Kentucky Elder Readiness Initiative
A Survey of Commonwealth Residents
KIPDA
August 23, 2007
**PRELIMINARY REPORT**
The KIPDA area development district is composed of Bullitt, Henry, Jefferson, Oldham, Trimble, Shelby and Spencer counties. KIPDA is located along the northern border of the state, adjacent to the Ohio River and Indiana. Louisville, the largest city in Kentucky is located in Jefferson County and embraces sections of other KIPDA counties in its urban area. Louisville, owing to its strategic location at the Falls of the Ohio, has been a major shipping port for over 200 years. Louisville is home to Churchill Downs, site of the Kentucky Derby, the ‘most exciting two minutes in sports.’ The University of Louisville stands at the forefront of medicine and science with innovative advancements in techniques such as cancer vaccination and the first successful human hand transplant. Louisville is also home to many large corporations including: Yum! Brands (owners of KFC, Pizza Hut, and Taco Bell), Louisville Slugger, Hilliard Lyons, and Papa John’s Pizza.

Sunflower Field in Oldham County, KY

One third of all bourbon whiskey is distilled in The Louisville area, most notably by Brown-Forman, the maker of Jim Beam. The bustling urban culture and bourbon production of the Louisville area stand in stark contrast to more rural areas in KIPDA such as Spencer and Trimble, where alcohol is prohibited. Many of these areas serve as home to former Louisville residents who have either moved entirely or chosen to commute to work. KIPDA is characterized by many instances of natural beauty and opportunities for outdoor recreation including the Bernheim Arboretum and Research Forest and Knob Creek Gun Range in Bullitt County, and Taylorsville Lake in Spencer County. KIPDA’s economy is primarily industrial, along with tourism and agriculture. Popular destinations in KIPDA include the Louisville Slugger Museum, Churchill Downs, various distillery tours, and ‘The Most Awesome Flea Market’ in Bullitt County, which features a baby crawl race every Sunday at 2:30. Notable residents include D.W. Griffith, director of The Birth of a Nation, abolitionist Delia Webster, and farmer-poet Wendell Berry.

The KIPDA area development district

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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” generation (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).

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 elicit 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.

The KERI Survey

Information provided in this report was derived from a statistically representative random sample of 640 households in the KIPDA Area Development District conducted by the University of Kentucky Survey Research Center in June and July of 2007. Responses were received from 224 households representing a response rate of 35.0%. 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 KIPDA residents.
Comparison of population profiles between the state and KIPDA shows the impact of the Baby Boom generation (shaded in red) on both scales. It is notable that KIPDA records a more pronounced Baby Bust following the Baby Boom than does the state as a whole that is particularly apparent in the age group from 20-24 (persons born between 1976—1980).

KIPDA: The Population

According to the 2000 U.S. Census, the KIPDA Area Development District was home to 143,405 persons 60 and older representing 16.5% of the population. It is anticipated that this population will increase to 274,069 persons 60 and older by 2030 representing 26.1% of the population, a 91.1% increase from 2000. A significant proportion of this increase can be attributed to the aging of the Baby Boom generation which in 2000 comprised 269,308 residents between the ages of 35 and 54 and represented 31.0% of the KIPDA population.

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

“I think that, like many things, we don’t want to think about it, we just don’t think about it. I know people in my age group that do not think of themselves as Baby Boomers. They see that as very negative…they don’t perceive themselves that way.”

US Bureau of the Census, 2000 (SF 1)

* Persons age 35 in 2000 are not included in Baby Boom Cohort due to US Bureau of the Census age groupings
How often do you think about what the effects of the aging of the Baby Boomers might be for you?

- 2nd Wave Boomers (43-52 yrs)
- 1st Wave Boomers (53-61 yrs)
- Older Adults (62+ yrs)

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 KIPDA survey findings partially support this picture. When asked how often they thought about what the effects of the aging of Baby Boomers might be, more about half of the Baby Boomers (49.5%) but fewer older adults (38.1%) admitted to thinking about this issue “often” or in the next most frequent category.

No respondent (0.0%) felt that the aging of the Baby Boomers would have no effect on their community. Instead, more than half of the Baby Boomers (56.5%) and approaching a half of older adults 48.9% felt that the aging of the Baby Boomers would have a significant impact. Approaching one quarter (21.3%) of Baby Boomers but only 12.0% 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 (59.8%) and 45.0% 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 two respondents—a 1st Wave Baby Boomer and an older adult, “strongly agreed” with this statement. The implication is that residents of the KIPDA would be supportive of additional initiatives aimed at addressing the problems and opportunities presented by the aging of the Baby Boom generation.

KIPDA 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 and caregiving for elders.

Retirement

Although a large majority of KIPDA older adults (70.5%) and almost half (48.1%) of Baby Boomers consider “retirement is a well-deserved reward for years of hard work,” 74.0% of Baby Boomers either “somewhat” or “strongly” agree that they “worry/worried a lot about being prepared for retirement.” Almost one quarter (24.5%) of the respondents “… don’t want to ever completely retire.” Only six people in the sample, all Baby Boomers, never think about retirement.

With regard to preparation for the potential use of services in retirement, 40.7% of the respondents consider themselves to be “somewhat familiar” with elder services in their community. Only 13.5% of older adults and 2.8% of Baby Boomers consider themselves “very familiar” with elder services in their community. Well over one third of older adults (39.3%) and approaching two-thirds of Baby Boomers (62.0%) consider themselves to be “not at all familiar” with services for elders (persons over 60).

Attitudes About Retirement

- 2nd Wave Boomers (43-52 yrs)
- 1st Wave Boomers (53-61 yrs)
- Older Adults (62+ yrs)
Finances

Half (50.0%) of the 2nd Wave Baby Boomers (persons 43-52 yrs) in the KIPDA sample 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 71.0% of 1st Wave Baby Boomers and 58.6% 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, 44.9% and older adults, 35.1%). Well over one third of the older adults surveyed (36.5%) do not view such funds as a source of retirement income.

Only one quarter of Baby Boomers (25.5%) in the sample consider that “other personal savings not in a work related retirement plan (e.g. IRA, savings account) will be a major source of source of income in their retirement while 32.9% of older adults have this expectation. The largest proportion of respondents (43.1% of Baby Boomers and 43.4% of older adults) considers that such funds will be a minor source of income in their retirement.

There is a strong contrast between Baby Boomers and older adults in KIPDA with respect to the anticipated role of the Social Security system in their retirement finances. The majority of older adults (69.9%) consider that Social Security is/or will be a major source of their retirement income. Most of the remainder (26.5% of the sample), consider that Social Security will be a minor source of income. In contrast, only 28.0% of Baby Boomers (36.8% of 1st Wave Baby Boomers and 18.0% of 2nd Wave Boomers) view Social Security as a major source of income in their retirement. Almost three-quarters of the Baby Boomers (74.0%) consider that Social Security will be only a minor source of their retirement income. This may reflect either a lack of confidence in the Social Security system or a belief that their affluence will be such that Social Security will no longer be a key source of their income. A few individuals (eight Baby Boomers and three older adults) consider that Social Security will not be a source of retirement income at all.

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

Employment

Approaching one third (30.3%) of the persons 62 years and older who responded to the survey continue to work either full or part time but more than two thirds (68.8%) plan to do so during their retirement. In contrast, only 26.7% of the Baby Boomers surveyed plan to work during retirement.

Of those who plan to work during retirement, 51.7% of older adults and 44.0% 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, 37.9% cited “want to keep working” as their major reason. The need “to keep health insurance or other benefits” was reported as a major reason for working post retirement by 46.4% of older adults and 48.0% of Baby Boomers.

“ I look ahead to how I am going to care for my parents, financially…the Baby Boomers are used to using services…The problem is they want it. They want it now. And they don’t want to pay for it…I don’t think they are going to have the resources to pay for it.”

Transportation

More than ninety percent (90.4% of older adults and 90.7% of Baby Boomers) responded that their community has public transportation. Significantly, 57.1% of the Baby Boomers and 31.0% of the older adults surveyed consider that their public transportation needs will increase as they age. Providing and paying for such transportation, especially in KIPDA’s rural counties, 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.
Housing

The large majority of KIPDA respondents expect to remain in their present residence as they age. When asked where they see themselves living at age 75, the majority of Baby Boomers (69.4%) and a very high percentage of current older adults (86.6%) expect to be living in their personal residence. When asked the same question, but for when they are 90 years of age, Baby Boomers are less likely (23.8%) than current older adults (34.3%) to expect to still be living in their personal residence.

Consistent with this pattern, Baby Boomers are slightly more likely (11.4%) than older adults (10.0%) to expect to be living in a nursing home. Second wave Baby Boomers (14.6%) are the most likely group to see themselves living in a nursing home when they are 90+.

Living in a relative’s residence has historically been considered an option for elders as they grow more frail but KIPDA residents support current literature suggesting that this is considered a last resort by both elders and their families. Only 2.8% of Baby Boomers and 3.7% of the older adults in the sample see themselves as living with a relative at 75, although when they are 90+ this percentage rises to 9.5% for Baby Boomers and 8.6% for older adults.

An important finding is the very high proportion of both Baby Boomers (30.5%) and older adults (34.3%) who expect to be living in an assisted living facility when they are 90. This finding suggests an increased need for affordable variations of this increasingly popular option in the KIPDA area.

Health and Safety

Overwhelmingly, KIPDA area respondents feel safe in their communities. Older adults either “always feel safe” (47.9%) or “usually feel safe” (46.9%) in their communities. Baby Boomers universally agreed; 40.0% “always feel safe” and 57.3% “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 (62.4%) consider the physical environment (sidewalks, steps, or lighting) in their neighborhood to be either “somewhat” or “fully accessible.” A slightly higher percentage of Baby Boomers (65.1%) hold this opinion. In contrast, it is important to acknowledge that 22.6% of older adults and 16.5% of Baby Boomers consider their physical environment to be “very inaccessible.” This difference likely reflects major local variations 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.
Life Quality

KIPDA respondents rated their current quality of life positively. Given choices of "poor", "fair", "good", "very good", and "excellent," only two respondents in the entire sample, one Baby Boomer and one older adult (1.0%), rated their current quality of life as "poor." In contrast, 16.7% of older adults and 17.4% of Baby Boomers rated their quality of life as "excellent." In addition, almost one half of Baby Boomers (49.5%) and more than one third of older adults (37.5%) rated their quality of life as "very good."

When asked to project their quality of life over the next ten years, most respondents (72.2%) considered that it would "remain about the same." Older adults were more pessimistic than Boomers. Older adults (24.2%) were more likely than Baby Boomers (8.2%) to consider that their quality of life would "get worse" over the next 10 years. Eight older adults (8.4%) anticipated that their quality of life would "improve" and 17 Baby Boomers (15.5%) 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.

Only 38.5% of Baby Boomers and 31.5% of older adults have taken advantage of lifelong learning opportunities (e.g., computer, art, accounting classes, etc.) in the past twelve months. Many more Baby Boomers (68.1%) anticipate doing so in the future. But only 22.6% of older adults responding to the survey in the KIPDA Area Development District plan in the future to engage in lifelong learning opportunities. As the Baby Boomers age there will be increased demand on educational resources.

There is general consensus that many volunteer opportunities (service in hospitals, food pantries etc.) are currently available in the KIPDA area. Both Baby Boomers (87.7%) and the current generation of older adults (83.7%) share this view. While in the past twelve months only 30.1% of the Baby Boomers have participated in such opportunities to enhance their quality of life, 60.9% plan to do so in the future. Fewer older adults (40.0%) report this aspiration.

There is also widespread acknowledgement that support groups (e.g. caregiver, A.A.) are available in the KIPDA area, with 88.3% of Baby Boomers and 88.4% of older adults reporting such knowledge. Few of the Baby Boomer respondents (12.3%) have used support groups in the past 12 months but more than twice as many (27.9% of those surveyed) anticipate using such resources in the future. A lower percentage of older adults (17.1%) sees such a need in their future.

A high proportion of both Baby Boomer (82.2%) and older adult respondents (63.6%) have used public parks in their community during the past 12 months. An even higher percentage of both groups (Baby Boomers, 87.7% and older adults, 71.8%) plan to use this resource in the future, reinforcing the need to focus on ensuring that public parks are elder accessible.

Only one quarter of older adults (25.9%) and 7.2% of Baby Boomers in the KIPDA sample having used a Senior Center in the past 12 months. When future plans are considered, approaching half of the Baby Boomers (46.4%), and 40.0% of the older adults surveyed, plan to use Senior Centers. A much higher percentage of 2nd Wave (57.6%) than 1st Wave (36.1%) 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. This need is likely to be especially important when planning for 2nd Wave Boomers.

When asked which one of the 14 life quality resources they considered most important, 31.7% of the Baby Boomers and 41.4% of older adult respondents rated “churches, spiritual groups and other religious organizations” as the most important, far outstripping large grocery stores (11.5% among Baby Boomers and 16.1% among older adults), and shopping centers (9.6% among Baby Boomers and 9.2% 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 this constituency as a resource for addressing the challenges and opportunities presented by an aging population. Other resources considered most important for quality of life by Baby Boomers were restaurants (8.7%) and recreational facilities, e.g. gyms, walking paths etc. (7.7%). Other resources considered most important to quality of life among older adults were recreational facilities, e.g. gyms, walking paths etc. (6.9%), libraries (5.7%) and restaurants (4.6%).
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, KIPDA respondents were asked to prioritize many of these suggestions.

Perhaps reflecting concern about their own financial future, 58.7% of Baby Boomers and 47.2% of older adults responded that increasing employment options for elders was “very important.” An additional 39.4% of Baby Boomers and 48.3% 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 quarter of the Baby Boomer respondents (25.9%) considered this a “very important” and 50.9% a “somewhat important” priority. Older adults concurred, with 30.2% responding that the development of such programs was “very important” and 45.3% “somewhat important.” Interestingly, almost a quarter of those surveyed (Boomers, 23.1% and older adults, 24.4%) considered that this was “not important” as an option.

Baby Boomers were close to unanimous (98.2%) in responding that placing emphasis on developing residential options for elders was either “somewhat important” (35.8%) or “very important” (62.4%), a view shared by the large majority (97.6%) of older adults in the sample. First wave Baby Boomers were particularly enthusiastic about this option with 65.5% viewing it as “very important.” Only four respondents (2.1%), two Baby Boomers and two older adults, considered this strategy “not important.”

The majority of respondents (59.2%) considered that increasing educational opportunities for elders was “somewhat important.” Baby Boomers (36.7%) were more likely than older adults (21.8%) to rate this option as “very important.”

When asked about the importance of providing training and support options for new caregivers, the majority of both Baby Boomers (62.0%) and older adults (60.5%) rated this strategy as “very important.” Second wave Baby Boomers (68.6%), perhaps acknowledging current and future potential stresses in caring for their own aging relatives, were more likely than 1st Wave Baby Boomers (56.1%) to respond that this was “very important.” Only four Baby Boomers (3.7%) and three older adults (3.5%) considered that placing a priority on such training was “not important.”

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Future Directions Cont’d

Redefining the role of senior centers was considered “very important” (50.9%) or “somewhat important” (42.6%) by the large majority of Baby Boomers. Older adults expressed the same opinion with 41.2% rating this need as “very important” and 56.2% 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 areas. Interestingly, the current generation of older adults seemed to share this view, with only two respondents in this group (2.4%) suggesting that this is “not important” as a priority.

Baby Boomers (50.0%) are more likely than older adults (31.0%) to respond that placing emphasis on developing business and second career options for elders is “very important.” An additional 43.4% of Baby Boomers and 56.3% of older adults indicated that this is “somewhat important.”

When asked about the importance of emphasizing a single point of entry (one place to call) for services or information, 63.9% of Baby Boomers and 65.5% of older adults responded that they considered this “very important.” Very few respondents, four Baby Boomers (3.7%) and four older adults (4.6%) considered this option, currently being pursued as a high priority in the Commonwealth, to be “not important.”

There was significant support among both Baby Boomers and older adults for raising taxes to support programs for elders. Indeed, 86.0% of the respondents agreed that introducing local or state taxes to support programs for elders is “somewhat important” (52.1%) or “very important” (33.9%). This may reflect a growing realization within the KIPDA area of the need to find additional sources of funding to support needed programs for elders as they become frail.

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 (48.6% of Baby Boomers and 52.3% of older adults) considered this as “somewhat important” and 40.2% of Baby Boomers and 35.1% 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. Both Baby Boomers and older adults strongly endorsed this need with 92.5% of Baby Boomers and 90.7% of older adults responding that this was “very important” (45.3% of Baby Boomers and 44.2% of older adults). Interestingly, the youngest respondents, the 2nd wave Baby Boomers, had the lowest proportion (4.2%) of respondents responding that this was “not important.”

The majority of both Baby Boomers (55.6%) and older adults (63.2%) considered that developing more volunteer opportunities for elders is “somewhat important.” Second wave Baby Boomers (14.0%) were the most likely to rate this strategy as “not important.” Only a third of the total sample (32.3%) rated this as a “very 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 that were considered in the survey. But there seemed to be somewhat less enthusiasm for placing increased reliance on churches and religious institutions for the support of frail elders. Only a little over a third of older adult respondents (36.8%) and less than one quarter of Baby Boomers (23.4%) considered this a "very important" option. Second wave Baby Boomers were the most cautious about this approach with 28.0% of respondents rating this need as "very important.

There were more than 30,000 older Kentuckians raising their grandchildren. Recognizing a major current concern in the Commonwealth with developing support for these individuals, 55.7% of older adults and 47.7% of Baby Boomers considered that it is "very important" to develop programs to support grandparents raising grandchildren.

There is widespread concern among both older adults and Baby Boomers with 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 two-thirds of older adults (70.5%) and 63.0% of Baby Boomers consider this to be "very important." Only five respondents (2.6%), three Baby Boomers and two older adults, consider this is "not important."

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” (21.8%), “developing residential options for elders” (13.9%) and emphasizing “single point of entry (one place to call) for services or information” (13.9%). For older adults, providing “programs for long term support for persons with disabilities being cared for by an aging parent” (18.5%) was the top priority. Other options rated as "most important" by older adults included increasing “employment options for elders” (13.6%), emphasizing “single point of entry (one place to call) for services or information” (11.1%) and “rediscovering a sense of community and community support that was a traditional component of Kentucky life in the past” (11.1%).