

## **STRATEGIC ACTION PLANNING GROUP ON AGING**

### **Slide One - Title Page**

23 members appointed by the Governor last August  
3 Western slope; 2 Colorado Springs; 1 Greeley; 17 greater Metro area

Produce a comprehensive strategic plan on aging through 2030 to prepare our state for the demographic shift of our older population, and the challenges and opportunities the state will encounter. The plan is to be submitted to the Governor and General Assemble in November, 2016, and updated in 2018 and 2020, but the study was only funded for one year.

### **Slide two**

DOLA graph

### **Slide Three**

Life expectancy in Colorado is 80.4 years and increasing  
On your 65<sup>th</sup> birthday you can expect to live another 15 – 17 years  
Some will spend as much time in retirement as they did working

13.2% are 65+ 585,250 16% are minorities  
46.8% increase between 2003 and 2013. 3<sup>rd</sup> Highest rate of growth in the nation  
Expect another 76.7% increase by 2030

### **Slide Four**

One person will turn 65 every 8 seconds – for the next 15 years.

That equates to 10,000 per day  
Since that number has been constant since 2011, that means that in 5 years 10,000 people a day will be turning 75

And it will not stop then, new reports are that the Millennials now outnumber the Baby-Boomers.

### **Slide Five**

These changes will present challenges for Colorado, but they also offer tremendous opportunities for our state.

That is why Colorado lawmakers passed House Bill 15-1033 and created the Strategic Action Planning Group on Aging (SAPGA).

## Slide Six

The Strategic Action Planning Group on Aging is studying this demographic change to propose common-sense and comprehensive ways our state can prepare itself and serve as a model for other states in planning for aging.

One important challenge is to change the public view that aging equals:

- deterioration
- dependency
- reduced potential
- family dispersal
- and digital incompetence.

We should not allow ourselves to be defined by our age.

We should not deny that we are aging, and should never fear getting older, but we *should dream about* and *work* to live to a ripe old age.

As we age it is important to confront our challenges and embrace new opportunities, and realize that aging is a process of continual growth.

We must develop a sense of purpose and a positive self-image so we can confidently navigate life's transitions.

## Slide Seven

Older adults are a vital part of Colorado's communities. Their lifetimes of experience, knowledge, and wisdom are assets to our state and communities alike.

The only danger is not preparing for this demographic shift.

## Slide Eight

This is not just a role for State Government, but also for County and Municipal government, for the private sector, and for personal responsibility.

Coloradans must focus on both physical and mental fitness - and not decline.

They must be active, not passive, participants.

Example:

### Chronic Disease

90.5% 65+ Have one

70.2% Have two or more

Treating chronic disease accounts for 75% of National Health Care Spending  
95% of Medicare

85% of Medicaid is spent on treatment of Chronic conditions  
70-85% of chronic conditions are controllable (preventable) if people do just three things:

**Quit smoking    Eat better    Exercise more**

A report published this year in the Journal of the American Medical Association's JAMA Oncology found 50% of cancer deaths are due to bad habits and environmental factors that can be prevented by lifestyle modification including:

- Promoting Farmer's Markets
- Providing safe, affordable places for exercise
- Constructing buildings that help foster activity

### **Slide Nine**

**A recent study by the Colorado Department of Public Health and Environment supports the creation of communities that support aging in place, where older adults are:**

- Living in environments that are safe, affordable, walkable, healthy, and inclusive
- Are included in decision-making that affects them
- Are connected and have a sense of belonging, and
- are recognized for their "past" as well as their "present" contributions

**The 2015 United States of Aging Survey Denver Findings reported that the top concerns of those interviewed were:**

- Maintaining their physical and mental health
- Losing their memory

So County Commissioners should sign-on to participate in the "Stepping-Up Initiative" of your National Association, and as major employers in your counties, you should endorse the "Mental Health First Aid" programs of the State and National Behavioral Health Councils for all county employees and also encourage public organizations to participate as well

**The Colorado Aging Framework Report prepared by the Colorado Department of Human Services and the Colorado Commission on Aging and released in July, 2015 suggested significant policy goals and potential strategies that should be examined.**

A couple of their findings suggested that:

- Those most in need of support are single older women, living alone.
- In 2014 38% of households with individuals over age 65 were people living alone.
- Multigenerational households are only 2.8% of the population.

**The Caregiving in America 2015 Report shows that caregiving is a major cost driver and reported that:**

- In the United State there are 40 million volunteer caregivers who donate 37 billion hours of caregiving valued at \$470 billion each year, mostly in their own homes.
- 60% are women with an average age of 49.

**In another survey**, 46% of Americans age 40 and older said it is somewhat likely a friend or family member will need caregiving in the next five years.

2 in 5 will have to miss work in order to provide it, yet only 3 states require paid leave for caregiving.

**In surrounding states:**

- North Dakota: 62,100 volunteers performed \$860 million in unpaid services last year
- Wyoming: volunteers donated 62 million hours worth \$817 million to help senior family members continue to live at home

**Slide Ten**

SAPGA has been working to develop recommendations for a series of areas:

**WORKFORCE DEVELOPMENT**

Train and Retain

4 in 10 age 50 or older are planning to change career fields

25% say they never plan to retire

50% plan to work past the age of 65, and not just occasional work, but average 31 hours per week

A sizeable majority will pursue job training or additional education

25% of workers and job seekers over 50 report they have encountered age discrimination

Counties should be training their Workforce employees to help clients handle these transitions

Education and training to increase the supply of service providers

**FAMILY ECONOMIC SECURITY**

Savings, Investments and Pension, Social Security

53% of workers have inadequate funds to maintain their lifestyle through retirement

50% (78 Million) employees have no access to retirement plans at their workplaces

The shifting from Defined Benefit plans to Defined Contribution plans is quickening the underfunding of state and local pension plans

As major employers, Counties should consider providing plans that feature:

- Automatic Enrollment
- Automatic Investment
- Automatic Escalation

Over the next 20 years 40% of those over 62 are projected to have assets of \$25,000 or less

A major concern is how to live well and not outlive their money

## **Slide Eleven**

### **PHYSICAL COMMUNITIES**

**HOUSING:** goal is to keep citizens in affordable and safe housing, and create environments that make communities age-friendly with houses designed and built to be suitable for a lifetime.

Government officials should adopt land-use policies that promote a range of affordable housing options such as:

- Accessory dwelling units
- Micro-units
- Congregate/group homes
- Granny flats
- Home Sharing (non-related individuals in R1 zoning)

Some of these will provide rental income opportunities for income to help with expenses, or provide housing for service providers

Encourage universal design elements

Establish and expand programs for home modification through:

- Property tax credits
- Grants
- Favorable loans

(currently 80% of the costs are paid out-of-pocket by the residents)

Promote Rehab for current housing stock

The number of senior rental households will double from 2010 to 2030

Planners should optimize the ability of seniors to participate in civic lives by:

- Well maintained and well lit streets
- Abundance of affordable housing close to:
  - Retail stores, needed services, social activities, healthy food markets, public parks and recreational facilities

Integrate Health Care and Supportive Services programs with Housing

There is a growing body of evidence showing that more tightly linking health care with the home setting can improve health outcomes, reduce the costs borne by the health

care system, and enable millions of Americans to age in place in their own homes and communities.

Counties should create a working group of Housing and Health Care experts

## MOBILITY

Provide accessible mobility systems that include innovative ride programs like Google, Uber, Lyft, Ford, etc. and create a one call/click platform to access services

## HEALTH AND WELLNESS

Promote Fall Prevention Programs – 1 in 3 older adults fall annually resulting in 2.5 million ER visits, 700,000 hospitalizations, and approximately \$34 Billion in health care costs, and the number one cause of injury-related deaths in older adults.

Place additional focus on home safety.

Promote telehealth services.

Increase awareness of intergovernmental collaboration and eliminate spending silos. Put funding where it is most needed as the demands change.

## PUBLIC FINANCE

National, State, and Local Tax Policy

Sales tax declining at every age level

Property tax: changes in the Homestead exemption (less money to the Counties and more to direct services, better audit control by the Counties)

Income tax: Less income and pension income exemption

## SUPPORTIVE COMMUNITY

Home and Community Based Services – 70% will need LTSS at some point in their lifetime

Long Term Care: few have private insurance, Medicaid pays the bulk of the costs

On an annual basis:

Adult Day Care = \$16,900

Home Health Aide = \$45,800

Nursing Facility = \$87,600

## COMMUNICATIONS AND OUTREACH

Deliver the message

Change the talking points

Influence behavior change

## **Slide Twelve**

Meetings, focus groups, communication opportunities, education, information, committee participation, research documents, literature review

## **Slide Thirteen**

These areas – each the focus of an individual SAPGA committee – will shape recommendations provided to Colorado policymakers in November 2016 and updated in 2018 and 2020.

There are a couple of other important considerations.

Programs, groups, studies and recommendations tend to focus on lower income individuals and families

Another large group: people over 50 own or control 85% of our nation's wealth  
Those over 65 accounted for \$7.1 trillion in economic activity in the United States last year, and it is projected that will rise to \$13.5 trillion by 2032

The spending of savings, pensions, 401 K's by people over 65 will support 346,000 jobs by 2030, 125,000 of them in the Health Services Industry.

We also need to look at technology.

58% of people over 65 use the internet

81% of those 50-65

Promote TeleHealth

Sensors, cameras, access to health information, sharing of information between physicians and families

## **Slide Fourteen**

### **YOUR THOUGHTS**

***If successful, in your perspective, what programs and strategies regarding aging would be in place 10 years from now?***

***How could the state help your community prepare for this demographic shift?***

However, this is not just a State issue. While the State and Federal government provide or channel resources, most of the services come from the local level.

Federal Dollars: about \$20 million annually, but mostly in buckets or silos

State Dollars: General Fund: sales and use taxes to the Aid to the Needy and Disabled programs, Home Care Allowances, and the Area Agencies on Aging

Cash Funds: Old Age Pension, Older Coloradans Cash Fund

The JBC estimates it will take an increase of \$11.2 million annually just to maintain the current level of services, or \$167.7 million by 2030. It is difficult to see that happening. That puts the burden on local government, the business community, and nonprofits. So do not just look for State dollars.

***What recommendations or thoughts do you have for the Planning Group as it is developing its Framework?***

### **Slide Fifteen**

Share additional comments with SAPGA using [agingstrategy@state.co.us](mailto:agingstrategy@state.co.us)

Learn more about SAPGA's individual members, meeting minutes, committees and schedules, and reference links to good resources at: [www.colorado.gov/agingstrategy](http://www.colorado.gov/agingstrategy)