

The Knowledge Now series features practical research on timely topics from the Colorado Municipal League.

AGING IN COLORADO: THE NUMBERS

By Chris Akers, State Demography Office economist

GROWTH IN COLORADO

population aged 65 and older has ranked among the fastest in the United States since 2010. Between 2010 and 2016, Colorado's population aged 65 and older grew by 34 percent, an increase of 189,200. In comparison, the state as a whole grew by 10 percent, an increase of 488,200 over this same period.

In 2016, nearly 84 percent of Colorado's 5,538,200 residents lived in the Front Range, as do the vast majority of those over the age of 65, as shown by the top right table.

Given that the 10 counties with the largest senior population in the state are urban counties along the I-25 corridor, it is no surprise that several agencies in the Front Range are working together to address the impact of Colorado's aging population. The work that is being done by the Regional Transportation District (RTD) to address transportation and mobility concerns of an aging population are covered later in this paper, as is the Boomer Bond initiative spearheaded by the Denver Regional Council of Governments (DRCOG) to help local governments provide their older residents the tools they need to age in place.

Mountain communities also are preparing themselves for a changing demographic. Though many mountain counties have a lower share of population over the age of 65 as compared to the Front Range, they are experiencing some of the fastest growth.

2016 ESTIMATES AND 2010-2016 GROWTH BY COUNTY

	LARGEST 65+		LARGEST CHANGE
Jefferson	88,806	Arapahoe	21,610
El Paso	84,071	El Paso	21,235
Arapahoe	79,815	Jefferson	20,780
Denver	77,593	Douglas	15,552
Larimer	49,996	Denver	14,699
Adams	49,973	Larimer	14,135
Boulder	42,585	Adams	12,772
Douglas	36,292	Boulder	12,740
Weld	34,714	Weld	10,191
Pueblo	29,244	Mesa	4,876
Colorado	744,123	Colorado	189,189

Source: State Demography Office, vintage 2016 estimates

ANNUAL GROWTH RATE OF 65+ POPULATION FROM 2010 TO 2016 – TOP 10 COUNTIES		# RESIDENTS 65 & OLDER IN 2016	65+ POP CHANGE 2010 TO 2016
San Juan	11.3%	171	81
San Miguel	10.9%	995	460
Elbert	10.1%	3,966	1,748
Douglas	9.8%	36,292	15,552
Routt	9.4%	3,359	1,403
Gilpin	9.3%	900	373
Eagle	9.0%	5,046	2,041
Summit	8.7%	3,660	1,446
Park	8.0%	3,070	1,138
Ouray	7.9%	1,263	462
Colorado	5.0%	744,123	189,189

Given these growth rates, Eagle County and many municipalities within it have gone to great efforts to ensure its seniors are able to age in place, addressing housing, health, and social needs. Gypsum's efforts to serve the area's rapidly growing senior population with recreational and social programs are highlighted in this paper. In addition, the AARP has provided more information about needs for older adults to age in place in Colorado, and the Strategic Action Planning Group on Aging has shared both the success stories and challenges heard in conversations across the state.

Why Colorado is Growing Older & Aging Implications

Unlike traditional retirement destinations such as Florida or Arizona, Colorado has not experienced substantial net migration of older adults. Over the past 50 years, Colorado has attracted large numbers of well-educated young adults who migrated here in their mid-20s and early 30s, causing the state to have an age distribution with relatively few people over the age 65 and a larger share younger than 65.

Many of the young migrants, especially the "Baby Boomers" born between 1946 and 1964, established lives in Colorado and are expected to age in place. The population older than 65 years of age in Colorado is projected to grow by 65 percent between 2016 and 2030. By 2030, the youngest Boomers will be 66 and Colorado's 65-plus population is projected to comprise roughly 18 percent of the state's total population.

The large and rapid growth in the 65 and older population over the next 12 years will impact the labor force, economic growth and development, housing, health services, and public finance. Boomers are 26 percent of the labor force and over the next 15 to 20 years, approximately 1 million workers will be aging into retirement. Although three-fourths of the state's

residents over the age of 65 are not actively earning wages, these residents help support and grow our economy as they spend their savings and other sources of fixed income. The State Demography Office (SDO) estimated that spending of savings, pensions, 401Ks, etc. by people older than the age of 65 supported approximately 242,000 jobs in 2014, a number forecasted to jump to 410,000 jobs by 2025.

According to the 2016 Consumer Expenditure Survey (CEX), the average household with residents over the age of 65 spent roughly 13 percent of their total household expenditures on health care, which is nearly 30 percent more than the average for all households. Approximately one out of three jobs supported by seniors in Colorado was in health care. Unfortunately, the largest share of these jobs includes the relatively low paying personal care aides, nursing assistants, and home health aides. This trend should continue: recent research by the Bureau of Labor Statistics shows that nationally one out of 10 jobs created between 2016 and 2026 will be either a home health aide or a personal care aide.

In addition to the rapid growth in health care jobs, there is a large growth potential for products, services, entertainment, and housing demanded by people older than 65 years of age. The market segment of 65-plus is forecast to increase by about 4 percent per year from 2016 through 2030. Rarely do businesses have an opportunity to create and provide products and services for a segment growing by such a rate.

Aging of Colorado's residents also will impact government funds raised through property, sales, and income taxes. According to the CEX, average income taxes paid and taxable expenditures decline by age after peaking in the 45- to 54-year-old age cohort, due to falling incomes associated with aging. In 2016, average household income for those

65 and older was 52 percent lower than households with residents between the ages of 45 and 54, as the older cohort is more likely to be retired or working fewer hours and largely dependent on fixed incomes. The CEX also reports that property taxes paid also decline by age, primarily for the 75 and older population who may have downsized.

Per capita tax revenues to the state and many local governments are forecast to decline due to the relative increase in the 65-plus population, as these households may have less to spend on goods that generate sales taxes. According to "The Impact of an Aging U.S. Population on State Tax Revenues," a report by the Kansas City Federal Reserve, Colorado should expect to see a 2 percent decrease in per capita sales tax revenue between 2011 and 2030. Since many municipalities around the state are depending upon sales taxes for a significant portion of their operating revenues, the potential for declining per capita sales tax revenues due to reduced and changing expenditure patterns in older households is important for many cities and towns to be aware of as their population ages.

Like many challenges facing municipalities, preparing for an aging population will demand innovation and collaboration. Read on to learn about partner agencies supporting seniors and local governments throughout Colorado.



REGIONAL MEETINGS REVEAL SUCCESSES AND NEEDS FOR STATE'S AGING POPULATION

By Gene Rose, Strategic Action Planning Group on Aging administrator

COLORADO'S SENIORS AND SERVICE PROVIDERS SEE A SIGNIFICANT DIFFERENCE BETWEEN WHAT THE needs of aging residents are and how the state and local communities are preparing for a looming demographic shift, according to the results of a recent series of regional meetings.

State demographic officials note that Colorado's population is aging, and by the year 2030, they estimate nearly one out of every five Coloradans will be 65 years or older. To meet this challenge, the state created the Strategic Action Planning Group on Aging (SAPGA). The group is charged with helping the state prepare for the consequences the larger elderly population will bring.

SAPGA just issued a report, "Conversations on Aging: Coloradans Speak Up as a Crisis Looms," the result of five regional meetings last fall across the state to listen to residents tell their stories about aging in Colorado.

Residents contributed nearly 450 ideas during the five regional meetings, providing SAPGA with valuable information on key subject areas. Older adults, families, caregivers, and stakeholders affiliated with the aging network participated in Conversations on Aging based in Grand Junction, Frisco, Pueblo, Fort Morgan, and Denver. The meetings were engaging and interactive, allowing community members from around Colorado to voice their thoughts to SAPGA members.

"The Conversations on Aging created a unique environment where participants could engage in substantive discussions," said 2017 SAPGA Chair Jim Riesberg. "We were there to listen, and those that attended our forums provided us tremendous insights to gaps that exist in services and regions."

Two major themes emerged from the meetings. First, citizens believed that elected officials, from the state legislature to county commissioners to local leaders, did not understand the needs of the senior community. Second, they believed that there needed to be a proactive campaign so seniors can learn about available services for them and their families who often need to provide assistance.

SAPGA learned about innovations taking place across the state. In Pueblo, for example, representatives of the municipal fire department's DOTS (Directing Others to Services) program revealed an ongoing effort to connect residents to necessary services. For people identified as "high emergency system users," the DOTS team determines what type of challenges the patient faces — such as health care, transportation, nutrition — and makes sure the patient is aware of available services. In addition to this education, the team does safety checks in the home, looking for trip hazards and smoke detectors.

Residents of Fruita praised municipal transportation services, which provide seniors travel for medical and grocery shopping. Residents in other areas praised the work of the Area Agencies of Aging for providing needed services, despite limited resources and funding uncertainties. Many believed that the announcement to create a senior policy advisor on aging position in the governor's office will help raise awareness of aging issues.

The message to county and municipal officials during the meetings, however, was very clear. Attendees of the meetings expressed a belief that elected representatives need to pay more attention to the current needs of the aging population, noting that Colorado is getting older each year and that the issues facing seniors — including the families who often care for them — will grow progressively.

Additionally, residents pointed out a need for change in several policy areas. While dozens of issues were raised, the ones mentioned most often included:

- affordable housing and a strong desire by seniors to age in place;
- access and affordability of health care/wellness programs;
- more access to transportation services and consideration of the mobility needs of seniors;
- a sufficient workforce to provide services to seniors;
- training and access to caregivers, and a recognition of the sacrifices those caregivers make;
- protections required to protect seniors from abuse and fraud; and
- availability to access nutritional foods and programs.

Older adults around the state made it clear they want to be part of the solution, with communities being responsible for providing input into state government about their needs and policymakers being accountable to communities to act upon this information.

SAPGA intends to repeat these events in 2018 while expanding to more areas in Colorado, believing it is critical to be present and communicative across the whole state in order to best serve Colorado's families and communities.

AGE-FRIENDLY COMMUNITIES

By Bob Murphy, AARP Colorado state director

SURVEYS ACROSS THE UNITED STATES CONSISTENTLY TELL US 85 PERCENT OF OLDER AMERICANS want to age in place — in their homes, close to family, friends and places of worship, as well as all the cultural, retail, recreational, and health-care options their communities have to offer.

That is the foundation of the AARP Network of Age-Friendly Communities. Age-friendly or “livable” communities strive to be safe and secure. They have walkable streets, a variety of affordable and appropriate housing and transportation options, and access to key services and opportunities for residents to participate in community activities. These communities foster respect and intergenerational inclusion through a variety of opportunities, encouraging social and civic participation and offering prospects for employment, entrepreneurship, and volunteerism.

The AARP Network of Age-Friendly Communities, established in 2012, currently is made up of 204 towns, cities, and counties throughout the country. Colorado’s eight current members include Colorado Springs, Denver, Manitou Springs, and Fruita, along with Larimer, Boulder, Pitkin, and Eagle counties.

With the input of a variety of stakeholders, each community formulates a five-year plan organized around the framework of AARP’s eight domains of livability: outdoors space and buildings, transportation, housing, social participation, respect and social inclusion, civic participation and employment, communication and information, as well as community support and health services. The plans are carried out by the community through a dedicated volunteer group or government officials.

AARP offers a range of support to help communities develop their plans and put them into action. One useful tool is the livability index, which scores cities, ZIP codes, and neighborhoods in categories of housing, transportation, health, environment, engagement, and opportunity. Visit www.livabilityindex.aarp.org for more information.

Quality of life for older adults starts with a dignified and affordable place to live. This is becoming increasingly difficult throughout the state.

AARP Colorado is actively engaged at the local level, encouraging policymakers to put in place codes and comprehensive plans that will enable current residents to live actively and comfortably in the place they call home. Mixed-use zoning that allows housing to be located near the kind of supportive retail, social, medical, and cultural services used on a daily basis is a start.

AARP Colorado also encourages creative thinking about new kinds of housing in communities. Smaller home footprints, attached units for ownership, accessory dwelling units, co-housing, and home-sharing services are all part of the menu of solutions, along with universal home design and home retrofits that allows aging in place.

By 2030, the number of Colorado residents age 65-plus, will grow by 68 percent. Seize this opportunity of a growing population who embody a wealth of life experience and a desire to contribute to their community, not to mention a powerful economic force, and plan communities to be friendly for people of all ages.



COLORADO OFFICIALS ENCOURAGED TO FIND AND PROMOTE INNOVATIONS TO IMPROVE SENIORS' LIVES

By Karen Brown, Strategic Action Planning Group on Aging chair

WHILE MOST PEOPLE THINK OF TECHNOLOGY START-UPS AS FOCUSING ON THE NEEDS OF MILLENNIALS, there is a growing industry in Colorado that is focusing on creating technology solutions to benefit seniors. An effort in the state has been created to find and share new solutions to improve the lives of the aging population, their caregivers and communities within which they live.

A national organization known as Aging2.0 has established a chapter in Colorado focused on supporting innovators taking on the biggest challenges and opportunities in aging, demonstrated in the graphic below. It is hoping that elected officials in the state can help it identify and possibly promote innovations happening across the state of Colorado.

Do not be fooled by the name of the local chapter: Aging2.0 Denver Chapter. It serves the entire state of Colorado and is specifically searching for innovations related to caregiving and brain health. It will host two events in April and May focused on these topics, and the chapter is seeking the input of Colorado elected officials. It wants to hear more about products, programs, services, and policies offered throughout the state and to find out about innovations that are improving the lives of seniors.

While the foundation of Aging2.0 has focused on startups and entrepreneurs designing products and services for the aging population and their caregivers, Chapter Lead Karen Brown said, "Aging2.0 Denver Chapter is broadening its search for innovations to communities, municipalities and county innovations in policies and programs that improve lives."

If your city or region is connected to a unique program, product, service, or policy working to improve and monitor brain health or evolve caregiving in a positive way, the Denver Chapter wants to know to possibly feature it; contact Karen Brown at karen.peffer.brown@gmail.com. New and improved products, services, and/or policies submitted will be reviewed and considered for inclusion for the programs in April and May.

Startups and entrepreneurs in the aging space, which includes small one- or two-person organizations all the way up to the Proctor and Gambles of the world, are invited to submit. Policies and programs may come from the private sector, municipality, county, or community.



COMMUNITY ENGAGEMENT, PARTNERSHIPS ESSENTIAL IN ANTICIPATING TRANSIT NEEDS

By Phillip Lucas, RTD public affairs specialist

BY 2040, AN ESTIMATED 25 PERCENT OF RESIDENTS WITHIN THE RAPIDLY GROWING DENVER METRO region will be age 60 or older, according to the Denver Regional Council of Governments (DRCOG).

As the Regional Transportation District (RTD) continues planning transit solutions that help reduce congestion and meet the area's evolving transit needs, the agency's leaders also are evaluating the future needs of elderly passengers as part of a holistic service planning approach that prioritizes expanding access for all and streamlining connections between bus, rail, and other services.

RTD currently is involved in two studies that will help the agency better anticipate the region's emerging transportation needs and determine ways to better connect residents to the agency's services.

The First and Last Mile Study focuses on evaluating the need for better connections to RTD's services from the endpoints of various bus and train routes.

"Right now a lot of people rely on their personal automobiles to reach RTD services, but as people get older it becomes more difficult to do that. So what other viable options do we have other than walking or driving?" RTD Assistant General Manager of Planning Bill Van Meter asked.

In November, RTD put out a request for information to ride-sharing services to explore partnership opportunities that could help cover first and last mile service gaps.

The second study, the Mobility Choice Blueprint, involves a partnership among the Denver Metro Chamber Leadership Foundation, DRCOG, the Colorado Department of Transportation (CDOT), and RTD will examine the potential ways to better integrate existing transportation resources while identifying more opportunities for public-private partnerships and using emerging technologies to support these efforts.

"It is not just transit, but the full range of transportation options that we are looking at," Van Meter said. "How are the new technologies and new ways of people getting around going to impact all three agencies, and how do we make that impact complementary to RTD and CDOT, and improve access for people throughout the region?"

Both studies began in January and are expected to close at the end of 2018.

Van Meter and RTD Transit Equity Manager Michael Washington agree that a robust community engagement program is critical to government officials and public service agencies effectively understanding and planning for the needs of an aging population.

"Whenever we have any sort of proposed service change, public meetings, or anything of that nature we see high participation from elderly members of our community," Washington said. "We are often hearing about needs that we cannot address because our scope is limited to transit, but their needs extend beyond transit into that gray area of first and final mile service where that responsibility may be shared by municipalities, counties, RTD, and the like."

RTD already has taken note of some of the unique needs of elderly passengers and has crafted specialized services to help connect them with resources throughout the region.

Two RTD services that are tailored to elderly passengers include the SeniorRide, which is scheduled for groups of 10 or more and connects them with cultural, entertainment, and social events. The second is the SeniorShopper, which can be specially scheduled to stop at senior housing complexes and provides transportation to residents who would otherwise have difficulties riding RTD's fixed-route buses.

In 2016, RTD's shopper service recorded 34,831 boardings, and the SeniorRide recorded 10,276 boardings.



OUR COMMUNITIES ARE GROWING OLDER - HOW CAN YOU PREPARE?

By Derrick Webb, Denver Regional Council of Governments regional planner

Introduction

According to the Colorado Department of Local Affairs State Demography Office, Colorado has the fourth-lowest share among states of its population over the age of 65 — meaning Colorado is a relatively young state. However, between 2000 and 2010, the state's population 65 and older grew by 32 percent (the fourth fastest in the nation) compared to the state's total population, which grew by 17 percent.

The aging of the state's population is expected to accelerate in the coming decades. In fact, the state's population over the age of 85 will be the fastest-growing age group during the next 25 years — growing by 213 percent.

The Denver region's population is undergoing unprecedented change, as well. Its strong economy is attracting new residents from around the country, but like the state, the region will experience an increase of more than 200 percent in the 85 and older population in the next 20 years. By 2040, one in four people in the Denver region will be 60 years old or older.

The growth in the older adult population will bring increased demands for aging services at the local and regional levels and affect nearly every aspect of community life. Boomer Bond, a program of the Denver Regional Council of Governments (DRCOG), helps to prepare the region and local communities for this change.

DRCOG's Boomer Bond Program

With support from AARP Colorado, Tri-County Health Department, and numerous professional and resident stakeholders, DRCOG developed and refined the Boomer Bond assessment tool. The tool guides local governments in identifying local successes and challenges in supporting healthy and successful aging in their communities. Since its development, the Boomer Bond assessment tool has been used in 17 diverse communities ranging in population from 2,000 to 650,000 as they seek to create age-friendly physical and social environments.

Although every assessment is different, each follows a process that leads local government staff and community stakeholders through a series of questions related to four components of an age-friendly community: housing, mobility and access, community living, and support services



The assessment process encourages identification not only of successes but also gaps in services to generate recommendations for improving the experience of aging. The process facilitates dialogue between departments within local governments, as well as collaboration with community partners.

Local efforts to use the assessment tool have yielded numerous implementation recommendations, strategies, and successes. Communities across the Denver region are increasingly considering the aging of the population as they create and revisit local plans and regulations. They also are building stronger partnerships with counties and their aging and human service programs. Importantly, these cities and towns have created more age-friendly communities through small but purposeful steps, such as creating more effective senior commissions, optimizing their websites for older adults, and enabling stronger relationships between older adults and public safety officials.

For more information, or to discuss how your community might use the Boomer Bond assessment tool, email Derrick Webb at dwebb@drcog.org.

AGING WELL INITIATIVE

By Carly Rietmann, Eagle County Public Health and Environment healthy aging supervisor

BETWEEN THE YEARS OF 2010 AND 2035, THE NUMBER OF ADULTS 65 OR BETTER IN EAGLE COUNTY IS slated to quadruple. To help older residents continue to live independently in Eagle County, Eagle County Public Health's Healthy Aging program began implementing The Eagle County Aging Well Initiative in 2015 to bring specific attention to the quickly growing 65-plus population and what will be required to enable them to continue living in the county for as long as they wish to do so without the barrier of needs and services.

In an effort to make it a true community partnership, Eagle County Healthy Aging has collaborated with local municipalities to bring attention to their older residents. The Town of Gypsum has always been a strong supporter of older adults and is continuing to do so. In Gypsum, care for seniors has been and will continue to be a primary focus. Gypsum has proudly participated in several communitywide efforts to benefit seniors such as contributing financially to the new Castle Peak Senior Life and Rehab facility in Eagle, donating to the existing County Independent Senior Housing programs, and programming snow removal services for seniors in the winter. Recently, the Town has approved two subdivisions that hopefully will aid Gypsum and Eagle County seniors to age in place. One is an affordable housing townhome/condo project located in the core of Gypsum and close to most major services. This housing development also will offer federally assisted income qualifications that the Town believes will not only help Eagle County's workforce but also seniors. The second development is a 55-plus active older adult community, which will allow seniors to downsize in property as they age. It will be highly amenitized for active, healthy seniors and will be located in close proximity to health care providers and other essential services in Gypsum and Eagle.

In addition, the Town financially contributes to the Gypsum Recreation Center, which operates many diverse classes and other recreational opportunities to the older adult community. Some of these opportunities include Fit After 50 (commonly known as Silver Sneakers), gentle yoga, water aerobics, Heart Smart classes, and pickleball. Gypsum Town Manager Jeff Shroll stated, "Pickleball has been a huge success with our senior population. I get complimented on that capital project more than anything I have ever done in Gypsum in 24 years. We partnered with Western Eagle County Metro District and built eight outdoor pickleball courts. There are also indoor courts inside the rec center, and the courts are packed Monday, Wednesday, and Friday with folks from all over the valley and beyond."

Eagle County Healthy Aging and the greater community greatly appreciates the work of Town of Gypsum and look forward to the continued partnership with them and other municipalities in Eagle County.



AGING WELL RESOURCE CENTER

IN 2016, CML PROFILED THE CITY OF LITTLETON'S Aging Well Resource Center in a Take 5 video, in which you can learn five things or more about providing services to your municipalities' seniors in less than five minutes.

Check it out on CML's YouTube Channel (CoMunicipalLeague); the direct link is https://youtu.be/XUH_9XolxZ4.

Take 5: Aging Well Resource Center



Basic info

Translations

Advanced settings

Take 5: Aging Well Resource Center

Municipalities can help residents prepare for our aging future (10,000 people are turning 65 each day) with a resource center in an existing hub with established partners.