Kentucky Elder Readiness Initiative
A Survey of Commonwealth Residents

Kentucky River
September 11, 2007

**PRELIMINARY REPORT**
Kentucky River Area Development District

Kentucky River: The Context

The Kentucky River Area Development District serves the Counties of Breathitt, Knott, Lee, Leslie, Letcher, Owsley, Perry, and Wolfe. KRADD is located entirely in the Eastern Coalfield region of the state. Characterized by rough and inaccessible terrain, visitors to the area arrived via the Kentucky River, and, later, the railroad. The region’s economy was based predominately on the production of coal and has slowed dramatically in recent decades. In fact, Hazard, in Perry County, was the first stop on President Clinton’s tour of poverty-stricken communities in 1999.

Leslie County, Kentucky

KRADD is the epicenter of traditional Appalachian Mountain culture evidenced by close, tight-knit communities and Christian values, including the total prohibition of alcohol in most of the region and intriguing place names such as Hell for Certain, Fleming-Neon, and Pippa Passes, which gets its name from a Robert Browning poem. Alice Lloyd College, a four-year liberal arts work college in Pippa Passes, stresses the value of gender-separated facilities and self-reliance, allowing students to use work-study to pay for their education. Whitesburg, in Letcher County, is the home of Appalshop, a media, arts, and education center serving as the primary hub of filmmaking in and about Appalachia. Appalshop has produced nearly 100 original films and videos, covering such subjects as coal mining, the environment, traditional culture, and the economy. Notable residents of the area include author Harry M. Caudill, former NFL quarterback Tim Couch, and actress and “Noxzema Girl” Rebecca Gayheart. Appalachian culture and history is celebrated in local festivals including: the annual Woolly Worm Festival in Beattyville (Lee County); Seedtime on the Cumberland, the Mountain Heritage Festival, and the Heritage 2KX Car Show, all in Letcher County; the Black Gold Festival in Hazard (Perry County); and Swift Silver Mine Festival in Wolfe County.

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).

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 Kentucky River 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 Kentucky River Area Development District conducted by the University of Kentucky Survey Research Center in June and July of 2007. Responses were received from 189 households representing a response rate of 29.5%. 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 between1946-1955) and a 2nd Wave (born between1956-1964). All quotations in the report are from Kentucky River residents.
Comparison of population profiles between the state and Kentucky River shows the impact of the Baby Boom generation (shaded in red) on both scales. It is notable that Kentucky River’s demographic profile reveals an interesting Baby Boom “echo” effect represented by a large birth cohort of persons 15-19 (a secondary Baby Boom comprising the children of the Baby Boomers).

**Kentucky River: The Population**

According to the 2000 U.S. Census, the Kentucky River Area Development District was home to 20,049 persons 60 and older representing 16.6% of the population. It is anticipated that this population will increase to 32,790 persons 60 and older by 2030 representing 27.7% of the population, a 63.5% increase from 2000. A significant proportion of this increase can be attributed to the aging of the Baby Boom generation which in 2000 comprised 37,174 residents between the ages of 35 and 54 and represented 30.8% of the Kentucky River population.

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

US Bureau of the Census, 2000 (SF 1)
* Persons age 35 in 2000 are not included in Baby Boom Cohort; included due to US Bureau of the Census (2000) age groupings

“There’s no action taking place.”

“I don’t think about something I can’t control.”

“The community in general doesn’t care—if it doesn’t affect them and they don’t immediately see that it affects them.”
Retirement

More than half of both Kentucky River older adults (54.3%) and Baby Boomers (57.6%) consider “retirement is a well-deserved reward for years of hard work.” But 75.0% of older adults and 87.1% of Baby Boomers either “somewhat” or “strongly” agree that they “worry/worried a lot about being prepared for retirement.” A significant percentage of the sample (25.7% of older adults and 20.7% of Baby Boomers) consider that “retirement is something that you are forced to do.” Some respondents (15.4% of the sample) “… don’t want to ever completely retire.”

With regard to preparation for the potential use of services in retirement, the majority of respondents (54.5%) consider themselves to be “somewhat familiar” with elder services in their community. Only 9.7% of both older adults and Baby Boomers consider themselves “very familiar” with elder services in their community.

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 Kentucky River survey findings present a different picture. When asked how often they thought about what the effects of the aging of Baby Boomers might be, 36.0% of Baby Boomers admitted to thinking about this issue “often” and an additional 23.6% in the next most frequent category. A much lower percentage of older adults (21.5%) admitted to thinking “often” about these issues.

Only two Baby Boomers (2.2%) and six older adults (8.8%) felt that the aging of the Baby Boomers would have no effect on their community. Instead, two-thirds of the Baby Boomers (65.6%) and half of the older adults in the sample (50.0%) felt that the aging of the Baby Boomers would have a significant or major impact.

While the data suggest growing awareness of what has been described as a pending “demographic tsunami,” more than three-quarters of the Baby Boomers (76.6%) and a similar percentage of older adults (74.6%) either “somewhat” or “strongly” disagree with the statement that their community is “actively preparing for retirement and aging of the Baby Boomers.” Only two older adults (1.3% of the sample) “strongly agreed” with this statement. The implication is that residents of Kentucky River would be supportive of additional initiatives aimed at addressing the problems and opportunities presented by the aging of the Baby Boomer generation.

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

In contrast, Kentucky River respondents consider that aging of the Baby Boomer generation will have a positive influence on employment, environmental design, government policies and aging services.
Kentucky River Area Development District—Survey Findings

Finances

Only 28.8% of older adults in the sample consider money provided by an employer like a pension or retirement account (“not one you paid into”) is or will be a major source of income in their retirement in comparison with 40.9% of Baby Boomers. Interestingly, 1st Wave Baby Boomers (49.1%) are more likely than 2nd Wave Baby Boomers (28.6%) to consider this a major source of income.

A low percentage of older adults (19.6%) and only one quarter of Baby Boomers (26.7%) 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. Approaching two-thirds of older adults (60.9%) and 43.0% of Baby Boomers surveyed do not view such funds as a source of retirement income at all.

The Kentucky River ADD is characterized by low rates of personal savings. Most Baby Boomers (56.5%) approximately one half of older adults (46.8%) consider that “other personal savings not in a work related retirement plan (e.g. IRA, savings account)” will not be a source of income in their retirement. Only 6.4% of older adults and 11.8% of Baby Boomers consider that such funds will be a major source of income in their retirement.

Kentucky River respondents appear to be placing heavy reliance on the Social Security system for their retirement finances. Three-quarters of older adults (75.8%) and more than two-thirds of Baby Boomers (67.8%) consider that Social Security is/or will be a major source of their retirement income. An additional 19.7% of older adults and 22.2% of Baby Boomers consider that Social Security will be a minor source of income. Continuing heavy expectations of the Social Security system for retirement income contrast with much of the remainder of the state where anticipations of the Social Security system appear to be declining with increased reliance on other sources.

Heavy reliance on Social Security and limited expectations of income from alternative sources is a cause for concern.

Employment

More than one-third (36.0%) of the persons 62 years and older who responded to the survey continue to work (mostly part time—21.9%) but more than three-quarters (77.2%) plan to do so during their retirement. A significantly lower percentage of the Baby Boomers surveyed (59.1%) plan to work during retirement.

Of those who plan to work during retirement, one third of older adults (33.3%) and more than one-half of the Baby Boomers (55.3%) 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, 41.7% 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 45.5% of older adults and 55.3% of Baby Boomers.

“IT IS UNREASONABLE TO EXPECT PEOPLE IN THEIR MID-SIXTIES AND BEYOND TO MAINTAIN A HOME, CARE FOR OTHERS AND CONTINUE TO WORK AT A JOB AS WELL. THERE ARE NOT ENOUGH HOURS IN THE DAY. THERE IS NO TIME FOR ADEQUATE REST OR ANY KIND OF LEISURE ACTIVITIES. RETIREMENT FOR MANY OF US IS ALL WORK AND NO PLAY.”

Transportation

There is major concern with transportation in the Kentucky River area. More than three quarters of older adults (75.4%) and 59.5% of Baby Boomers responded that their community has no public transportation. At the same time, more than one-third of older adults (39.3%) and more than half of the Baby Boomers (52.2%) 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.
Housing

The large majority of Kentucky River respondents expect to remain in their present residence as they age. When asked where they see themselves living at age 75, more than three-quarters of the Baby Boomers (77.3%) and an even higher percentage of current older adults (82.8%) responded that they expect to be living in their personal residence. When asked the same question, but for when they are 90 years of age, only a third of each group (35.4% of Baby Boomers and 35.6% of current older adults) expect to be still living in their personal residence.

Living in a relative’s residence has historically been considered an option for elders as they grow frail but Kentucky River residents support current literature suggesting that this is considered a last resort by both elders and their families. Only 6.8% of Baby Boomers and 4.7% 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 8.5% for Baby Boomers and 11.1% for older adults.

A significant proportion of both Baby Boomers (13.4%) and older adults (11.1%) 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 Kentucky River area.

An almost alarmingly high percentage of both Baby Boomers (32.9%) and older adults (28.9%) expect to be living in a nursing home at age 90+. This represents the potential for a phenomenal increase in the demand for such facilities that it will be difficult to fill.

Perceived Feeling of Safety in Community

Overwhelmingly, Kentucky River respondents feel safe in their communities. Older adults either “always feel safe” (39.5%) or “usually feel safe” (51.3%) in their communities. Baby Boomers universally agreed; 34.7% “always feel safe” and 62.1% “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 (57.3%) consider the physical environment (sidewalks, steps, or lighting) in their neighborhood to be either “somewhat” or “fully accessible.” A slightly lower percentage of Baby Boomers (51.1%) hold this opinion. In contrast, it is important to acknowledge that 23.5% of older adults and 30.0% 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.

Health and Safety

“The biggest problem today with nursing homes is too many patients and too few workers. This problem will...get worse with the aging of the Baby Boomers.”

Accessibility of Physical Environment

Overwhelmingly, Kentucky River respondents feel safe in their communities. Older adults either “always feel safe” (39.5%) or “usually feel safe” (51.3%) in their communities. Baby Boomers universally agreed; 34.7% “always feel safe” and 62.1% “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 (57.3%) consider the physical environment (sidewalks, steps, or lighting) in their neighborhood to be either “somewhat” or “fully accessible.” A slightly lower percentage of Baby Boomers (51.1%) hold this opinion. In contrast, it is important to acknowledge that 23.5% of older adults and 30.0% 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.
Kentucky River residents were surveyed as to their anticipated future community involvement and propensity to engage in volunteer activities. A clear pattern emerges. Approximately one-half of the persons surveyed (47.1% of older adults and 50.0% of Baby Boomers) consider that their level of involvement in community activities will “remain about the same.” Significantly, 20.4% of 1st Wave Baby Boomers but 28.9% of 2nd Wave Baby Boomers anticipate “increased involvement” in community activities as they grow older. This contrasts with only 2.9% of older adults who express this opinion.

When asked about the amount of time they plan to spend volunteering ten years from now, older adults (53.4%), perhaps anticipating declining health and reduced ability were more likely than Baby Boomers (22.0%) to respond that they would spend “less time” volunteering than they do currently.

Reinforcing the findings with regard to anticipated involvement in community activities, one quarter of the Baby Boomers surveyed (27.5%) indicated that they will spend “more time” volunteering ten years from now, compared to only 10.3% of current older adults. A higher percentage of 2nd Wave Boomers (34.2%) than 1st Wave Baby Boomers (22.6%) anticipate increasing their level of volunteering.

These findings suggest that the Baby Boom generation may be actively involved in both volunteer and community activities as they grow older and may provide a substantial resource for the Kentucky River Area Development District.
“In the small rural communities there is little money and little revenue. People are largely dependent on the government. Transportation is a big barrier to many. There are many grandparents raising grandchildren. Hope is dim for the future. A minority of the youth aspire to succeed and give back to their communities. Drugs and finding a way to not have to work is consuming the “20 and 30 somethings.” Pride in the community is virtually non-existent and I fear that with the aging and dying of the Baby Boomer generation, so will die initiative, pride, revenue and community.”

Life Quality Cont’d

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 25.6% of Baby Boomers and 22.9% 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 (47.1%) anticipate doing so in the future. But only 22.2% of older adults responding to the survey in the Kentucky River 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 Kentucky River area. Both Baby Boomers (71.2%) and the current generation of older adults (70.0%) share this view. While in the past twelve months only 24.4% of the Baby Boomers have participated in such opportunities to enhance their quality of life, 51.3% plan to do so in the future. Fewer older adults (38.1%) report this aspiration.

There is also widespread acknowledgement that support groups (e.g. caregiver, A.A.) are available in the Kentucky River area, with 63.6% of Baby Boomers and 54.2% of older adults reporting such knowledge. Few of the Baby Boomer respondents (12.5%) have used support groups in the past 12 months but twice as many (25.0% of those surveyed) anticipate using such resources in the future. A small percentage of older adults (5.9%) see such a need in their future.

More than two-thirds of Baby Boomers (68.6%) and half of the older adults surveyed (51.3%) have used public parks in their community during the past 12 months. An even higher percentage of Baby Boomers (80.0%) plan to use this resource in the future, reinforcing the need to focus on ensuring that public parks are elder accessible.

More than one-quarter of older adults (28.2%) in the Kentucky River sample having used a Senior Center in the past 12 months. When future plans are considered, two-thirds of the Baby Boomers (66.7%), and 36.8% of the current older adults surveyed, plan to use Senior Centers. More than three-quarters of 1st Wave Baby Boomers (76.2%) 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. The Senior Center of the future may need to have gym facilities, computer rooms and a “Starbucks” coffee shop.

When asked which one of the 14 life quality resources they considered most important, 50.0% of the Baby Boomers and 49.7% of older adult respondents rated “churches, spiritual groups and other religious organizations” as the most important, far outstripping shopping centers (14.4% among Baby Boomers and 17.4% among older adults), and large grocery stores (7.8% among Baby Boomers and 8.7% 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 (6.7%) and recreational facilities, e.g. gyms, walking paths etc. (5.6%). Other resources considered most important to quality of life among older adults were restaurants (5.4%), social organizations, e.g. rotary, League of Women Voters etc. (3.4%) and community activities (3.4%).
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, Kentucky River respondents were asked to prioritize many of these suggestions.

Perhaps reflecting concern about their own financial future, 56.8% of Baby Boomers and 52.2% of older adults responded that increasing employment options for elders was “very important.” An additional 40.0% of Baby Boomers and 40.6% of older adults considered this to be “somewhat important.” Baby Boomers (46.8%) were more than twice as likely as current older adults (22.7%) to consider that developing adult day care programs at places of work is a “very important” priority. An additional 39.4% of Baby Boomers and more than half of the older adult respondents (54.5%) consider this a “somewhat important” priority.

Baby Boomers were close to unanimous (96.8%) in responding that placing emphasis on developing residential options for elders was either “somewhat important” (28.0%) or “very important” (68.8%), a view shared by the large majority (92.4%) of older adults in the sample. First wave Baby Boomers were particularly enthusiastic about this option with 72.7% viewing it as “very important.”

Half of the respondents (50.0%) considered that increasing educational opportunities for elders was “somewhat important.” Baby Boomers (38.9%) were more likely than older adults (29.2%) to rate this option as “very important.”

When asked about the importance of providing training and support options for new caregivers, two-thirds of the Baby Boomers (66.3%) and well over half of the older adult respondents (56.1%) rated this strategy as “very important.” Only two 1st Wave Baby Boomers (2.1%) and two older adults (3.0%) considered that placing a priority on such training was “not important.”

(Cont’d on next page)

“If we don’t come together and start doing some building blocks, I really think we are going to be in a really bad place 10-15 years from now. By 30 years from now we are going to be leaving the area itself to get what we need.”
Redefining the role of senior centers was considered “very important” (56.8%) or “somewhat important” (38.9%) by the large majority of Baby Boomers. Older adults expressed the same opinion with 45.6% rating this need as “very important” and 47.1% 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 computer use areas. Only four Baby Boomers (4.2%) and five older adults (7.4%) responded that this is “not important” as a priority.

Baby Boomers (38.3%) are more likely than older adults (32.4%) to respond that placing emphasis on developing business and second career options for elders is “very important.” But more than half of the respondents (52.1% of Baby Boomers and 52.9% of older adults indicated that they consider this option only “somewhat important.”

When asked about the importance of emphasizing a single point of entry (one place to call) for services or information, 68.1% of Baby Boomers and 59.7% of current older adults responded that they considered this “very important.” Very few respondents, five Baby Boomers (5.3%) and only one older adult (1.5%) considered this option, currently being pursued as a high priority in the Commonwealth, to be “not important.”

There was some support for raising taxes to support programs for elders. Indeed, 51.1% of the Baby Boomer respondents agreed that introducing local or state taxes to support programs for elders is “very important” and an additional 33.7% rated this as “somewhat important.” While somewhat less enthusiastic, a large majority of older adults considered this option as either “very important” (36.4%) or “somewhat important” (48.5%). This willingness to consider additional taxes may reflect a growing realization within the Kentucky River area of the need to find additional sources of funding to support needed programs for elders as they become frail.

There was some consensus among Baby Boomers and older adults regarding the need to develop programs for elders to provide mentorship or guidance to youth. Baby Boomers were somewhat more enthusiastic about this option, with 45.3% rating this as “very important” in contrast to 25.4% of older adults who expressed this view.

One unexpected finding from the focus groups was the view expressed by a number of participants that it was important to rediscover a sense of community and community support that was a traditional component of Kentucky life in the past. Baby Boomers strongly endorsed this notion with 61.1% responding that they considered this to be “very important” and an additional 32.6% agreeing that it was “somewhat important.” Older adults also favored this option, although with a somewhat lower percentage (38.2%) responding that they considered it “very important.” It is interesting to note a progression from the oldest to the youngest respondents with 56.1% of 1st Wave Baby Boomers and 68.4% of 2nd Wave Baby Boomers considering “rediscovery of a sense of community” to be “very important.”

About half of the sample (49.4%) considered that developing more volunteer opportunities for elders is “somewhat important.” Baby Boomers (46.3%) were more likely than older adults (34.8%) to rate this as “very important.” 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. Paradoxically, there seems to be less enthusiasm for placing increased reliance on churches and religious institutions for the support of frail elders. Indeed, less than half of current older adults (44.9%) and even fewer Baby Boomers (36.2%) considered this a “very important” option.

More than 30,000 older Kentuckians are raising their grandchildren. Recognizing a major current concern in the Commonwealth with developing support for these individuals, 64.2% of older adults and 71.6% of Baby Boomers responded 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 three-quarters of the sample, 78.3% of older adults and 74.7% of Baby Boomers consider this to be “very important.” Only five respondents (3.0%), two older adults and three Baby Boomers, 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, the highest percentage of Baby Boomers (15.0%), somewhat surprisingly, rated “introducing local or state taxes to support programs for elders” as most important. Other options considered “most important” included developing “programs to support grandparents raising grandchildren” (13.8%) and efforts to “increase employment options for elders” (12.5%). For older adults, providing “programs for long term support for persons with disabilities being cared for by an aging parent” was rated as “most important” by 25.4% of the respondents, followed by placing emphasis on “developing residential options for elders” (15.3%), “providing training and support options for new caregivers” (8.5%) and emphasizing “single point of entry (one place to call) for services or information” (8.5%).