Kentucky Elder Readiness Initiative
A Survey of Commonwealth Residents
Lake Cumberland
October 10, 2007
**PRELIMINARY REPORT**
Lake Cumberland: The Context

The Lake Cumberland Area Development District consists of ten counties: Adair, Casey, Clinton, Cumberland, Green, McCreary, Pulaski, Russell, Taylor, and Wayne. Much of the area lies on the border with Tennessee and was a frequent battleground during the Civil War. The sale of alcohol is prohibited in every county in the region except for two wineries and the city of Burnside in Pulaski County, the “Birthplace of Boy Scouts of America”. The economy of the region revolves around the recreational opportunities around Lake Cumberland, and to a lesser extent, manufacturing. There has also been some growth of the area around Lake Cumberland as a destination for retirees relocating from Ohio and Indiana. In addition to Lake Cumberland, visitors are attracted to Cumberland Falls, one of only two waterfalls in the world with a visible moonbow, and the Big South Fork National River and Recreation Area in McCreary County, the only county in Kentucky without a single incorporated city. McCreary County is also notable as the site of McCreary County v. ACLU of Kentucky, a 2005 case in which the Supreme Court ruled that government-sponsored displays of the Ten Commandments in county courthouses violated the Establishment Clause of the First Amendment of the Constitution. Institutes of higher learning in the region include Lindsey Wilson College in Adair County, Somerset Community College in Pulaski County, and Campbellsville University in Taylor County.

Moonbow over Cumberland Falls, Whitley County, KY

Notable residents of the area have included actress Patricia Neal (born in Whitley County), Joel Cheek, who developed the Maxwell House coffee blend (born in Cumberland County), Rose Will Monroe, the inspiration for World War II feminist icon, “Rosie the Riveter” (born in Pulaski County), Pearl Carter Pace, the first elected female sheriff in the United States (Cumberland County), and The Dollmaker author, Harriet Arow (born in Wayne 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 Lake Cumberland 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 Lake Cumberland Area Development District conducted by the University of Kentucky Survey Research Center in June and July of 2007. Responses were received from 193 households representing a response rate of 30.2%. 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 Lake Cumberland residents.
Comparison of population profiles between the state and Lake Cumberland Area Development District shows the impact of the Baby Boom generation (shaded in red) on both charts. It is notable that Lake Cumberland records a more pronounced Baby Bust following the Baby Boom than does the state as a whole that is apparent in the age groups 20-24 and 25-29 (persons born between 1970—1979).

### Lake Cumberland: The Population

According to the 2000 U.S. Census, the Lake Cumberland Area Development District was home to 38,663 persons 60 and older, representing 20.0% of the population. It is anticipated that this population will increase to 64,658 persons 60 and older by 2030, representing 28.5% of the population, a 67.2% increase from 2000. A significant proportion of this increase can be attributed to the aging of the Baby Boom generation which in 2000 comprised 55,687 residents between the ages of 35 and 54 and represented 28.8% of the Lake Cumberland population.

### Older Adults and Baby Boomers in Lake Cumberland Area Development District (2000)

*We have a lot of sales of property. So I think we have a lot of people moving in that have retired and are coming in."

*There is an awareness of a looming need and a need to feel informed and that’s certainly the first step.*

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 (2000) age groupings
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 Lake Cumberland survey findings only partially support this view. When asked how often they think about the effects of the aging of Baby Boomers, more than half of both Baby Boomers (56.2%) and older adults (53.0%) in the survey admitted to thinking about this issue “often”.

Only five respondents, all older adults (3.1% of the 161 persons who responded to this question), express the view that the aging of the Baby Boomers will have no effect on their community. Instead, almost three-quarters (74.3%) of the Baby Boomers and almost two-thirds (65.5%) of older adults feel that the aging of the Baby Boomers will have a significant or major impact.

While the data suggest growing awareness of what has been described as a pending “demographic tsunami,” most of the Baby Boomers (80.3%) and two-thirds (65.8%) of the older adults surveyed either “somewhat” or “strongly” disagree with the statement that their community is “actively preparing for retirement and aging of the Baby Boomers.” Only five respondents — three Baby Boomers and two older adults — “strongly agree” with this statement. The implication is that residents of the Lake Cumberland Area Development District would be supportive of additional initiatives aimed at addressing concerns and opportunities presented by the aging of the Baby Boomer generation.

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

In contrast, Lake Cumberland residents consider that aging of the Baby Boomer generation will have a positive influence in only three areas—employment, environmental design and caregiving for elders.
Finances

One-third of both Baby Boomers (34.3%) and older adults (35.2%) in the Lake Cumberland sample consider money provided by an employer like a pension or retirement account (“not one you paid into”) will be a major source of income in their retirement. At the other extreme, a slightly higher percentage of both Baby Boomers (38.6%) and older adults (37.0%) consider that this will not be a source of income at all.

One-quarter of the Baby Boomers (27.4%) and 31.0% of the older adults responding to the survey 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. But one-half of older adults (50.7%) and 43.8% of the Baby Boomers surveyed do not view such funds as a source of retirement income.

Only 16.7% of Baby Boomers and slightly over one-quarter (27.1%) of older adults 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 income in their retirement. A large percentage of respondents (47.2% of Baby Boomers and 45.7% of older adults) consider that such personal savings will not be a source of income in their retirement.

More than one-half of Baby Boomer (54.1%) and three-quarters of older adult (74.4%) respondents consider that Social Security is or will be a major source of income in their retirement. Most of the remainder (40.5% of Baby Boomers and 23.3% of older adults), consider that Social Security will be a minor source of income. Only six respondents, four Baby Boomers and two older adults, consider that Social Security will not be a source of their income in retirement. These findings suggest a continuing high level of reliance on the Social Security system in the Lake Cumberland area.

“The younger generation, like my children, will not be able to help take care of me because they are going to have to work, and a lot of my generation are taking care of grandchildren too, so they can’t take care of the elderly.”

Employment

More than one-third (39.7%) of the current older adults who responded to the survey continue to work either full or part time but almost two-thirds (62.8%) plan to do so during their retirement. In contrast, only 37.7% of the Baby Boomers surveyed plan to work during retirement.

Of those who plan to work during retirement, 56.0% of older adults and 46.3% 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, more than one-half (51.9%) cited “want to keep working” as a major reason. The need “to keep health insurance or other benefits” was reported as a major reason for working post retirement by 40.0% of older adults and 61.0% of Baby Boomers.

“It’s the folks that live out of town in our counties that’s the ones that’s gonna be the big problem. I mean I could take one van and about meet the needs of the town... But out in the county it can take you a while to go out and pick somebody up and bring them back.”

Transportation

Nearly one-half of both the Baby Boomers (43.9%) and older adults (47.2%) surveyed responded that their community does not have public transportation. Significantly, 64.3% of the Baby Boomers and 56.3% of the older adults surveyed consider that their public transportation needs will increase as they age. Providing and paying for such transportation, especially in Lake Cumberland’s predominantly 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

A large majority of Lake Cumberland 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 (77.5%) and most current older adults (88.3%) expect to be living in their personal residence. When asked the same question but for when they are 90 years of age, the percentages drop to 35.7% for Baby Boomers and 36.2% for current older adults.

Living in a relative’s residence has historically been considered an option for elders as they grow frail but Lake Cumberland residents support current literature suggesting that this is considered a last resort by both elders and their families. Only one current older adult (0.7% of the 148 respondents who answered this question) expect to be living with a relative at 75, although when they are 90+ this number rises to seven Baby Boomers and three older adults (7.2% of the respondents).

A high proportion of Baby Boomers (17.1%) and older adults (18.8%) expect to be living in an assisted living facility when they are 90+. One in five 2nd Wave Baby Boomers (20.0%) expects to be living in an assisted living facility at 90+. This finding suggests the need for affordable variations of this increasingly popular option.

A surprisingly high percentage of Baby Boomers (25.7%) and older adults (31.9%) expect to be living in a nursing home when they are 90+. This high percentage is contrary to the current national trend toward a lower percentage of elders residing in nursing facilities.

Perceived Feeling of Safety in Community

Overwhelmingly, Lake Cumberland respondents feel safe in their communities. Older adults (97.9%) either “always feel safe” (45.7%) or “usually feel safe” (52.2%) in their communities. Baby Boomers (98.7%) universally agreed; 42.1% “always feel safe” and 56.6% “usually feel safe.” No respondent reports that they “never feel safe” and only three, one Baby Boomer and two older adults, report that they “seldom feel safe.”

Health and Safety

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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 (55.7%) consider the physical environment (sidewalks, steps, or lighting) in their neighborhood to be either “somewhat” or “fully accessible.” Interestingly, a lower percentage of Baby Boomers (42.7%) hold this opinion. It is important to acknowledge that 29.5% of older adults and 33.3% of Baby Boomers consider the physical environment to be “very inaccessible.” This difference likely reflects major local variation in the quality of the micro physical environment and suggests the need for identification and focused attention on the quality of specific local and micro-environments.
Lake Cumberland resident were surveyed as to their anticipated future community involvement and propensity to engage in volunteer activities. More than one-half of the 166 people who responded to the question (53.0%) consider that their level of involvement in community activities will “remain about the same.” Interestingly, 25.6% of 1st Wave Baby Boomers but 37.8% of 2nd Wave Baby Boomers anticipate “increased involvement” in community activities as they grow older. Only 6.7% of the older adults express this opinion.

When asked about the amount of time they plan to spend volunteering ten years from now, older adults (44.3%), perhaps anticipating declining health and reduced ability, were twice as likely as Baby Boomers (21.3%) to respond that they would spend “less time” volunteering than they do currently.

In contrast, reinforcing the findings with regard to anticipated involvement in community activities, 44.0% of the Baby Boomers in the survey sample indicated that they will spend “more time” volunteering ten years from now, compared to only 14.8% of current older adults who anticipate increasing their level of volunteering. In this case, 2nd Wave Baby Boomers (43.2%) are no more likely than 1st Wave Baby Boomers (44.7%) to report that they expect to have increased their level of volunteering in ten years.

These findings suggest that the Baby Boom generation may be more actively involved in both volunteer and community activities than their predecessors and represent a potential resource for the future of the Lake Cumberland Area Development District.

“Volunteers, I’m sure that it’s been brought up before in other meetings; it’s that we really gonna need a lot of volunteers in the future.”
“What they are telling us about what’s happening these days is they may play cards a bit, the quilters, the crafters. A decade ago or two decades ago what was acceptable is no longer acceptable. So the Senior Centers need to be retrofitted and prepared in a different way. We need to think computers.”

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.

More than one-third of those surveyed (31.8% of older adults and 36.6% of Baby Boomers) have taken advantage of lifelong learning opportunities (e.g. computer, art, accounting classes, etc.) in the past twelve months. A much higher percentage of both older adults (45.5%) and Baby Boomers (55.3%) anticipate doing so in the future. It appears that, as the Baby Boomers grow older, 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 Lake Cumberland area. Both Baby Boomers (92.0%) and the current generation of older adults (86.8%) share this view. While in the past twelve months 37.8% of the Baby Boomers have participated in such opportunities to enhance their quality of life, 61.0% plan to do so in the future. A lower percentage of older adults (20.9%) have participated in volunteer opportunities during the past 12 months but 44.1% identify this as a future aspiration.

There is widespread acknowledgement that support groups (e.g. caregiver, A.A.) are available in the Lake Cumberland area with 86.5% of Baby Boomers and 86.4% of older adults reporting such knowledge. Few of the Baby Boomer respondents (9.8%) have used support groups in the past 12 months but a much higher percentage of those surveyed (30.0%) anticipate using such resources in the future. Nearly one-fifth of older adults (17.5%) has used a support group in the past 12 months but 30.3% see such a need in their future.

More than three-quarters of the Baby Boomers responding to the survey (76.5%) have used public parks in their community during the past 12 months. A much lower percentage of current older adults (44.9%) report such usage. It is important to note that a higher percentage of both groups (81.1% of Baby Boomers and 54.8% of current older adults) 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 the respondents to the survey in the Lake Cumberland area (29.2% of older adults and 22.5% of Baby Boomers) have used a Senior Center in the past 12 months. When future plans are considered, 61.0% of the Baby Boomers and 45.5% of the older adults surveyed, plan to use Senior Centers. 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 consider most important, 52.1% of the Baby Boomers and 48.9% of older adult respondents rate “churches, spiritual groups and other religious organizations” as the most important, far outdistancing large grocery stores (12.3% among Baby Boomers and 13.6% among older adults). The extreme importance placed on the church and faith organizations as determinants of quality of life reinforces findings from the focus groups which also revealed the perceived value 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 are shopping centers (6.8%), restaurants (6.8%), community activities (4.1%) and recreational facilities (e.g. gyms, walking paths etc.)(4.1%). Other resources considered most important to quality of life among older adults are shopping centers (8.0%), libraries (8.0%), and restaurants (5.7%).
The majority of respondents (52.5%) consider that **increasing educational opportunities for elders** is “somewhat important.” Baby Boomers (36.5%) are slightly more likely than older adults (31.4%) to rate this option as “very important.”

When asked about the importance of providing **training and support options for new caregivers**, approaching two-thirds of both Baby Boomers (65.3%) and older adults (63.2%) rate this strategy as “very important.” Only two Baby Boomers (2.7%) and two older adults (2.3%) consider that placing a priority on such training is “not important.”

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Future Directions Cont’d

The majority of respondents (52.2%) consider that redefining the role of senior centers is “very important” with 61.3% of Baby Boomers and 44.0% of current older adults holding this opinion. An additional 37.3% of Baby Boomers and 51.2% of older adults consider this direction to be “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, modern cafes and computer use areas. Only five (3.1%) of the 159 persons who responded to this question consider this “not important” as a priority.

Baby Boomers (44.7%) are more likely than older adults (30.6%) to respond that placing emphasis on developing business and second career options for elders is “very important.” An additional 48.7% of Baby Boomer and 60.0% of older adults indicate 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 62.7% of Baby Boomers and 63.1% of older adults indicate that they consider this “very important.” Very few respondents, three Baby Boomers (4.0%) and three older adults (3.6%) consider this option, currently being pursued as a high priority in the Commonwealth, to be “not important.”

There is a surprising level of support among both Baby Boomers and older adults for introducing local or state taxes to support programs for elders. Indeed, 81.7% of the respondents agree that introducing local or state taxes to support programs for elders is “somewhat important” (45.6%) or “very important” (36.1%). Baby Boomers (42.7%) are more likely than current older adults (30.1%) to rate this option as “very important.” This may reflect a growing realization of the need to find additional sources of funding to support needed programs for elders as their frailty increases.

The majority of Baby Boomers (55.3%) and older adults (54.3%) consider it “somewhat important” to develop programs for elders to provide mentorship or guidance to youth. Second wave Baby Boomers (43.2%) are more likely to rate this option as “very important” than are 1st Wave Baby Boomers (38.5%). Only 11 (7.0%) of the 157 respondents to this question consider that this direction is “not 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 endorse this need. All but three Baby Boomers (4.0%) consider this refocusing to be “very important” (38.7%) or “somewhat important” (57.3%). Seven current older adults (8.5%) consider the rediscovery of community to be “not important.” Almost one-half (47.6%) consider this is “very important” and an additional 43.9% rate it as “somewhat important.”

The majority of both Baby Boomers (56.6%) and older adults (56.5%) consider developing more volunteer opportunities for elders to be “somewhat important.” Approaching one-third (31.7%) of the 161 people who answered this question rate this as a “very important” priority.

Churches, spiritual groups and other religious organizations were considered to be by far the most important of the various contributors to quality of life considered earlier in this report. But there seems to be somewhat less enthusiasm for placing increased reliance on churches and religious institutions for the support of frail elders. While the majority of respondents (52.2% of the 159 persons who responded to this question) considered this to be a “somewhat important” future direction, only one-third of Baby Boomers (33.3%) and 41.7% of older adults consider this to be a “very important” option.

There are more than 30,000 older Kentuckians raising approximately 70,000 of their grandchildren. Reinforcing a major current concern in the Commonwealth with developing support for these individuals, 53.9% of Baby Boomers and 61.4% of older adults view it as “very important” to develop programs to support grandparents raising grandchildren.

There is also 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 (69.8%) and 63.2% of Baby Boomers consider this to be “very important.” Only one of the 162 people who responded to this question, a current older adult, considers this to be “not important” as a future direction.

When asked to identify which of the potential future directions they considered “the most important” option in preparing for the Baby Boom population, Baby Boomers identified the need to “increase employment options for elders” (23.9%), “programs for long term support for persons with disabilities being cared for by an aging parent” (17.9%), efforts to develop residential options for elders” (13.4%), and “support for grandparents raising grandchildren” (11.9%) as the top priorities. For older adults, providing “programs for long term support for persons with disabilities being cared for by an aging parent” (27.0%) was by far the top priority. Other options rated as “most important” by older adults included efforts to develop residential options for elders” (14.9%), “training and support options for new caregivers” (12.2%), “increase employment options for elders” (8.1%) and “support for grandparents raising grandchildren” (8.1%).