Kentucky Elder Readiness Initiative
A Survey of Commonwealth Residents
Purchase
October 1, 2007
**PRELIMINARY REPORT**
**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 Purchase 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 Purchase Area Development District conducted by the University of Kentucky Survey Research Center in June and July of 2007. Responses were received from 227 households representing a response rate of 35.5%. 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 Purchase residents.

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**Purchase: The Context**

The Purchase Area Development District includes the counties of Ballard, Calloway, Carlisle, Fulton, Graves, Hickman, Marshall, and McCracken. Its name derives from the Jackson Purchase, when President Andrew Jackson purchased the land from the Chickasaw Indians in 1818. Purchase adjoins the states of Missouri, Illinois and Tennessee and is bound by the Mississippi River to the west, the Ohio River to the north, and the Tennessee River to the east. Historically, Purchase has been a predominately agricultural based economy, although the creation of Kentucky Lake by the Tennessee Valley Authority in the 1940s brought tourism and industry to the region with resorts along the lake and chemical and manufacturing plants attracted by the dam's cheap and plentiful electricity. The largest city in the region is Paducah in McCracken County. In addition to Kentucky Lake, outdoor tourist attractions in Purchase include Lake Barkley, Axe Lake Swamp State Nature Preserve in Ballard County, Land-Between-the-Lakes National Recreation Area, and the Wickliffe mounds, remnants of an early Mississippian village. Ballard County includes both the quizzically-named communities of Monkeys Eyebrow and La Center, which in 1908 was declared to be the Center of the Universe.

The home of Murray State University, Murray, in Calloway County, has annual celebrations such as the Independence Day-themed Freedom Fest, Old London-styled Dickens Alley, the Highland Festival, and the Lumberjack Challenge. Other local festivals include the annual Fancy Farm Picnic (a statewide political gathering held in Graves County), the Big Singing and Tater Day in Benton, Hardin Day, Aurora Country Festival, Hot August Blues and Barbecue Festival and the Kentucky Lake Bluegrass Festival both held at Kentucky Lake State Resort Park, and the Quilt Show in Paducah. Notable Purchase residents have included Nobel Laureate in Chemistry Robert H. Grubbs (born in Marshall County), actors W. Earl Brown and Molly Sims (born in Murray), singer-songwriter Jackie De Shannon (born in Hazel, Calloway County), author Bobbie Ann Mason (born in Mayfield, Graves County), contemporary Christian music star Steven Curtis Chapman (born in Paducah), and Vice President of the United States, Alben William Barkley (born in Graves County).

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**Kentucky Lake, Marshall County, KY**

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Comparison of population profiles between the state and Purchase Area Development District shows the impact of the Baby Boom generation (shaded in red) on both scales. It is notable that Purchase records a more pronounced Baby Bust following the Baby Boom than does the state as a whole that is apparent in the age groups 25-29 and 30-34.

**Purchase: The Population**

According to the 2000 U.S. Census, the Purchase Area Development District was home to 40,555 persons 60 and older representing 21.0% of the population. It is anticipated that this population will increase to 59,746 persons 60 and older by 2030 representing 28.4% of the population, a 47.3% increase from 2000. A significant proportion of this increase can be attributed to the aging of the Baby Boom generation which in 2000 comprised 55,243 residents between the ages of 35 and 54 and represented 28.6% of the Purchase population. Interestingly, in comparison with other regions of the state, this is a less spectacular rate of growth of the older population.

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

*A lot of people are coming here to retire, that is something else we need to think about. We are not just having our people retiring; we’ll be taking other retirees because of the lakes."

*We are content where we are until there is a crisis.”

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*
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 Purchase survey findings partially support this view. When asked how often they thought about what the effects of the aging of Baby Boomers might be, more than a half of Baby Boomers (55.5%) and 41.1% of current older adults admit to thinking about this issue “often” or in the next most frequent category.

Only five older adults (2.5% of the respondents) consider that the aging of the Baby Boomers will have no effect on their community. Instead, more than two-thirds (69.6%) of the Baby Boomers and 60.2% 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,” more than two-thirds of the Baby Boomers (68.6%) and more than half of the older adults surveyed (53.5%) 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 comprising 2.7% of the sample—“strongly agreed” with this statement. The implication is that residents of the Purchase 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.

In contrast with most areas of the state, which anticipate a balance of positive and negative effects, Purchase area respondents consider that aging of the Baby Boom population will have a positive influence on most domains in their communities including employment, housing, environmental design, transportation, health care delivery, funding for services, government policies, and aging services and caregiving for elders. Only in the domain of tax revenues do the respondents anticipate a negative influence from aging of the Baby Boomers.

Retirement

More than half of both older adults (60.6%) and Baby Boomers (53.1%) consider retirement to be “a well-deserved reward for years of hard work.” Interestingly, one-third of Baby Boomers (32.7%) “...don’t want to ever completely retire.” While fewer older adults (17.3%) express this view, 19.2% expressed the view that retirement is “something you are forced to do.” Only four respondents, three Baby Boomers and one older adult, “never think about retirement.” A large proportion of both Baby Boomer (80.8%) and older adult (65.3%) respondents either “somewhat” or “strongly” agree that they “worry/worried a lot about being prepared for retirement.”

With regard to preparation for the potential use of services in retirement, the majority of respondents (60.2%) consider themselves to be “somewhat familiar” with elder services in their community. But only 13.3% of older adults and 7.9% of Baby Boomers consider themselves “very familiar” with elder services.
Finances

One-third of both Baby Boomers (33.0%) and about one-quarter of older adults (24.7%) in the Purchase 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. Significantly, at the other extreme, 37.1% of Baby Boomers and 37.0% of older adults consider that this will not be a source of income at all.

Baby Boomers (44.9%) are far more likely than older adults (27.4%) to respond that money placed into a retirement plan at work, such as a 401K plan will be a major source of income in their retirement. But more than one quarter (26.5%) of Baby Boomers and more than one-third (38.4%) of older adults surveyed do not view such funds as a source of retirement income.

Less than one-quarter of Baby Boomers (22.1%) and just over one-quarter (27.5%) 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. The largest proportion of respondents (49.5% of Baby Boomers and 42.5% of older adults) considers that such personal savings will be a minor source of income in their retirement. More than one-quarter of Baby Boomers (28.4%) and 30.0% of current older adults responded that savings will not be a source of retirement income.

Almost one-half (47.5%) of the Baby Boomers and three-quarters of older adult respondents (75.3%) consider that Social Security is or will be a major source of income in their retirement. Most of the remainder (46.5% of Baby Boomers and 21.6% of older adults), consider that Social Security will be a minor source of income. These findings suggest a continuing high level of reliance on the Social Security system.

“I have witnessed several senior citizens who can barely survive on Social Security. When the cost of health care and prescription medication is added to the formula, our seniors live in poverty. This is demeaning and undeserved, especially if they have worked hard all their lives to support a family and then cannot make enough to enjoy a well deserved retirement.”

Employment

Close to one third (31.6%) of the current older adults who responded to the survey continue to work either full or part time but approaching two-thirds (63.7%) plan to do so during their retirement. In contrast, only 39.2% of the Baby Boomers surveyed plan to work during retirement.

Of those who plan to work during retirement, 51.6% of older adults and 47.5% of the Baby Boomers who responded indicate 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 (54.8%) cite “want to keep working” as a major reason. The need “to keep health insurance or other benefits” is reported as a major reason for working post retirement by 25.8% of older adults and 39.7% of Baby Boomers.

“We have created a community in this district that is dependent upon the automobile and we have not set up an infrastructure that we can walk or ride a bicycle or have efficient mass transportation; and that is going to hurt us in the long run if we don’t turn this around.”

Perceived Need for Public Transportation in Future

Transportation

The majority of both Baby Boomers (60.4%) and older adults (59.1%) acknowledge that their community has public transportation. Providing and paying for such transportation, especially in the Purchase area’s rural counties, in the context of rising transportation costs is already a significant challenge. Meeting this challenge may become even more difficult in the future as 55.6% of the Baby Boomers and 48.9% of the older adults surveyed anticipate that their public transportation needs will increase as they age.
**Housing**

The large majority of Purchase area 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 (78.2%) and a very high percentage of current older adults (86.5%) expect to be living in their personal residence. When asked the same question but for when they are 90+, the percentages drop to 27.3% for Baby Boomers and 30.0% for current older adults.

Living in a relative’s residence has historically been considered an option for elders as they grow frail but Purchase residents support current literature suggesting that this is considered a last resort by both elders and their families. Only one Baby Boomer (0.5% of the sample) and no current older adult expects to be living with a relative at 75, although when they are 90+ this percentage rises to 6.1% for Baby Boomers and 1.3% for older adults.

Another important finding is the high proportion of Baby Boomers (29.3%) and older adults (25.0%) who expect to be living in an assisted living facility when they are 90. This finding suggests an increased need for affordable variations of this increasingly popular option.

A surprisingly high percentage of Baby Boomers (16.2%) and older adults (27.0%) expect to be living in a nursing home when they are 90+. This is not only a much higher percentage than is recorded within the state and nationally but also goes against a current trend toward a lower percentage of elders in nursing facilities. Purchase can anticipate significantly increased demand for nursing home care if the survey respondents’ expectations are to be met.

“*I don’t want a free ride. I just think that after paying all my life, a little help wouldn’t hurt.*”

**Health and Safety**

Overwhelmingly, Purchase respondents feel safe in their communities. Older adults (99.1%) either “always feel safe” (58.1%) or “usually feel safe” (41.0%). Baby Boomers (99.0%) universally agreed; 50.0% “always feel safe” and 49.0% “usually feel safe.” No respondent indicated that they “never feel safe” and only two respondents, one Baby Boomer and one current older adult 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. More than one half of current older adults (51.5%) consider that the physical environment (sidewalks, steps, or lighting) in their neighborhood is either “somewhat” or “fully accessible.” A lower percentage of Baby Boomers (45.9%) hold this opinion. In contrast, it is important to acknowledge that 23.5% of older adults and 27.3% 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

Purchase respondents rated their current quality of life positively. Given choices of “poor”, “fair”, “good”, “very good”, and “excellent,” only two respondents in the entire sample, one Baby Boomer and one older adult (comprising 1.0% of the sample) rated their current quality of life as “poor.” In contrast, 20.6% of Baby Boomers and 13.5% of older adults rated their quality of life as “excellent.” An additional 42.2% of Baby Boomers and 31.7% of older adults rated their quality of life as “very good.”

When asked to project their quality of life over the next ten years, two-thirds of the respondents (66.5%) considered that it would “remain about the same.” Older adults were more pessimistic than Boomers. Older adults (31.4%) were more likely than Baby Boomers (13.9%) to consider that their quality of life would “get worse” over the next 10 years. Five older adults (4.8%) and seventeen Baby Boomers (16.8%) anticipated that their quality of life would “improve” over this period.

(Cont’d on next page)
“We do not have public transportation. I have seen seniors driving that should not be driving but have to. I think ahead about me not driving and I’d be stuck. I’m trying for a full-time job to move to a city that has this for seniors because I know I’ll need it. I love Marshall County.”

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.

Well over one-third (40.0%) of Baby Boomers and 22.4% of older adults have taken advantage of lifelong learning opportunities (e.g. computer, art, accounting classes, etc.) in the past twelve months. A much higher percentage of Baby Boomers (60.4%) anticipate doing so in the future. More than one-third (37.8%) of current older adults express this intention. It appears that 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 Purchase area. Both Baby Boomers (94.7%) and the current generation of older adults (91.5%) share this view. While in the past twelve months 42.1% of the Baby Boomers have participated in such opportunities to enhance their quality of life, 63.2% plan to do so in the future. Fewer older adults (21.8%) have participated in volunteer opportunities during the past 12 months but 37.8% identify this as a future aspiration.

There is widespread acknowledgement that support groups (e.g. caregiver, A.A.) are available in the Purchase area, with 88.3% of Baby Boomers and 91.4% of older adults reporting such knowledge. Few of the Baby Boomer respondents (9.4%) have used support groups in the past 12 months but approaching three times as many (24.5% of those surveyed) anticipate using such resources in the future. About the same percentage of older adults (24.4%) sees such a need in their future.

Almost three-quarters of the Baby Boomers surveyed (72.0%) have used public parks in their community during the past 12 months. A lower percentage of current older adults (55.6%) report such usage. A higher percentage of both groups (85.4% of Baby Boomers and 58.5% 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.

Almost one-third of older adults (32.8%) and 11.3% of Baby Boomers in the Purchase sample have used a Senior Center in the past 12 months. When future plans are considered, 52.5% of the Baby Boomers and 44.7% of the older adults surveyed, plan to use Senior Centers. Approaching one-half of the 1st Wave Baby Boomers (48.5%) and well over one-half of the 2nd Wave Baby Boomers (57.7%) anticipate using Senior Centers in the future. 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, 46.7% of the Baby Boomers and 62.6% of older adult respondents rated “churches, spiritual groups and other religious organizations” as the most important, far outstripping large grocery stores (9.8% among Baby Boomers and 14.3% 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 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 theaters, museums or other venues for the arts (8.7%), and restaurants (7.8%). Other resources considered most important to quality of life among older adults were recreational facilities (e.g. gyms, walking paths, etc.) (4.4%), shopping centers (3.3%) and volunteer opportunities (3.3%).

“We have gone too far away from American values for life and the good of the people. We have become an extremely self-centered society and we have lost our purpose for helping others. We all need to get back to trying to help one another…”
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, Purchase respondents were asked to prioritize many of these suggestions.

Perhaps reflecting concern about their own financial future, 52.4% of Baby Boomers and 47.9% of older adults responded that **increasing employment options for elders** is “very important.” An additional 44.7% of Baby Boomers and 45.8% of older adults consider this to be “somewhat important.”

Baby Boomers and current older adults agree on the importance of developing **adult day care programs at places of work**. About one third of the Baby Boomer respondents (32.4%) consider this a “very important” and 54.9% a “somewhat important” priority. Current older adults concur, with 33.7% responding that the development of such programs is “very important” and 44.6% “somewhat important.” Interestingly, 12.7% of the Baby Boomers and 21.7% of the current older adults surveyed consider that this is “not important” as an option.

More than two-thirds of Baby Boomer respondents (68.6%) and 60.2% of current older adults consider placing emphasis on **developing residential options for elders** to be “very important.” An additional 30.4% of Baby Boomers and 33.3% of older adults rate this strategy as “somewhat important.” Only one Baby Boomer (1.0%) and six older adults (6.5%) rate this option as “not important.”

The majority of respondents (53.3%) consider that **increasing educational opportunities for elders** is “somewhat important.” Baby Boomers (38.2%) are slightly more likely than older adults (34.4%) to rate this option as “very important.” Interestingly, 15.1% of current older adults consider this option to be “not important.”

When asked about the importance of providing **training and support options for new caregivers**, a large majority of both Baby Boomers (68.3%) and older adults (60.6%) rate this strategy as “very important.” Indeed, only eight respondents, two Baby Boomers and six older adults, representing 4.1% of the surveyed population, consider additional support of new caregivers to be “not important.”

“A good economic community means good services for the Baby Boomers.”
Future Directions Cont’d

Perhaps thinking of their own future needs, redefining the role of senior centers is considered “very important” by 60.8% of Baby Boomers. An additional 37.3% deem this “somewhat important.” Older adults express the same opinion, although perhaps a little less forcefully with 40.0% rating this need as “very important” and 53.7% 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, coffee shops and computer use areas. Interestingly, the current generation of older adults appear to share this view, with only six respondents (6.3%) suggesting that this is “not important” as a priority.

Baby Boomers (45.1%) are more likely than older adults (37.6%) to respond that placing emphasis on developing business and second career options for elders is “very important.” An additional 47.1% of Baby Boomers and 49.9% of older adults indicated that this is “somewhat important.”

When asked about the importance of emphasizing a single point of entry (one place to call) for services or information, 65.7% of Baby Boomers and 59.6% of older adults respond that they consider this “very important.” Very few respondents, three Baby Boomers (2.9%) and eight older adults (8.5%) consider this option, currently being pursued as a high priority in the Commonwealth, to be “not important.”

There was some support among both Baby Boomers and older adults for introducing local or state taxes to support programs for elders. Indeed, 82.6% of the respondents agreed that introducing such taxes to support programs for elders is “somewhat important” (40.0%) or “very important” (42.6%). This may reflect a growing realization within the Purchase 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 (53.4%) and older adults (55.3%) responded that it is “somewhat important” to develop programs for elders to provide mentorship or guidance to youth. Only 16 respondents (8.1% of the total sample) consider that this strategy 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 strongly endorsed this need with 96.1% of Baby Boomers and 89.3% of older adults responding that this was “very important” (50.0% of Baby Boomers and 39.8% of older adults) or “somewhat important” (46.1% of Baby Boomers and 49.5% of current older adults).

The majority of both Baby Boomers (54.9%) and current older adults (56.8%) consider that developing more volunteer opportunities for elders is somewhat important. More than one-third of the total sample (35.0%), rate this as a “very important” priority.

Churches, spiritual groups and other religious organizations were considered to be by far the most important among the various contributors to quality of life considered in the survey. But there seems to be somewhat less enthusiasm for placing increased reliance on churches and religious institutions for the support of frail elders. While almost one-half of older adults (47.3%) consider this a “very important” strategy, only 27.5% of Baby Boomers rate this option as “very important.” Significantly, 22.5% of Baby Boomers and 14.0% of current older adults consider this option to be “not important.”

More than 30,000 older Kentuckians are raising their grandchildren. Recognizing a major current concern in the Commonwealth with developing support for these individuals, 61.1% of older adults and 54.9% 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. Almost three-quarters (74.7%) of older adults and 64.7% of Baby Boomers consider this to be “very important.” Indeed, only seven respondents (3.6%), four Baby Boomers and three current older adults, consider this as “not important.”

When asked to identify which of the potential future directions they consider “the most important” in preparing for the Baby Boom population, Baby Boomers identify “developing residential options for elders” (26.3%), efforts to “increase employment options for elders” (13.7%), rediscovering a “sense of community and community support that was a traditional component of Kentucky life in the past” (11.6%), and emphasizing “single point of entry (one place to call) for services or information” (10.5%) as the highest priorities. For older adults, providing “programs for long term support for persons with disabilities being cared for by an aging parent” (19.1%) was by far the top priority. Other options rated as “most important” by older adults included developing “programs to provide support for grandparents raising grandchildren” (12.4%), rediscovering a “sense of community and community support that was a traditional component of Kentucky life in the past” (11.2%), and introducing “local or state taxes to support programs for elders” (9.0%).