Northern Kentucky: The Context

The Northern Kentucky Area Development District (NKADD) serves the eight northernmost counties in the state: Boone, Campbell, Carroll, Gallatin, Grant, Kenton, Owen, and Pendleton. Located near both the Ohio and Licking Rivers, much of Northern Kentucky is populated by workers who commute to nearby Cincinnati, Ohio. Given its strategic location near the Ohio, this area was the site of many Civil War battles, and historical sites and markers abound. Cincinnati/Northern Kentucky International Airport is located in Boone County. Other notable landmarks include Big Bone Lick State Park, the famous “Florence Y’all” water tower, and the Rabbit Hash General Store. Race fans pack the stands at both Turfway Park thoroughbred race track in Florence and Kentucky Speedway (auto racing) in Sparta. Other entertainment options in the area include Elk Creek Vineyards, the only business allowed to sell alcohol in Owen County, and Newport on the Levee, an entertainment and shopping complex featuring Newport Aquarium, Hofbraühaus Newport and The World Peace Bell.

Notable residents of Northern Kentucky include NFL running back Shaun Alexander (born in Florence, Boone County), 1993 Nobel Laureate in Medicine Phillip A. Sharpe (born in Falmouth, Pendleton County), John T. Thompson, inventor of the Thompson submachine gun (Newport), figure and portrait painter Frank Duveneck (Covington), Hall of Fame jockey Steve Cauthen (Covington), and Tom Browning, the only Cincinnati Reds player to pitch a perfect game (Edgewood). Institutes of higher learning in the area include Northern Kentucky University, site of Salmon P. Chase College of Law in Highland Heights, and Thomas More College in Crestview Hills.

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 Northern Kentucky 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 Northern Kentucky Area Development District conducted by the University of Kentucky Survey Research Center in June and July of 2007. Responses were received from 254 households representing a response rate of 39.7%. 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 Northern Kentucky residents.
Northern Kentucky: The Population

According to the 2000 U.S. Census, the Northern Kentucky Area Development District was home to 56,202 persons 60 and older representing 14.4% of the population. It is anticipated that this population will increase to 132,743 persons 60 and older by 2030 representing 23.5% of the population, a 136.2% increase from 2000. A significant proportion of this increase can be attributed to the aging of the Baby Boom generation which in 2000 comprised 117,985 residents between the ages of 35 and 54 and represented 30.1% of the Northern Kentucky population.

“...I don’t think the communities are really aware of what’s coming.”

“This generation of Baby Boomers will expect more opportunities to stay active in the community and will want their thoughts and opinions to be taken seriously.”

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
Northern Kentucky Area Development District—Survey Findings

Retirement

Although 63.4% of Northern Kentucky older adults and almost half of the Baby Boomers in the sample (49.6%) consider "retirement is a well-deserved reward for years of hard work," 57.2% of older adults and 79.0% of Baby Boomers either "somewhat" or "strongly" agree that they "worry/worried a lot about being prepared for retirement." Close to forty percent of Baby Boomers (39.5%) and 20.4% of older adults in the survey "...don't want to ever completely retire." Only five people in the sample responded that they "never think about retirement."

With regard to preparation for the potential use of services in retirement, 54.3% of older adults and 42.5% of Baby Boomers consider themselves "somewhat familiar" with elder services in their community. Only 13.8% of older adults and 3.3% of Baby Boomers are "very familiar" with elder services in their community. The majority of Baby Boomers (54.2%) 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 Northern Kentucky survey findings present a different picture. When asked how often they thought about what the effects of the aging of Baby Boomers might be "for you," more than a half of Baby Boomers (53.4%) and over one-third of older adults (38.9%) surveyed admit to thinking about this issue "often" or in the next most frequent category.

Only eight respondents (3.8%), all but one older adults, consider that the aging of the Baby Boomers will have no effect on their community. Instead, 61.7% of the Baby Boomers and approaching a half of the older adults surveyed (47.3%) feel that the aging of the Baby Boomers will have a significant impact. In addition, a small percentage of Baby Boomers (13.3%) and 9.9% of older adults consider that the aging of the Baby Boomers will have a major impact on their community.

While the data suggest growing awareness of what has been described as a pending "demographic tsunami," two-thirds of the Baby Boomers (65.8%) and 61.4% 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 1st Wave Baby Boomer, and two older adults (1.5% of the sample) "strongly agree" with this statement. The implication is that residents of Northern Kentucky would be supportive of additional initiatives aimed at addressing the problems and opportunities presented by the aging of the Baby Boomer generation.

Northern Kentucky respondents consider that aging of the Baby Boom population will have a negative influence on housing, transportation, tax revenues funding for services and caregiving for elders. In contrast, Northern Kentucky respondents consider that aging of the Baby Boomer generation will have a positive influence on employment, health care delivery, aging services, environmental design, and government policies.

Attitudes About Retirement

![Diagram showing attitudes about retirement](chart.png)
Finances

Less than one-half of older adults (43.8%) and only 20.9% of the Baby Boomers in the Northern Kentucky 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, 38.3% of Baby Boomers and 30.0% of current older adults consider that this will not be a source of income at all.

A significant proportion of both Baby Boomers (44.5%) and current older adults (44.2%) 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. Interestingly, 16.8% of Baby Boomers and 39.0% of older adults do not view such funds as a source of retirement income.

One-third of older adults (33.8%) but only 21.6% of Baby Boomers 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. One-third of the Baby Boomers (33.6%) and approaching one-quarter of older adults (22.5%) considers that such funds will not be a source of income in their retirement. The largest proportion of both groups, 44.8% of Baby Boomers and 43.8% of older adults, consider that savings will be a minor source of income in their retirement.

There is a strong contrast between Baby Boomers and older adults in Northern Kentucky with respect to the anticipated role of the Social Security system in their retirement finances. Approaching two-thirds of older adults (64.8%) consider that Social Security is/or will be a major source of their retirement income. Most of the remainder (33.0%), consider that Social Security will be a minor source of income. In contrast, only 37.5% of Baby Boomers (49.2% of 1st Wave Baby Boomers and 24.6% of 2nd Wave Boomers) view Social Security as a major source of income in their retirement. More than one-half of the Baby Boomers in the sample (53.3%) 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 (eleven Baby Boomers and two older adults, comprising 6.2% of the sample) consider that Social Security will not be a source of retirement income at all.

Employment

Just over one-quarter (26.4%) of the older adults who responded to the survey continue to work either full or part time but almost three-quarters (72.7%) plan to do so during their retirement. In contrast, only 24.6% of the Baby Boomers surveyed plan to work during retirement.

Of those who plan to work during retirement, 37.5% of the older adults and 46.0% 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, 38.5% 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 past retirement by 28.0% of older adults and 44.9% of Baby Boomers.

Transportation

The large majority of both older adults (80.2%) and Baby Boomers (80.2%) responded that their community has public transportation. Significantly, 44.0% of older adults and 42.9% of the Baby Boomers surveyed consider that their public transportation needs will increase as they age. Providing and paying for such transportation, especially in rural areas of Northern Kentucky, 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 Northern Kentucky respondents expect to remain in their present residence as they age. When asked where they see themselves living at age 75, a most Baby Boomers (80.0%) and current older adults (82.2%) 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, the percentages drop to 25.2% for Baby Boomers and 35.1% for current older adults.

Living in a relative’s residence has historically been considered an option for elders as they grow frail but Northern Kentucky residents support current literature suggesting that this is considered a last resort by both elders and their families. Only 2.6% of Baby Boomers and 4.4% of the older adults in the sample see themselves as living with a relative at 75. When they are 90+ this percentage rises to 9.9% for Baby Boomers but falls to 3.6% for older adults.

An important finding is the very high proportion of both Baby Boomers (27.0%) and older adults (27.3%) who expect to be living in an assisted living facility or in an independent senior living community (Baby Boomers, 17.1% and older adults, 11.7%) when they are 90+. This finding suggests an increased need for affordable variations of these increasingly popular options.

Finally, it is important consider the implications of the surprisingly high percentage of Baby Boomers (15.3%) and older adults (19.5%) who expect to be living in a nursing home when they are 90+.

Health and Safety

Overwhelmingly, Northern Kentucky respondents feel safe in their communities. With no exceptions, older adults either “always feel safe” (52.0%) or “usually feel safe” (48.0%) in their communities. Baby Boomers almost universally agree, with 49.2% reporting that they “always feel safe” and 49.2% that they “usually feel safe.” Two Baby Boomers (1.6%) responded that they “seldom feel safe.”

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. Approaching two-thirds of both older adults (64.6%) and Baby Boomers (62.8%) consider the physical environment (sidewalks, steps, or lighting) in their neighborhood to be either “somewhat” or “fully accessible.” In contrast, it is important to acknowledge that 22.9% of older adults and 20.7% 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

Northern Kentucky respondents rated their current quality of life positively. Given choices of “poor”, “fair”, “good”, “very good”, and “excellent,” only one older adult (0.5% of the sample), rated their current quality of life as “poor.” In contrast, 27.6% of older adults and 15.3% of Baby Boomers rated their quality of life as “excellent.” In addition, almost one half of Baby Boomers (49.2%) and more than one third of older adults (36.7%) rated their quality of life as “very good.”

When asked to project their quality of life over the next ten years, two-thirds of both older adults (65.3%) and Baby Boomers (66.7%) considered that it would “remain about the same.” Older adults were more pessimistic than Boomers. Older adults (29.6%) were more likely than Baby Boomers (13.8%) to consider that their quality of life would “get worse” over the next 10 years. Five older adults (5.1% of this group) anticipated that their quality of life would “improve” and 24 Baby Boomers (19.5%) expressed this expectation.

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Community Involvement

Northern Kentucky 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 (52.1% of older adults and 49.6% of Baby Boomers) consider that their level of involvement in community activities will “remain about the same.” Significantly, 32.3% of 1st Wave Baby Boomers but 52.6% of 2nd Wave Baby Boomers anticipate “increased involvement” in community activities as they grow older. This contrasts with only 9.4% 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 (40.9%), perhaps anticipating declining health and reduced capability were overwhelming more likely than Baby Boomers (14.2%) 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, 41.3% of 1st Wave Baby Boomers and 61.4% of 2nd Wave Baby Boomers indicated that they will spend “more time” volunteering ten years from now, compared to 16.1% of current older adults.

These findings suggest that the Baby Boom generation, particularly the 2nd Wave, may be more actively involved in both volunteer and community activities than their predecessors and represent a substantial resource for the future of the Northern Kentucky Area Development District.

“I think we really have a window of opportunity here within the next four to five years to start doing some planning.”
Northern Kentucky Area Development District—Survey Findings

“I think basically it’s a cultural mindset…it’s kinda up to this point in time, just been in the back of everybody’s mind that you would retire and you would travel. But then when you come home from all the traveling, everybody’s kinda written you off to a certain degree that you are not able to contribute any more. So, as you age, you kinda fall into that mindset yourself, and before you know it you find yourself becoming dependent on others because others supposedly know more or are more productive. We need to change this idea that once you hit 65, you’re kinda just walking out the door.”

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.

About one-third of those surveyed (35.8% of Baby Boomers and 27.3% of current 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 (65.4%) and older adults (43.8%) anticipate doing so in the future. 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 Northern Kentucky area. Both Baby Boomers (91.3%) and the current generation of older adults (88.4%) share this view. While in the past twelve months only 25.0% of the Baby Boomers have participated in such opportunities to enhance their quality of life, 48.6% plan to do so in the future. Somewhat surprisingly a similar proportion of older adults (44.4%) report this aspiration.

There is widespread acknowledgement that support groups (e.g. caregiver, A.A.) are available in the Northern Kentucky area, with 88.8% of Baby Boomers and 85.4% of older adults reporting such knowledge. Few of the Baby Boomers respondents (11.7%) have used support groups in the past 12 months but more than twice as many (26.4% of those surveyed) envisage using such resources in the future. A lower percentage of older adults (10.0%) see this need in their future.

More than three-quarters of both Baby Boomers (81.8%) and older adults (74.3%) have used public parks in their community during the past 12 months. An even higher percentage of both groups (Baby Boomers, 89.2% and older adults, 78.8%) plan to use this resource in the future, reinforcing the need to ensure that public parks are elder accessible.

Approaching a third of older adults (29.5%) and 8.8% of Baby Boomers in the Northern Kentucky sample have used a Senior Center in the past 12 months. When future plans are considered, more than half of the Baby Boomers (51.4%) and 44.7% of the older adults surveyed, plan to use Senior Centers. This finding suggests that, if the latent demand is to be satisfied and if Senior Centers are remain 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 Baby Boomers’ needs will differ from the current generation of older adults.

When asked which one of the 14 life quality resources they considered most important, 32.5% of the Baby Boomers and 38.5% of older adult respondents rated “churches, spiritual groups and other religious organizations” as the most important, far outstripping large grocery stores (21.1% of Baby Boomers and 13.2% of older adults), and shopping centers (11.4% of Baby Boomers and 11.0% of 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 recreational facilities, e.g. gyms, walking paths etc. (7.9%), theaters, museums and other venues for the arts (5.3%) and public parks (5.3%). Other resources considered most important to quality of life among older adults were recreational facilities, e.g. gyms, walking paths etc. (8.8%), theaters, museums and other venues for the arts (6.6%) and restaurants (5.5%).
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, Northern Kentucky respondents were asked to prioritize many of these suggestions. Perhaps reflecting concern about their own financial future, 50.4% of Baby Boomers and 37.2% of older adults consider that increasing employment options for elders is “very important.” An additional 43.9% of Baby Boomers and 57.4% of older adults consider this strategy to be “somewhat important.” Both Boomers and current older adults were less enthusiastic about the importance of developing adult day care programs at places of work. Less than one-quarter of the Baby Boomer respondents (22.8%) and an even lower percentage of older adults (19.4%) considered this a “very important” priority. Interestingly, 30.6% of Baby Boomers and 19.4% of the older adults surveyed, rated the introduction of such programs as “not important.” Baby Boomers were close to unanimous (97.5%) in responding that placing emphasis on developing residential options for elders was either “somewhat important” (45.9%) or “very important” (51.6%), a view shared by the large majority (94.7%) of older adults in the sample. Only three Baby Boomers and eight older adults (3.7% of those responding), rated this strategy as “not important.” The majority of respondents (58.3%) considered that increasing educational opportunities for elders was “somewhat important.” Baby Boomers (33.1%) were slightly more likely than older adults (27.7%) 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 (56.1%) and older adults (63.0%) rated this strategy as “very important.” Second wave Baby Boomers (60.3%), perhaps acknowledging current and future potential stresses in caring for their own aging relatives, were more likely than 1st Wave Baby Boomers (52.3%) to respond that this was “very important.” Only five Baby Boomers (4.1%) and three older adults (3.3%) 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 is considered “very important” (49.2%) or “somewhat important” (43.5%) by the large majority of Baby Boomers. Somewhat surprisingly, current older adults express the same opinion with 50.0% rating this need as “very important” and 40.4% responding that this is “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, coffee shops and computer use areas. Interestingly, the current generation of older adults seem to share this view, with only nine respondents in this group (9.6%) suggesting that this is “not important” as a priority.

Baby Boomers (45.2%) are more likely than older adults (28.7%) to respond that placing emphasis on developing business and second career options for elders is “very important.” An additional 45.2% of Baby Boomer and 56.4% of older adults rate this option as “somewhat important.”

When asked about the importance of emphasizing a single point of entry (one place to call) for services or information, 60.5% of Baby Boomers and 66.0% of older adults responded that they consider this “very important.” Few respondents, eight Baby Boomers (6.5%) and eleven older adults (11.7%) consider this option, currently being pursued as a high priority in the Commonwealth, to be “not important.”

There is significant support among both Baby Boomers and older adults for introducing local or state taxes to support programs for elders. Indeed, 81.2% of the respondents agreed that introducing local or state taxes to support programs for elders is “somewhat important” (44.0%) or “very important” (37.2%). This may reflect a growing realization within the Northern Kentucky area of the need to find additional sources of funding to support needed programs for elders as they become frail.

There is some consensus among Baby Boomers and older adults regarding the need to develop programs for elders to provide mentorship or guidance to youth. Half of each group (50.0% of Baby Boomers and 62.4% of older adults) considered this as “somewhat important” and 38.7% of Baby Boomers and 32.3% of older adults rated this direction as “very important.”

One unanticipated 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 endorse this need with 90.3% of Baby Boomers and 86.1% of older adults responding that this is “very important” (37.9% of Baby Boomers and 37.2% of older adults) or “somewhat important” (52.4% of Baby Boomers and 48.9% of older adults).

The majority of both Baby Boomers (54.0%) and older adults (53.2%) consider that developing more volunteer opportunities for elders is “somewhat important.” Second wave Baby Boomers (41.4%) are more likely that 1st Wave Baby Boomers (28.8%) to rate this strategy as “very important” but, overall, one-third of the total sample (33.5%) rate this as a “very important” priority.

Churches, spiritual groups and other religious organizations were considered to be 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. Barely one quarter of Baby Boomers (26.8%) and less than one-third of older adults (31.2%) considered this a “very important” option. Significantly, 19.4% of the respondents deemed this option “not important.”

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, 54.8% of older adults and 45.2% 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 two-thirds of older adults (72.3%) and 56.5% of Baby Boomers consider this to be “very important.” Only nine respondents (4.1%), seven 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” (16.8%), “developing residential options for elders” (14.2%) and providing “programs for long term support for persons with disabilities being cared for by an aging parent” (13.3%) as the highest priorities. For older adults, providing “programs for long term support for persons with disabilities being cared for by an aging parent” (22.9%) was, by far, the top priority. Other options rated as “most important” by older adults included emphasizing “single point of entry (one place to call) for services or information” (13.3%), “developing residential options for elders” (10.8%) and developing “programs to provide support for grandparents raising grandchildren” (9.6%).