Kentucky Elder Readiness Initiative
A Survey of Commonwealth Residents

Pennyriple
October 2, 2007

**PRELIMINARY REPORT**
### Kentucky Elder Readiness Initiative
**Pennyrile Area Development District**

#### Pennyrile: The Context

The Pennyrile Area Development District, located in western Kentucky, includes Caldwell, Christian, Crittenden, Hopkins, Livingston, Lyon, Muhlenberg, Todd and Trigg counties. Originally an agrarian economy with tobacco as its biggest cash crop and proceeding through a coal mining boom, much of Pennyrile’s current economic base revolves around tourism and outdoor recreation activities associated with the artificially created Land Between the Lakes National Recreation Area located between Lake Barkley and Kentucky Lake. The Pennyrile region has been the site of many Civil War battles, the poignant forced migration of the Cherokee on the Trail of Tears, and the infamous “Black Patch Wars” which pitted local vigilantes, the Night Riders against tobacco conglomerates conspiring to keep crop prices low at the expense of small farmers. Employers in the area include Bremner Inc., the largest private label cookie and cracker factory in North America, in Caldwell County, Hopkinsville Community College and Ebonite International Bowling Ball manufacturers in Hopkinsville, Fort Campbell army base in Christian County, and the Kentucky State Penitentiary just south of Eddyville in Lyon County.

Lake Barkley, Trigg County, KY

Pennyrile boasts tourist attractions such as the Historic Downtown Commercial District in Princeton (Caldwell County), the Pennroyal Area Museum in Hopkinsville, the Duncan Cultural Center, the Rail Trail, the Kentucky Women’s Hall of Fame, and the Four Legends Fountain, all in Muhlenberg County, and the Jefferson Davis Monument State Historic Site in Todd County. Local culture and tradition are celebrated annually during Little River Days and The Trail of Tears Indian Pow-Wow in Hopkinsville, and the Everly Brothers Homecoming / Labor Day Cruise-In in Muhlenberg County. Muhlenberg County also gained notoriety as the setting for folk singer John Prine’s song *Paradise* about a now defunct coal town.

The Pennyrile region has had many notable residents including U.S. Vice President Adlai E. Stevenson and psychic Edgar Cayce (Christian County), actor James Best, best known as Sheriff Roscoe P. Coltrane in The Dukes of Hazzard and Don Everly, of the Everly Brothers (Muhlenberg County), Confederate President Jefferson Davis, activist Dorothea Dix, and author/poet Robert Penn Warren (Todd 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](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 Gateway 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 Pennyrile Area Development District conducted by the University of Kentucky Survey Research Center in June and July of 2007. Responses were received from 238 households representing a response rate of 37.2%. 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 Pennyrile residents.
Comparison of population profiles between the state and Pennyrile Area Development District shows the impact of the Baby Boom generation (shaded in red) on both scales. It is notable that in Pennyrile, the influence of Fort Campbell military base overrides the Baby Bust that shapes the population profile in most regions of the state and the state as a whole in the age groups 20-24 and 25-29 (persons born between 1970—1979).

**Pennyriole: The Population**

According to the 2000 U.S. Census, the Pennyrile Area Development District was home to 38,776 persons 60 and older representing 18.0% of the population. It is anticipated that this population will increase to 63,441 persons 60 and older by 2030 representing 25.2% of the population, a 63.6% increase from 2000. A significant proportion of this increase can be attributed to the aging of the Baby Boom generation which in 2000 comprised 58,017 residents between the ages of 35 and 54 and represented 26.9% of the Pennyrile population.

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

“All the jobs left this community 50 years ago. So this community has always had a high percentage of retired people. So I don’t see the aging of Baby Boomers affecting this county very much.”

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 Boomer generation. Many participants had never thought about the issue and a number of Baby Boomers admitted to being in a “state of denial.” The Pennyrile 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 the Baby Boomers (58.9%) and 35.3% of older adults in the survey admitted to thinking about this issue “often” or in the next most frequent category.

Only eight respondents (3.8%), five older adults and three Baby Boomers, express the view that the aging of the Baby Boomers will have no effect on their community. Instead, approaching three-quarters (72.3%) of the Baby Boomers and 61.5% 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,” almost three-quarters (71.6%) of the Baby Boomers and more than one-half of the older adults surveyed (54.8%) either “somewhat” or “strongly” disagree with the statement that their community is “actively preparing for retirement and aging of the Baby Boomers.” Only four respondents—all older adults—"strongly agree" with this statement. The implication is that residents of the Pennyrile Area Development District would be supportive of additional initiatives aimed at addressing the problems and opportunities presented by the aging of the Baby Boomer generation.

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

In contrast, Pennyriile residents consider that aging of the Baby Boomer generation will have a positive influence on housing, employment, environmental design, aging services and caregiving for elders.
Finances

One-third of both Baby Boomers (34.3%) and older adults (35.2%) in the Pennyrile 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, 34.3% of Baby Boomers and 36.4% of older adults consider that this will not be a source of income at all.

One-third of Baby Boomers (34.0%) and one-quarter of older adults (27.3%) 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. Approaching one-half of the older adults (43.2%) and 31.1% of Baby Boomers surveyed do not view such funds as a source of retirement income.

Almost one-quarter of Baby Boomers (24.5%) but only 20.7% 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. A large percentage of respondents (35.3% of Baby Boomers and 39.1% of older adults) consider that such personal savings will not be a source of income in their retirement.

Nearly one-half of Baby Boomers (48.1%) and more than two-thirds of older adult (69.9%) respondents consider that Social Security is or will be a major source of income in their retirement. Most of the remainder (43.4% of Baby Boomers and 25.2% of older adults), consider that Social Security will be a minor source of income. Only 14 respondents, nine Baby Boomers and five 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.

Employment

One-quarter (25.7%) of the current older adults who responded to the survey continue to work either full or part time but approaching three-quarters (71.0%) plan to do so during their retirement. In contrast, only 38.1% of the Baby Boomers surveyed plan to work during retirement.

Of those who plan to work during retirement, 51.7% of older adults and 36.9% 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-third (37.9%) 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 57.1% of older adults and 47.7% of Baby Boomers.

Transportation

More than one-half of the Baby Boomers surveyed (59.0%) and more than two-thirds of older adults (71.4%) responded that their community does not have public transportation. Significantly, 49.5% of the Baby Boomers and 50.0% of the older adults surveyed consider that their public transportation needs will increase as they age. Providing and paying for such transportation, especially in Purchase’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.

Finances

Plan to Work During Retirement

Perceived Need for Public Transportation in Future
Housing

A large majority of Pennyrile 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 (69.2%) and most current older adults (84.5%) 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 24.8% for Baby Boomers and 33.7% for current older adults.

Living in a relative’s residence has historically been considered an option for elders as they grow frail but Pennyrile residents support current literature suggesting that this is considered a last resort by both elders and their families. Only two Baby Boomers (1.9%) and one current older adult (1.0%) expect to be living with a relative at 75, although when they are 90+ this percentage rises to 10.9% for Baby Boomers and 8.4% for older adults.

An important finding is the high proportion of Baby Boomers (23.8%) and older adults (22.9%) who expect to be living in an assisted living facility when they are 90+. This finding suggests the need for affordable-variants of this increasingly popular option.

A surprisingly high percentage of Baby Boomers (18.8%) and older adults (20.5%) expect to be living in a nursing home when they are 90+. This high percentage is contrary to the current trend toward a lower percentage of elders in nursing facilities. Pennyrile can expect significantly increased demand for nursing home care if this set of respondent expectations is realized.

Health and Safety

Overwhelmingly, Pennyrile respondents feel safe in their communities. Older adults (98.2%) either “always feel safe” (39.6%) or “usually feel safe” (58.6%) in their communities. Baby Boomers (98.2%) universally agreed; 37.3% “always feel safe” and 60.9% “usually feel safe.” Only four respondents, two Baby Boomers and two older adults, report that they “seldom feel safe” or “never 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. More than half of older adults (59.6%) consider the physical environment (sidewalks, steps, or lighting) in their neighborhood to be either “somewhat” or “fully accessible.” A similar percentage of Baby Boomers (59.0%) hold this opinion. In contrast, it is important to acknowledge that 25.0% of older adults and 23.8% 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

Pennyrile respondents rated their current quality of life positively. Given choices of "poor," "fair," "good," "very good," and "excellent," only three respondents in the entire sample, all two older adults (comprising 1.4% of the sample) rated their current quality of life as "poor." In contrast, 9.9% of older adults and 18.3% of Baby Boomers rated their quality of life as "excellent." In addition, well over one-third of current older adults (38.3%) and 43.1% of Baby Boomers rated their quality of life as "very good."

When asked to project their quality of life over the next ten years, the majority of the respondents (68.6%) considered that it would "remain about the same." Older adults were more pessimistic than Boomers. Older adults (25.5%) were more likely than Baby Boomers (16.4%) to consider that their quality of life would "get worse" over the next 10 years. Four older adults (3.6%) and 19 Baby Boomers (17.3%) anticipated that their quality of life would "improve" over this period.

(Cont’d on next page)
Pennyrile Area Development District—Survey Findings

“A...”

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 (35.5%) have taken advantage of lifelong learning opportunities (e.g. computer, art, accounting classes, etc.) in the past twelve months. There is considerable variation by age cohort. Nearly one-quarter (23.7%) of older adults, only 15.4% of 1st Wave Baby Boomers, but more than two thirds of 2nd Wave Baby Boomers (69.4%) have engaged in such activity. A higher percentage of both older adults (41.7%) and 1st Wave Baby Boomers (48.0%) 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 Pennyrile area. Both Baby Boomers (87.8%) and the current generation of older adults (84.6%) share this view. While in the past twelve months 41.8% of the Baby Boomers have participated in such opportunities to enhance their quality of life, 59.7% plan to do so in the future. A lower percentage of older adults (30.8%) have participated in volunteer opportunities during the past 12 months but 35.5% identify this as a future aspiration.

There is widespread acknowledgement that support groups (e.g. caregiver, A.A.) are available in the Pennyrile area, with 82.9% of Baby Boomers and 81.0% of older adults reporting such knowledge. Few of the Baby Boomer respondents (13.6%) have used support groups in the past 12 months but a much higher percentage of those surveyed (26.4%) anticipate using such resources in the future. Surprisingly, a lower percentage of older adults (18.4%) see such a need in their future.

More than two-thirds of the Baby Boomers surveyed (69.3%) have used public parks in their community during the past 12 months. A much lower percentage of current older adults (49.2%) report such usage. A higher percentage of both groups (80.0% of Baby Boomers and 53.8% 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.

Approaching one-quarter of older adults (22.4%) and a 9.8% of Baby Boomers in the Pennyrile sample have used a Senior Center in the past 12 months. When future plans are considered, 57.1% of the Baby Boomers and 48.8% 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 considered most important, 51.5% of the Baby Boomers and 51.0% of older adult respondents rated “churches, spiritual groups and other religious organizations” as the most important, far outstripping large grocery stores (10.1% among Baby Boomers and 13.7% 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 were shopping centers (7.1%) and theatres, museums and other venues for the arts (7.1%), and community activities (5.1%). Other resources considered most important to quality of life among older adults were shopping centers (8.8%), and restaurants (6.9%).
Pennyrile Area Development District—Survey Findings

Most Important Future Directions in Preparation for the Aging of the Baby Boom Population
(Percentage Ranking as Most Important)

<table>
<thead>
<tr>
<th>Option</th>
<th>Older Adults (62+ yrs)</th>
<th>1st Wave Boomers (53-61 yrs)</th>
<th>2nd Wave Boomers (43-52 yrs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Long term support for persons with disabilities cared for by aging parent</td>
<td>20%</td>
<td>20%</td>
<td>20%</td>
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<tr>
<td>Programs to support grandparents raising grandchildren</td>
<td>10%</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td>Reliance on religious institutions for support of elders</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
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<tr>
<td>More volunteer opportunities for elders</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
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<tr>
<td>Rediscover the sense of community</td>
<td>10%</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td>Programs for elders to provide mentorship to youth</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>Introduce local or state taxes to support programs for elders</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
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<tr>
<td>Emphasize single point of entry for services</td>
<td>10%</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td>Develop business and second career options for elders</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>Redefine the role of senior centers</td>
<td>10%</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td>Training and support options for new caregivers</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>Educational opportunities for elders</td>
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<td>5%</td>
<td>5%</td>
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<tr>
<td>Develop residential options for elders</td>
<td>10%</td>
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<td>10%</td>
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<tr>
<td>Adult day care programs at places of work</td>
<td>5%</td>
<td>5%</td>
<td>5%</td>
</tr>
<tr>
<td>Employment options for elders</td>
<td>5%</td>
<td>5%</td>
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</tbody>
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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, Pennyrile respondents were asked to prioritize many of these suggestions.

Perhaps reflecting concern about their own financial future, 44.4% of Baby Boomers and 44.9% of older adults respond that increasing employment options for elders is "very important." An additional 52.8% of Baby Boomers and 49.5% of older adults consider this to be "somewhat important." Six older adults and three Baby Boomers rate this option as "not important."

Both Baby Boomers and current older adults are less enthusiastic about the strategy of developing adult day care programs at places of work. Less than one-third (28.0%) of the Baby Boomer respondents consider this a "very important" priority. Older adults concur with only 20.0% responding that the development of such programs is "very important." Interestingly, 71.4% of older adults consider this option "somewhat important." More than one-quarter of Baby Boomers (25.2%) consider this strategy "Not important" while only 8.6% of older adults are of this opinion.

Baby Boomers strongly favor placing emphasis on developing residential options for elders with 60.6% responding that this is "very important" and an additional 36.7% rating this option as "somewhat important." This view is shared by the large majority of older adults with 53.8% viewing it as "very important" and a further 45.3% suggesting it is "somewhat important." Only one respondent, an older adult (0.9% of the older adult sample), considers this strategy to be "not important."

The majority of respondents (58.9%) consider that increasing educational opportunities for elders is "somewhat important." Baby Boomers (31.2%) are more likely than older adults (22.9%) to rate this option as "very important."

When asked about the importance of providing training and support options for new caregivers, more than one-half of both Baby Boomers (56.0%) and older adults (57.9%) rate this strategy as "very important." Only two Baby Boomers (1.8%) and five older adults (4.7%) consider that placing a priority on such training is "not important." (cont’d on next page)

“It is important that the state of Kentucky, our great Commonwealth, utilize the Baby Boomers who are physically and mentally capable to provide a valuable and worthwhile service to help meet the challenges of our aging population.”
Future Directions Cont’d

The majority of respondents (55.2%) consider that redefining the role of senior centers is "somewhat important." In addition more than one-third of Baby Boomers (38.9%) and 40.4% of older adults consider this direction to be "very 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 11 (5.2%) of the 212 persons who responded to this question consider this “not important” as a priority.

Baby Boomers (39.1%) are more likely than older adults (28.3%) to respond that placing emphasis on developing business and second career options for elders is “very important.” An additional 43.6% of Baby Boomers and 59.4% 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, 54.5% of Baby Boomers and 56.6% of older adults respond that they consider this “very important.” Very few respondents, six Baby Boomers (5.5%) and 6 older adults (5.7%) 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 raising taxes to support programs for elders. Indeed, 81.9% of the respondents agree that introducing local or state taxes to support programs for elders is “somewhat important” (50.5%) or “very important” (31.4%). This may reflect a growing realization within the Pennyrel area of the need to find additional sources of funding to support needed programs for elders as they become frail.

The majority of Baby Boomers (59.6%) and older adults (57.7%) consider it “somewhat important” to develop programs for elders to provide mentorship or guidance to youth. Second wave Baby Boomers (42.0%) are more likely to rate this option as “very important” than are 1st Wave Baby Boomers (28.8%). Only 18 (8.5%) of the 213 respondents to this question considered that this strategy was “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 nine Baby Boomers (8.4%) consider this refocusing to be “very important” (43.9%) or “somewhat important” (47.7%). Only eight current older adults (7.8%) consider the rediscovery of community to be “not important.” Almost one half (48.5%) consider this is “very important” and an additional 43.7% rate it as “somewhat important.”

The majority of both Baby Boomers (59.1%) and older adults (57.5%) consider developing more volunteer opportunities for elders to be “somewhat important.” Approaching one-third of the 216 people who answered this question (28.7%) rated this as a “very important” priority with a higher percentage of 2nd Wave Baby Boomers (38.0%) considering this option “very important” than 1st Wave Baby Boomers (27.6%).

Churches, spiritual groups and other religious organizations were considered to be by far the most important among the various contributors to quality of life considered 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 (55.3% of the 215 persons who responded to this question) considered this to be a “somewhat important” future direction, only a modest percentage of Baby Boomers (21.5%) and just over one-third of older adults (35.2%) consider this a “very important” option. Significantly, 21.5% of Baby Boomers consider this to be “not important.”

There are more than 30,000 older Kentuckians raising their grandchildren. Reinforcing a major current concern in the Commonwealth with developing support for these individuals, 53.6% of Baby Boomers and 61.9% 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 (68.5%) and 62.7% of Baby Boomers consider this to be “very important.” Only four of the 218 people who responded to this question, one Baby Boomer and three older adults consider this is “not important” as a future direction.

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 “develop residential options for elders” (12.8%), “support for grandparents raising grandchildren” (12.8%), providing “programs for long term support for persons with disabilities being cared for by an aging parent” (12.8%) and rediscovering a “sense of community and community support that was a traditional component of Kentucky life in the past” (11.7%) as the highest priorities. For older adults, providing “programs for long term support for persons with disabilities being cared for by an aging parent” (23.2%) was by far the top priority. Other options rated as “most important” by older adults included “support for grandparents raising grandchildren” (11.6%), “developing residential options for elders” (10.5%), and “emphasizing a single point of entry (one place to call) for services or information” (9.5%).