Aging with choice in the Denver region
As the Denver Regional Council of Governments’ Area Agency on Aging enters its fifth decade of working and advocating on behalf of adults 60 and older, the region’s elders and their caregivers face profound challenges.

THE POPULATION IS AGING, AND DEMAND FOR SERVICES IS GROWING.
The Denver region’s older adults overwhelmingly (82 percent) want to stay in their communities through retirement, but a prosperous economy and related high demand for housing means they are often priced out of their neighborhoods. In recent years, an increasing number of calls to the organization’s Information and Assistance line have been from elders and people with disabilities struggling to find affordable housing.

Forty years ago, DRCOG worked to develop programs for older adults, fund construction of senior centers and purchase equipment for providing free or affordable nutritious meals in central locations.

Today, the organization’s priorities include helping communities become more age-friendly and enabling older adults and people with disabilities to remain in their homes for as long as they desire.

In addition, the organization works with its member governments to evaluate the age-friendliness of their communities and to make neighborhoods more livable for older adults.

Under an organizational vision that promotes “vibrant, connected, lifelong communities with a broad spectrum of housing, transportation and employment, complemented by world-class natural and built environments,” DRCOG champions choice in aging. Guided by a vision for the future in which every older adult chooses when, if and how they transition from the community into a care facility, DRCOG coordinates existing resources and partnerships to facilitate aging with choice for as many elders as possible.

BY 2030

One in four area residents will be 60 or older

94% increase among people 75+

34% increase among people 90+
Area Agency on Aging

The Denver Regional Council of Governments (DRCOG) Area Agency on Aging is the largest in the state of Colorado. It provides information and services to older adults and people with disabilities in Adams, Arapahoe, Clear Creek, Douglas, Gilpin and Jefferson counties, as well as the City and County of Broomfield and the City and County of Denver. Forty-seven percent of Colorado’s older population lives in the region.

Despite a vision for a brighter future, many of the region’s older adults face challenges today. Waitlists for affordable housing communities and those that can accommodate people with disabilities are long. Amid record demand, elders seeking nutrition assistance and help to stay safe and independent in their homes also wait their turn. Response to the Colorado Choice Transitions program, which helps people move from rehabilitation centers, nursing homes and assisted-living facilities back into the community, has been tremendous.
Aging and Disability Resource Center

DRCOG also serves as the Aging and Disability Resource Center for the region, providing information, assistance and options counseling for older adults (60-plus) and people 18-plus with disabilities. The program streamlines access to long-term services and community resources. Options counselors offer personalized education and support individuals and their caregivers in decision-making. The services of the Aging and Disability Resource Center are available to family members, caregivers, friends and professionals.

THE AREA AGENCY ON AGING ADVOCATES ON BEHALF OF LONG-TERM CARE RESIDENTS

- **2,972** Number of ombudsman visits to long-term care facilities
- **33,100** Hours of service provided through adult day programs
- **9,721** Number of beds at skilled nursing facilities
- **55,222** Hours of chore, homemaker and personal care services provided
- **11,523** Number of beds at assisted-living facilities
- **121,189** One-way transportation rides provided
- **778,907** Meals provided at community centers or by home delivery
What the future holds
As the Denver region’s population ages and continues to grow, the demand for services provided by DRCOG and its partners will only increase.

Between now and 2019, the Area Agency on Aging will target its services to those most in need:

- elders who are frail
- low-income
- confined to their homes
- living in rural areas
- members of minority communities
- those at risk of premature admission to nursing homes

The Area Agency on Aging will continue to expand its clients’ access to transportation, nutrition, mental health and in-home resources. Because caregivers are often key to older adults and people with disabilities remaining in their communities, the organization will provide friends and family with support and assistance.

DRCOG will launch a program to help people transition from nursing homes into the community. It will significantly expand its new program that helps disabled veterans live independently and direct their own care.

Nearly 500 people participated, ranking the following six services as most important:

- transportation
- in-home services
- home repair or chore
- nutrition
- information, referrals and assistance
- caregiver support

During 2015, the Area Agency on Aging conducted nearly 20 community conversations related to increasing or maintaining independence for older adults in the metropolitan Denver area.
DAILY LIVING PROBLEMS

The Denver region’s older adults indicated at least a minor problem with the following aspects of daily life:

- 40% did not report daily living problems
- 27% safe and affordable transportation
- 11% enough food
- 22% appropriate housing
The Area Agency on Aging also provides direct services including:

- Information, referrals, resources and assistance (over the phone, in-person and online at drcog.networkofcare.org)
- Options counseling
- Through the Ombudsman program, advocating on behalf of residents in skilled nursing facilities, nursing homes and assisted-living facilities
- Through the Ombudsman program, investigating complaints made by or on behalf of long-term care residents and working toward resolution
- Through the Ombudsman program, promoting awareness of elder abuse

- Services for elders from refugee communities
- Managing residents’ transitions home from hospitals and long-term care facilities
- Helping communities evaluate their age-friendliness and plan for the demographic shift
- Helping disabled veterans remain independent at home
- Individual support for at-risk adults

DRCOG also provides short-term case management for older adults requiring assistance during life transitions. With the goal of helping older adults remain active and independent in their communities, case managers perform needs assessments, coordinate services, help the older adult apply for and access benefits for which they may be eligible, and consult with family members.

A critical component of the Area Agency on Aging’s work is advocacy on behalf of individual elders as well as Colorado’s older adults. Advocacy helps secure critical funding for community services for adults older than 60 and people with disabilities.
Stronger communities, more choices
The vast majority of the region’s soon-to-be older adults intend to remain in their current communities and homes for as long as possible.

Fiscal analysis shows that keeping seniors in their homes for as long as possible saves them — and the rest of us — significant amounts of money. And we know from experience that our communities are stronger and more resilient when they include elders.

| $77  | The monthly cost of services that allow an older adult to remain living at home and prevents premature admission to assisted-living or skilled nursing facilities. (provided through the Older Americans Act) |
| $1,840 to $4,600 | Typical monthly expenses for a resident at an assisted-living facility (if billed to the resident or her family) |
| $2,232 | Typical monthly expenses for a resident at an assisted-living facility (if billed to Medicaid) |
| $5,500 to $13,000 | Typical monthly expenses for a resident at a skilled nursing facility (if billed to the resident or his family) |
| $7,197 | Typical monthly expenses for a resident at a skilled nursing facility (if billed to Medicaid) |
However, throughout the region, many older adults encounter waiting lists for services offered by DRCOG’s partners. Demand already exceeds the availability of affordable housing, nutrition and other services that help elders live independently. When outpaced demand causes older adults to lose access to the services that help them remain in the community, they are prematurely forced to move into nursing homes and assisted-living facilities.

Some older adults work past typical retirement age, but many contribute to their communities by volunteering, providing informal help to family and friends and caregiving. During 2014, elders in DRCOG’s eight-county region contributed more than $9 billion in economic value to their communities.
Aging in communities

An ideal and a challenge
Although most older adults desire to remain in their homes and communities as they age, several factors make doing so a challenge.

Colorado lost fewer jobs during the Great Recession, and rebounded quickly. Its job growth outpaces New York City, Los Angeles, Chicago and Houston. The unemployment rate has dropped year after year since 2010. And the City and County of Denver has grown by more than 100,000 people since 2000, with another 100,000 expected during the decade to come.

With a thriving economy comes demand for housing. Home prices are high, with sellers worried they may not be able to afford their next home. Rent increases have, until very recently, kept pace with Silicon Valley. Although additional rental units are being built, most are above market rate and are resulting in rents regionwide to rise.

When older adults consider downsizing, many move from single-family homes into condominiums. Partly due to construction defects litigation, and partly due to a lack of condominium options, affluent empty-nesters who might otherwise downsize to a condo instead choose market-rate or luxury rentals. On the other end of the spectrum, a significant volume of calls received by DRCOG’s Information and Assistance phone line are from elders who are having difficulty finding low-income housing.

The suburban appeal of large lots and few neighbors can be attractive when access to, and the ability to drive, a personal vehicle is guaranteed. But without access to affordable, accessible public transportation, as mobility decreases aging-in-place becomes a challenge. For older adults in suburban areas, being unable to drive a car limits their access to health services and everyday essentials such as grocery stores.
On the horizon
Through the Affordable Care Act, DRCOG continues to expand its role as a bridge between health care providers and community service organizations.

The Area Agency on Aging continues to explore public and private funding opportunities to enhance the quality of life for older adults in both clinical and community settings.

Throughout the region, residents 60 and older account for 15-20 percent of most counties’ populations. By 2030, 25 percent of the region’s population will be 60 or older. Counties currently exceeding those regional averages are Jefferson County (22.54 percent of its population represent households 60 or older in 2015) and Clear Creek County (28.08 percent). Southwest Arapahoe County also has a high concentration of older adults.

At the municipal level, certain parts of Wheat Ridge, Arvada and Lakewood have concentrations of older adults exceeding the regional average.

Within the region, higher concentrations of older adults from minority races and ethnicities (including Black, Hispanic/Latino, Asian, American Indian, and people identifying as two or more races) are found in East Denver, West Aurora, West Denver, Lakewood, Commerce City and Thornton. Douglas County and southwest Arapahoe County have the lowest concentrations of people older than 60 from minority races and ethnicities.
DRCOG continuously works to identify the gaps between the services it facilitates and the needs of the region’s older adults. In 2016 the organization hired two Spanish-speaking case managers, in response to findings that showed 22 percent of Latinos lack health coverage. Among Hispanics, one-third of older adults feel physically, emotionally and financially burdened by caring for another person. In a partnership with Colorado Latino Age Wave, DRCOG will explore outreach, training and respite services for Latino caregivers.

**As the Denver region’s population ages, so will the number of residents with disabilities. On average;**

- **17%** of the region’s adults 65-plus have an ambulatory disability
- **17%** have a hearing disability
- **11%** have a disability that makes it difficult to live independently
- **58%** of older adults reported they were providing care for others
- **20%** reported they received care
- **21%** reported they were financially burdened by caregiving
- **24%** physically burdened
- **27%** emotionally burdened

Among the region’s counties, Adams has the highest representation of older adult residents with disabilities (14 percent in 2013).

The number of people involved in care for older family members is growing along with the region’s increasing population of older adults. Although DRCOG has always offered assistance to caregivers of older adults and people with disabilities, during the next four years the organization will sharpen its strategies for supporting its clients’ spouses, family and caregivers.
In response to area seniors identifying transportation as a top concern, DRCOG has already worked to reduce no-show rates for existing transportation services. With a goal to increase the number of elders using transportation services, DRCOG will continue to work with its partners to expand the types of rides available beyond trips to nutrition and medical services.

In coordination with the GLBT Community Center, DRCOG is developing a case management program for clients who are lesbian, gay, bisexual and transgender (LGBT). LGBT elders are twice as likely to live alone, four times less likely to have children and five times less likely to use senior services than their heterosexual peers.

One of DRCOG’s most visible programs is its ombudsman service on behalf of residents at long-term care (including assisted-living and skilled nursing) facilities. In addition to advocacy on behalf of individual residents, DRCOG’s advocacy through its ombudsman program will also include providing recommendations on long-term care facility regulations related to residents’ rights; training, education and certification for administrators and staff; and provider accountability.
Challenges and opportunities
The Area Agency on Aging is largely funded through the Older Americans Act, a half-century-old federal program that allocates funds to states based on their 60-plus populations.

Without the act, many of the programs DRCOG and its partners offer would have to secure private funding. A drawback to this significant funding source, however, is that the 2016 reauthorization of the Older Americans Act kept funding at 2006 levels. The frozen formula means that funding to states such as Colorado, with fast-growing senior populations, has not kept up with the actual population of older adults. Although DRCOG supports the Older Americans Act, it advocates for the next reauthorization to reallocate funding based on each state’s actual population of adults 60-plus.

Through advocacy efforts, DRCOG’s staff has worked with Colorado’s legislature to successfully secure an additional $4 million each year for three years ($12 million total) for older adults via Long Appropriations Bill funding. DRCOG staff also identified unused Senior Property Tax Exemption funds, which translated to DRCOG receiving $656,880 to provide services for older adults in the eight-county region.

The unpredictable nature of government funding means that DRCOG continues to explore innovative approaches to meet the needs of the region’s older adults. In addition to strengthening essential community partnerships, DRCOG is working with clinical medical providers to identify social concerns that may contribute to hospital readmissions, high medical bills and poor health. With DRCOG as a bridge, nonprofit, community partners and clinical medical sites will work together to make strides toward reducing health care costs and improving the quality of life for the region’s older adults.

**ACCESS TO MEDICAL CARE**

In the Denver region, significant percentages of older adults reported at least a minor problem accessing the following types of medical care:

<table>
<thead>
<tr>
<th>Medical Care Type</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Preventive Services</td>
<td>33%</td>
</tr>
<tr>
<td>Affordable Health Insurance</td>
<td>31%</td>
</tr>
<tr>
<td>Affording Medication</td>
<td>25%</td>
</tr>
<tr>
<td>Oral Care</td>
<td>24%</td>
</tr>
<tr>
<td>Health Care</td>
<td>24%</td>
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<tr>
<td>Vision Care</td>
<td>22%</td>
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</tbody>
</table>
In this together

DRCOG’s Area Agency on Aging is just one entity working on behalf of the metropolitan area’s older adults and people with disabilities. Combined efforts within the nonprofit, government and private sectors represent countless organizations and individuals working toward a common goal of allowing the region’s residents to age with choice.

There’s no silver bullet for the challenges of meeting a growing population of older adults’ unmet needs. It’s no single organization’s responsibility to advocate on behalf of, provide education on the issues around, and increase funding for older adults and people with disabilities. Rather, it’s by leveraging and coordinating the strength of each partner’s contributions that will succeed in making the Denver region as age-friendly as possible.

Older adults want to stay in their homes and communities. And if the right resources are available to help them do so, it costs much less for them, their families and the state’s taxpayers.

The fastest way for the region to achieve its goal of keeping older adults independent and at home for as long as they choose is to increase the variety and availability of community-based services.

DRCOG continues to work to identify gaps in service among various populations. Whether it’s poverty, crime, food deserts or places where access to public transportation is difficult, the challenges facing some segments of the region’s older adults are daunting. But together, individuals and organizations from throughout the region can work together to address these issues.
DRCOG has recently started allocating available grant money to organizations that prove they’re providing solutions for previously underserved communities. *(For up-to-date maps of the places where community-based services are most needed, please visit drcog.org.)*

In the region’s vision for the future, all its region’s elders are able to age with choice in their communities, rather than being prematurely forced into care facilities that exceed their needs.

The cost for everyone increases when older adults are forced to move into long-term care facilities because no community-based services are available (or because waiting lists are too long).

Community-based services provide for seniors’ nutrition, basic wellness, transportation and minor household needs at a fraction of the cost of assisted-living facilities or skilled nursing centers.

<table>
<thead>
<tr>
<th>Service</th>
<th>Receiving in-home services</th>
<th>Assisted-living facility</th>
<th>Skilled nursing facility</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Average monthly cost</strong></td>
<td>$77</td>
<td>$1,840 to $4,600</td>
<td>$5,500 to $13,000</td>
</tr>
<tr>
<td><strong>Who pays?</strong></td>
<td>State of Colorado using Older Americans Act funds</td>
<td>The resident, her family or Medicaid</td>
<td>The resident, his family or Medicaid</td>
</tr>
</tbody>
</table>
The value of community-based services represents much more than cost savings. If seniors who can remain independent at home and in their communities use community-based services, waiting lists for long-term care facilities will be reduced, allowing more access for older adults who truly need a spectrum of specialized care. When wellness and preventive services are easily available, older adults are more likely to use them, meaning they’re healthier and less at risk of using emergency services. The need to expand community-based services is imperative. Elders’ wisdom, experience and knowledge enrich our communities. When community-based services are available, the social connections between older adults and other generations are enhanced through day-to-day interactions with other residents of the neighborhood.

You can help.

Continue to advocate and work with your local city council and county commission to make living in community both attractive to and accessible for older adults. Continue to advocate for increased funding for seniors at the local, state and federal levels. Whenever possible, discuss the issues facing older adults. Let your contacts in business, government and nonprofit spheres know that there’s a need for more community-based services, and encourage them to provide services where DRCOG has identified gaps within the region.

Sources: Community Assessment Survey for Older Adults (Denver Regional Council of Governments, 2015 Report of Results and 2015 Hispanic Report of Results); DRCOG Area Plan on Aging 2015-2019; Senior Housing in the Denver Region (Maggie Lyons, University of Colorado Denver, December 2015); U.S. Census Bureau; The United States of Aging Survey (Denver Full Research Findings, July 2015); Colorado Department of Local Affairs; Metro Denver Economic Development Corporation.
Take the Boomer Bond assessment

Several communities within the region have already demonstrated innovative and successful ways to become more age-friendly (see “Boomer Bond Assessment Tool” — above).

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