through DRCOG, the Veterans Transportation and Community Living Initiative (VTCLI) represents the incorporation of lessons learned through the TCS project and the MSAA initiative. The VTCLI grant, provided through the FTA, will allow for the implementation of strategies identified as critical to integrated and coordinated human service transportation. A major goal is to eventually expand upon the VTCLI framework in order to provide transportation services for all underserved populations, including older adults. The goal for implementation and operations of services through the VTCLI is tentatively set for spring of 2019.

Mobility Choice Blueprint

Mobility Choice Blueprint, initiated in 2018 by the Denver Metro Chamber of Commerce, DRCOG, CDOT, and RTD, seeks to create a mobility vision for metro Denver driven by public and private sectors developing strategies to leverage existing assets using new technologies and providing an integrated transportation system for all Coloradans. Mobility Choice Blueprint hopes to provide strategies for local agencies to implement innovative technologies that promote mobility and support livable communities by targeting the following options:

- Evaluating connected and multi-modal mobility,
- Exploring combinations and types of technologies that can increase mobility,
- Identifying and implementing private-public pilot projects, and
- Aligning investments from public and private agencies and engaging local residents⁴².

Transportation for Older Coloradans and its Impact on Mobility

The state-specific Community Assessment Survey of Older Adults, sponsored by the Colorado Association of Area Agencies on Aging, and research conducted by the Colorado Department of Transportation highlighted the following key findings:

- 52% of adults 65+ and adults with disabilities rely on family, friends, aides, or volunteers for some of their transportation needs⁴³.
- 47% of Coloradans 65+ experienced trouble finding help with transportation and 30% were unable to get somewhere within the last month due to lack of transportation⁴⁴.
- 27% of Coloradans 60+ reported having trouble finding safe and affordable transportation⁴⁵.
- 30% of Coloradans 75+ indicated difficulty finding safe and affordable transportation⁴⁶.
- 20% of Coloradans 60+ had used public transportation instead of driving at least once⁴⁷.



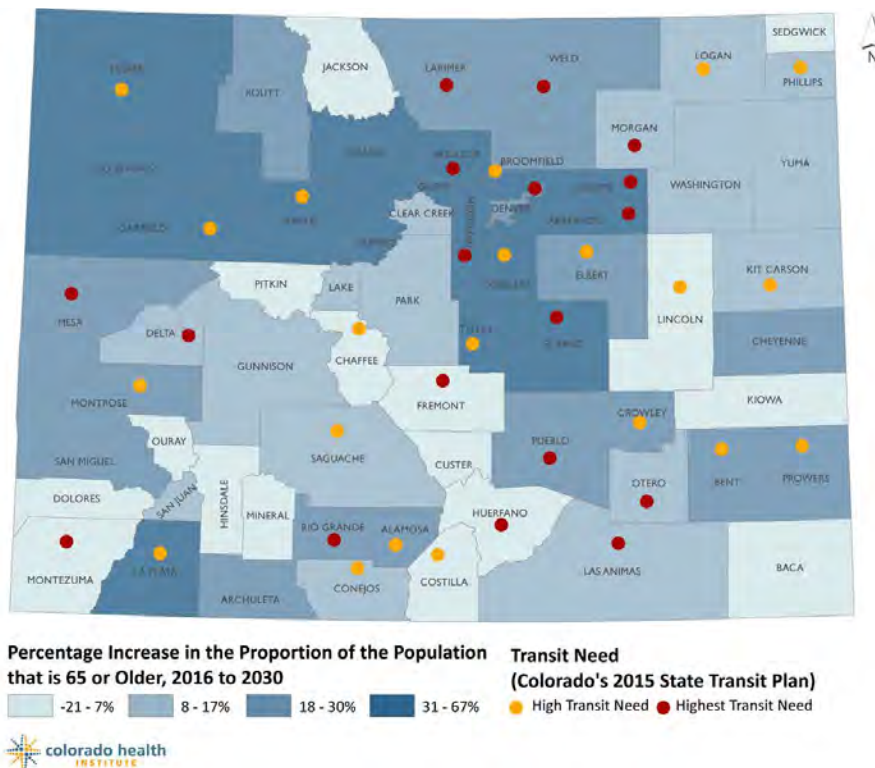
Identifying the Needs of Older Coloradans

Variable population shifts across counties indicates the importance of demographics at the community level informing local and state planning efforts. This highlights the fact that a transportation network supporting increased mobility for older Coloradans should be tailored to local needs with considerations for the variety of travel needs (e.g., medical appointments, grocery shopping, socialization).

Older adults living in rural communities are more likely to drive themselves than those in urban areas⁴⁸. This may be due to rural-urban perspectives of public transportation or because rural and frontier communities have smaller populations and fewer transportation options overall⁴⁹. Metro areas, on the other hand, are more likely to have a variety of transportation options, but they may be characterized by the aforementioned barriers and not always accessible to older adults⁵⁰.

Utilizing data from the State Demography Office and Department of Transportation, Colorado Health Institute combined growth rate data in the 65+ population with counties experiencing transit needs due to disproportionately high percentages of transit-dependent residents. (See graphic on next page)

Transit Needs and Growth in 65 and Older Population, by County, 2016 to 2030



Indicating the magnitude of demographic shifts and county-level transit needs, this map demonstrates how the continued aging of Coloradans may exacerbate existing transit needs. Various agencies, organizations, and communities are working to improve mobility for Coloradans and it is critical that those involved remain cognizant of the impact and opportunity of Colorado’s changing demographics.

“Older adults in these communities and elsewhere have a lot to gain from transportation improvements – and a lot on the line if no changes are made.”

– Colorado Health Institute⁵¹

Transportation Recommendations

Recommendation 5

Relates to Goal 1 and 7

The State of Colorado, in collaboration with partners delivering transportation services to older adults, should ensure that existing state and federal dollars for transportation for the older population are maximized and used most effectively and efficiently.

Recommendation 6

Relates to Goal 7

The State of Colorado, along with its aging-related transportation partners and work groups, local governments and the private sector should pursue and publicly document innovative partnerships to expand funding streams and ridership opportunities for older adults (leveraging existing funding streams and mechanisms).

Recommendation 7

Relates to Goals 1 and 7

The State of Colorado, along with its aging-related transportation partners and work groups, as well as aging-related stakeholders should ensure that any new transportation legislation will provide additional funding to enhance transportation funding for older adults to a level equal to growing needs with an emphasis toward focusing on mobility as a service.

Recommendation 8

Relates to Goals 1 and 7

The State of Colorado, along with its aging-related transportation partners and work groups, as well as aging-related stakeholders should research the challenges and opportunities for autonomous and connected driving vehicles for Colorado's aging population. Assess whether there are "requirements" to meet the needs of the aging population for ADA compliance. Such research would yield guidelines and parameters to improve the experience, ensure safety, and promote adoption for older Coloradans.

I am almost 59 years old and worked on legislative issues in Colorado with former House Speaker Andrew Romanoff. My career spans 38 years in lithography and publication printing, database management, managed healthcare, and radio advertising. I have applied to over 200 businesses in Colorado and now another 100 in Texas. The phone is not ringing. I had to move out of state to get regular work. I want to return to Colorado in the worst way.

— Mack Dermott, Former Resident of Denver

Aging and the Workforce



Within the aging space, workforce issues are two-pronged – a workforce to support older Coloradans as they age and opportunities for older Coloradans to continue to work and remain engaged in their communities.

Increased longevity means more older Coloradans in the workforce, signaling structural changes for a workforce that will be older than in previous decades⁵². Some Coloradans will continue to work into later life to increase assets for lifestyle maintenance and boost retirement savings. Others will need to continue to work to make ends meet. As the cost of living outpaces income gains for lower and middle-income Coloradans, working into later life will be a necessity for some.

Many older Coloradans will seek a variety of work and engagement opportunities in retirement. Retirement is fluid and variable between different generations and cultures as well as within them. Specific demands on families and individuals will impact how work and retirement is characterized for current and future generations of older Coloradans.

Did you know?

Did you know? The Better Business Bureau of Southern Colorado has an age-friendly business designation. The age-friendly business certification was created in alliance with Innovations in Aging Collaborative. The program promotes age-friendly business practices and certifies Colorado Springs businesses as age-friendly through a review of their physical environment, staff and personnel, marketing, and customer service.

A central goal for SAPGA is that older adults be able to age in their communities. A trained and skilled workforce is required to provide services aiding older Coloradans as they age in place. Some sectors within the state economy are already experiencing workforce shortages, and, with the growing number of older Coloradans, the demand will only increase. This may include caregivers to assist with independent living, real estate developers certified in Universal Design, developers and builders trained to retrofit existing structures, elder law attorneys, and health care specialists, transportation and meal service providers, and many more.

Older Coloradans are an incredible resource. Their strengths, experience, and insights are extremely valuable to the state and its economy. For too long the narrative has been focused on older workers being a burden on the system, when in reality they are an untapped resource. With the spirit of Colorado innovation, we can make the most of this longevity dividend. The state, in partnership with the public and private sector, can work together to take full advantage of the resources that older Coloradans bring to the state's economy.

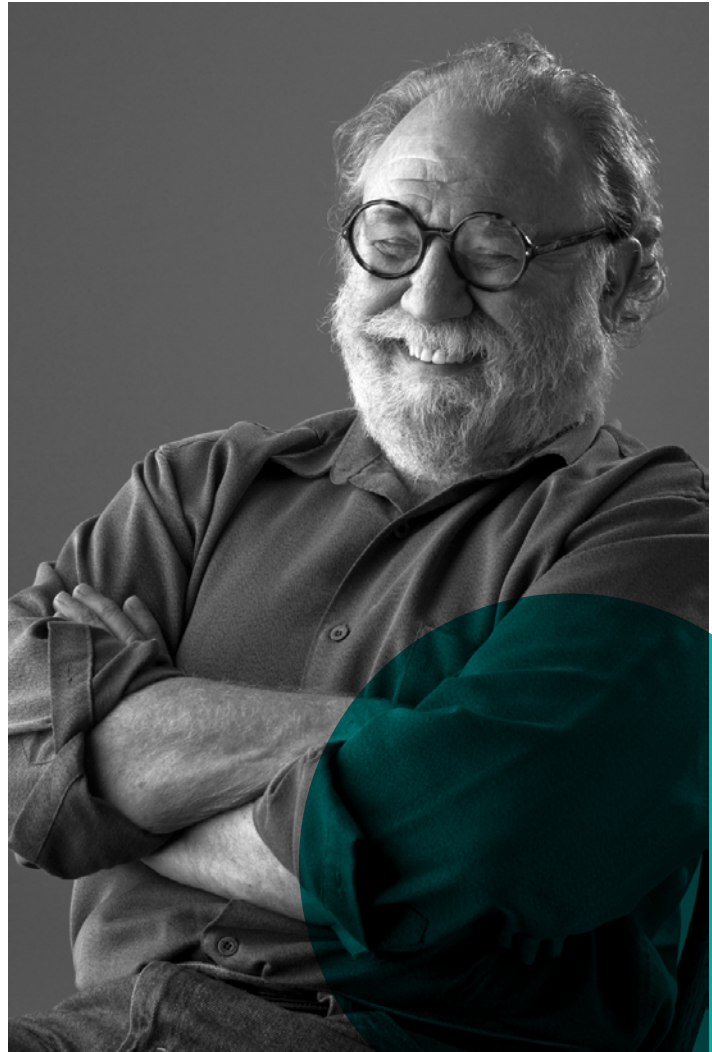
Older Coloradans in the Workforce

As Coloradans continue to live healthier and longer lives, many will want or need to continue to work. Continued participation in the workforce will involve all sectors including for-profit, non-profit, and public sectors. Older Coloradans also may choose to engage in the volunteer economy through participation in purpose-driven activities such as mentorship programs, peer counseling, boards and commissions, or extended education.

Coloradans seeking to remain in the workforce may require education, training, and other forms of support to transition careers, add additional skills, and discover new employment avenues. Older Coloradans may seek or value different forms of compensation from employment. Compensation may include paid time off, flexible work schedules and locations, paid health benefits, and/or part-time employment.

Consistent with the goals of Lifelong Colorado, the recommendations that follow call for investing in our older workforce and recognizing their potential to boost the state's economic activity, strengthen individual financial security, and ensure that the state has the workforce in place to support Coloradans as they age in their communities.

The ongoing demographic shift means that older and healthier workers will comprise a larger portion of the population and potential workforce. These changing demographics will lead the labor market to reassess what the talent pipeline includes beyond the traditional focus on younger adults. Potential shortages in the workforce will require older workers as there may not be enough workers from younger age groups⁵³. While this transition happens, a continued challenge to older workers in the workforce will be age discrimination.



Reviewing and assessing the promotion of equal opportunities for older Coloradans in the workforce is vital as age biases and discrimination remain a problem. The workplace provides a unique context for intergenerational engagement and the sharing of knowledge and wisdom across all ages. However, this can only become a reality if businesses and organizations embrace the value of older Coloradans. Colorado and its labor market have an opportunity to capitalize on a growing older adult workforce. Colorado is poised to embrace these dynamic demographic shifts and work towards harnessing the enormous potential held by current and future generations of older Coloradans.

Did you know?

For older adults in the workforce, age discrimination is a significant concern. A recent study done by the AARP sampled nearly 4,000 adults⁵⁴. It found that 61% witnessed or experienced age discrimination in the workplace⁵⁵.

A study conducted by Tulane University sent more than 40,000 resumes to apply for nearly 13,000 jobs in 12 cities⁵⁶. Each job posting was responded to with three resumes representing different age groups but with nearly identical skills. The study found that older candidates received anywhere from 20% to 50% fewer call backs. The coauthor concluded, "It's just age, it doesn't have to do with experience"⁵⁷.

A Workforce for Older Coloradans

Colorado's State Demography Office estimates that more than 240,000 jobs are supported annually by the spending of those aged 65+⁵⁸. Given that older adults are the largest consumers of health care services, it stands to reason that nearly 32% of the supported jobs fall in the health care or social service sectors⁵⁹.

Nationally, the Bureau of Labor Statistics associates the growing older adult population with the following employment growth trends:

- 43% increase in occupational therapy assistants,
- 41% increase physical therapy assistants,
- 39% increase in physical therapy aides,
- 39% home health aides⁶⁰, and
- 37% personal care aides⁶¹.

Statewide, the Labor Market Information's (LMI) long-term industry projections from 2015 to 2025 suggest that many of the fastest growing industries over the next decade are analogous to those with the largest shares of older adult supported employment. LMI expects social assistance and ambulatory health care services to be the two fastest growing industries at 51% and 46% respectively. Hospital employment ranked 9th with 36% projected growth⁶².

However, this projected job growth does not provide the entire picture when it comes to staffing concerns for aging-related services. While a variety of health care professions are expected to grow significantly, it is difficult to anticipate how many will focus on and specialize in geriatrics. If current trends hold true, geriatric-trained health care workers will continue to be difficult to find. This is especially true in rural Colorado. With an unemployment rate around 3% in Colorado, there is a shortage of workers for entry-level positions ranging from transportation services to certified nursing assistants to hospice workers⁶³. Low pay and lack of access to benefits continue to be barriers to recruiting and retaining these workers.



Work is so much more than a paycheck.

A work place is a community. When people leave a job, voluntarily or not, they often feel cut off from people they care about, and from a sense of purpose.

When I left full-time work at age 60, I decided to earn money by consulting about half-time, volunteered for several organizations, audited some art history courses and spent about a year moving into a smaller, lower-maintenance home. Two years ago, at age 66, I went back to work full-time at a job with a mission I care about and with people who are a pleasure to work with every day. I realized **I had a lot more to contribute, and in turn, I keep growing and learning.**

— Phil Nash, Executive Director of
Boomers Leading Change

Another dynamic impacting workforce shortages in the formal caregiving space is the increase of care options. A variety of care options and settings provide more choices for older adults and their families but it also stretches the workforce. With an increased focus on home and community-based care and a shortage of workers, steps are being taken to further develop and support these workers in order to meet the resulting demand. Work is being done to explore how innovative technologies can facilitate and support aging-related services and supports.

Colorado's changing demographics will place significant demands upon workforces beyond just healthcare. Transportation, housing, recreation, and human/social services will all experience an increased demand for professionals and para-professionals to serve older Coloradans. As with healthcare, these industries currently experience shortages of workers including those with specific training or education related to the needs of older adults. These industries also struggle with recruiting and retaining workers in careers that specifically serve older adults.

Work Force Recommendations

Recommendation 9

Relates to Goals 1 through 5

The State of Colorado along with its partners in the public and private sectors should further structurally integrate the capacity for workforce development given the state's changing demographics. Existing structures, systems, and entities within the state should be supported to develop the necessary infrastructure to address the needs of older workers needing and wanting to stay in the paid and/or volunteer labor force. Furthermore, the state should support the infrastructure to address the growing need for a workforce to serve older Coloradans.

Specific structures, systems, and entities for the state to consider including but not limited to:

Existing structures: Colorado Workforce Development Council, public and private education, technical education

Needs of older workers: paid positions in all industries, advisory committees & boards, volunteer positions in nonprofit sector

Workforces to serve older Coloradans: healthcare, long-term services and supports, home and community-based care, transportation, meal services, recreation, healthcare navigators

Recommendation 10

Relates to Goals 1 through 5

The State of Colorado along with its partners in the public and private sectors should aid the state educational system in addressing the needs of older Coloradans who want or need additional education and training as a part of remaining in the workforce. Furthermore, the state should work to ensure that the state educational system has the capacity to educate and train a workforce to serve older Coloradans.

Specific education and training areas for the state to consider including but not limited to:

State educational system: public & private 2 & 4-year higher education, technical education, workforce centers

Educational/Training Needs for Older Coloradans: encore career pathways, stackable credentials, credit for prior learning, internships/apprenticeship for older workers

Capacity to educate and train a workforce to serve older Coloradans: ensure there are programs and career pathways reflecting sectors with shortages (e.g., nursing, professional caregivers, transportation services, chore services, etc.) develop and support strategies to recruit workers into sectors with shortages (e.g., grants, loan forgiveness, etc.)

Recommendation 11

Relates to Goals 1 through 5

The State of Colorado along with its partners in the public and private sectors should assist the business community in adopting best practices that attract, retain, and protect older workers who want or need to stay in the workforce. Furthermore, the state should work with the business community to develop programs and best practices addressing existing and future workforce shortages in sectors to serve older Coloradans as they age in their communities.

Specific programs and practices for the state to consider including but not limited to:

Practices that attract, retain, and protect older workers: paid leave for caregivers, paid medical leave, flexible work place and schedules, additional training opportunities, part-time employment with financial assistance for Medicare supplement

Programs and practices addressing existing and workforce shortages: funding mechanism to support recruitment of workers (e.g., tax incentives, grants, loans, loan forgiveness, etc.), internal programs that train and recruit workers into high demand sectors, internship and apprenticeship programs, mentoring and career coaching



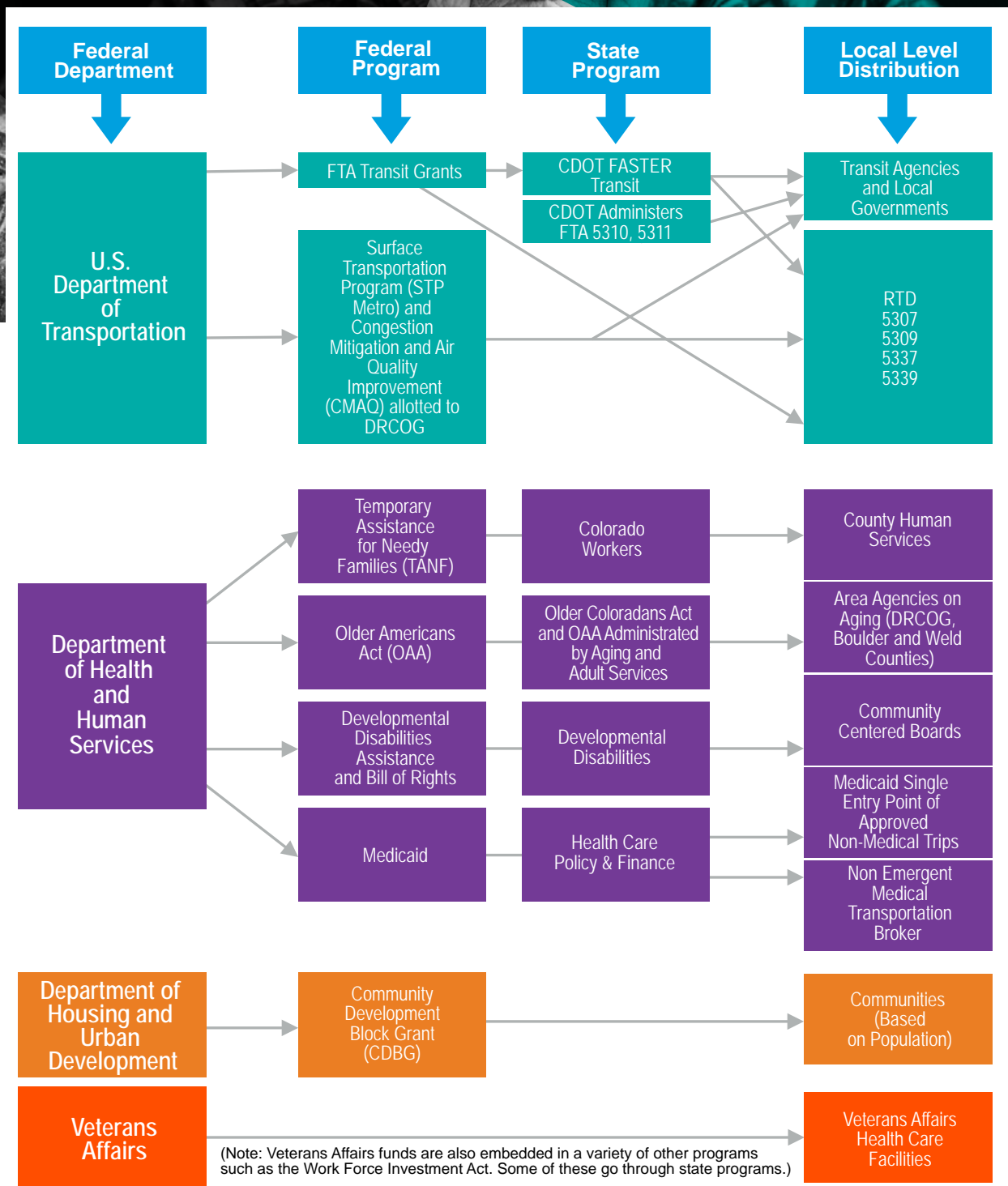
Appendix A

Summary of Senior Property Tax Relief Program Types

	DESCRIPTION	IMPACT ON SENIORS	IMPACT ON GOVERNMENTS	DOES IT EXIST IN COLORADO?
Exemption	Reduces the value of a senior's property for the purpose of determining his or her property tax liability	Reduces property tax owed	Reduces revenue	Yes Senior Homestead Exemption Colo. Const. art. X, § 3.5
Credit	Reduces the amount of property tax due on a dollar-for-dollar basis, or provides a reimbursement for a portion of property tax paid using the income tax form	Reduces property tax owed or provides a reimbursement	Reduces revenue and/or requires an expenditure	No May require a constitutional change
Circuit Breaker	Provides a property tax benefit to low-income senior homeowners; the benefit becomes smaller as income increases, and is eliminated above a certain income threshold	Reduces property tax owed by an amount inversely proportional to income	Reduces revenue	Yes Property Tax/Rent/Heat Credit Rebate Section 39-31-101, C.R.S.
Freeze	Freezes a property's value at some amount; holds property tax constant unless a mill levy is increased	Holds property tax owed constant from the date of purchase or eligibility	Reduces revenue	No Likely requires a constitutional change
Deferral	Delays the time at which property tax is due; applies a lien to a senior's home for property tax and accumulated interest	Delays obligation for property tax, potentially until after the senior has died	Defers revenue until a later date	Yes Property Tax Deferral Program Section 39-3.5-101, C.R.S.

Appendix B

Schematic of Federal and State Funding Sources, Distributors and Recipients





Appendix C

*Recommendations from
2016 Action Plan*

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:

- c. Set consistent statewide policy priorities;
- d. Coordinate the aging-related work of state agencies and workgroups;
- e. 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;
- f. Maximize efficiency and cost-effectiveness and identify potential savings;

- g. Identify gaps and unmet needs;
- h. Identify and help develop innovative new financing mechanisms, including utilizing opportunities for matching funding;
- i. 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;
- j. Help drive public education efforts concerning the effects of aging in Colorado;
- k. 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.

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.

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.

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 Car Fit Program, the Colorado Guide for Aging Drivers and Their Families, and the 2015 Strategic Highway Safety Program.

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.

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.

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.

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.

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.



Appendix D

Recommendations from 2018 Action Plan

Recommendation 1

Relates to Goals 1 through 8

The State of Colorado, along with local governments and the private sector, should support partnerships to promote and develop the expansion of community-wide efforts to make all of Colorado an age-friendly state in-line with the Lifelong Colorado initiative.

Recommendation 2

Relates to Goals 1, 3, and 7

The State of Colorado, in partnership with the private sector and local governments, should ensure a supply of affordable, accessible, and manageable housing to meet the needs of older Coloradans.

Recommendation 3

Relates to Goals 1, 3, and 7

To improve the understanding of options that exist for senior living, the State of Colorado, along with the private and non-profit sectors, should create/and or enhance access to information on living options for older adults.

Recommendation 4

Relates to Goal 7

The State of Colorado, along with other senior housing experts, should further assess and analyze existing affordable, accessible, safe, and manageable housing stock for older adults.

Recommendation 5

Relates to Goal 1 and 7

The State of Colorado, in collaboration with partners delivering transportation services to older adults, should ensure that existing state and federal dollars for transportation for the older population are maximized and used most effectively and efficiently.

Recommendation 6

Relates to Goal 7

The State of Colorado, along with its aging-related transportation partners and work groups, local governments and the private sector should pursue and publicly document innovative partnerships to expand funding streams and ridership opportunities for older adults (leveraging existing funding streams and mechanisms).

Recommendation 7

Relates to Goals 1 and 7

The State of Colorado, along with its aging-related transportation partners and work groups, as well as aging-related stakeholders should ensure that any new transportation legislation will provide additional funding to enhance transportation funding for older adults to a level equal to growing needs with an emphasis toward focusing on mobility as a service.

Recommendation 8

Relates to Goals 1 and 7

The State of Colorado, along with its aging-related transportation partners and work groups, as well as aging-related stakeholders should research the challenges and opportunities for autonomous and connected driving vehicles for Colorado's aging population. Assess whether there are "requirements" to meet the needs of the aging population for ADA compliance. Such research would yield guidelines

and parameters to improve the experience, ensure safety, and promote adoption for older Coloradans.

Recommendation 9

Relates to Goals 1 through 5

The State of Colorado along with its partners in the public and private sectors should further structurally integrate the capacity for workforce development given the state's changing demographics. Existing structures, systems, and entities within the state should be supported to develop the necessary infrastructure to address the needs of older workers needing and wanting to stay in the paid and/or volunteer labor force. Furthermore, the state should support the infrastructure to address the growing need for a workforce to serve older Coloradans.

Recommendation 10

Relates to Goals 1 through 5

The State of Colorado along with its partners in the public and private sectors should aid the state educational system in addressing the needs of older Coloradans who want or need additional education and training as a part of remaining in the workforce. Furthermore, the state should work to ensure that the state educational system has the capacity to educate and train a workforce to serve older Coloradans.

Recommendation 11

Relates to Goals 1 through 5

The State of Colorado along with its partners in the public and private sectors should assist the business community in adopting best practices that attract, retain, and protect older workers who want or need to stay in the workforce. Furthermore, the state should work with the business community to develop programs and best practices addressing existing and future workforce shortages in sectors to serve older Coloradans as they age in their communities.



Appendix E

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