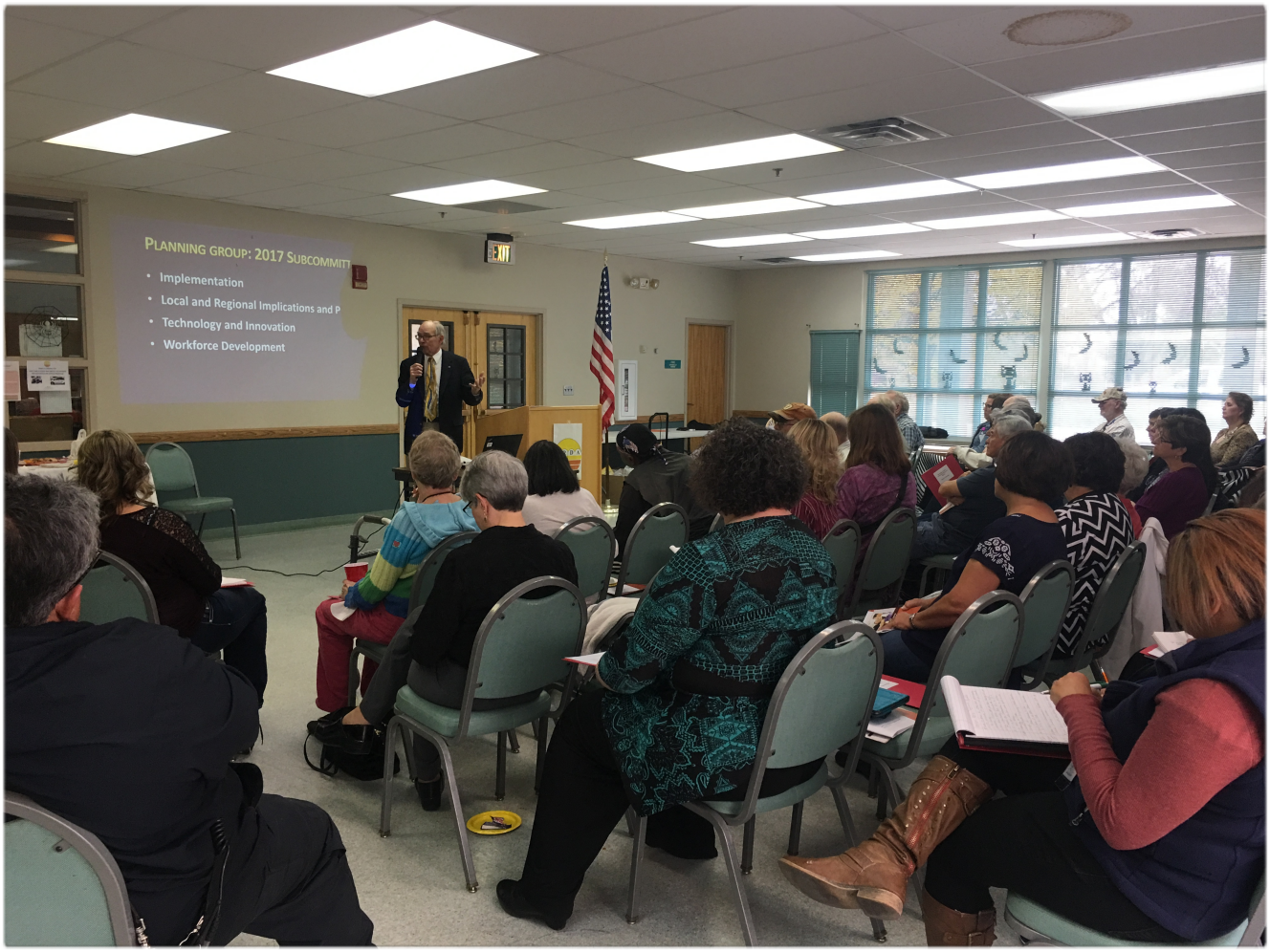
Conversations on Aging

Coloradans Identify Gaps, Needs and Hopes for an Aging Population

A report by Colorado's Strategic Action Planning Group on Aging

January 2018



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(On the Cover: 2017 Chair of the Strategic Action Planning Group on Aging, Jim Riesberg, sets the stage for a three-hour listening session in Pueblo, Colorado, in September.)

Executive Summary

The information gathered in 2017 through the *Conversations on Aging* reflected a community-based, public engagement strategy to inform the forthcoming Strategic Action Planning Group on Aging's (Planning Group) 2018 updated Action Plan. The Planning Group is in a unique position where engagement with communities across Colorado can assist its work as it continues to build on the initial Action Plan and help shape goals and policies for Coloradans through 2030.

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 Planning Group members. The Planning Group was there to listen, not lecture. That strategy was successful, based on post-survey results.

Public input yielded responses that are in-line with dominant aging issues. In every community, the Planning Group heard about a desperate need for:

- Affordable housing;
- A strong desire by seniors to age in place;
- Access and affordability of health care/wellness programs;
- More access to transportation services;
- 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;
- More response and attention paid to aging issues by elected officials at the state, county and local levels;
- A need for greater public awareness of services available to seniors;
- Protections for seniors from abuse and fraud; and
- Access to nutritional foods and programs.

Participants also shared about special needs within their communities. Whether it was the lack of Medicaid accepting memory care units, availability of skilled nursing beds, closure or relocation of grocery stores, or substance abuse, community members were given the unique opportunity to share their experiences and knowledge.

To be clear, there are primary issues that must be addressed statewide in order to prepare for the aging of Colorado. Yet, it is how these issues manifest at the local level that is specific and unique across regions.

While engaging citizens and senior advocates in this phase, the Planning Group hopes the result of the public forums will generate action from state legislators, county commissioners and municipal leaders. Establishing the seriousness of aging-related issues among local and state officials must be a priority. Colorado needs to address current and forthcoming demographic shifts—where nearly one out of every five Coloradans will be 65 years of age or older by the year 2030—causing new demands on state and local budgets, and from citizens who want to age in place.

Creating and maintaining a strategic communications plan involving community stakeholders, the General Assembly, the executive branch, and the creation of a new Senior Advisor on Aging in the governor's office – the first priority of the 2016 Action Plan – is critical for the Planning Group moving forward. The production of this summary is an important step in this process and one that will continue through further engagement with those at the community level. The unique opportunity to communicate across various levels of government and communities throughout the state is exciting from both policymaking and person-centered service provision perspectives.

The following report provides more details about the issues presented at the meetings, including a summary of each of the five meetings.

Background

Established by the General Assembly during the 2015 legislative session, the Strategic Action Planning Group on Aging was created to "develop a comprehensive strategic action plan on aging in Colorado through the year 2030." In the first year of operations, the Planning Group focused its attention on data collection, and research and analysis to inform the drafting and presentation of the initial Action Plan, which was completed in November, 2016. As the Planning Group noted in its Action Plan, "Colorado's aging population is projected to grow at an unprecedented rate through 2030. This demographic shift is already reshaping Colorado, with its 65-and-over population growing 29 percent between 2010 and 2015 — the third fastest rate in the nation. This growth is forecast to continue with Colorado's population aged 65 and over projected to rise by more than 508,000 — an increase of 68 percent — by 2030. Indeed, Colorado stands at the edge of a demographic shift that will redefine it for generations to come."

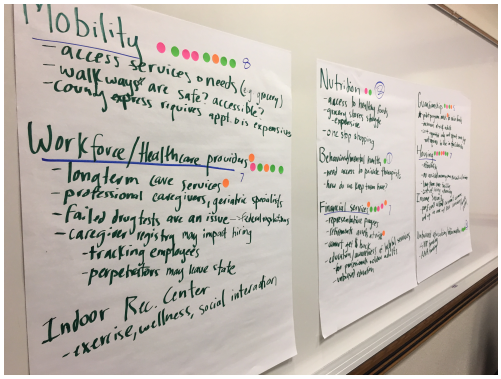
The Action Plan offers policymakers and other key stakeholders, including community leaders and local government, a blueprint to ensure Colorado is a place where everyone — regardless of age — can live life on their own terms, stay engaged, and thrive.

In year two of operation, the Planning Group shifted its strategy to include a more localized perspective that incorporated the voices of citizens directly impacted by the demographic shifts. As a public engagement strategy, and building on the Colorado-specific data analysis, the Planning Group created the regionally focused *Conversations on Aging* meeting series. Five communities were selected based on their geographic, economic and demographic diversity, to convene stakeholders, elected officials, and citizens on conversations about aging in their respective communities. Communities included Grand Junction, Frisco, Pueblo, Fort Morgan, and Denver, and represented more than 30 surrounding counties. Working with local Area Agencies on Aging, the Planning Group developed events to highlight the work of each locality, identifying community specific issues and potential solutions, and beginning a bi-directional conversation that will contribute to an ongoing dialogue with the Planning Group as it works towards updating and adapting its Action Plan in 2018 and beyond.

More information on the Planning Group may be found at www.colorado.gov/agingstrategy.

What We Heard

Citizens contributed nearly 450 ideas during the five regional meetings, providing the Planning Group with valuable information on key subject areas. The ideas were generated from 30 breakout groups as facilitators—primarily Planning Group members—captured comments and directed participants through a process to prioritize ideas. (An example of one breakout group's thoughts are captured in the photograph below.)



We took those ideas and broke them down into broad subject categories to get a sense of Coloradans' priorities regarding aging issues. Subject areas with the most mentions across breakout groups included the following:

Healthcare: Costs, Access, and Gaps

The rising cost and accessibility of healthcare was strongly on the minds of Coloradans. Many believe not enough facilities or options exist for residents to seek care. Additionally, many expressed a desire to see more availability of long-term care, respite care, and behavioral and mental health services. Rising costs, especially for those on fixed incomes, was of particular concern to groups.

Memory, and Long-Term Care

Directly related to access and costs associated with healthcare were concerns over the availability and affordability of assisted-living, skilled nursing, and memory care residences. Medicaid plays an overwhelmingly significant role in making long-term care services available to older adults, and we were told some counties have no memory care units that accept Medicaid. According to Genworth Financial, the 2017 average annual cost for assisted-living and skilled nursing in Colorado is $46,200 and $102,565 (private room), respectively.[1] These costs represent a significant strain on personal, state, and federal resources. Discussions involving community designs that create a continuum of care for older adults across the spectrum of physical and cognitive abilities also were commonplace.

Medicare/Medicaid

Education and assistance in navigating Medicare and Medicaid plans/services was a common theme among participants. Specifically, assistance to help older adults understand their options regarding the multitude of programs/services available through Medicare and Medicaid was cited as an important issue. There were various concerns about service providers not participating in Medicaid,

[1] Genworth Financial. 2017. Compare Long Term Care Costs Across the United States. Available at https://www.genworth.com/about-us/industry-expertise/cost-of-care.html.

rendering certain services unavailable to low-income older adults.

Housing / Aging in Place

Finding affordable, accessible, and age-friendly housing was expressed as a major concern by attendees. The majority who put forth this topic were mainly concerned about seniors being able to find affordable housing. Many expressed the desire to "age in place," by improving the capacity to stay in their homes with assistive services and in-home modifications. Public input involved support for implementing universal design elements, addressing laws that restrict home-sharing among seniors and unrelated adults, and zoning regulations that affect additional dwelling units and new construction.

Transportation/Mobility

Access to transportation and mobility services is another large concern for Coloradans. Finding accessible options is difficult, particularly, in rural areas. Many believe that more funding is needed to provide access for door-to-door services, especially for those with special needs. In the rural areas of the state, participants expressed a need for more investment in regional services.

Nutrition

Improved and continued access to meal programs, both congregate and delivered, were important to attendees across the state. Meal programs were viewed as critical to maintaining health and wellness, with congregate meals creating a context for engagement and interaction. Access to grocery stores was a major concern in rural communities as many stores have closed or relocated in recent years.

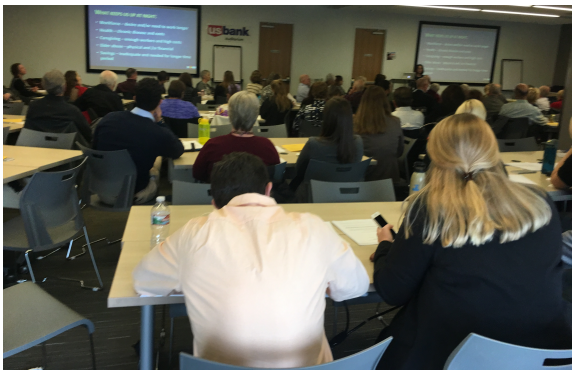
Public Awareness

Many ideas generated by participants reflected a overall yearning to raise awareness about aging issues, including creating a pathway to discover what types of services are available, and to increase understanding about how to prepare for aging. Assisting older adults with navigating various programs (e.g. reverse mortgages, Medicare plans) and systems (e.g. health care, transportation) is critical, they noted. Seniors want to increase their knowledge on topics such as health care options, employment, financial planning, caregiving options, insurance, and the preparation of legal documents like living wills, advance directives, and guardianship. This information will help them to take personal responsibility in their own lives.

Workforce and Technology

Recruitment, employment, and retention were discussed as critical components to developing a

workforce that can address Colorado's demographic changes. Engaging younger generations about economic opportunities (e.g. work fairs, internships) within the aging space may address the visibility of aging issues and social attitudes towards older adults. Improving the economic incentives for aging-related jobs was a common theme among the public. In addition, broadband accessibility continues to be an issue in rural areas. Increased access to broadband services may correspond to better integrated systems (e.g. hospitals, transportation), telehealth opportunities, public education, and outreach.



Caregiver Services

Equally important to recruiting the next generation of aging-related workers, is providing supports and services to current/future workers and informal caregivers. Participants suggested that support for formal and informal caregivers must come in various forms (e.g. financial, mental health, wellness). Many older adults will be caregivers themselves, and respite services are fundamental in providing them and their families with much needed support.

Connecting With Public Officials

Citizens clearly want a better connection with public officials regarding aging issues, suggesting that greater communication is needed. Seniors and service providers want to make sure their voice is heard at the state and local levels. Those in rural regions in particular, hoped for creative options in creating regional solutions to issues such as transportation and mobility. From healthcare, to housing, to workforce, to caregivers, to behavioral health services, participants expressed a strong desire for officials to take positive actions on their behalf.

Elder Abuse and Protection / Isolation

Protecting older adults from abuse, whether it's physical, emotional, or financial, was a common theme from public input. Increased and continued interventions from Adult Protective Services (APS) are needed to ensure safety and protection for older adults. APS needs more resources, human and financial, to serve their communities. This is especially the case in large counties (e.g. Weld) where traveling from one home to another can take a significant amount of time. Concerns were raised in Pueblo about victimization of older adults, as they are viewed as easy targets. In addition, we heard about the need to assist seniors who are isolated. Whether it's due to being confined to one's home because of health, financial, psychological, or other reasons, seniors sometimes keep themselves from activities until they have a desperate need that requires a response from public safety agencies.

Next Steps

The logical question after the first round of *Conversations on Aging* is how and where the information and momentum gained throughout the final five months of 2017 can be utilized in 2018 and beyond. The Planning Group intends to repeat these events in 2018 while possibly 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. The *Conversations on Aging* created a unique environment where participants could engage in discussions with leadership from the state, with many telling us that these opportunities do not otherwise occur. Creating a context where these empowering discussions can happen facilitates community involvement, creates dialogue to help encourage accountability, and establishes pathways to impact policy.

Outreach, education, and awareness are top-line components to addressing the variety of aging issues affecting Coloradans. The *Conversations on Aging* events created a context where the opportunity for communication and outreach can be achieved at the community level. At each forum, there were various instances where an attendee learned about a community program or service they needed. For instance, in Pueblo, a breakout group lamented the lack of resources and information available about insurance coverage. When this issue was raised in the final general session, a person in charge of providing those types of services was able to speak up and provide information about how attendees could access services. This served as an educational moment for the entire group, but also as a perfect example of the need for more public awareness of senior issues.

These are incredibly valuable realizations. The effectiveness of any state, county, or municipal resources for older adults is linked to its accessibility by those in the community. This accessibility is often dependent on effective communication involving intentional and specific education and awareness. Unfortunately, a lack of awareness is often a significant hurdle to program utilization and service delivery.

Continuing the *Conversations on Aging* is an important first step in the Planning Group facilitating ongoing communication among community members and those in state government. Establishing a strategic communications plan that allows for the cyclical movement of information from the state, to community level, and back again, can assist various stakeholders to take action within the aging

domain. This communication feedback loop allows communities to reinvent themselves in order to better serve older adults, provide caregivers more support, better equip counties and municipalities in developing and implementing comprehensive local and regional plans, and provide valuable information to state leaders in both the Planning Group, and the Senior Policy Advisor on Aging.

Moreover, 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. An ongoing, bi-directional conversation between local communities and state government provides an opportunity to build valuable partnerships capable of tailoring policy solutions that better meet the specific needs of each community, and strengthens long-term relationships that can pay dividends far into the future.

The establishment of the Senior Policy Advisor on Aging position in the Governor's Office, in partnership with the activities of the Planning Group, will provide an important setting for the information gathered at the community level to be disseminated throughout the executive branch and the General Assembly. This unique partnership can also serve to provide valuable information to those at the community level concerned with education, outreach, and awareness. Problems can't be solved if we are not aware of them. The partnership between the Planning Group and the Senior Advisor on Aging in the executive branch, provides a unique opportunity for the aging issues Colorado faces to be front and center in the upcoming years.

The Planning Group plans to take, if funding allows, the following actions in 2018:

- Update its Action Plan in 2018, incorporating the findings of the *Conversations on Aging*, as well as research and subcommittee work throughout the year;
- Continue its regional outreach in 2018, building on the results of the 2017 regional meetings and the relationships established, in order to best serve Colorado's families and communities;
- Inform state legislators on the findings of the *Conversations on Aging:*
- Work with legislators to establish a Legislative Caucus on Aging;
- Establish a working relationship with the incoming Senior Advisor on Aging;
- Increase awareness of aging challenges and opportunities, while also encouraging the promotion of programs and services available for seniors; and
- Continue to conduct research, and explore issues of importance to seniors

Those interested in being informed of Planning Group activities may join our mailing list and learn how to participate in monthly meetings by sending an email to agingstrategy@state.co.us.

Grand Junction Meeting Summary

The Planning Group kicked off its regional *Conversations on Aging* in Grand Junction. The inaugural meeting was well attended with more than 60 individuals joining several Planning Group members to discuss their issues and concerns around aging in the Grand Junction community. Individuals, businesses, elected officials and community organizations from Grand Junction (Mesa County) and 10 other surrounding counties were all invited to attend, including Garfield, Gunnison, Ouray, San Juan, San Miguel, Hinsdale, Routt, Archuleta, La Plata, and Dolores.

Grand Junction is the largest city on the Western Slope of Colorado, and a part of the Region XI Area Agency on Aging (AAA). The AAA of Northwest Colorado provides services to seniors in the area, which represents the largest planning and service area in the state, covering more than 16,500 square miles and 5 counties.[2] The biggest barrier to service delivery in this area is that more than 45 percent of the elderly represented live in rural areas that do not have facilities or organizations that can accommodate service delivery.[3] This issue is further exacerbated by isolation due to weather during winter months.

Issue Concerns

Participants were divided into four breakout groups and were guided through a facilitated discussion. Several issues were highlighted across groups, including access as an overarching problem. Participants said more access is needed for affordable housing, qualified workforce, programs outside of urban centers (e.g. rural programs), Internet, mental and behavioral support services, and qualified, trained service providers. There was considerable discussion across each group about the quality of staff who provide services, whether that is in assisted living and skilled nursing facilities, or if they are community service providers focused on the aging population. Generally people agreed that increased training and education specific to working with an aging population is needed.

Because Grand Junction is the biggest urban center in the region, there were many issues around the distribution of services and the differences in need from Grand Junction to surrounding communities. It was made evident that more engagement with rural citizens was important to address systemic issues, and that the urban/rural dynamic presents an array of issues that will require potentially different solutions to meet the diverse needs of the surrounding communities. Other dominant issues

[2] Area Plan Title III and Title VII: Area Agency on Aging of Northwest Colorado. "State Fiscal years 2016-2019, 8.

[3] Ibid.

that came up in several groups included the importance of being able to age in place and to create livable communities that support that goal, the need to address Medicaid reimbursement complexities in order to increase provider abilities to serve seniors, and a variety of issues regarding transportation access and improving mobility for a range of needs across a diverse geographic area.

Solutions

Each group invested some time to discuss different solutions that are important for solving the issues that were raised. Chief among them was the notion that these types of Conversations cannot be one-off experiences. Ongoing dialogue with the state is an important mechanism for ensuring that the rural, and small urban issues are considered in the larger state policy context. A number of ideas were discussed related to specific issues, and more systemic suggestions were also put forward. Overall, the following summary represents the categories and solutions that dominated the discussion.

Workforce Development

Workforce needs training specific for an aging population; better wages are needed to incentivize professions; standard curriculum(s) are needed across service delivery models so that a universal higher standard of care is reached.

Affordable Housing

Encourage co-location, two-generation, and other approaches to increase available senior specific slots; engage housing authority as partner and leader in addressing issues; increase oversight of housing designated for seniors to make sure it is given only to seniors; create incentives for landlords and developers to provide affordable senior housing.

Systems Development

Create policies that support two-generational approaches in housing and in caregiving; build public awareness on aging issues; educate philanthropic organizations about the differing needs of systems supporting aging services; encourage the use of different standards for smaller communities to access grant monies for aging services; provide education for everyone on preparing for retirement; develop navigation systems to help individuals and caregivers better identify and access services; support transportation solutions that address the urban/rural dynamic that makes up the Northwest AAA senior population.

Taxes

Implement a “sin tax” on certain goods (e.g. alcohol, tobacco, drugs) to collect revenue for senior services; access marijuana tax revenue to support the re-development of old buildings for affordable housing, and for senior service delivery;
provide more tax credits.

Community Feedback

Participants were asked to complete a satisfaction summary at the end of the meeting, about one-third of participants responded. Participants 100 percent agreed that they now had a better understanding of the goals, objectives, and need for the Planning Group, and that the conversations provided examples of how the Planning Group will create lasting change on aging in Colorado. Most felt that the meeting provided meaningful opportunities to engage with the Planning Group on aging issues in Northwestern Colorado.

When asked how the issues of aging impacted the individual, the common responses included that they were aging, they had family members that were aging, or they worked with older adults. Other important themes that were mentioned included access to services, affordability, and a desire to advocate on behalf of aging individuals.

As mentioned previously, many participants wanted to see these types of events repeated in the future. When asked about how to continue participating with the Planning Group, the two biggest suggestions/themes that were mentioned were continuing to provide updates about the progress and actions of the groups (30 percent) and to keep coming back (38 percent). Planning Group members also heard from participants at the opening of the meeting, where feedback was given to seek out more rural voices and more voices of seniors, including a suggestion about visiting seniors where they live. A couple of people raised the point that, with few exceptions, most don’t know what the Planning Group is, so building more public awareness is important.

Finally, when asked what they would like to see in their community, or in the state, to support seniors —the biggest theme that emerged (and that was also reiterated in the breakout groups) was a focus on building ways for seniors and caretakers to navigate the existing resources and services available (e.g. aging navigation tool; centralized resource; 211-type of resource). There was also a suggestion to increase the representation of rural Colorado on the Planning Group membership. Other suggestions included increased broadband access, increased funding, increased access to respite care for caregivers, and increased transportation options.

Frisco Meeting Summary

The second *Conversation on Aging* took place in Frisco in mid-September. Outreach efforts were focused on the five counties that comprise the Northwest Colorado Council of Governments, including Summit, Pitkin, Eagle, Grand and Jackson. The region is served by the Alpine Area Agency on Aging.

The Alpine AAA includes both rural mountain communities and resort areas spread across 6,779 square miles.[4] The State Demography Office estimates the population of this region to be 117,512, for an overall population density of 17.33 persons per square mile.[5] Approximately 50 individuals participated in this forum.

While the state, overall, will experience a 68 percent increase in adults age 65 and older by 2030, the Northwest mountain counties will see an increase of 200 percent in their older adult population.

Issue Concerns

Attendees were divided into three breakout groups to identify important aging issues in their region.

The Alpine AAA region has unique characteristics. While the wealth associated with the resort areas in the region bring certain advantages, they are not equally distributed. Access to services can vary from one community to another with supports being generally harder to access in the more remote areas. In other instances, communities shared many of the key concerns identified by other meeting participants from across the state.

For example, residents of the Northwest mountain counties expressed a strong desire to age in place. Transportation is also a key issue, particularly between counties, with attendees voicing a need for more door-to-curb services. There also is significant concern about the existing capacity in the region to meet various health-related needs, particularly in the areas of continuum of care, long-term health, respite care, independent living supports, rehabilitation, mental health, altitude health issues and other special services. And, like most Coloradans, residents of the Northwest mountain counties are concerned about health care costs, with participants indicating that there is a lack of affordable care in their communities.

[4] Northwestern Colorado Council of Governments. (2017). Available at http://nwccog.org/about/nwccogs-region/

[5] Ibid.

Other health issues include ensuring there is a strong workforce available to staff facilities, knowing that the high cost of living in the region is too high for many of these workers. Caregiver supports and training are also a big concern.

Many attendees say they are looking at their local leaders to take an active role in aging issues. There was a strong belief that legislators, county commissioners and local officials need to be better educated about what is at stake. The region, like most others, is struggling with how to find resources to pay for needed services. Attendees believe local leaders should look at more regional, and intergenerational, solutions to address funding issues, particularly for the needs of those that live in the rural areas.

Education materials are desperately needed, participants said, especially for the local media. Information should be shared about services available to seniors at the state and local level. Seniors need to better understand insurance, health care options and how to prepare legal documents such as advance directives. Moreover, they believe that young people need to learn about the ways to live a long, healthy life, and to be prepared for health and financial hardships, particularly in advanced age.

Other issues of concern voiced by participants include social isolation, technology barriers and general community awareness of aging issues.

Solutions

Participants offered a number of solutions to the following priority issues.

Housing

A range of services is needed in the area, including intentional community development. This should include intergenerational community housing that is pedestrian friendly. But, there needs to be a commitment to providing workforce housing to attract service providers to the region, especially in resort areas. Attendees also believe there should be incentives for in-home support service providers and caregivers, particularly in the rural areas.

Transportation and Mobility

Many said there are likely more transportation services available than people realize. One group recommended exploring services provided by the Colorado Department of Transportation. Being a mountain region, more grant funding needs to be made available to provide door-to-curb services. Exploring driver safety education for senior drivers also is needed.

Assisted living / Skilled Nursing

Participants indicate that there is a need for more assisted living and nursing facilities and information should be made available regarding housing options in the area. In addition, funding should be sought to create a long-term care ombudsman to serve this region.

Planning for Later Life

Residents in the Northwest mountain communities need education and information on legal and financial issues affecting older adults. For example, many believe there is not a clear understanding of legal documents such as advance directives, power of attorney, medical durable power of attorney and other planning tools. Perhaps more pressing is the need for citizens to have financial literacy to sufficiently prepare for end-of-life, with an emphasis on retirement planning and debt forgiveness.

Public Education Campaign

Participants believe there is a need for materials that the media and local service agencies can use to inform citizens about aging services and how to access skilled professionals who can help them address end-of-life issues. A statewide education campaign was suggested, including public service announcements, to create a more informed citizenry.

Community Feedback

Satisfaction surveys were completed by slightly more than half of the attendees. Many cited their love of the region and a desire to stay there for the rest of their lives. The motivation for attending the meeting was to discuss parent and spouse needs, transportation, assisted living, getting insight on the critical aging issues in the region, and a desire to be a leader in the community—including one person who said, at 67 years of age, he is healthy and wants to make a difference!

Many said they hope the Planning Group will continue dialogue in communities around the state. They requested more open forums, easy access to the group's information online, newsletters with updates and progress reports, increased coordination with the Alpine AAA, and increased communication with the region.

As for potential areas of study, survey respondents indicated a desire to examine continuum of care, in-home assisted care, health costs, intergenerational partnerships for work, better pay and more training for caregivers, studying the benefits of creating a "Blue Zone"(areas that have lifestyles that foster longevity) in Colorado, educating state and local officials about aging issues, and better coordination of resources. They also suggested using local newspapers to update seniors and to provide the new Senior Policy Advisor on Aging with an adequate budget. Participants believe that seniors need to be more involved to make these changes, or any change, happen.

Pueblo Meeting Summary

The Planning Group conducted its third regional *Conversation on Aging* in Pueblo in late October 2017. In cooperation with the Pueblo AAA, outreach efforts were made to individuals, senior service organizations, nonprofits, community organizations, businesses, and government officials in Pueblo, El Paso, Fremont, Custer, Huerfano, Las Animas, Crowley, and Otero counties. The meeting was well attended with approximately 90 participants.

The population of Pueblo County is 165,109[6] with 17.7 percent of the population comprised of those over 65 years of age.[7] Pueblo has a significant Hispanic population, which is expected to comprise 44 percent of the total population by 2019.[8] While the cost of living in Pueblo is lower than for Colorado as a whole, the median income is lower as well ($41,286 vs $60,629).[9] Pueblo has the 4th highest percentage of older adults living in poverty compared to other regions of the state, with only the San Luis Valley, Southeastern Colorado, Huerfano County, and Las Animas County having higher concentrations of poverty among older adults.[10]

Issue Concerns

Participants were divided into four groups for focused discussions on priority issues and concerns facing Pueblo and the surrounding region. Several communities throughout the state share many of the top concerns of the region, including: transportation and mobility, affordable housing, and access to quality, affordable health care. Participants noted that many of these concerns are interconnected. For example, seniors who need specialized medical attention often will have to travel from the more rural, remote areas of Southern or Southeastern Colorado to Denver because specialized practitioners cannot be found in their communities. This, in turn, creates transportation challenges for many seniors.

Other concerns were more specific to Pueblo and the surrounding communities, and included issues such as state funding/services disparities in rural areas, retirement savings supports, homeless seniors, lack of behavioral health care services, opioid/drug problems impacting the community, and crime and concerns about the homes of the elderly being more vulnerable to burglary by those

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[6] Colorado Department of Local Affairs, Demographic Profiles. (2017). Available at https:demography.dola.colorado.gov/population/data/profile-county/

[7] U.S. Census Bureau, Quick Facts: Pueblo County, Colorado. (2017). Available https://www.census.gov/quickfacts/fact/table/pueblocountycolorado,CO/AGE775216#viewtop

[8] Area Plan Title III and Title VII: Area Agency on Aging Region 7. "State Fiscal Years 2016-2019," 6.

[9] Ibid.

[10] Area Plan Title III and Title VII: Area Agency on Aging Region 7. "State Fiscal Years 2016-2019," 7.

seeking prescription medications. Other concerns specific to this region centered around access to services, pharmacies, healthy food and grocery stores in all neighborhoods, and systems navigation problems and/or lack of understanding about what services are available to seniors in these communities. Finally, several participants discussed their desire to age in place and would like to see the development of senior-friendly housing and communities.

While not specific to any one issue, participants note the importance of civic engagement in this process. Residents of Southern and Southeast Colorado made it clear that they want to be consulted and included in decisions that will affect their lives, and their communities. Advocacy efforts need to ensure the voice of Colorado's older adult population is being heard.

Attendees said they believe society needs to shift the way we think about aging. Seniors are not valued, they said, and this impacts state funding priorities. Instead, they believe seniors are a valuable resource and the policy choices the state makes need to reflect that. Meeting participants expressed gratitude in having the opportunity to share their concerns and highlight needs in their communities. They want to ensure that their state legislator, local officials, and the governor's office understand the unique needs of Southern and Southeastern Colorado, and the community wants to be kept advised about how they are going to use this information to improve the lives of seniors in these communities.

Solutions

While a wide-range of issues were discussed, participants provided numerous suggestions for possible solutions in a few key areas:

Comprehensive Community Planning and Health Community Design

Improved community planning should ensure all neighborhoods have access to transportation (including door-to-curb assistance), access to goods and services (medical care, grocery stores and pharmacies), and access to recreation activities that promote healthy living. Participants noted that healthy lifestyles among residents of all ages can be supported by designing neighborhoods that are walkable/bike-friendly. Comprehensive community planning should also include development of senior-friendly communities that support aging in place and provide opportunities for on-going community engagement. Co-location of services at community-congregating areas (i.e. health clinics near schools or community centers, grocery stores near churches, etc.) should be considered. Increased use of neighborhood watch programs may help combat recent increases in drug-related

crime, help prevent elder abuse, and provide for increased monitoring of homes with assistive modifications (i.e. wheelchair ramps) that might be at higher risk of burglary.

Several transportation-specific solutions were offered up that could be incorporated into community planning efforts. These include expanded Bustang service in Southern and Southeastern Colorado, expanded local bus service (hours and access), distribution of vouchers to help low-income seniors afford public transit, use of Lyft or Uber to help address gaps in senior mobility options, and possible redevelopment of old rail lines in Pueblo to develop senior-friendly mass transit options.

Affordable Housing

Efforts need to be made to increase the stock of affordable, senior-friendly housing and to increase the housing options available to seniors at all income levels. Implementation of cost-control mechanisms could help seniors to stay in their own homes longer. Municipal governments could partner with contractors to develop or renovate existing homes to ensure that they are safe for older adults and those with disabilities.

Other suggestions for increasing the stock of affordable housing include construction of tiny home communities; use of a Habitat for Humanity model to construct more affordable, senior-friendly housing; redevelopment of abandoned buildings to increase the stock of senior-friendly housing and promote community revitalization; development of two-generational approaches to housing (i.e. co-location of seniors and college students within campus-based housing); changing building codes to make all new housing friendly for seniors and those with disabilities; zoning changes to allow unrelated seniors to share housing; tax credits to encourage home sharing.

Access to Health Care

Policymakers need to increase access to affordable, quality healthcare, behavioral health care services, and affordable prescription drugs. Particular attention needs to be paid to health care services in rural areas. Cost of care and lack of transportation are related barriers that need to be addressed to ensure older adults can access care. Other solutions include developing incentives to increase providers within the community who specialize in geriatrics; examine and address gaps in services provided to veterans through the Department of Veterans Affairs; provide supports for seniors who do not qualify for Medicaid but are unable to afford private insurance; provide assistance to seniors to help them understand their insurance options and navigate the system; provide more supports to help older adults access care before they are old enough to receive Medicare; increased pay, better training and more workplace supports to increase the pool of qualified health care providers and reduce staff turnover; increase the availability of nursing facilities and assisted living options; examine regulation of independent living centers.

Finally, increased use of technology and telehealth were cited as options for improving service access in more remote areas but participants note that this will necessitate improved broadband access in rural communities to make this strategy feasible.

Disparities in Rural Communities

Disparities in state funding and availability of services was a big frustration in Pueblo and especially the surrounding, rural communities. Increased funding to the Southern and Southeastern Colorado AAA is needed. Several AAA directors from these regions indicate that the current funding levels are insufficient and would like to explore alternate channels for obtaining additional funds. It was noted that private foundations often will not make grants to government entities such as the AAAs. It would be useful to explore how partnerships can be formed with local foundations and charities to help generate badly needed revenue. Outreach and systems navigation assistance is also needed in rural communities as many residents are not aware of existing services or do not understand how to access them. Finally, many rural residents and service providers would like to see an increased effort by the state to seek input from Colorado's smaller communities and ensure they are included in the planning and decision-making process to better address local needs.

Community Feedback

Satisfaction surveys were completed by slightly more than 25 percent of attendees. Among those, there was universal agreement that participants gained a better understanding of the Planning Group and its goals and objectives. When asked how attendees are personally affected by aging issues, the majority responded that they are a senior themselves, they are caring for a senior, or they work in the senior-services industry.

Participants emphasized the importance of ongoing dialogue around this issue between the state government and local communities. The importance to continue community meetings was noted by several respondents and a few expressed their belief that senior-service providers should regularly meet to share information and assess ongoing needs. Many respondents also noted that these community conversations should be brought to more rural, remote communities around the state so residents can more readily provide input on the development of aging policy in Colorado. And several suggested that it would be valuable for policymakers themselves to visit Colorado's remote, rural areas to gain a firsthand understanding of the unique needs in these communities.

When asked what they would like to see in their community to improve the lives and wellbeing of seniors or those caring for seniors, the most common responses were more funding to expand essential services, outreach efforts to ensure residents are aware of existing services in their communities, and systems navigation support to help seniors and caregivers get information and access services.

Fort Morgan Meeting Summary

The Planning Group's Fort Morgan *Conversation on Aging* took place on October 25 at Fort Morgan Community College. Fort Morgan is the most rural area in which these events were held. Considering the Northeastern Colorado AAA counties (i.e. Logan, Morgan, Phillips, Sedgwick, Washington, and Yuma), Northeastern Colorado is home to roughly 1.36% of Colorado's total population spread across approximately 9,268 square miles.[11] With regards to those aged 60 and older, Northeastern Colorado represents approximately 1.71% of the total population, or in real numbers, 16,341 older adults.[12] US Census Bureau information from 2016 estimates the population of Morgan county at 28,274 people.[13] Morgan County was the least populated county to hold a *Conversation on Aging* event.

Issue Concerns

Breakout groups discussed the dominant aging issues we face in our communities (e.g. affordable housing, mobility, workforce) along with some more specific issues (e.g. drug use, guardianship).

Conversations on workforce tended to revolve around increased pay and benefits for caregivers as a way to incentivize such work. In general, participants felt that greater respect and social value of caregiving roles could be effective at enticing and intriguing younger generations. Failed drug tests were reported as being problematic. Federal regulations for certain employment require drug testing, and the accessibility to legal marijuana complicates this process. It may also be important to educate high school and undergraduate students about the changing demographics in Colorado and how this will affect them and the economy they will eventually be entering into as young adults. It is critical to also discuss issues surrounding financial security and retirement planning with this younger age group. Utilizing interns, volunteers, work-study, and increasing education and awareness of aging issues may be helpful across the board.

Solutions

Participants provided a range of suggestions regarding possible solutions to the key concerns in the

[11] Region 1 Area Agency on Aging. (2015). Region 1 Area Plan 2015-1019. Northeastern Colorado Association on Local Governments, 26-27.

[12] Ibid, 27.

[13] US Census Bureau, Quick Facts: Morgan County, Colorado. (2017). Available at https://www.census.gov/quickfacts/fact/table/morgancountycolorado/PST045216.

Northeastern Colorado communities.

Mobility and Transportation

These continue to be significant issues in this region of Colorado. Age-friendly environments that allow for increased mobility, safety, and access to resources (e.g. walking trails, grocery, pharmacy) would be helpful in the community. Dementia-friendly models that can also address social isolation and depression may be beneficial. Surprisingly, there has been a lack of discussion regarding cognitive impairment throughout these events. Perhaps this is because of an inability for self-advocacy or because we often over-emphasize the prevalence of dementia or Alzheimer's. Transit systems that can link rural communities to near-by cities or other towns would be helpful with regards to program utilization, social isolation, and medical access. Assistance with navigating these systems is critical as well. Reliable information and age-friendly interfaces or instructions are a must for transit systems. The emphasis on unbiased and reliable information with navigation assistance is relevant to various domains (e.g. Medicare/Medicaid, transit, retirement planning, long-term care options).

Guardianship Program

Discussion of Colorado's pilot guardianship program was also a key talking point. Those who had experience with other state-run (e.g. Arizona) guardianship programs feel that it will be a valuable resource. The program must raise $1.7 million before it can begin operations and it is unclear how these fundraising efforts are being handled within the judicial department. Adults without a medical durable power of attorney who become incapacitated would benefit from this program. It may save valuable resources within the justice system as well.

Community Feedback

Conversation on Aging surveys yielded positive feedback from the Fort Morgan event. Questions revolved around better understand the Planning Groups goals and mission, their action plan for Colorado, and the format and structure of the event with regard to facilitating public input. This event gave the people of Northeastern Colorado an empowering opportunity to voice their concerns with the Planning Group, which has the unique opportunity to report directly to the General Assembly and Governor's office.

Denver Meeting Summary

The final regional meeting was held in Denver on November 2, 2017. The Denver metropolitan area is home to more than half of the state's overall population, and 47 percent of the state's population over the age of 60.[14] Elders in the metropolitan area range from some of the highest, to some of the lowest-incomes in the state.[15] Invitees included state and local elected officials, non-profit and for-profit service providers, individuals, and state and local government officials. As the largest population center in the state, the meeting was the largest *Conversation on Aging*, with approximately 125 attendees. Because the majority of statewide agencies are located in Denver, this meeting included a higher number of attendees who brought a statewide perspective to the meeting. Several Planning Group members also attended the meeting.

Issue Concerns

Not surprisingly, participants in the small group breakouts of the Denver regional meeting identified many of the same issues as previous regional group attendees, with nearly all groups listing housing and aging in place, transportation, health care, saving sufficient financial resources, and professional caregiving as priority issues. In each of these categories, participants expressed concern for the needs of some of our most vulnerable residents, such as aging prisoners and parolees, those with mental and behavioral health concerns, including dementia, elders who are homeless or living in poverty, and others facing exceptional challenges as they age. The theme that most dominated discussions in Denver was overall quality of life in terms of reducing isolation and the stigma of aging, having varied social opportunities, both intergenerational and among their peers, and finding meaningful opportunities to continue engaging in their communities via continued work, volunteering, or other strategies.

In terms of housing and aging in place, issues included access to appropriate housing and affordable housing options; the need for changes in zoning codes to allow for more flexibility in co-housing arrangements, including intergenerational housing; the need for lawn care and snow-shoveling services; other maintenance services needed by people who age in their homes; and working with builders to promote universal design.

[14] Denver Regional Council of Governments. (2015). Area Plan on Aging, State Fiscal Years 2015-2019, 2.

[15] Ibid, 27.

Concerns about transportation included the need for a wider variety of flexible, accessible, and affordable public transportation options, including addressing “first mile/last mile” problems; helping aging adults understand how to navigate public transit schedules, transfers, and other mass transportation complexities; helping elders use services such as Uber and Lyft; and creating more walkable/pedestrian-friendly communities.

Most of the concerns regarding health care focused on affordability and access to quality care. Participants noted current challenges with Medicare and Medicaid—from the limited number of providers who accept it, to the need to spend down assets in order to qualify. The increasing costs of healthcare as people age was another common concern. Other concerns included the high-cost of prescription drugs; insufficient coverage for mental and psychiatric care; and addressing dental, vision and hearing care. Some participants also pointed to specific health needs of elders, or issues that manifest in unique ways in elders, such as behavioral and mental health challenges. Addiction and substance abuse issues, and difficulty in finding quality care to address those conditions, were also cited as a concern.

Issues regarding financial security and saving for retirement included concerns that many people are not aware of the resources they will need to support them throughout retirement, the large numbers of younger people who are not saving enough for retirement (who may be forced to rely on public services as older adults), and addressing the needs of elders currently living in poverty.

The most prominent theme regarding professional caregivers was insufficient pay for those in this field, reflecting a lack of respect for those doing this critical work. Participants noted that this leads to high turnover and insufficiently trained caregivers, which compromises quality of care. Concerns for family caregivers were also noted, especially the need for respite care.

Participants listed a myriad of other issues and challenges. They expressed the need for navigators to help elders and their family members access services. Many listed challenges around cultural and community perceptions of aging. Several groups noted the “stigma” of aging/being elderly, and the need to reduce isolation and provide opportunities for socializing across generations.

Solutions

The groups identified numerous potential solutions and strategies to address the challenges they enumerated.

Housing

Update local zoning laws to allow auxiliary dwelling units (ADUs), more flexibility for multiple non-related adults to live together in single-family homes, co-housing communities, and other creative living arrangements; provide incentives to builders to incorporate universal design elements in all new homes; updating the Homestead Act to make it portable; at the local level, offer assistance to elders who are unable to maintain their grounds and perform timely snow removal, rather than giving them citations.

One group suggested that when elders move from their own homes into assisted living facilities, that the facility take on the role of property management for people's prior homes, so they can continue to benefit financially from home ownership via rental income, to assist in financing their increased care needs.

Transportation

Increase coordination among public transportation agencies to ensure timeliness and sufficient services to seniors; provide free or subsidized transit passes to low-income seniors; create tools to help elders learn how to navigate complex transportation routes and schedules; increase access and ease of use for services such as Uber and Lyft, including making them accessible to people without smartphones; enhance the built environment to make it more walkable and accessible to those with mobility challenges, such as curb cut-outs, safe sidewalks, and longer walk times at intersections.

Healthcare

Expand services that are covered under Medicare and Medicaid, such as prescription drug coverage, better coverage for mental health services, and coverage for technological interventions such as telehealth appointments; adopt a single payer healthcare system; reduce time for reimbursements to Medicare and Medicaid providers; improve coordination between mental health and primary care providers; provide mobile healthcare services so that providers can come to patients.

Financial Security

Start educating people about saving for retirement earlier—incorporate into high school curriculum; develop strategies to de-stigmatize food assistance and other financial supports for low-income people; expand employment opportunities for older adults and address age

discrimination; provide tax credits for hiring older adults similar to those for hiring veterans; provide more navigators to assist seniors in finding resources.

Caregivers/Respite Care

Increase pay and training requirements for professional caregivers – ensure a living wage; provide loan forgiveness and other financial incentives for people to choose caregiving careers; create a geriatric specialty for nurses and other healthcare providers, such as fellowships and certificates in Gerontology; provide financial assistance and Medicare/Medicaid coverage for respite care services; promote public awareness of current respite care options.

Other Solutions

Host a statewide "Aging Conference" or "Aging Summit;" develop public awareness campaigns to educate the public about challenges and opportunities of aging population; create opportunities for more multi-generational contact, such as day care centers in senior living facilities, multi-generational housing, and more senior volunteers in schools; encourage the Governor and other elected officials to use their offices as a "bully pulpit" to increase awareness about the aging population.

Community Feedback

Approximately half of the attendees, 66, completed satisfaction surveys. Most respondents agreed that they gained a better understanding of the goals, objectives and need for the Planning Group (averaging 4.34 on a 5-point scale, with 5 being "strongly agree"), and that the meeting format provided meaningful opportunities for engagement (an average of 4.43 on a 5-point scale). The score for agreeing that the conversation provided examples for what actions the Planning Group will take to make lasting change on aging well in Colorado was somewhat lower, averaging 4.13 on a 5-point scale, although only one respondent indicated that they disagreed, while several were neutral.

When asked for additional feedback and thoughts, the overwhelming response to the question of how this issue affects participants was an acknowledgement that they are aging. While many noted their professional connection to this work, the majority of responses were personal in nature, with respondents noting their own aging process, their role as caretakers for aging family members, or their passion for working with elders.

When asked how they would like to see the Planning Group continue this dialogue, the overwhelming response was that people wanted more meetings in their community like this one. Many noted the importance of making the conversation intergenerational, and requested that the notes and information gathered from this meeting be shared with participants. Several suggested additional strategies for sharing this information, such as webinars, online communities, and email. One

respondent noted, “Do ongoing events in smaller, easy access formats to encourage all ages and abilities to join and be heard.”

Responses to what people would like to see in their own community varied widely. Many emphasized being more connected to others in their community. Some requested specific policy changes at the local, state and even federal level, from zoning code adjustments to universal health care. A few requested public awareness campaigns to raise overall community knowledge about both the challenges faced by aging residents, and the opportunities and resources elders bring to their communities.

Although it was not mentioned in the surveys, participants highlighted during the report-out period that there were very few people of color attending the meeting, and suggested that in the future, more deliberate efforts need to be made to reach out to diverse, underrepresented communities to hear their experiences and concerns, and incorporate their ideas for solutions. They noted that without that feedback, potential solutions and interventions might not be effective in addressing the needs of all the diverse people in our communities.

Additional Presentations

In addition to the regional meetings, Planning Group members travelled the state in 2017 making presentations to various groups about the work of the Planning Group and listening to seniors. Including the regional meetings, presentations have been held in Allenspark, Aspen, Aurora, Breckenridge, Centennial, Fort Collins, Fruita, Greeley, Highlands Ranch, and Westminster. Members of the Planning Group are available for presentations in any Colorado community. Contact us at agingstrategy@state.co.us if you are interested in having a local meeting on aging issues.

Additional Public Comment

At the Planning Group's October 2017 meeting, Jenny LaPerriere from the Denver Public Library noted that the 2016 Action Plan did not include information about libraries. She noted that libraries are an important conduit of information and a place with resources that are popular seniors, and suggested the library is willing to work with the Planning Group to get information out about critical issues. She hopes that the 2018 action plan will note the value of libraries in the aging space.

Special Thanks to our hosts for the *Conversations on Aging*

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