VITAL VOICES

Issues that Impact Colorado Adults Age 45 and Older

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INTRODUCTION

For the past two decades, AARP has provided state offices with data to support planning and advocacy. As the breadth of our work has expanded, AARP Research and our national partners have responded by creating a tool that will empower state offices and staff to do more for their local constituents.

As part of our transition from National to Nationwide, AARP is launching a new research initiative that will deliver vital, current, and state-specific data to every state office on a rolling three-year schedule. The name of this nationwide initiative is Vital Voices, and we will use it to ensure that each individual state has access to the data they need for local advocacy, outreach, and education efforts. States can use the data in numerous ways:

• Predict the need for a specific program or interest in a specific issue.
• Enhance all communications with current data.
• Track issues and attitudes over time to assess shifts in public opinion.

Bringing Vital Voices to the states has been an enterprise-wide initiative. Never before has AARP launched a research program of this size and with this much promise. We give it to you with the hope that this data will inform better decisions for Colorado adults age 45 and older.
Survey Results for Colorado-Core Questions

Issues that Impact Colorado Adults Age 45 and Older
COLORADO RESIDENTS AGE 45+ THINK MANY ISSUES ARE IMPORTANT, WITH ‘STAYING MENTALLY SHARP (94%) AND STAYING PHYSICALLY HEALTHY (93%)’ TOPPING THE LIST.

<table>
<thead>
<tr>
<th>Important Health Care Issues</th>
<th>Extremely or very important</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staying mentally sharp</td>
<td>94%</td>
</tr>
<tr>
<td>Staying physically healthy</td>
<td>93%</td>
</tr>
<tr>
<td>Having adequate health insurance coverage</td>
<td>91%</td>
</tr>
<tr>
<td>Having Medicare benefits available to you in the future</td>
<td>85%</td>
</tr>
<tr>
<td>Paying for health care expenses, including premiums and co-pays</td>
<td>82%</td>
</tr>
<tr>
<td>Developing or maintaining healthy behaviors</td>
<td>77%</td>
</tr>
<tr>
<td>Paying for prescription drugs</td>
<td>75%</td>
</tr>
</tbody>
</table>

11. For the following list of issues, please indicate how important each is to you personally. (Health Care) (n=705)

*Not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories.
Nine in ten (92%) of Colorado residents age 45+ rate ‘having financial security throughout their life or retirement’ as extremely or very important.

Important Economic Issues

- Having financial security throughout your (life/retirement): 92%
- Having enough income or savings to retire: 90%
- Being able to afford groceries or other household necessities: 89%
- Having adequate Social Security benefits available to you in the future: 82%
- Having affordable utilities: 81%
- Protecting yourself against unfair financial practices: 80%
- Protecting yourself against consumer fraud: 77%
- Being able to stop working for pay at the age you want: 70%
- Having online security: 67%
- Protection from age discrimination: 62%
- Having good employment opportunities in your community: 61%
- Maintaining relevant job skills and experience: 49%
- Having access to high-speed Internet: 48%

11. For the following list of issues, please indicate how important each is to you personally. (Economic/Financial) (n=705)

*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories
‘Staying in your own home as you get older’ is extremely or very important to four in five (79%) Colorado residents age 45+.

### Important Independent Living Issues

<table>
<thead>
<tr>
<th>Issue</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Staying in your own home as you get older</td>
<td>79%</td>
</tr>
<tr>
<td>Caring for a loved one</td>
<td>77%</td>
</tr>
<tr>
<td>Getting to the places you need to go independently</td>
<td>77%</td>
</tr>
<tr>
<td>Having high quality long-term care in your community</td>
<td>73%</td>
</tr>
<tr>
<td>Having affordable housing options in your community</td>
<td>70%</td>
</tr>
<tr>
<td>Having flexibility in your schedule to care for a loved one</td>
<td>62%</td>
</tr>
<tr>
<td>Improvements to Colorado’s long-term care services so fewer residents leave the (state/island)</td>
<td>62%</td>
</tr>
<tr>
<td>Staying in your community as you get older</td>
<td>59%</td>
</tr>
<tr>
<td>Having paid time off to care for yourself or a seriously ill family member</td>
<td>54%</td>
</tr>
</tbody>
</table>

11. For the following list of issues, please indicate how important each is to you personally. (Independent Living and Long-Term Care) (n=705)

*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories
CAREGIVING ISSUES

Nearly one-third (30%) of Colorado residents age 45+ are currently providing unpaid care to an adult relative or friend.

Providing Unpaid Adult Care

- 30% Yes
- 70% No

CARE1. Are you currently providing unpaid help to a relative or friend 18 years or older to help them take care of themselves? This would include doing things for them such as grocery shopping, providing transportation, managing finances, arranging for healthcare or other services, or preparing meals. (n=705)
Nearly two in five (39%) Colorado residents age 45+ who are not currently providing unpaid care have provided this type of care in the past.
Survey Results for Colorado-Health Questions

Issues that Impact Colorado Adults Age 45 and Older
Half (52%) of Colorado residents age 45+ are currently taking two or more prescription medications on a regular basis.

Number of Prescription Medications Take Regularly

- None: 31%
- 1: 16%
- 2 to 3: 25%
- 4 to 5: 14%
- 6 or more: 13%
- Refused: 1%
Monthly out-of-pocket spending on prescription drugs varies among Colorado residents age 45+, with most (66%) spending less than $50 per month.

Annual Spend on Prescription Medications

- Nothing/ $0: 27%
- More than $0 but less than $10 per month: 15%
- $10 to less than $50 per month: 24%
- $50 to less than $100 per month: 11%
- $100 to less than $200 per month: 8%
- $200 to less than $500 per month: 7%
- $500 to less than $1,000 per month: 4%
- More than $1,000 per month: 2%
- Don't know: 1%

PER3. In the past 12 months, approximately how much have you spent out of your own pocket for prescription drugs? (n=705)
Over half (59%) of Colorado residents age 45+ are at least somewhat concerned about being able to afford needed prescriptions over the next two years.

**Concern about Affording Prescription Drugs Over the Next Two Years**

- **Extremely concerned**: 18%
- **Very concerned**: 17%
- **Somewhat concerned**: 24%
- **Not very concerned**: 19%
- **Not concerned at all**: 21%

**PER5.** How concerned are you about being able to afford the cost of needed prescription drugs over the next two years? (n=705)
Currently Medicare is prohibited by law from negotiating prescription drug prices with pharmaceutical companies. Some policymakers have proposed allowing Medicare to use its bargaining power to negotiate lower prices for prescription drugs. Do you support or oppose allowing Medicare to use its bargaining power to negotiate lower prices for prescription drugs? (n=705)

Support / Oppose Medicare Negotiating Lower Prices

- Strongly support: 67%
- Somewhat support: 24%
- Somewhat oppose: 3%
- Strongly oppose: 4%
- Don't know: 2%
- Refused: 1%

The vast majority (91%) of Colorado residents age 45+ support allowing Medicare to negotiate lower prices for prescription drugs.
In the past year, nearly one in five (18%) Colorado residents age 45+ report a delay getting a prescription filled because of the cost; the same percentage (18%) decided not to fill a prescription because of the cost.

<table>
<thead>
<tr>
<th>Challenges in Obtaining Prescriptions</th>
<th>18%</th>
<th>81%</th>
<th>18%</th>
<th>82%</th>
<th>15%</th>
<th>85%</th>
<th>11%</th>
<th>89%</th>
<th>6%</th>
<th>94%</th>
<th>2%</th>
<th>98%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delayed getting a prescription filled because of the cost</td>
<td></td>
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<tr>
<td>Decided not to fill a prescription because of the cost of the drug</td>
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<td>Taken less medicine than prescribed to make it last longer</td>
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<tr>
<td>Cut back on such items as food, fuel, or electricity to afford prescription drugs</td>
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<tr>
<td>Ordered your prescription drugs by mail or Internet from another country because they cost less</td>
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<tr>
<td>Traveled to Canada or another country to purchase prescription drugs because they cost less</td>
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</table>

**PER9.** Many people face difficult decisions when buying prescription medications. In the past 12 months, have you...? (n=705)
Half (53%) of Colorado residents age 45+ strongly agree that out-of-pocket costs for prescription drugs should be capped.

Capping Out-of-Pocket Costs

- Strongly agree: 53%
- Somewhat agree: 23%
- Neither agree nor disagree: 6%
- Somewhat disagree: 6%
- Strongly disagree: 4%
- Don't know: 8%

**PER11_B.** In order to address the high cost of prescription drugs, do you agree or disagree with capping out-of-pocket costs? (n=705)
About half (54%) of Colorado residents age 45+ think that Colorado should be able to set drug prices for prescription drugs sold in the state.
Nearly four in five (79%) Colorado residents age 45+ agree that the Federal government should grant the waiver allowing Colorado to import prescription drugs from Canada.

RX-CO2. Currently, U.S. law largely prohibits people from importing prescription drugs from other countries like Canada. Some people believe that the law should be changed to allow Americans to buy less expensive prescription drugs from Canada, as long as they are just as safe and effective as those bought in the United States. In 2019, Colorado passed such a law, allowing importation of Canadian prescription drugs into Colorado, but that law now requires a waiver from the Federal government to implement the law. Do you agree that the Secretary of Health & Human Services should grant this waiver for Colorado? (n=705)
The majority (85%) of Colorado residents age 45+ think prescription drug companies have at least some influence over Colorado elected officials.

**Drug Company Influence Over Colorado Officials**

- **57%** A lot of influence
- **28%** Some influence
- **6%** Only a little influence
- **3%** No influence at all
- **7%** Don’t know

RX-3a. How much influence do you think prescription drug companies have over state elected officials? (n=705)
The majority (89%) of Colorado residents age 45+ think that prescription drug companies have at least some influence over federal elected officials.
Survey Results for Colorado-Wealth Questions

Issues that Impact Colorado Adults Age 45 and Older
An increase in monthly household utility rates would be a major problem for 37% of Colorado residents age 45+.

**Problem of Utility Rate Increase**

- **Major problem**: 37%
- **Minor problem**: 41%
- **Not a problem**: 20%
- **Don't know**: 1%

**GUTIL1.** Thinking about your monthly costs for household utilities including heating, cooling, electricity, and natural gas, would an increase in your utility bill be a major problem, minor problem, or not a problem? (n=173)
ELECTRIC & GAS

Half of Colorado residents age 45+ do not believe that state elected officials are doing enough to keep utilities affordable.

State Officials Keeping Utilities Affordable

- Yes: 50%
- No: 35%
- Don't know: 15%

**GUTIL2.** Do you believe that your state elected officials are doing enough to keep your utilities affordable? (n=173)
The majority (68%) of Colorado residents age 45+ support a full review process before additional surcharges and fees can be added to utility bills.
More than half (59%) of Colorado residents age 45+ oppose allowing utility companies to raise rates to comply with new laws and regulations that may be enacted in the future.
Only 5% of Colorado residents age 45+ have heard of decoupling utility revenue.

Knowledge of Decoupling Utility Revenue

<table>
<thead>
<tr>
<th>Yes</th>
<th>5%</th>
</tr>
</thead>
<tbody>
<tr>
<td>No</td>
<td>95%</td>
</tr>
</tbody>
</table>

GUTIL11. Have you ever heard, read, or seen anything about decoupling utility revenue? (n=173)
While half (53%) of Colorado residents age 45+ oppose decoupling utility revenue, many have yet to form an opinion on the issue.

Support for Utility Decoupling Method

- Strongly support: 3%
- Somewhat support: 8%
- Neither support nor oppose: 19%
- Somewhat oppose: 22%
- Strongly oppose: 31%
- Don't know: 17%

GUTIL13. Traditionally, utility companies earn revenue based on how much energy a customer uses. Therefore, profits of utility companies are tied to how much energy they sell to customers. Some utilities in Colorado are proposing a new method, called decoupling, for how energy is charged to customers. In decoupling, the amount you pay for energy is not directly tied to how much energy you use. Some say that decoupling encourages utility companies to promote energy conservation because their profits are no longer tied to sales. Others say it penalizes customers by raising their rates when they use less energy. Do you support or oppose this new decoupling method of charging consumers for energy? (n=173)
ELECTRIC & GAS

About half (54%) of Colorado residents age 45+ who support utility decoupling would not support these efforts if it meant a significant increase to their utility bills.

Support for Utility Decoupling

- Yes: 54%
- No: 21%
- Don't know: 25%

GUTIL14. Would you still support these decoupling efforts if it means a significant increase to your electric and/or natural gas utility bill? (n=19)
Opinions are mixed regarding work-related concerns among Colorado residents age 45+.

<table>
<thead>
<tr>
<th>Work Related Concerns</th>
<th>Extremely or very concerned</th>
<th>Somewhat concerned</th>
<th>Not very or not at all concerned</th>
</tr>
</thead>
<tbody>
<tr>
<td>Having employment opportunities in your community</td>
<td>42%</td>
<td>27%</td>
<td>31%</td>
</tr>
<tr>
<td>Facing age discrimination in the workplace</td>
<td>33%</td>
<td>27%</td>
<td>40%</td>
</tr>
<tr>
<td>Losing a job</td>
<td>33%</td>
<td>20%</td>
<td>48%</td>
</tr>
<tr>
<td>Not having relevant job skills and experience to get a new job if you needed one</td>
<td>32%</td>
<td>24%</td>
<td>44%</td>
</tr>
<tr>
<td>Having to leave Colorado for better job opportunities</td>
<td>22%</td>
<td>16%</td>
<td>61%</td>
</tr>
<tr>
<td>Younger residents leaving Colorado to find work elsewhere</td>
<td>20%</td>
<td>22%</td>
<td>58%</td>
</tr>
</tbody>
</table>

WORK1. How concerned are you about...? (n=441)

*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories
Survey Results for Colorado-Self Questions

Issues that Impact Colorado Adults Age 45 and Older
Do you own or rent your home? (n=705)

The majority (82%) of Colorado residents age 45+ are homeowners.
Among Colorado residents age 45+, costs (property taxes, utilities, maintenance) and safety modifications are the main factors impacting the ability to remain in their home as they age.

### Factors of Remaining in Home

<table>
<thead>
<tr>
<th>Factor</th>
<th>A lot</th>
<th>A little</th>
<th>Not at all</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increasing property taxes</td>
<td>48%</td>
<td>30%</td>
<td>20%</td>
</tr>
<tr>
<td>Being able to make the necessary repairs and modifications to your home so you can continue to live there safely</td>
<td>46%</td>
<td>32%</td>
<td>20%</td>
</tr>
<tr>
<td>Heating and cooling costs</td>
<td>42%</td>
<td>38%</td>
<td>19%</td>
</tr>
<tr>
<td>Increasing maintenance costs</td>
<td>42%</td>
<td>35%</td>
<td>22%</td>
</tr>
<tr>
<td>Your proximity to goods and services (like grocery stores, pharmacies, or a doctor’s office)</td>
<td>36%</td>
<td>38%</td>
<td>25%</td>
</tr>
<tr>
<td>Size of your home</td>
<td>21%</td>
<td>35%</td>
<td>42%</td>
</tr>
<tr>
<td>Size of your property</td>
<td>19%</td>
<td>35%</td>
<td>44%</td>
</tr>
</tbody>
</table>

HOME-1. How much do you think each of the following would impact your ability to remain in your home as you age? (n=705)

*not all charts equal one-hundred percent due to removal of small cells, see annotation for all categories
More than two-thirds (68%) of Colorado residents age 45+ agree that the state has a serious budget problem.

**Agree / Disagree State Budget Problem**

- **Strongly agree**: 35%
- **Somewhat agree**: 33%
- **Somewhat disagree**: 17%
- **Strongly disagree**: 8%
- **Don't know**: 7%

**TABOR1.** How strongly do you agree or disagree that Colorado has a serious budget problem? (n=705)
Nearly one-third (31%) of Colorado residents age 45+ recall seeing, reading, or hearing something about the Taxpayer’s Bill of Rights within the past two years.

Knowledge of TABOR in the Last 2 Years

- Yes: 69% (69%)
- No: 31% (31%)
- Don't know: 1% (1%)

**TABOR**

The Taxpayer’s Bill of Rights was passed by Colorado voters in 1992 as an amendment to the state’s constitution, and is known simply as TABOR. Have you seen, read, or heard anything about TABOR in the last two years? (n=705)
The Senior Citizen Property Tax / Homestead Exemption grants a property tax exemption to qualifying seniors. Are you familiar with the Colorado Homestead Exemption? (n=705)

Just over half (56%) of Colorado residents age 45+ are familiar with the Colorado Homestead Exemption.

Familiarity with Homestead Exemption

- Yes: 56%
- No: 44%
- Don't know: 1%
The cost of the Homestead Exemption to Colorado’s budget is currently $140 million a year and increasingly rapidly as the state’s aging population grows. Because TABOR limits state revenues, lawmakers are now discussing ways to change the Homestead Exemption so that it will not have such a growing impact on trying to balance the state budget. Do you think changes should be made to the Homestead law? (n=705)

More than half (59%) of Colorado residents age 45+ do not think changes should be made to the current Homestead law.
Over half (62%) of Colorado residents age 45+ do not think that renters age 65+ should be included in the Homestead Exemption.

**Include Renters in Homestead Exemption**

- **Yes**: 29%
- **No**: 62%
- **Don't know**: 8%
TABOR

Colorado residents age 45+ are divided regarding creating an income limit to qualify for the Homestead Exemption.

Add Income Limit for Homestead Exemption

- Yes: 50%
- No: 44%
- Don't know: 6%
The Homestead Exemption currently requires that homeowners age 65 and older must have lived in their home for at least 10 years. Some say this longevity requirement is a disincentive for people who might want to downsize and move into a smaller home. Would you support removing that provision even if it meant receiving a smaller deduction? (n=705)

About half (53%) of Colorado residents age 45+ would support removing the Homestead Exemption longevity requirement even if it meant receiving a smaller deduction.
Just over half (56%) of Colorado residents age 45+ oppose repealing TABOR outright.

Support / Oppose Repeal of TABOR

- **Strongly support repealing**: 18%
- **Somewhat support repealing**: 19%
- **Somewhat oppose repealing**: 17%
- **Strongly oppose repealing**: 39%
- **Don't know**: 7%

**TABOR8.** How strongly do you support or oppose repealing TABOR outright? (n=705)
In November 2019, AARP engaged Alan Newman Research (ANR) to conduct a quantitative research study among Colorado residents age 45+. Topics included healthcare, the economy and financial issues, the Taxpayer’s Bill of Rights (TABOR), work issues, independent living/livable communities and long-term care, caregiving, prescription drugs, and household utilities.

**705 Interviews**

**Colorado Residents 45+**

**Fielded in November 2019**

ANR completed a total of 705 interviews (352 via landline telephone, 177 via cell phone, and 176 online). Respondents were screened to meet the following criteria:

- Age 45+
- Resident of Colorado

Survey length averaged 21.3 minutes by telephone and 19.5 minutes online.
METHODOLOGY

Sampling Procedure

Landline, cell phone, and online sampling were used for this research, with the telephone sample drawn randomly from a list of residents age 45+ of Colorado, purchased from Aristotle, and online sample provided by Fulcrum. A total of 30,918 records were utilized to achieve a sample of 705 respondents. The list of 2,367,444 residents of Colorado age 45+ was randomly divided into 2,367 replicates of 1,000 records for telephone dialing. Initially, 20 replicates were released for calling, with additional replicates being opened as necessary. In all, 30 replicates representing a total of 29,900 resident records were dialed to complete the telephone portion of this study.

The total sample of 705 respondents yields a maximum statistical error of ±3.7% at the 95% level of confidence. (This means that in 95 out of 100 samples of this size, the results obtained in the sample would be within ±3.7 percentage points of the results obtained had everyone in the population been interviewed.)

Interview Methodology

The survey was launched on November 13, 2019 and closed on November 23, 2019.

Telephone interviewing was active between 5:30 p.m. and 9:00 p.m., with some additional calling done between 10:00 a.m. and 4:00 p.m. If necessary, up to 8 call attempts per telephone number were made to reach an eligible respondent. All numbers were called at multiple times of the day as well as days of the week to maximize each resident’s opportunity for inclusion in the study.

Percentages of some questions may exceed 100% due to rounding or the use of multiple response question formats.

All data have been weighted by age, gender, and race/ethnicity according to 2018 U.S. Census Bureau Current Population Survey (CPS) statistics for Colorado.
AARP is the nation’s largest nonprofit, nonpartisan organization dedicated to empowering Americans 50 and older to choose how they live as they age. With nearly 38 million members and offices in every state, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, AARP works to strengthen communities and advocate for what matters most to families with a focus on health security, financial stability and personal fulfillment. AARP also works for individuals in the marketplace by sparking new solutions and allowing carefully chosen, high-quality products and services to carry the AARP name. As a trusted source for news and information, AARP produces the nation’s largest circulation publications, AARP The Magazine and AARP Bulletin. To learn more, visit www.aarp.org or follow @AARP and @AARPadvocates on social media.
CONTACT

Aisha Bonner Cozad, abonner@aarp.org

For media inquiries, please contact media@aarp.org

This research was designed and executed by AARP Research.