Kentucky Elder Readiness Initiative
A Survey of Commonwealth Residents

FIVCO
August 20, 2007

**PRELIMINARY REPORT**

[Map of Kentucky with counties labeled]

University of Kentucky
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**FIVCO: The Context**

The FIVCO Area Development District, located in the northeastern Kentucky eastern coal field region of the state, serves Boyd, Carter, Greenup, Elliott and Lawrence counties. The region is bordered by the Ohio River and the states of Ohio and West Virginia to the north and east. The FIVCO area is rich in heritage, tradition, beauty and culture. First settled by Native Americans at least 4,000 years ago, its natural scenic beauty is evident in its rolling hills and Grayson Lake, Greenbo Lake, and Carter Caves state resort parks. The economy of the region has been characterized by its location near the Ohio and Big Sandy Rivers and its natural resources of iron and coal and fertile valleys for farming and agriculture. Today, industry, most notably Ashland Oil (now run by Marathon), AK Steel, and ConAgra Foods provide employment to FIVCO residents.

Bennett's Mill Covered Bridge
Greenup County, KY
This wooden bridge which crosses Tygart Creek in Greenup County, Kentucky, is 195-feet-long and reported to be the oldest and longest single-span covered bridge in the world open to traffic.

FIVCO has a rich cultural history and has been home to some of Kentucky’s most notable residents including state poet laureate and author Jesse Stuart, All-Star major league pitchers Don Gullet and reigning Cy Young Award Winner Brandon Webb, game show host Chuck Woolery, U.S. Chief Justice Frederick Moore Vinson and county music stars Billy Ray Cyrus, Ricky Skaggs, the late Keith Whitley, and the Judds; singers Naomi and Wynona, and actress Ashley.

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**The KERI Initiative**

The Kentucky Elder Readiness Initiative (Keri) was announced by Governor Ernie Fletcher on August 15, 2005. The goal of KERI is to foster statewide awareness, dialogue and insight into the challenges and opportunities provided by the aging of the “Baby Boom” population (persons born between 1946 and 1964) and to stimulate local and statewide initiatives to appropriately address the pending changes that will result from this process. KERI is based on a positive philosophy of old age. Elders are viewed not as dependent but as a resource. Planning for our future involves all age groups and constituencies and the participation of elders in the process is essential. KERI is also concerned with regional differences. What is appropriate for Paducah may not apply to Louisville or reflect the needs and potential of Hazard or Somerset. Finally, KERI is part of a process of continuous planning; it is not a report to be placed on a shelf but rather a statewide movement to prepare for a better future. Participation of the media in this movement is vital.

Initial KERI activities involved assembling background information on Baby Boomers and elders in Kentucky. A series of fact sheets summarizing this information for each Area Agency on Aging (AAA) is available on our website: [http://www.mc.uky.edu/gerontology/keri.htm](http://www.mc.uky.edu/gerontology/keri.htm).

In the summer of 2006, two focus groups (one with community leaders and one with service providers) and a community forum were conducted in each of the 15 AAAs. Findings from the focus groups were incorporated into a statistically representative statewide survey sent to 9,600 Kentucky households in the summer of 2007. Preliminary descriptive findings from this survey for FIVCO are presented in this report. These preliminary data are intended to provoke discussion and illicit feedback that can be incorporated into a final report which will include both additional comparative data and analysis and recommendations resulting from community forums and discussions.

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**The KERI Survey**

Information provided in this report was derived from a statistically representative random sample of 640 households in the FIVCO Area Development District conducted by the University of Kentucky Survey Research Center in June and July of 2007. Responses were received from 226 households representing a response rate of 35.3%. Data are presented by age group and distinguish between persons born prior to 1946 (62 years of age and older) and Baby Boomers (persons born between 1946 and 1964). The Baby Boom cohort is further broken down into a 1st Wave (born between 1946-1955) and a 2nd Wave (born between 1956-1964). All quotations in the report are from FIVCO residents.
Comparison of population profiles between the state and FIVCO shows the impact of the Baby Boom generation (shaded in red) on both scales. It is notable that FIVCO records a more pronounced Baby Bust following the Baby Boom than does the state as a whole that is particularly apparent in the age groups from 20-34 (persons born between 1966—1980).

**FIVCO: The Population**

According to the 2000 U.S. Census, the FIVCO Area Development District was home to 26,199 persons 60 and older representing 19.3% of the population. It is anticipated that this population will increase to 39,738 persons 60 and older by 2030 representing 27.8% of the population, a 51.7% increase from 2000. A significant proportion of this increase can be attributed to the aging of the Baby Boom generation which in 2000 comprised 40,489 residents between the ages of 35 and 54 and represented 29.8% of the FIVCO population.

"Most people you run into don’t have a clue. They have no idea what it’s going to take to retire. They have no idea what they’re going to do. They may have an idea of what they might want to do when they retire, but how are… [they]… going to do it?"

**Older Adults and Baby Boomers in the FIVCO Area Development District (2000)**

*Persons age 35 in 2000 are not included in Baby Boom Cohort; included do to US Bureau of the Census (2000) age groupings*
FIVCO Area Development District—Survey Findings

Retirement

Although more than half of FIVCO older adults (60.8%) and a third (66.0%) of Baby Boomers consider “retirement is a well-deserved reward for years of hard work,” 72.7% of Baby Boomers either “somewhat” or “strongly” agree that they “worry/worried a lot about being prepared for retirement.” Approaching twenty percent (18.6%) of the respondents “… don’t want to ever completely retire.” Only one person in the sample never thinks about retirement.

With regard to preparation for the potential use of services in retirement, the majority of respondents (63.8%) consider themselves to be “somewhat familiar” with elder services in their community. Only 13.7% of older adults and 9.3% of Baby Boomers consider themselves “very familiar” with elder services in their community. Approaching a third (27.8%) of Baby Boomers and 21.6% of the older adult respondents consider themselves to be “not at all familiar” with services for elders (persons over 60).

Awareness

A major insight from the focus groups was a lack of awareness of issues related to the aging of the Baby Boom generation. Many participants had never thought about the issue and a number of Baby Boomers admitted to being in a “state of denial.” The FIVCO survey findings present a different picture. When asked how often they thought about what the effects of the aging of Baby Boomers might be, more than a half of Baby Boomers (57.6%) admitted to thinking about this issue “often” or in the next most frequent category. Older adults (39.4%) admitted to thinking about these issues less frequently.

Only four respondents (4.0%), all older adults, felt that the aging of the Baby Boomers would have no effect on their community. Instead, more than half of the Baby Boomers (51.6%) and approaching a half of older adults 45.5%) felt that the aging of the Baby Boomers would have a significant impact. Almost one quarter (24.2%) of Baby Boomers but only 6.9% of older adults considered that the aging of the Baby Boomers would have a major impact.

While the data suggest growing awareness of what has been described as a pending “demographic tsunami,” more than half of the Baby Boomers (53.3%) and 60.9% of the surveyed older adults either “somewhat” or “strongly” disagree with the statement that their community is “actively preparing for retirement and aging of the Baby Boomers.” Only one respondent—a 1st Wave Baby Boomer, “strongly agreed” with this statement. The implication is that residents of the FIVCO would be supportive of additional initiatives aimed at addressing the problems and opportunities presented by the aging of the Baby Boom generation.

FIVCO respondents consider that aging of the Baby Boom population will have a negative influence on housing, transportation, health care delivery, tax revenues funding for services, government policies aging services and caregiving for elders.

In contrast, FIVCO residents consider that aging of the Baby Boom generation will have a positive influence in only two areas, employment and environmental design.
FIVCO Area Development District—Survey Findings

**Finances**

Only 64.1% of 2nd Wave Boomers (persons 43-52 yrs) in FIVCO consider money provided by an employer like a pension or retirement account (“not one you paid into”) will be a source of income (either major or minor) in their retirement, as compared to 76.8% of 1st Wave Boomers and 77.6% of older adults.

Baby Boomers are more likely than older adults to consider that money placed into a retirement plan at work, such as a 401K plan will be a major source of income in their retirement plan (Baby Boomers, 30.4% and older adults18.9%). Noteworthy is that more than half of the older adults surveyed (54.1%) do not view such funds as a source of retirement income.

The majority of Baby Boomers (51.1%) do not consider that “other personal savings not in a work related retirement plan (e.g. IRA, savings account)” will be a source of income in their retirement. Approaching twenty percent of older adults (18.2%) consider that such funds will be a major source of income in their retirement in contrast to only 13.2% of Baby Boomers.

FIVCO residents appear somewhat optimistic about the future of the Social Security system. A large majority of older adult respondents (73.9%) consider that Social Security is or will be a “major source of income” in retirement. Indeed, only two respondents in this group considered that Social Security would not be a source of income. Baby Boomers were more pessimistic. While more than half of 1st Wave Boomers (50.9%) responded that Social Security would be a major source of income, a smaller percentage of 2nd Wave Baby Boomers (41.5%) shared this view and 14.6% considered that this would not be a source of income at all. This may reflect a generationally-related decline in confidence regarding anticipated Social Security income. Reflecting this pattern, 23.9% of older adults, 30.2% of 1st Wave Baby Boomers and 43.9% of 2nd Wave Baby Boomers consider that Social Security will be only a minor source of income in their retirement.

Overall, it appears that Baby Boomers anticipate relying on pensions and retirement accounts as well as retirement plans for their income in retirement. They are less likely to consider “other personal savings” and Social Security as major sources of income than are current older adults.

**Employment**

A quarter (25.2%) of the persons 62 years and older who responded to the survey continue to work either full or part time but more than three quarters (77.5%) plan to do so in the future. A higher percentage of Baby Boomers (44.8%) also plan to work during retirement. Of those who plan to work during retirement, 35.3% of older adults and 45.0% of the Baby Boomers who responded indicated that the major reason for this decision will be to earn “money to make ends meet.” Among older adults who plan to work during retirement, 50.0% responded that “want to keep working” as their major reason. Significantly, the need to keep health insurance or other benefits was reported as a major reason for working post retirement by 47.4% of older adults and 36.2% of the Baby Boomers.

“I remember very well that when I was in high school, the average person lived to draw one and a half Social Security checks. You really didn’t have very many old people in your community…and now we have numerous citizens who are 90.”

**Plan to Work During Retirement**

**Transportation**

Over forty percent of both Baby Boomers (42.9%) and older adults (44.6%) responded that their community does not have public transportation. Significantly, approaching two-thirds of the Baby Boomers (60.24%) and one-third (33.3%) of the older adults surveyed consider that their public transportation needs will increase as they age. Providing and paying for such transportation in the context of rising transportation costs is already a significant challenge. Meeting this challenge is likely to become even more difficult in the future.
**Health and Safety**

Overwhelmingly, FIVCO area respondents feel safe in their communities. Older adults either “always feel safe” (37.0%) or “usually feel safe” (61.1%) in their communities. Baby Boomers universally agreed; 37.1% “always feel safe” and 61.9% “usually feel safe.” This high level of perceived safety is reassuring.

A major concern identified in the focus groups was the degree to which the physical environment is accessible to both current older adults and Baby Boomers. More than half of older adults (45.7%) consider the physical environment (sidewalks, steps, or lighting) in their neighborhood to be either “somewhat” or “fully accessible.” A slightly smaller percentage of Baby Boomers (41.2%) hold this opinion. In contrast, it is important to acknowledge that 23.8% of older adults and 23.7% of Baby Boomers consider their physical environment to be “very inaccessible.” This difference likely reflects major local variation in the quality of the micro physical environment.

These findings suggest the need for identification and focused attention on the quality of specific local and micro-environments.

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**Where People See Themselves Living at Age 75**

- **Personal Residence**
- **Relative’s Residence**
- **Senior Residence**
- **Assisted Living Facility**
- **Nursing Home**
- **Other**

**Where People See Themselves Living at Age 90+**

- **Personal Residence**
- **Relative’s Residence**
- **Senior Residence**
- **Assisted Living Facility**
- **Nursing Home**
- **Other**

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**Perceived Feeling of Safety in Community**

- **I always feel safe**
- **I usually feel safe**
- **I seldom feel safe**
- **I never feel safe**

**Accessibility of Physical Environment**

- **Very Inaccessible**
- **Somewhat Inaccessible**
- **Somewhat Accessible**
- **Fully Accessible**

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"We’re going to have a huge need for nursing homes, or maybe assisted living, or adult living facilities that are senior friendly."
Life Quality

FIVCO respondents rated their current quality of life positively. Given choices of “poor”, “fair”, “good”, “very good”, and “excellent”, only three respondents in the entire sample, all Baby Boomers (3.1%), rated their current quality of life as “poor.” In contrast, 9.2% of older adults and 14.4% of Baby Boomers rated their quality of life as “excellent.” In addition, more than a third of both Baby Boomers (38.1%) and older adults (38.5%) rated their quality of life as “very good.”

When asked to project their quality of life over the next ten years, most respondents (68.4%) considered that it would “remain about the same.” Older adults were more pessimistic than Boomers. Older adults (27.5%) were more likely than Baby Boomers (18.6%) to consider that their quality of life would “get worse” over the next 10 years. Only one older adult anticipated that their quality of life would “improve” in contrast to 16.6 of Baby Boomers who expressed this expectation.

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A series of questions focused on 14 separate indicators of quality of life ranging from the availability of venues for the arts and lifelong learning opportunities to restaurants, shopping centers and grocery stores.

While only 29.4% of Baby Boomers and an almost identical proportion of older adults (29.3%) have taken advantage of lifelong learning opportunities (e.g. computer, art, accounting classes, etc,) in the past twelve months, many more anticipate doing so in the future. Indeed, 45.0% of the Baby Boomers and 43.8% of older adults responding to the survey in the FIVCO ADD plan in the future to engage in lifelong learning opportunities. There will be increased demand on such educational resources.

There is general consensus that many volunteer opportunities (service in hospitals, food pantries etc.) are currently available in the FIVCO area. Both Baby Boomers (80.0%) and the current generation of older adults (83.6%) share this view. While in the past twelve months only 34.0% of the Baby Boomers have participated in such opportunities to enhance their quality of life, 57.5% plan to do so in the future. This contrasts with 34.5% of older adults who hold this aspiration.

There is also widespread acknowledgement that support groups (e.g. caregiver, A.A.) are available in the FIVCO area, with 82.7% of Baby Boomers and 88.3% of older adults reporting such knowledge. Few of the Baby Boomer respondents (8.9%) have used support groups in the past 12 months but more than three times as many (32.4% of those surveyed) anticipate using such resources in the future. Less than one half of this percentage of older adults (15.4%) sees such a need in their future.

A high proportion of both Baby Boomer (81.5%) and older adult respondents (67.2%) have used public parks in their community during the past 12 months. An even higher percentage of Baby Boomers (85.3%) plan to use this resource in the future, reinforcing the need to focus on ensuring that public parks are elder accessible.

An important, somewhat surprising, finding from the survey is the comparatively high level of use of Senior Centers with 30.9% of older adults in the FIVCO sample having used this resource in the past 12 months. A significant proportion of Baby Boomers (12.0%) have also used Senior Centers during the same period. When future plans are considered, more than half of the Baby Boomers (55.0%), and 46.4% of the older adults surveyed, plan to use Senior Centers. A higher percentage of 1st Wave (60.0%) than 2nd Wave (50.0%) Baby Boomers anticipate using Senior Centers in the future. This finding suggests that, if Senior Centers are to be considered the community-based hub of the elder services delivery system in the future, there is a need to redefine their focus in a manner attuned to ways in which the needs of Baby Boomers differ from the current generation of older adults.

When asked which one of the 14 life quality resources they considered most important, 44.0% of the Baby Boomers and 47.5% of older adult respondents rated “churches, spiritual groups and other religious organizations” as the most important, far outstripping large grocery stores (12.1% among both Baby Boomers and older adults), shopping centers (11.0% among Baby Boomers and 9.1% among older adults) and recreational facilities, e.g. gyms, walking paths etc., (8.8% among older adults and 8.1% among older adults). The extreme importance placed on the church and faith organizations reinforces findings from the focus groups which also revealed the importance and potential of the faith community as a resource in addressing the challenges and opportunities presented by an aging population. Other resources considered most important to quality of life among older adults were libraries (6.1%), restaurants (4.0%) and community activities (4.0%). Other resources considered most important by Baby Boomers were restaurants (5.5%), community activities (5.5%) and theaters, museums or other venues for the arts (4.4%).

“I think we need to realize that these are the same people who spoon fed us and wiped our behinds. Now they are needing that same care, given with love. I see more and more children caring for their elderly parents because they can’t afford the care for them. This extra burden can cause frustration and at times lead to abuse. Thank you for caring.”
Future Directions

One outcome from the 30 focus groups conducted around the state in 2006 was a series of suggestions for future directions that the Commonwealth and individual communities might take in addressing the challenges and opportunities presented by aging of the Baby Boomers. In the survey, FIVCO respondents were asked to prioritize many of these suggestions.

Perhaps reflecting concern about their own financial future, 48.5% of Baby Boomers and 44.0% of older adults responded that increasing employment options for elders was “very important” and an additional 48.5% of Baby Boomers and 48.0% of older adults considered this to be “somewhat important.”

Both Boomers and current older adults agreed on the importance of developing adult day care programs at places of work. More than a third of the Baby Boomer respondents (35.4%) considered this a “very important” and 54.2% a “somewhat important” priority. Older adults concurred, with 28.6% responding that the development of such programs was “very important” and 49.0% “somewhat important.”

Baby Boomers were close to unanimous (97.9%) in responding that placing emphasis on developing residential options for elders was “somewhat important” (36.5%) or “very important” (61.5%) a view shared by the large majority (93.7%) of older adults in the sample. Second wave Baby Boomers (with 63.4% responding that this is “very important”) place a slightly higher importance on developing residential options for elders than 1st Wave Boomers (60.0%).

The majority of respondents (54.8%) considered that increasing educational opportunities for elders was “somewhat important.” Second wave Baby Boomers placed the highest priority to this option with 39.0% responding that it was “very important.”

When asked about the importance of providing training and support options for new caregivers, Baby Boomers (63.5%), perhaps acknowledging current and future potential stresses in caring for their own aging relatives, were more likely than older adults (55.0%) to respond that this was “very important.” Only one Baby Boomer and nine older adults (9.0%) considered that placing a priority on such training was “not important.”

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“I feel out in our rural area there isn’t much help for us as we age without having to move into a town. And when you’ve lived in the country all your life, it would be so heartbreaking and so nerve wracking on that person to just have to uproot and go into a noisy town. More help for elders in the rural areas would be nice.”
Redefining the role of senior centers was considered “very important” (54.6%) or “somewhat important” (42.3%) by the large majority of Baby Boomers. Older adults expressed the same opinion with 39.8% rating this need as “very important” and 49.0% responding that this was “somewhat important.” These findings support an emerging consensus that there is a need to redefine the role of senior centers for the Baby Boom generation by providing resources such as gyms and a computer use area.

Baby Boomers and older adults agreed on the need to place emphasis on developing business and second career options for elders but Baby Boomers (40.6%) were more likely than older adults (26.3%) to rate this as “very important.” In addition, more than half of both Baby Boomer (56.3%) and older adults (63.6%) indicated that this was “somewhat important.” No 2nd Wave Baby Boomer rated this priority as “not important.”

When asked about the importance of emphasizing a single point of entry (one place to call) for services or information, 64.9% of Baby Boomers and 66.7% of older adults responded that they considered this “very important.” Very few respondents, four Baby Boomers (4.1%) and four older adults (4.0%) considered this option, currently being pursued in the Commonwealth, as “not important.”

There was a consensus among Baby Boomers and older adults regarding the need to develop programs for elders to provide mentorship or guidance to youth. More than half of each group (53.1% of Baby Boomers and 53.6% of older adults) considered this as “somewhat important” and 40.6% of Baby Boomers and 39.2% of older adults rated this direction as “very important.”

One unexpected finding from the focus groups was the view expressed by a number of participants that it was important for Kentucky to rediscover a sense of community and community support that was a traditional component of Kentucky life in the past. Although generally supportive, older adults (48.0%), somewhat surprisingly, were less likely than Baby Boomers (62.9%) to respond that this was “very important.” Very few respondents, four Baby Boomers (4.10%) and six older adults (6.1%) considered that the rediscovery of community was “not important.”

More than a third of Baby Boomers (34.0%) considered developing more volunteer opportunities for elders to be “very important” while a smaller proportion of older adults (30.3%) were of this opinion. Most respondents (57.7% of Baby Boomers and 58.6% of older adults) rated this as a “somewhat important” priority.

Churches, spiritual groups and other religious organizations were considered to be by far the most important among the various contributors to quality of life considered in the survey. Perhaps reflecting this view, there seemed to be some support for placing increased reliance on churches and religious institutions for the support of frail elders. Half of the older adults surveyed (50.0%) considered that this was “very important” and an additional 43.9% considered that this was “somewhat important.” Baby Boomers responded similarly, with 32.0% agreeing that this was “very important” and an additional 50.5% indicating that this was “somewhat important” as an option.

There are more than 30,000 older Kentuckians raising their grandchildren. Recognizing a major current concern in the Commonwealth with developing support for these individuals, 64.0% of older adults and 61.9% of Baby Boomers responded that it is “very important” to develop programs to support grandparents raising grandchildren.

Both older adults and Baby Boomers share a concern for providing programs for long term support for persons with disabilities being cared for by an aging parent, a current area of focus among policy makers and service professionals in Kentucky. More than seventy percent of both groups (Baby Boomers, 70.8%; older adults 72.0%) consider this to be “very important” Only one Baby Boomer and three older adults consider this is “not important” as a priority.

When asked to identify which of the potential future directions they considered “the most important” in preparing for the Baby Boom population, Baby Boomers identified efforts to “increase employment options for elders” (18.0%), “programs for long term support for persons with disabilities being cared for by an aging parent” (15.7%), developing “programs to provide support to grandparents raising grandchildren” (13.5%) and emphasizing “single point of entry (one place to call) for services or information” (13.5%) as the most important priorities. For older adults, providing “programs for long term support for persons with disabilities being cared for by an aging parent” (13.6%) was the top priority. Efforts to “increase employment options for elders” (12.5%), emphasizing “single point of entry (one place to call) for services or information” (11.4%) and “rediscovering a sense of community and community support that was a traditional component of Kentucky life in the past” (11.4%) were also rated as the top priority by many respondents.