

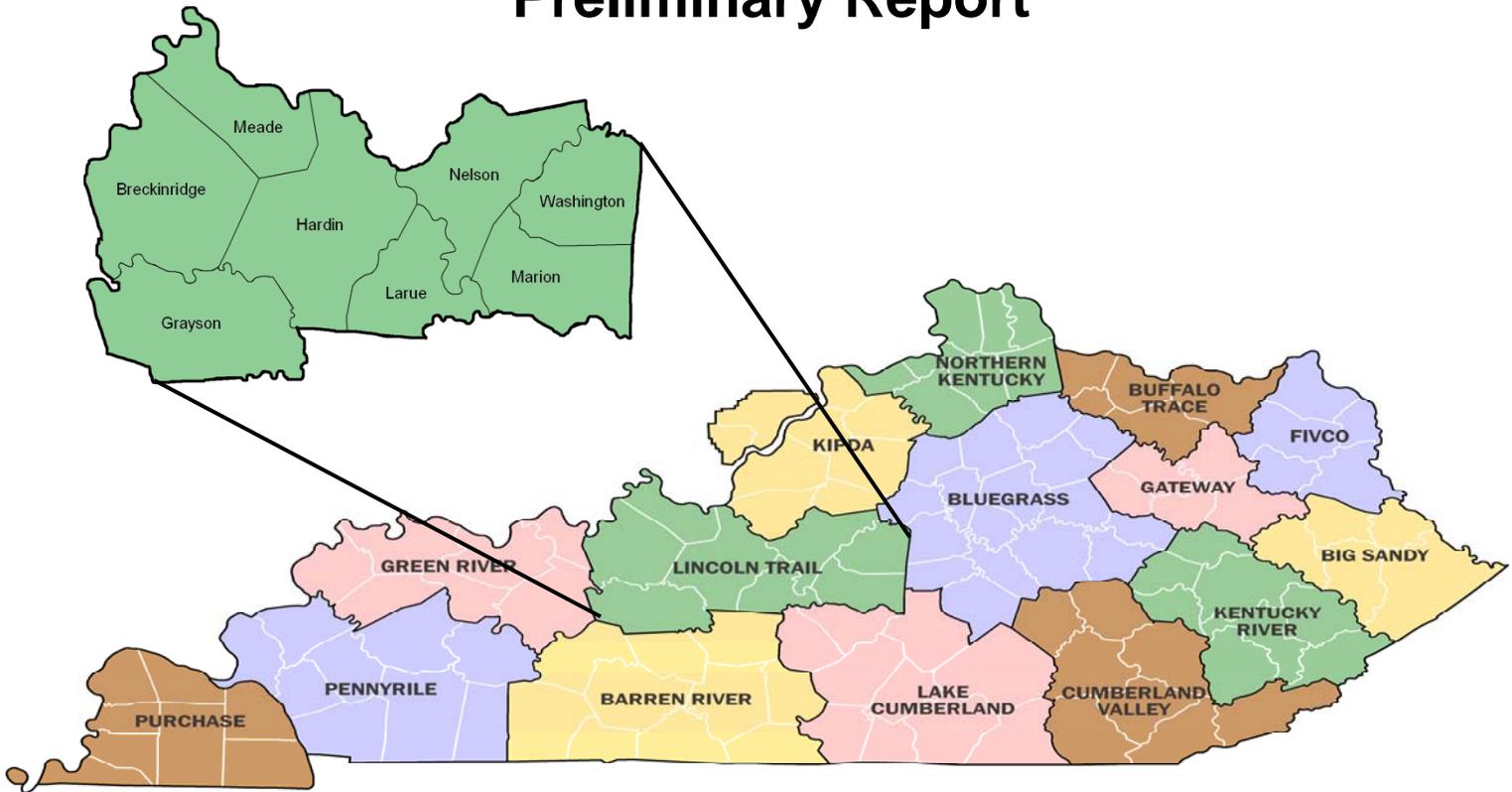
Kentucky Elder Readiness Initiative

A SURVEY OF COMMONWEALTH RESIDENTS

Lincoln Trail

August 15, 2007

****Preliminary Report****



Graduate Center for Gerontology



Assistance. Advocacy. Answers on Aging.



Department for Aging and Independent Living

Kentucky Elder Readiness Initiative

Lincoln Trail Area Development District

Lincoln Trail: The Context

The Lincoln Trail Area Development District was organized to serve 8 Kentucky counties: Breckinridge, Grayson, Hardin, Larue, Marion, Meade, Nelson, and Washington. Lincoln Trail is located in the northwestern section of the state, bordered by the Ohio River and Indiana to the North. Lincoln Trail is named for Abraham Lincoln, who was born in a small cabin on Sinking Spring Farm near Hodgenville, the county seat of Larue County. Given its strategic location on the Ohio as well as nearby railroads, Lincoln trail was the site of several Civil War battles, particularly in Lebanon (Marion County) which was twice burned to the ground by Confederate Army General John Hunt Morgan. Agriculture, industry, tourism, and Fort Knox military base near Elizabethtown provide jobs in the area.



Lincoln's Knob Creek Farm
Larue County, KY

Historical areas, such as Civil War sites and the Lincoln Birthplace, the Rough River Dam Resort Park, and "Stephen Foster - The Musical" at My Old Kentucky Home State Park in Bardstown are popular destinations for visitors to Lincoln Trail. Festivals celebrating local culture include the annual Official Kentucky State Old Time Fiddlers Contest Grayson County and the Kentucky Bourbon Festival, also in Bardstown.

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>).

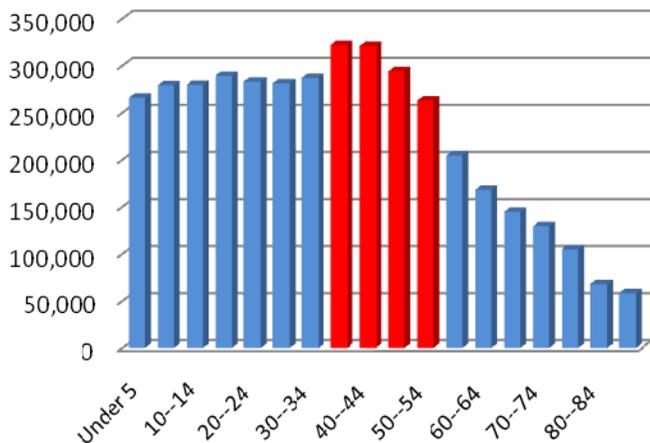
In the summer of 2006, two focus groups (one with community leaders and one with service providers) and a community forum were conducted in each of the 15 AAAs. Findings from the focus groups were incorporated into a statistically representative statewide survey sent to 9,600 Kentucky households in the summer of 2007. Preliminary descriptive findings from this survey for Bluegrass are presented in this report. These preliminary data are intended to provoke discussion and illicit feedback that can be incorporated into a final report which will include both additional comparative data and analysis and recommendations resulting from pending community forums and discussions.

The KERI Survey

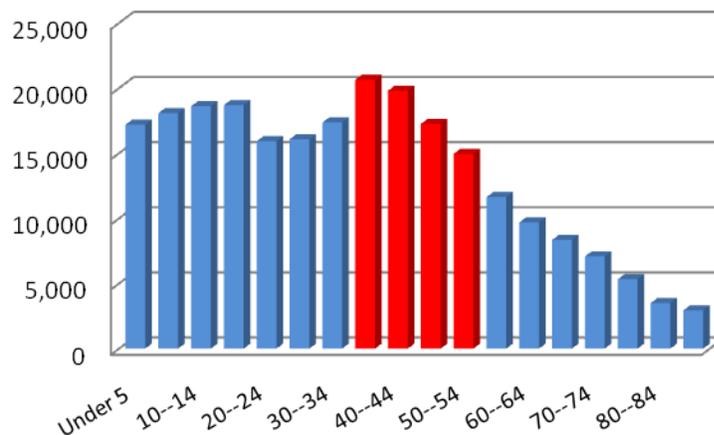
Information provided in this report was derived from a statistically representative random sample of 640 households in the Lincoln Trail Area Development District conducted by the University of Kentucky Survey Research Center in June and July of 2007. Responses were received from 239 households representing a response rate of 37.3%. 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 Bluegrass survey respondents.

Lincoln Trail Development District—Demographics

Kentucky's Population by Age Group (2000)



Lincoln Trail Population By Age Group (2000)

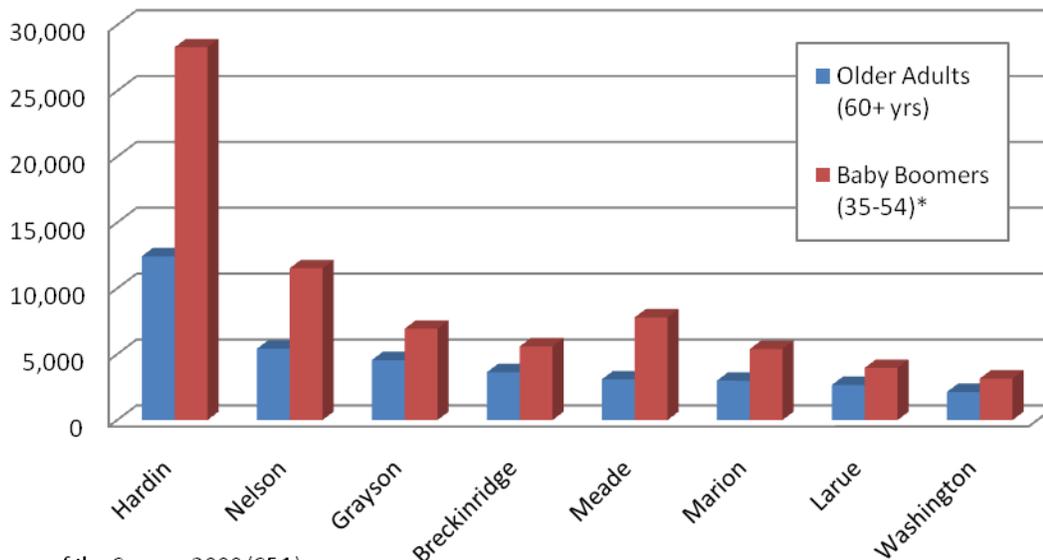


Comparison of population profiles between the state and Lincoln Trail shows the impact of the Baby Boom generation on both scales. It is notable that Lincoln Trail records a more pronounced Baby Bust following the Baby Boom than does the state as a whole that is particularly apparent in the age groups from 20-34 (persons born between 1966—1980).

Lincoln Trail: The Population

According to the 2000 U.S. Census, the Lincoln Trail Area Development District was home to 36,919 persons 60 and older representing 15.18 % of the population. It is anticipated that this population will increase to 79,132 persons 60 and older by 2030 representing 25.0% of the population, a 114.3% increase from 2000. A significant proportion of this increase can be attributed to the aging of the Baby Boom generation which in 2000 comprised 72,670 residents between the ages of 35 and 54 and represented 29.9% of the Lincoln Trail population.

Older Adults and Baby Boomers in the Lincoln Trail Area Development District (2000)



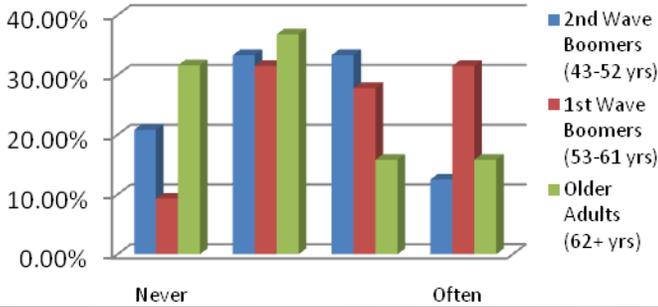
“There is going to be a greater strain on healthcare facilities, nursing homes and hospitals to accommodate the needs of this growing number of people.”

US Bureau of the Census, 2000 (SF 1)

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

Lincoln Trail Development District—Survey Findings

How often do you think about what the effects of the aging of the Baby Boomers might be for you?



Awareness

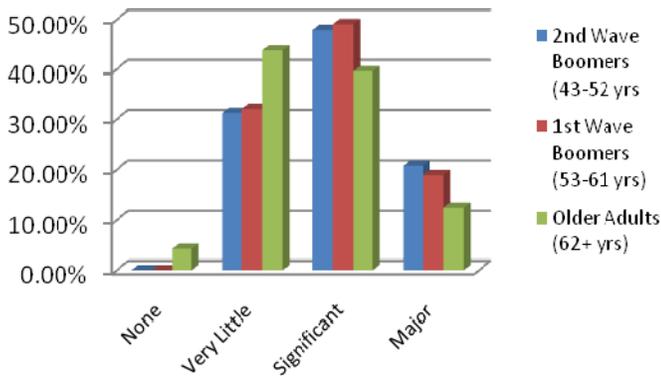
A major insight from the focus groups was a lack of awareness of issues related to the aging of the Baby Boom generation. Many participants had never thought about the issue and a number of Baby Boomers admitted to being in a “state of denial.” The Lincoln Trail survey findings present a slightly different picture. When asked how often they thought about what the effects of the aging of Baby Boomers might be for themselves, more than half of the Baby Boomers (52.9%) admitted to thinking about this issue “often” or in the next most frequent category. Older adults (31.6%) admitted to thinking about these issues less frequently.

None of the Baby Boomer respondents and only 4.2% of the older adults surveyed felt that the aging of the Baby Boomers would have no effect on their community. In contrast, a large majority (68.3% of Baby Boomers and 52.1% of older adults) considered that the aging of the Baby Boomers would have either a **significant** or **major** impact.

While the data suggest some awareness of what has been described as a pending “demographic tsunami,” more than two-thirds of the Baby Boomers (70.6%) and 63.4% of the surveyed older adults do not consider that their community is actively preparing for the Baby Boomers. The implication is that residents of Lincoln Trail would be supportive of additional initiatives aimed at addressing problems and opportunities presented by the aging of the Baby Boomer generation.

Lincoln Trail respondents consider that aging of the Baby Boom population will have a negative influence on government policies, aging services, health care delivery, tax revenues and funding for services. In contrast, recognizing that aging of the Baby Boomers also provides an opportunity for progress; respondents considered that aging of the Baby Boomer generation would have a positive influence on employment, environmental design, housing and transportation.

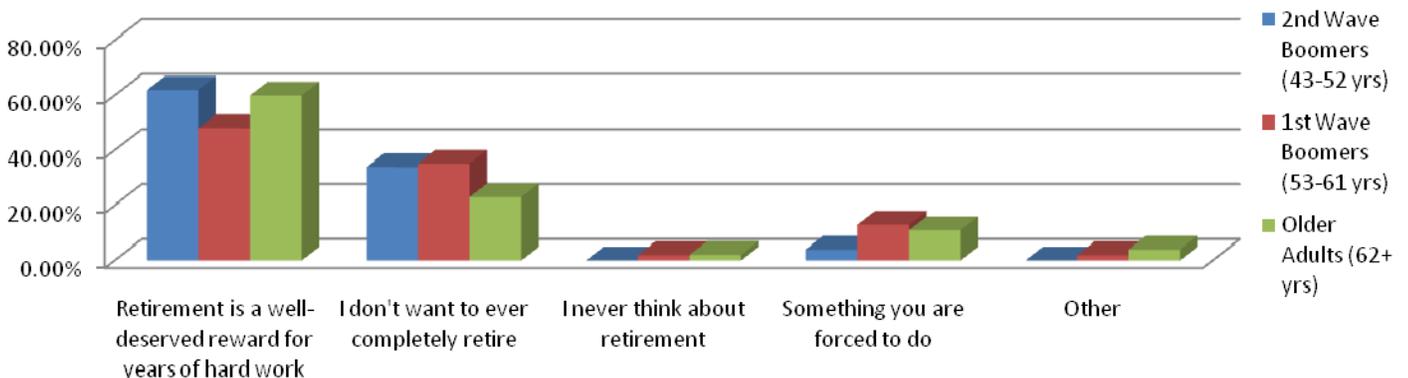
Impact on Communities from Aging Boomers



Retirement

Although more than half of Bluegrass older adults (54.8%) and 60.0% of Baby Boomers consider that “Retirement is a well-deserved reward for years of hard work,” 75.9% of Baby Boomers either “somewhat” or “strongly” agree that they worry/worried a lot about being prepared for retirement. Approaching a third (28.9%) of the respondents “don’t want to ever completely retire.” Only 1.5% of the sample never thinks about retirement. With regard to preparation for the potential use of services in retirement, only 14.9% of older adults and 7.7% of Baby Boomers consider themselves to be “very familiar” with elder services in their community. More than a third (34.7%) of older adults and approaching a half (43.3%) of the Baby Boomers consider themselves to be “not at all familiar” with services for elders (persons over 60).

Attitudes About Retirement



Lincoln Trail Development District—Survey Findings

Finances

Less than half (41.7%) of 2nd Wave Boomers (persons 43-52 yrs) consider money provided by an employer like a pension or retirement account (“not one you paid into”) will be a source of income (either major or minor) in their retirement, as compared to 58.8% of 1st Wave Boomers and 64.7% of older adults. Noteworthy is that only 14.6% of 2nd Wave Baby Boomers consider that such funds will be a “major” source of income in contrast with 35.3 % of 1st Wave Boomers and 34.5% of older adults who hold this view.

More than three-quarters of Baby Boomers (77.4%) and 63.9% of older adults consider that money placed into a retirement plan at work, such as a 401K plan will be either a major (Baby Boomers,38.2% and older adults,28.9%) or a minor (Baby Boomers 39.2% and older adults, 25.0%) source of income in their retirement.

About twenty percent of each age group consider that “other personal savings not in a work related retirement plan (e.g. IRA, savings account)” is or will be a major source of income in retirement (older adults, 20.8%; 1st Wave Baby Boomers 19.2%; 2nd Wave Baby Boomers (20.4%).

Lincoln Trail residents appear somewhat optimistic about the future of the Social Security system. More than half of older adults (persons 62 years of age and older) (51.6%) consider that Social Security is or will be an major source of income in retirement, a view shared by only 54.9% of 1st Wave Baby Boomers but a somewhat lower percentage (42.2%) of 2nd Wave Baby Boomers. More than a third (41.9%) of older adults and almost a half (49.0%) of Baby Boomers consider that Social Security will be a minor source of their retirement income. Perhaps reflecting limited confidence in the Social Security system, a small number of respondents (6.5% of older adults and 4.0% of Baby Boomers) consider that Social Security will not be a source of income at all.

Overall, it appears that Baby Boomers believe they will be dependent on pensions and employer retirement accounts but also to a significant extent on retirement plans for their income in retirement. Many Lincoln Trail residents consider that Social Security will remain either a major or minor source of their income but there are some who are pessimistic that Social Security will provide them with any income.

“This generation they don’t save. They don’t believe in sacrificing. Me first. Let the future take care of itself. So a lot of them won’t be prepared.”

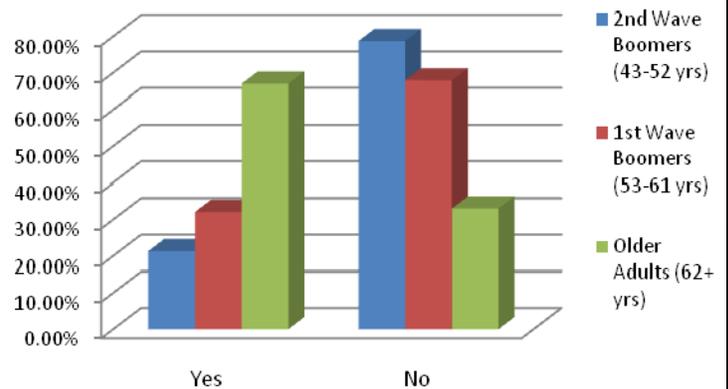
Employment

Almost thirty percent (29.8%) of persons 62 years and older who responded to the survey continue to work either full or part time.

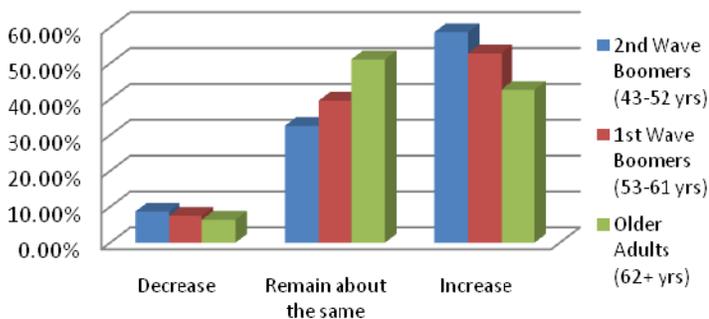
Suggesting that this pattern will continue, 73.0% of Baby Boomers do not plan to work during retirement. Of the Baby Boomers who do plan to work after retirement, 39.4% say the major reason for this decision will be to make money to make ends meet. A slightly smaller proportion of current elders (36.7%) expressed this sentiment.

Significantly, the need to keep health insurance or other benefits was reported as a major reason for working post retirement by 50.0% of 1st Wave and 52.8% of 2nd Wave Baby Boomers but only 32.1% of current older adults.

Plan to Work During Retirement



Perceived Need for Public Transportation in Future



Transportation

Both Baby Boomers (61.4%) and older adults (67.8%) responded that their communities do not have public transportation. Significantly, more than half of the Baby Boomers (55.6%) and 42.6% of the older adults surveyed consider that their public transportation needs will increase as they age. Providing and paying for such transportation in the context of rising transportation costs is already a significant challenge, especially in rural areas. Meeting this challenge is likely to become even more difficult in the future.

Lincoln Trail Development District—Survey Findings

Housing

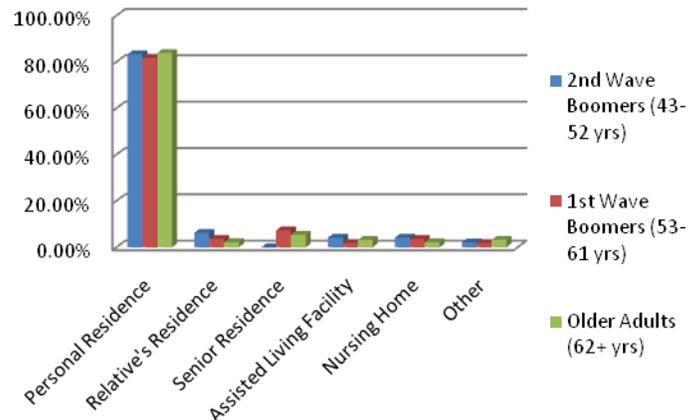
The large majority of Lincoln Trail respondents expect to remain in their present residence as they age. When asked where they see themselves living at age 75, the majority of both Baby Boomers (82.5%) and current older adults (83.9%) expect to be living in their personal residence. When asked the same question, but for when they are 90 years of age, Baby Boomers are much less likely (31.3%) than current older adults (47.6%) to expect to still be living in their personal residence.

Baby Boomers are almost twice as likely (20.2%) as older adults (10.7%) to expect to be living in a nursing home when they are 90. First wave Baby Boomers (23.5%) are almost three times as likely as 2nd Wave Boomers (8.3%) to see themselves living in a nursing home when they are 90.

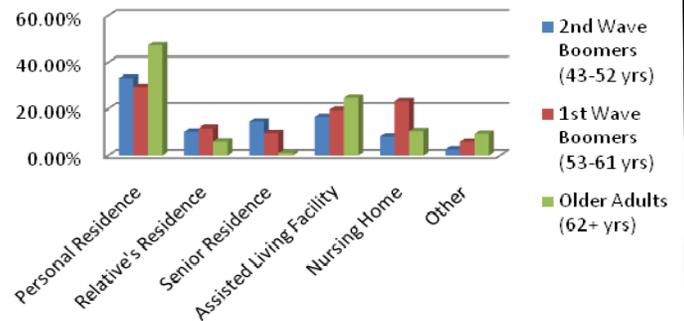
While living in a relative's residence has historically been considered an option for elders as they grow more frail, Lincoln Trail residents seem to support the current literature which reports that this is considered a last resort by both elders and their families; only 2.2% of current older adults and 4.9% of Baby Boomers view this as likely when they are 75 and only 6.0% of current older adults and 11.1% of baby Boomers see themselves as living under such an arrangement when they are 90.

A significant proportion of both Baby Boomers (18.2%) and older adults (25.0%) expect to be living in an assisted living facility when they are 90, a finding that suggests that there may be an increased need for affordable variations of this increasingly popular option in the Lincoln Trail area.

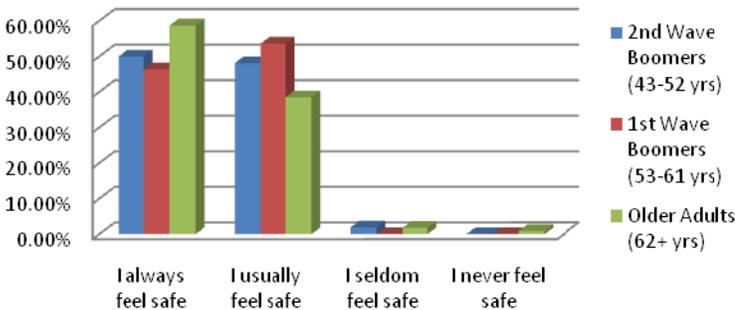
Where People See Themselves Living at Age 75



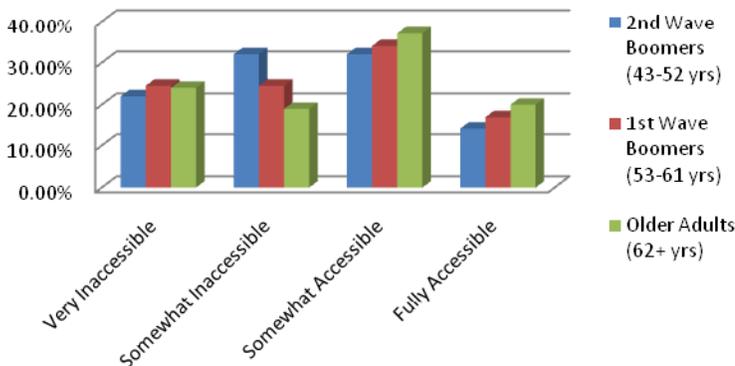
Where People See Themselves Living at Age 90+



Perceived Feeling of Safety in Community



Accessibility of Physical Environment



“Assisted living is expensive.”

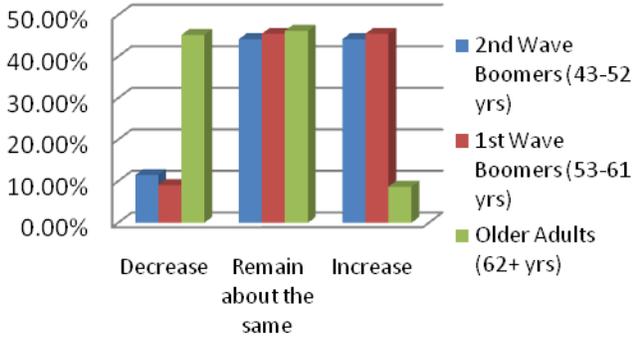
Health and Safety

Overwhelmingly, Lincoln Trail respondents feel safe in their communities. Older adults either “always feel safe” (58.7%) or “usually feel safe” (38.5%) in their communities. Baby Boomers universally agreed; 48.1% “always feel safe” and 50.9% “usually feel safe.” This high level of perceived safety is a positive finding.

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 (57%) of older adults consider the physical environment (sidewalks, steps, or lighting) in their neighborhood to be either “somewhat” or “fully accessible.” Almost half of the Baby Boomers (48.8%) hold this opinion. In contrast, it is notable that almost a quarter of both older adults (24%) and Baby Boomers (23.3%) consider their physical environment to be “very inaccessible.” This difference likely reflects significant local variation in the quality of the physical environment. These findings suggest the need for identification and focused attention on the quality of specific local and micro-environments.

Lincoln Trail Development District—Survey Findings

Community Involvement as one Ages



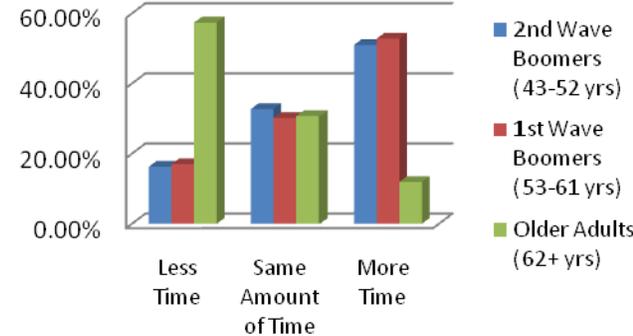
Community Involvement

Lincoln Trail residents were surveyed as to their anticipated future community involvement and propensity to engage in volunteer activities. A clear pattern emerges. While approaching a half of the persons surveyed (46.2% of older adults and 44.9% of Baby Boomers) considered that their level of involvement in community activities will “remain about the same,” 45.5% of 1st Wave Baby Boomers and 44.2% of 2nd Wave Baby Boomers anticipate “increased involvement” in community activities as they grow older. This contrasts with only 8.7% of older adults who hold this view.

When asked about the amount of time they plan to spend volunteering ten years from now, 57.4% of older adults, perhaps anticipating declining health and reduced ability to volunteer, were overwhelming more likely than Baby Boomers (16.7%) to state that they would spend “less time” volunteering than they do currently.

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 substantial resource for the future of Lincoln Trail.

Time Spent Volunteering 10 Years From Now



“This district has to start some discussion, some talking, and seeing what are the needs and better identifying the needs or voicing the needs so we would have a better understanding as we move forward; but it’s going to take a lot of thought and planning.”

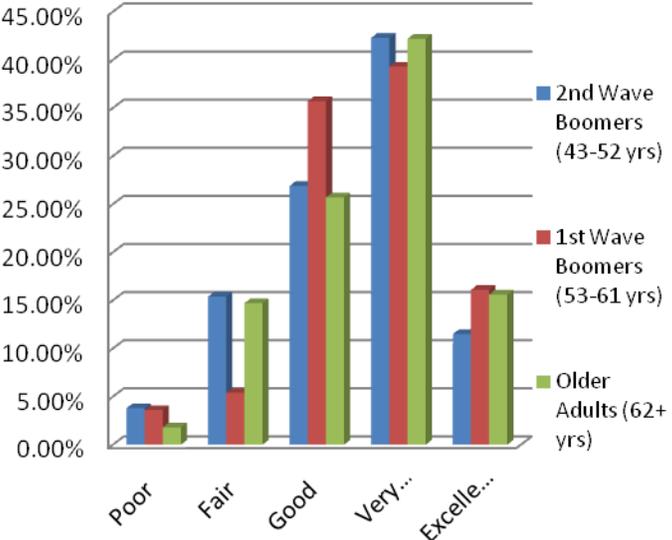
Life Quality

Lincoln Trail respondents rated their current quality of life positively. Given choices of “poor,” “fair,” “good,” “very good,” and “excellent,” only six respondents in the entire sample (2.8%) rated their current quality of life as “poor”.

In contrast, 56.2% of the sample rated their quality of life as “very good” (41.5%) or “excellent” (14.7%).

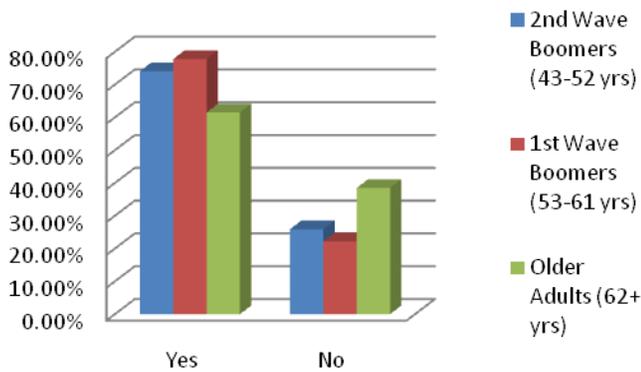
When asked to project about their quality of life over the next ten years, older adults were more pessimistic than Boomers. Older adults (31.5%) were almost twice as likely as Baby Boomers (16.8%) to respond that they expect their quality of life to “get worse”. The majority of respondents (65.7% of older adults and 68.5% of the Baby Boomers) expected their quality of life to remain about the same over the next 10 years. *(Cont’d on next page)*

Current Quality of Life

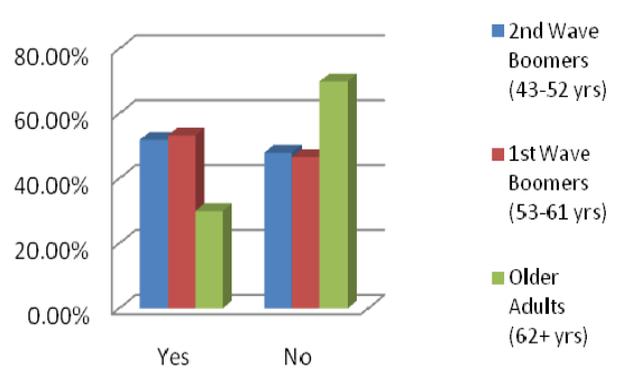


Lincoln Trail Development District—Survey Findings

**Public Parks
Plan to Use in Future**



**Senior Centers
Plan to Use in Future**



Life Quality (Cont.d)

It is noteworthy that 13.1% of Baby Boomers in Lincoln Trail actually expect their quality of life to improve over the next ten years while very few current older adults (2.8%) share this expectation. A general trend toward decreasing perceived quality of life with increasing age is apparent when 1st Wave Baby Boomers (7.3% expect their quality of life to improve) are compared with 2nd Wave Baby Boomers who are more optimistic as evidenced by the fact that 19.2% hold this opinion.

A series of questions focused on 14 separate indicators of quality of life ranging from the presence of venues for the arts and lifelong learning opportunities to the availability of restaurants, shopping centers and grocery stores.

More than half of the Baby Boomers responding to the survey in the Lincoln Trail ADD (52.3%) plan in the future to engage in lifelong learning opportunities (e.g. computer, art, accounting classes, etc.); significantly, this is more than twice the percentage of older adults (21.2%) who hold this expectation.

There is widespread consensus that many volunteer opportunities (service in hospitals, food pantries etc.) are currently available in the Lincoln Trail area. Both Baby Boomers (83.3%) and the current generation of older adults (89.6%) share this view. In the past twelve months only 15.8% of the Baby Boomers surveyed have participated in such opportunities to enhance their quality of life, almost two-thirds (64.2%) plan to do so in the future.

A large majority of Lincoln Trail residents acknowledge that support groups (e.g. caregiver, A.A.) are available in the area, with 88.1% of Baby Boomers and 90.2% of older adults reporting such knowledge. Few of the Baby Boomer respondents (15.3%) have used support groups in the past 12 months but almost twice the percentage of this age group (29.4%) anticipates using such resources in the future. Older adults (22.2%) are less likely to see such a need in their future.

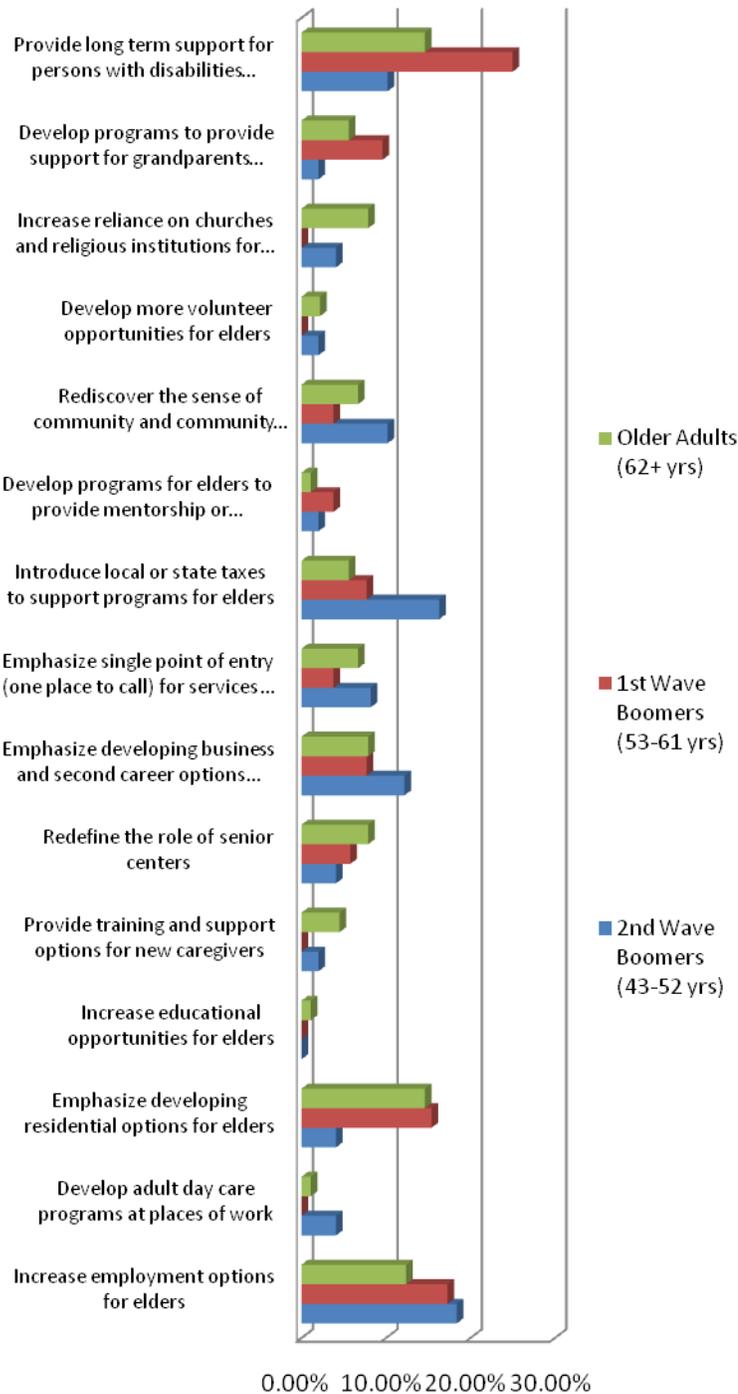
The majority of both the Baby Boomers (72.5%) and older adults (52.5%) surveyed have used public parks in their communities during the past 12 months. An even higher percentage of both groups (Baby Boomers, 75.9% and older adults, 61.5%) plan to use this resource in the future, reinforcing the need to focus on ensuring that public parks are elder accessible.

An important, if unsurprising, finding from the survey is the low level of use of Senior Centers with only 18.2% of older adults in the sample using this resource in the past 12 months. A third of this percentage of Baby Boomers (6.6%) has used Senior Centers during the same period. When future plans are considered, approaching a third of the current older adult respondents (30.0%) plan to use Senior Centers. A much higher proportion of both 1st Wave (52.0%) and 2nd Wave (53.3%) Baby Boomers have such plans. 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 of the 14 quality of life resources they considered most important, 32.4% of the Baby Boomers and 41.1% of older adults rated "churches, spiritual groups and other religious organizations" as the most important, far outstripping large grocery stores (13.7% among Baby Boomers and 21.1% among older adults). The extreme importance placed on the church and faith organizations reinforces findings from the focus groups held in Lincoln Trail which also revealed the importance and potential of the faith community as a resource in addressing the challenges and opportunities presented by an aging population. Other resources considered most important to quality of life among Baby Boomers were theatres and venues for the arts (9.8%) shopping centers (7.8%), and physical recreation facilities (e.g. gyms, walking paths, etc.6.9%).

Lincoln Trail Development District—Survey Findings

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



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 state and individual communities might take in addressing the challenges and opportunities presented by aging of the Baby Boomers. In the survey Bluegrass respondents were asked to prioritize many of these suggestions.

Perhaps reflecting concern about their own financial future, 50.9% of Baby Boomers and 42.9% of older adults stated that **increasing employment options** for elders was “very important” and an additional 45.4% of Baby Boomers and 45.99% of older adults considered this to be “somewhat important.”

Both Boomers and current older adults agreed on the importance of developing **adult day care programs at places of work**. Among Baby Boomer respondents, 28.7% considered this a “very important” and 50.0% a “somewhat important” priority. Older adults concurred, with 25.8% responding that the development of such programs was “very important” and 50.5% “somewhat important.”

Baby Boomers were almost unanimous in responding that placing emphasis on **developing residential options** for elders was either “somewhat important” (38.9%) or “very important” (59.3%), a view shared by the large majority (94.9%) of older adults in the sample. 1st Wave Boomers (64.3%) are more likely than 2nd Wave Boomers (53.8%) to consider this a “very important” priority.

Baby Boomers (38.9%) were somewhat more likely to view **increasing educational opportunities** for elders as “very important” than were older adults (21.6%).

When asked about the importance of providing **training and support options for new caregivers**, Baby Boomers (63.0%), perhaps acknowledging current and future potential stresses in caring for their own aging relatives, were more likely than older adults (53.1%) to respond that this was “very important. Only 1.9% of Baby Boomers and 9.4% of older adults considered that placing a priority on such training was “not important.” Perhaps reflecting a greater immediacy in the need to assume a caregiving role, 1st Wave baby Boomers were the most likely (67.9%) group to consider that providing training and support options for new caregivers is “very important.”

“I think it’s exciting that older people are going back to school.”

(Cont’d on next page)

Lincoln Trail Development District—Survey Findings

Future Directions Cont'd

Redefining the role of senior centers was considered either “very important” or “somewhat important” by the large majority of both Baby Boomers (92.6%) and the current generation of older adults (89.7%). These findings support an emerging consensus that there is a need to redefine the role of senior centers for the Baby Boom generation by providing resources such as gyms and a computer use area.

Boomers and older adults agreed on the need to place emphasis on developing **business and second career options for elders** but Baby Boomers (40.7%) were more likely than older adults (28.3%) to rate this as “very important.” In addition, almost half of the Baby Boomer respondents (48.1%) and more than half (53.5%) of older adults responding that this is “somewhat important.”

There was remarkably high agreement about the importance of emphasizing a **single point of entry (one place to call) for services or information** with 56.7% of older adults and 59.3% of Baby Boomers rating this as “very important.” First wave Baby Boomers (66.1%) were the most likely to rate this priority as “very important.”

There was some support for **raising taxes to support programs for elders**. Indeed, 91.6% of the respondents agreed that introducing local or state taxes to support programs for elders is “somewhat” (53.7%) or “very important” (37.9%). Significantly, a higher percentage of 2nd Wave Baby Boomers (48.1%) than either 1st Wave baby Boomers (41.1%) or older adults (40.6%) considered that introduction of local or state taxes to support programs for elders was “very important.” It appears that there is growing perception of a need to provide increased funding for programs for elders.

When asked about the importance of developing **programs for elders to provide mentorship or guidance to youth**, older adults (34.7%) were less likely to state that this was “very important” than were Baby Boomers (40.7%). Interestingly, 2nd Wave Baby Boomers seemed to view this strategy as particularly important. Indeed, only one person in this group considered that this was “not important.”

One somewhat surprising 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**. Older adults (49.5%) were more likely than Baby Boomers (44.4%) to respond that this was “very important.”

Second wave Baby Boomers (32.7%) were slightly more likely than 1st Wave Baby Boomers (30.4%) and older adults (27.6%) to consider developing more **volunteer opportunities for elders** to be “very important” and more than half of both Baby Boomers (56.5%) and older adults (54.1%) considered this option to be “somewhat important.”

While “churches, spiritual groups and other religious organizations” were considered to be by far the most important contributors to quality of life, there was less enthusiasm for placing **‘increased reliance on churches and religious institutions for the support of frail elders.’** Only 37.5% of older adults and 30.8% of Baby Boomers considered this strategy to be “very important” and 18.8% of older adults and 14.0% of Baby Boomer respondents rated this option as “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, half of the older adults surveyed (50.5%) and approaching two-thirds of Baby Boomers (61.7%) stated that it is “very important” to develop **programs to support grandparents raising grandchildren**. Second wave Baby Boomers (67.3%), in particular, considered this to be “very important.”

Both older adults (70.1%) and Baby Boomers (65.7%) responded that it was “very important” to provide programs for long term **support for persons with disabilities being cared for by an aging parent**. Only 3.7% of Boomers and 5.1% of older adults considered that this was “not important” as a priority.

When asked to identify which of the potential future directions they considered “the most important” in preparing for the Baby Boom population, both older adults (14.6%) and Baby Boomers (17.8%) identified “providing programs for long term support for persons with disabilities being cared for by an aging parent” as the most important priority. For Baby Boomers this priority tied (17.8%) with “increasing employment opportunities for elders.” For older adults, this priority tied (14.6%) with the need to “place emphasis on developing residential options for elders.” This ranked as the fourth priority among baby Boomers with 9.9% rating this as their most important priority.

This document was prepared by the Graduate Center for Gerontology, University of Kentucky August 13, 2007

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