VITAL VOICES

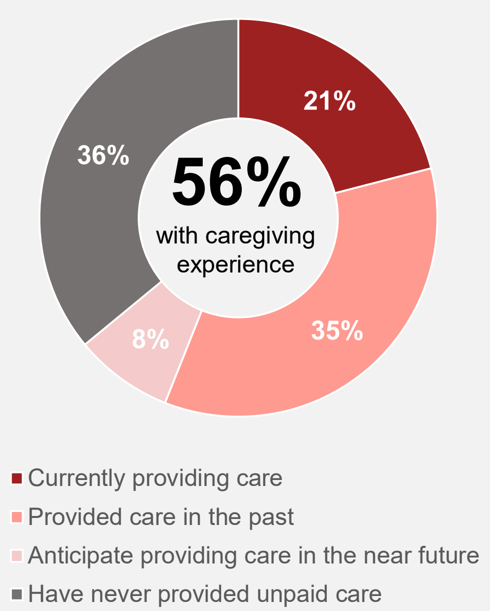
Issues That Impact Colorado Adults Age 45 and Older, 2025

Colorado residents age 45+ are taking on *unpaid* caregiving duties.

Caregiving experience is common among Coloradans age 45-plus (56%). One in five (21%) say they are currently providing unpaid help to an adult relative or friend, and even more (35%) say they have provided this type of care in the past. Additionally, 8% say they anticipate having to provide unpaid care to an adult loved one in the near future. Current or previous caregiving experience is more prevalent among younger Colorado residents than older residents (60% age 45-64 vs 49% age 65-plus).

Caregiving duties include doing things such as grocery shopping, providing transportation, managing finances, arranging for healthcare or other services, or preparing meals.

2025 Unpaid Caregiving in Colorado



"Are you currently or have you ever provided unpaid help to a relative or friend age 18+ to help them take care of themselves?" (n=712 respondents)

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Unpaid Colorado caregivers provide various levels of support to loved ones and need financial assistance to do so.

Colorado caregivers age 45-plus take on a wide range of caregiving duties for their loved ones. At least three-quarters are helping with household chores (83%) or assisting with healthcare needs (76%), including making appointments, providing transportation, and working with doctors or care managers. Additionally, one in three (36%) are helping with dressing and grooming needs.

In addition to the physical demands of caregiving, nearly half (49%) of Colorado caregivers age 45-plus are providing financial assistance to their loved ones, including helping with finances and paying bills. When asked about the best ways to support caregivers, three in five (63%) ranked *financial support for caregiving expenses* in their top 3, with one-third (32%) ranking it their most preferred way to be supported. Moreover, nearly half (45%) ranked *paid time off to care for their loved one* in their top 3.

About one-third (37%) of Colorado caregivers age 45+ say they don't receive any support for caregiving.

2025 Unpaid Caregiving Provided

83%
Household chores

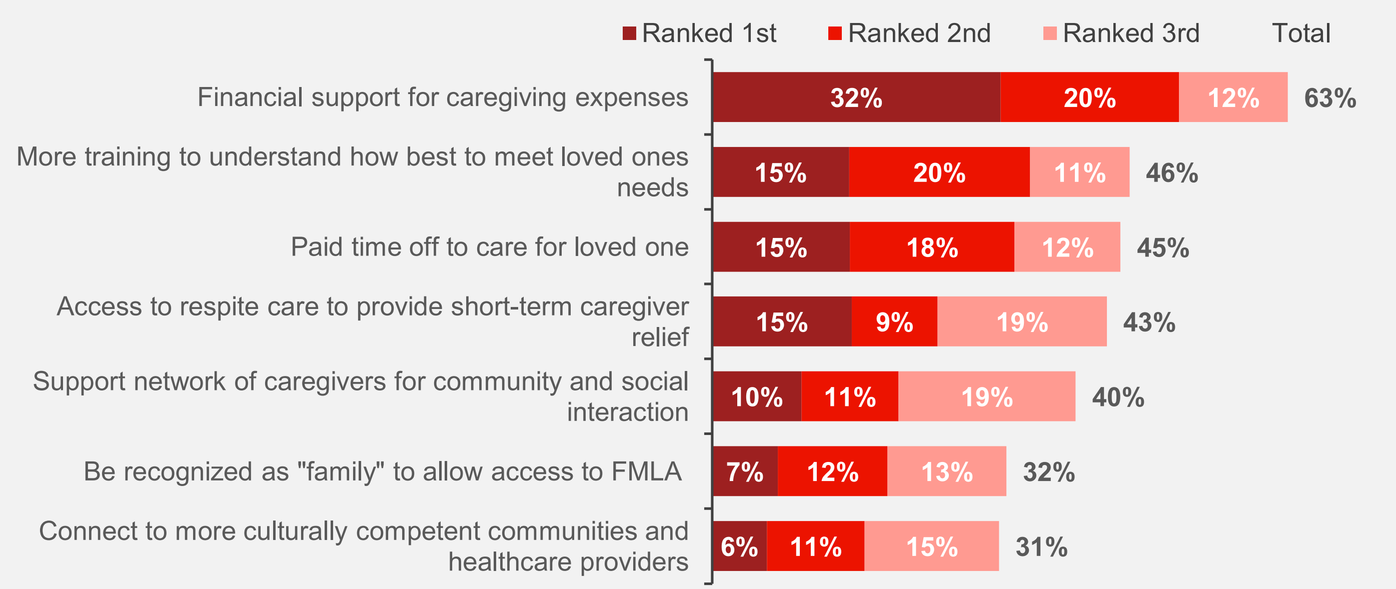
76%
Assistance with healthcare needs

49%
Financial assistance

36%
Dressing and grooming

*"What kind of care do/did you provide (as a caregiver)?
(n=397 current or previous caregivers)*

2025 Ways to Support Unpaid Caregivers



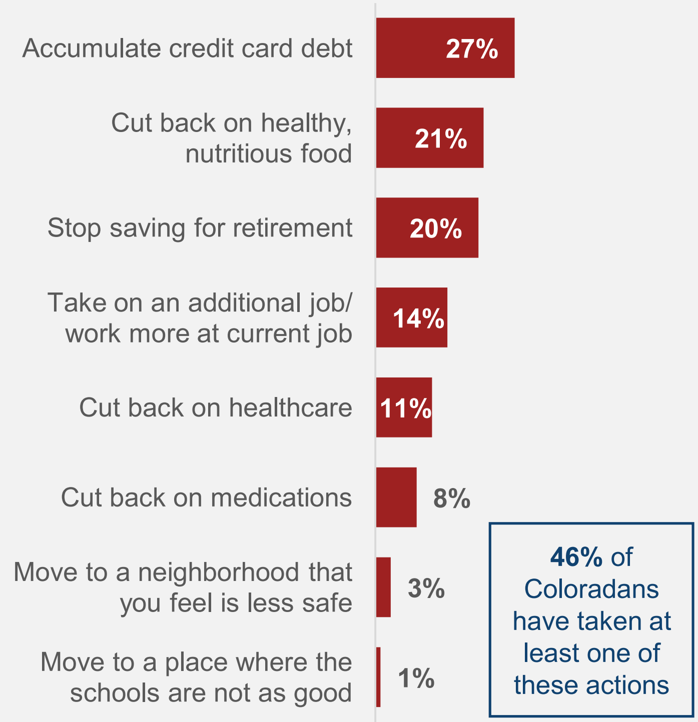
*"As an unpaid caregiver, what are the best ways to support you?
Please rank in order of preference, with 1 being the most preferred and 7 being the least preferred."
(n=229 current or previous caregivers (online only))*

Many Coloradans age 45+ are struggling to afford their home.

Almost half (46%) of Colorado residents age 45-plus have taken some sort of action in the past year because they were under pressure to pay their rent or mortgage. One-quarter (27%) of Colorado adults surveyed accumulated additional credit card debt, while 21% have cut back on healthy, nutritious foods. One in five (20%) have stopped saving for retirement, and 14% took on additional work, whether it was a second job or more hours at their current job. Other actions taken include cutting back on healthcare (11%) or medications (8%).

Three in five (59%) Colorado adults age 45-plus do not believe their state elected officials are doing enough to keep their utilities affordable.

2025 Actions Taken To Help Pay Mortgage or Rent

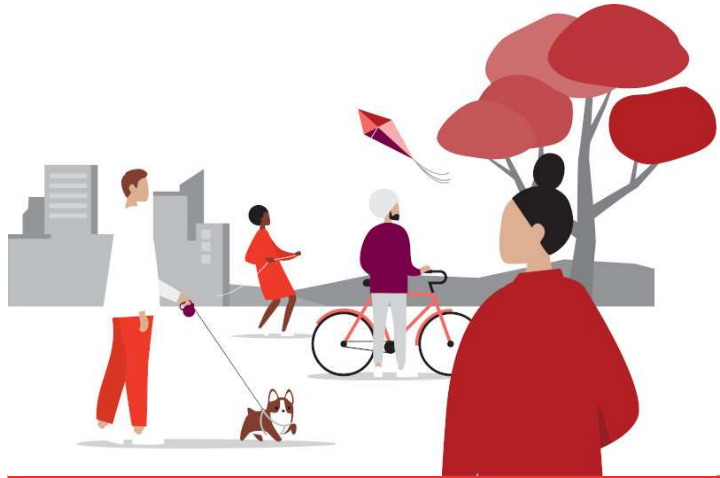


"Which of the following actions, if any, have you personally had to do in the past year because you were struggling to be able to pay your rent or mortgage?"
(n=712 total respondents)

Coloradans live in a variety of homes: While three in four (74%) live in a single-family house, some live in an apartment (11%), a condominium (5%), or in a townhouse/ row house (4%).

Changes in the housing market are impacting Colorado residents age 45+, particularly those in low- and moderate-income households.

As the demand for housing has grown in Colorado, many neighborhoods that have been home for mostly low- and moderate-income households are seeing an increase in higher-income households and higher housing prices. In fact, nearly one-third (30%) of Colorado residents age 45-plus have had to move from their neighborhood, or know someone who did, in the past 5 years due to price changes in the housing market. This trend is impacting low- and moderate-income households at a greater rate: those making <$75k a year (34%) are much more likely to have had to move (or know someone who did) than those making $75k+ (26%). Furthermore, one in five (20%) Colorado residents making <$75k annually say it is extremely or very likely they will have to move from their current neighborhood *in the next 5 years* due to housing market changes (compared to 12% of those making $75k+).

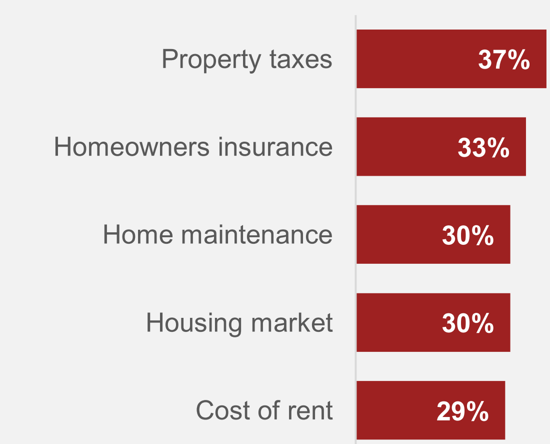


Three in five (60%) are <u>not confident</u> they would be able to find another home in their neighborhood for the same price if they wanted to find a home to better fit their needs to age in place.

Concern regarding rising costs could force Coloradans to move from their current neighborhoods.

As many Colorado residents age 45-plus are already taking actions to help pay their current mortgage or rent, rising costs are causing concern as they look ahead to the future. One-third say they are extremely or very concerned that changes in their property taxes (37%) and homeowners insurance (33%) would cause them to have to move from their current neighborhood. Three in ten also cite concern regarding changes in the housing market (30%), home maintenance costs (30%), and the cost of rent (29%) and its impact on their ability to stay in their current homes.

2025 Factors Causing Concern about Impacting Needing to Move



"Looking ahead, how concerned are you about having to move from your current neighborhood because of changes in…?" **% 'Extremely concerned'** or **'Very concerned'** *(n=712 total respondents)*

Interviews were conducted with 712 Colorado residents age 45+ by landline (17%), cell phone (23%), and online (60%) between July 7, 2025 and July 15, 2025.

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For more information, contact Aisha Bonner Cozad, PhD, ABonner@aarp.org.
For media inquiries, contact media@aarp.org.