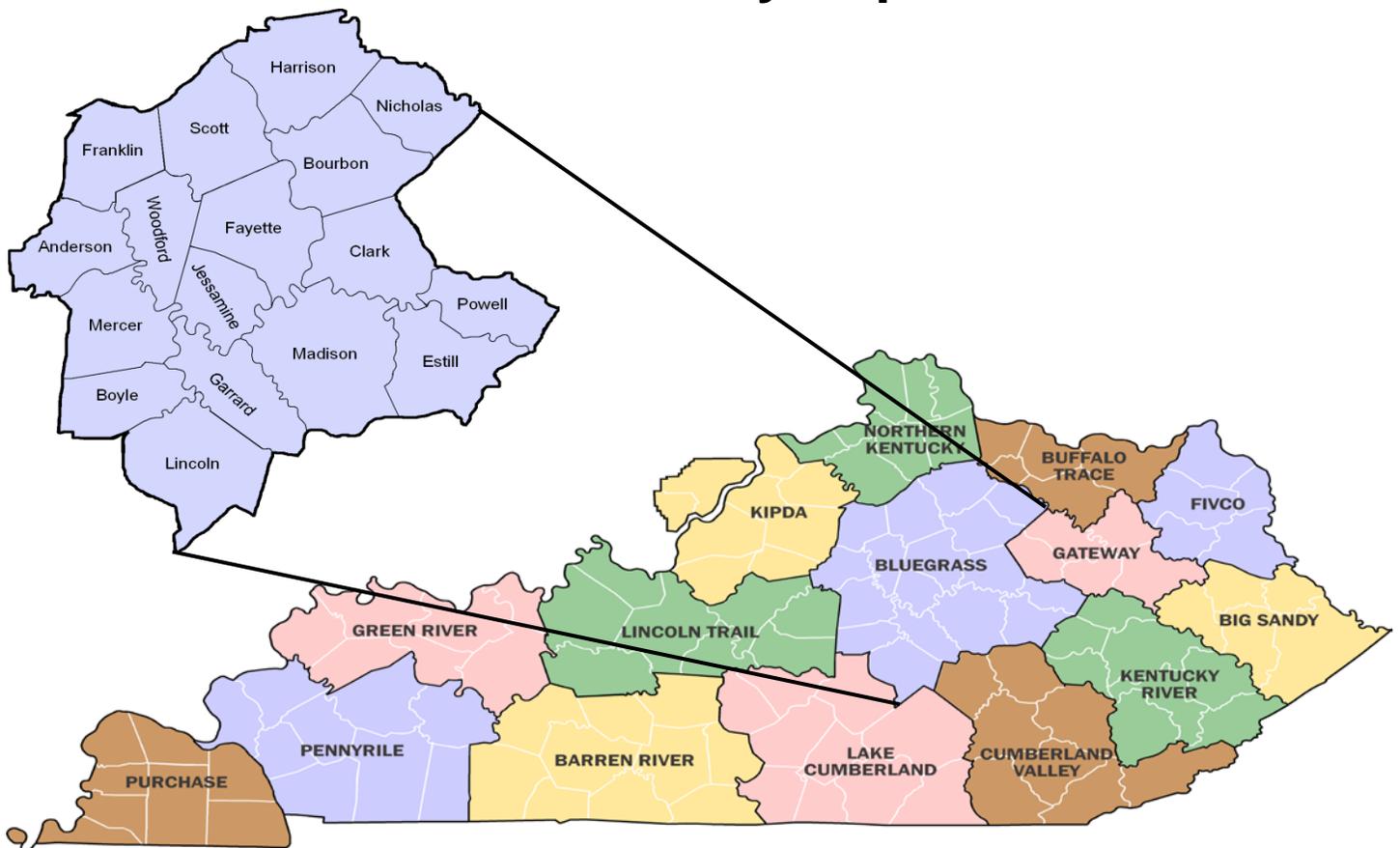


Kentucky Elder Readiness Initiative

A SURVEY OF COMMONWEALTH RESIDENTS

Bluegrass
August 9, 2007

****Preliminary Report****



Graduate Center for Gerontology



Assistance. Advocacy. Answers on Aging.



Department for Aging and Independent Living

Kentucky Elder Readiness Initiative

Bluegrass Area Development District

Bluegrass: The Context

Bluegrass Area Development District (BGADD) is located in the central region of the state and includes 17 counties: Anderson, Bourbon, Boyle, Clark, Estill, Fayette, Franklin, Garrard, Harrison, Jessamine, Lincoln, Madison, Mercer, Nicholas, Powell, Scott, and Woodford. The region contains several of Kentucky's most notable cities including Lexington, Winchester, Versailles, Paris, Danville, Nicholasville, Georgetown, Richmond, Harrodsburg and Frankfort, the state capital. The area is noted for its beauty, fertile soil, excellent pastureland, and horse and stock farms. Mary Todd Lincoln was born in Lexington. Local festivals such as the Great American Brass Band Festival in Danville, the Pioneer Festival in Winchester, the Ravenna Railroad Festival, the Mountain Mushroom Festival in Irvine, and the Ichthus Festival, a gathering of Christian musical artists and speakers in Wilmore, celebrate the local culture and bring in a constant stream of tourists.



Stone Fence,
Scott County, KY

Today, the Bluegrass region is best known for racehorses, college basketball, and bourbon distilleries, despite the fact that many counties in the region are either classified as dry (prohibiting the sale of alcohol) or moist (allowing the sale of alcohol only in metropolitan areas). Lexington, one of three cities in the region claiming to be "Horse Capital of the World," has been selected to be the site of the 2010 FEI World Equestrian Games. Tobacco remains the predominant agricultural crop. The Bluegrass region also boasts several institutions of higher learning including, the University of Kentucky, Eastern Kentucky University, Transylvania University, Centre College, Berea College, Georgetown College, Midway College, and Asbury College and Theological Seminary. Major industry such as Toyota in Georgetown, Lexmark International and Jiff peanut butter in Lexington, and 3M in Cynthia (birthplace of the Post-it Note), and Carhartt, Inc. in Irvine are located in the region.

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:

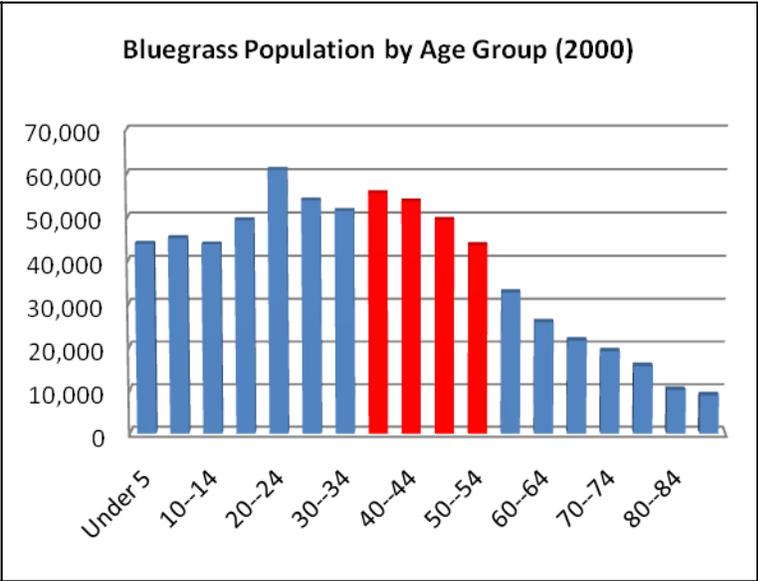
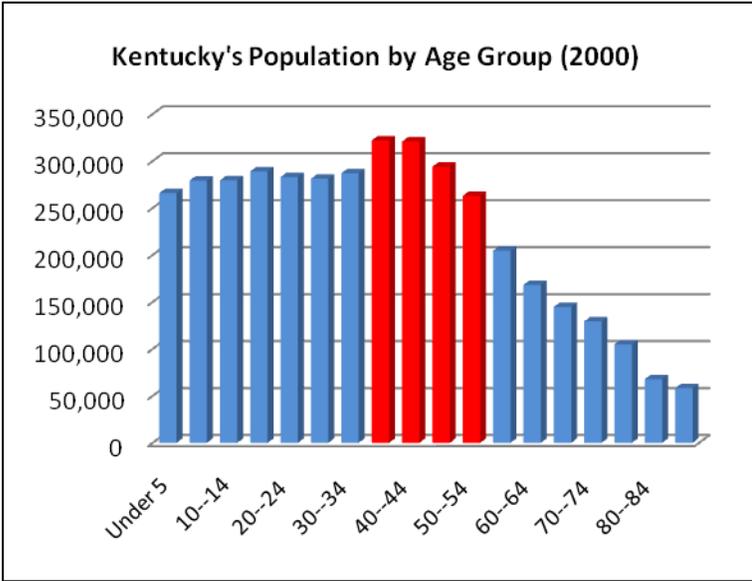
<http://www.mc.uky.edu/gerontology/keri.htm>.

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 the Bluegrass ADD 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

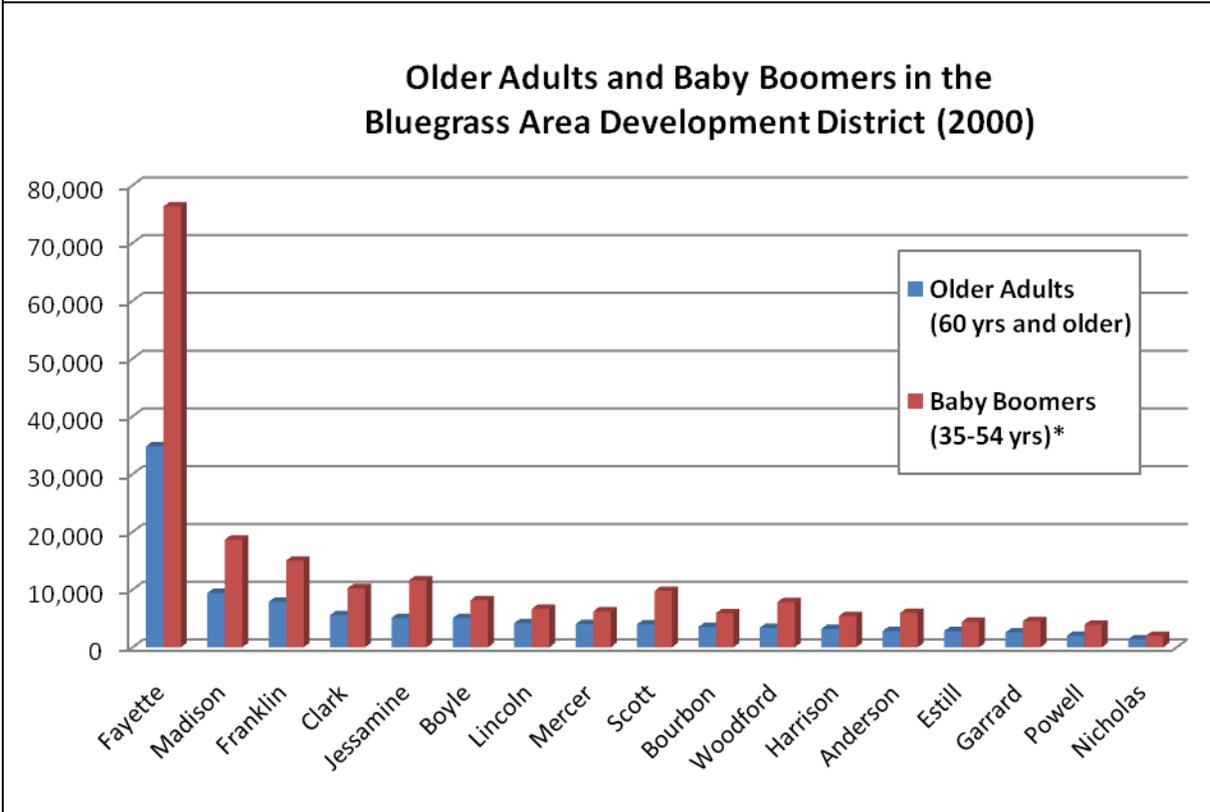
Information provided in this report was derived from a statistically representative random sample of 640 households in the Bluegrass Area Development District conducted by the University of Kentucky Survey Research Center in June and July of 2007. Responses were received from 199 households representing a response rate of 31.1%. 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.

Bluegrass Area Development District—Demographics



Comparison of population profiles between the state and Bluegrass shows the impact of the Baby Boom generation on both scales. It is notable that the Baby Bust that followed the Baby Boom is more than compensated for by persons in the 20-24 age range reflecting the large numbers of students, many from outside the region, who are attending educational institutions in the region including the University of Kentucky.

Bluegrass: The Population
 According to the 2000 U.S. Census, the Bluegrass Area Development District was home to 101,643 persons 60 and older representing 14.8 percent of the population. It is anticipated that this population will increase to 233,647 persons 60 and older by 2030 representing 25.9% of the population, a 129.9% increase from 2000. A significant proportion of this increase can be attributed to the aging of the Baby Boom generation which in 2000 comprised 202,540 residents between the ages of 35 and 54 and represented 29.5% of the Bluegrass population.

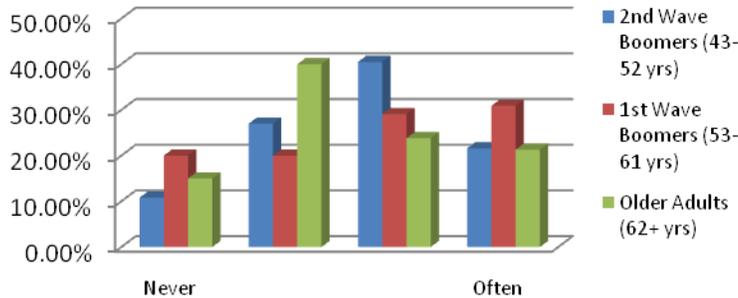


“As a single child of soon to be retired parents, there are going to be unique challenges ahead to make certain their limited planning pays off. I believe this is an obscure issue which not many people at large, in position to affect change, are even considering at this point.”

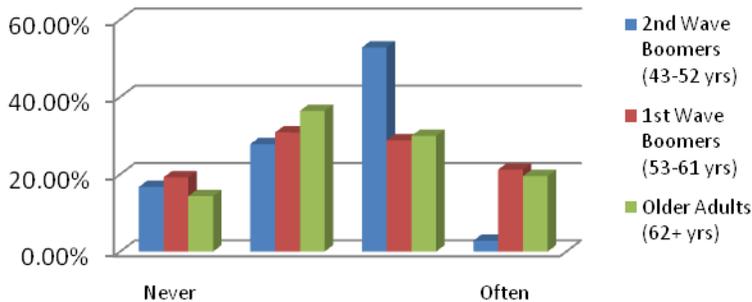
US Bureau of the Census, 2000 (SF 1)
 * Persons age 35 in 2000 are not included in Baby Boom Cohort; included due to US Bureau of the Census (2000) age groupings

Bluegrass Area Development District—Survey Findings

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



In your opinion, how much impact will the aging of the Baby Boomers have on your community?



Retirement

Although more than half of Bluegrass older adults (52.6%) and 41.8% of Baby Boomers consider that “Retirement is a well-deserved reward for years of hard work,” 65.9% of Baby Boomers either “somewhat” or “strongly” agree that they worry/worried a lot about being prepared for retirement. Almost a third (32.3%) of the respondents “...don’t want to ever completely retire.” Only 4.8% of the sample never thinks about retirement.

With regard to preparation for the potential use of services in retirement, only 17.7% of older adults and 5.6% of Baby Boomers consider themselves to be “very familiar” with elder services in their community. More than a third (34.2%) of older adults and almost half (48.9%) of the Baby Boomer respondents consider themselves to be “not at all familiar” with services for elders (persons over 60).

Awareness

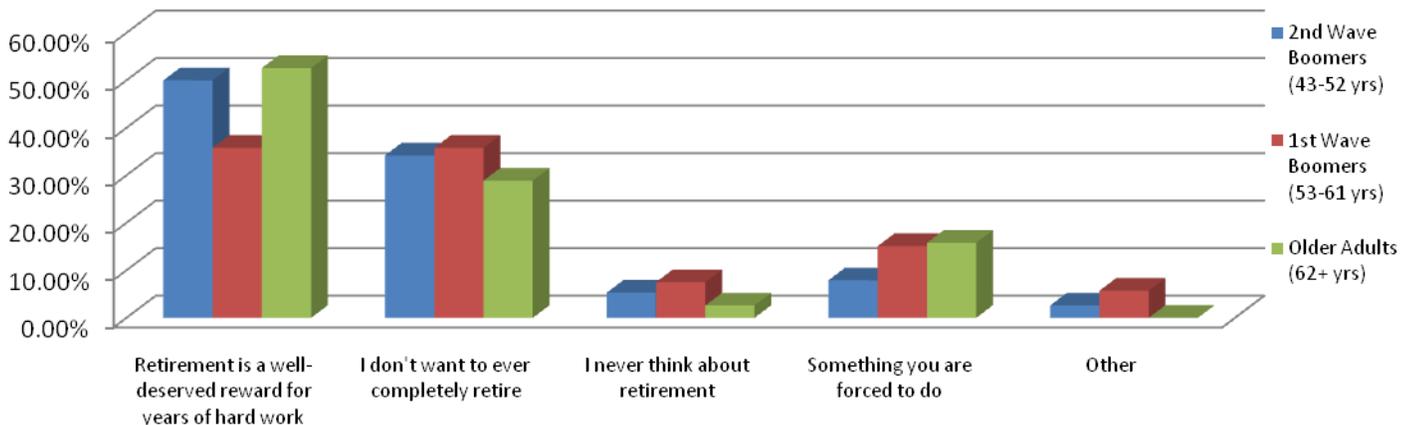
A major insight from the focus groups was a lack of awareness of issues related to the aging of the Baby Boom generation. Many participants had never thought about the issue and a number of Baby Boomers admitted to being in a “state of denial.” The Bluegrass survey findings present a different picture. When asked how often they thought about what the effects of the aging of Baby Boomers might be, almost two thirds of Baby Boomers (60.9%) admitted to thinking about this issue “often” or in the next most frequent category. Older adults (45.1%) admitted to thinking about these issues less frequently.

Only 4.4% of the Baby Boomers and 3.8% 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 (80.2% of Baby Boomers and 71.3% 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,” two-thirds of the Baby Boomers (65.9%) and 69.8% of the surveyed older adults do not consider that their community is actively preparing for the Baby Boomers. The implication is that residents of the Bluegrass would be supportive of additional initiatives aimed at addressing the problems and opportunities presented by the aging of the Baby Boomer generation.

Bluegrass respondents consider that aging of the Baby Boom population will have a negative influence on housing, transportation, 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, aging services, caregiving for elders and government policies.

Attitudes About Retirement



Bluegrass Area Development District—Survey Findings

Finances

Two-thirds (66.6%) 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 55.1% of 1st Wave Boomers and 66.2% of older adults. Noteworthy is that more than half of 2nd Wave Baby Boomers (51.4%) consider that such funds will be a “major” source of income in contrast with only 36.7 % of 1st Wave Boomers and 40.0% of older adults who hold this view.

Both Baby Boomers and older adults consider that money placed into a retirement plan at work , such as a 401K plan will be either a major (Baby Boomers, 42.4% and older adults,41.9%) or a minor (Baby Boomers 30.6% and older adults, 35.5%) source of income in their retirement plan.

While 29.0% of older adults consider “other personal savings not in a work related retirement plan (e.g. IRA, savings account)” will be a major source of income in retirement, only 12.5% of 1st Wave Baby Boomers and 18.9% of 2nd Wave Baby Boomers consider this will be a major source of income.

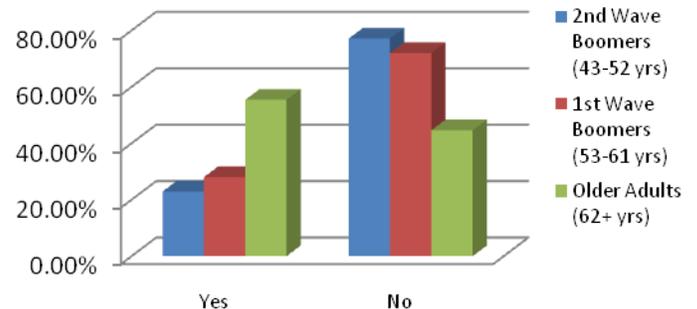
Bluegrass residents, especially the Baby Boomers, appear to be pessimistic about the future of the Social Security system. While more than half of older adults (persons 62 years of age and older) (52.0%) consider that Social Security is or will be an important source of income in retirement, this view is shared by only 40.0% of 1st Wave and an even lower percentage (27.0%) of 2nd Wave Baby Boomers. Reflecting this generationally-related decline in confidence regarding anticipated Social Security income, 42.7% of older adults, 52.0% of 1st Wave Baby Boomers and 67.6% of 2nd Wave Baby Boomers considers that Social Security will be only a minor source of their retirement income. A small proportion of the respondents (6.2%) 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 retirement accounts as well as retirement plans for their income in retirement. They are less likely to consider “other personal savings” and Social Security as major sources of income than are current older adults. Within the Baby Boom cohort, 2nd Wave Boomers are more pessimistic about the potential of Social Security as a major source of income than 1st Wave Boomers.

Employment

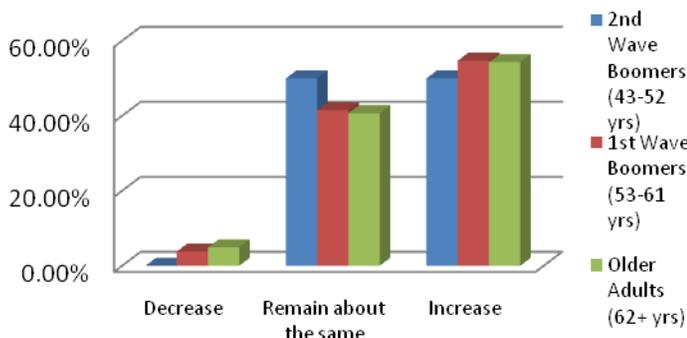
Almost forty percent (38.4%) of persons 62 years and older who responded to the survey continue to work either full or part time. In contrast, 74.1% of Baby Boomers do not plan to work during retirement. This may be an optimistic expectation in light of the fact that so many current older adults are working in some capacity. Of the Baby Boomers who do plan to work after retirement, 36.5% say the major reason for this decision will be to make money to make ends meet. A third of 1st Wave Baby Boomers (33.3%) and an even higher percentage of 2nd Wave Boomers (40.7%) consider that the need to make ends meet will be a major reason for having to work during their retirement. A slightly smaller proportion of current elders (30%) expressed this sentiment. Significantly, the need to keep health insurance or other benefits was reported as a major reason for working post retirement by 42.1% of 1st Wave and 53.8% of 2nd Wave Baby Boomers but only 28.6% of current older adults.

Plan to Work During Retirement



“Trying to plan and save for my own retirement becomes much more difficult when your parents need you to help plan and then ultimately manage theirs.”

Perceived Need for Public Transportation in Future



Transportation

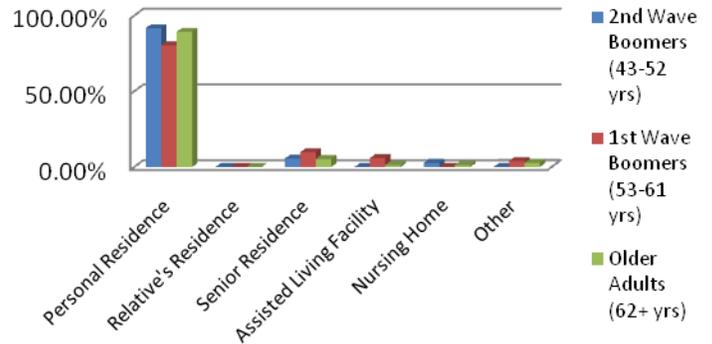
Both Baby Boomers (76.9%) and older adults (67.1%) acknowledge that their communities have public transportation. Significantly, more than half of both the Baby Boomers (52.8%) and older adults (54.3%) surveyed consider that their public transportation needs will increase as they age. Providing and paying for such transportation in the context of rising transportation costs is already a significant challenge. Meeting this challenge is likely to become even more difficult in the future.

Bluegrass Area Development District—Survey Findings

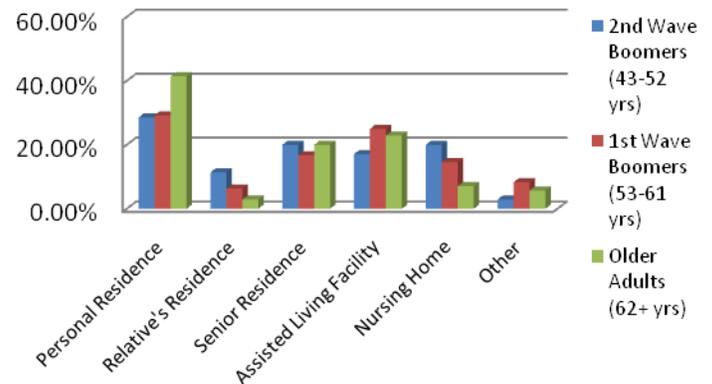
Housing

The large majority of Bluegrass respondents expect to remain in their personal residence as they age. When asked where they see themselves living at age 75, the majority of both Baby Boomers (85.1%) and current older adults (89.3%) 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 (28.9%) than current older adults (41.4%) to expect to still be living in their personal residence. Consistent with this pattern, Baby Boomers are more than twice as likely (16.9%) than older adults (7.1%) to expect to be living in a nursing home. One in five 2nd Wave Baby Boomers (20.0%) 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, Bluegrass residents resoundingly support current literature that reports that this is considered a last resort by both elders and their families; not a single respondent sees themselves as living with a relative at 75 and only 2.4% of current older adults and 8.4% of Baby Boomers view this as likely when they are 90. A significant proportion of both Baby Boomers (21.7%) and older adults (22.9%) expect to be living in an assisted living facility when they are 90, a finding that suggests there may be an increased need for affordable variations of this increasingly popular option.

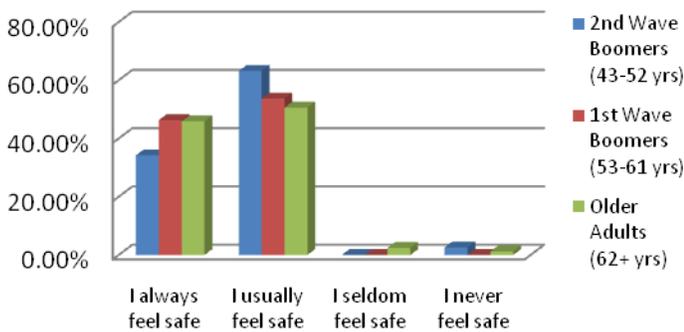
Where People See Themselves Living at Age 75



Where People See Themselves Living at Age 90+



Perceived Feeling of Safety in Community



“Building codes must be updated. There are newer building materials and practices which could and should be employed to allow seniors to continue to live in their own residences.”

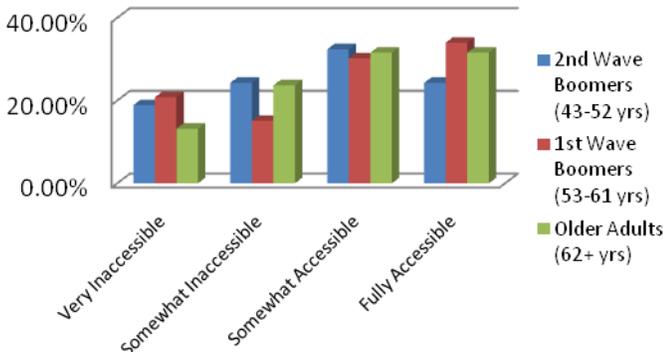
Health and Safety

Overwhelmingly, Bluegrass area respondents feel safe in their communities. Older adults either “always feel safe” (45.9%) or “usually feel safe” (50.6%) in their communities. Baby Boomers universally agreed; 41.3% “always feel safe” and 57.6% “usually feel safe.” This high level of perceived safety is surprising.

A major concern identified in the focus groups was the degree to which the physical environment is accessible to both current older adults and Baby Boomers. Approaching two thirds (63.2%) of older adults consider the physical environment (sidewalks, steps, or lighting) in their neighborhood to be either “somewhat” or “fully accessible.” Almost the same percentage of Baby Boomers (61.1%) holds this opinion. In contrast, it is notable that 13.2% of older adults and 20% of Baby Boomers consider their physical environment to be “very inaccessible.” This difference likely reflects major local variation in the quality of the physical environment.

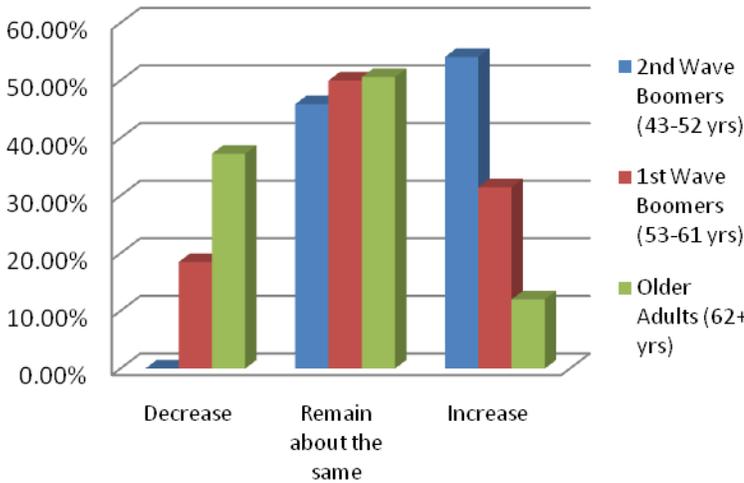
These findings suggest the need for identification and focused attention on the quality of specific local environments identified as having physical barriers.

Accessibility of Physical Environment



Bluegrass Area Development District—Survey Findings

Community Involvement as one Ages



Community Involvement

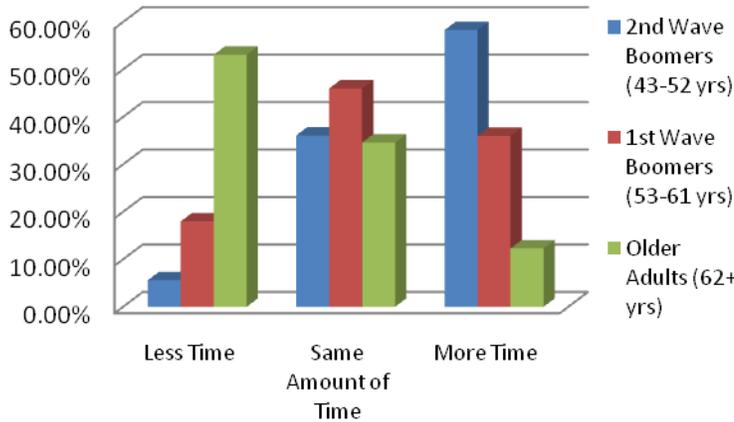
Bluegrass residents were surveyed as to their anticipated future community involvement and propensity to engage in volunteer activities. A clear pattern emerges. While about half of the persons surveyed (50.6% of older adults and 48.4% of Baby Boomers) considered that their level of involvement in community activities will “remain about the same,” 31.5% of 1st Wave Baby Boomers and a significantly higher percentage of 2nd Wave Baby Boomers (54.1%) anticipate “increased involvement” in community activities as they grow older. This contrasts with only 12% of older adults who hold this view.

When asked about the amount of time they plan to spend volunteering ten years from now, older adults (53.1%), perhaps anticipating declining health and reduced ability to volunteer were overwhelming more likely than Baby Boomers (12.8%) to state that they would spend “less time” volunteering than they do currently.

In contrast, reinforcing the findings with regard to anticipated involvement in community activities, almost half (45.3%) of Baby Boomers indicated that they will spend “more time” volunteering ten years from now, compared to only 12.3% of current older adults. It appears that 2nd Wave Boomers will be even more active than 1st Wave Boomers. Almost sixty percent (58.3%) indicate that they will spend “more time” in volunteer activities ten years from now. In contrast, only 36% of 1st Wave Baby Boomers report this inclination.

These results 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 the Bluegrass Region.

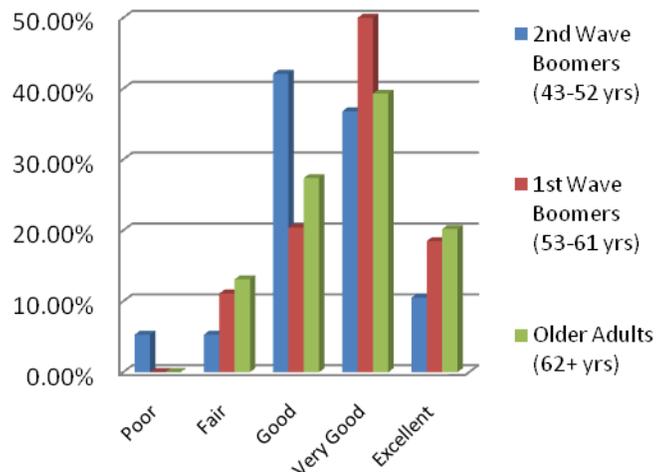
Time Spent Volunteering 10 Years From Now



Life Quality

Bluegrass 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 (1.1%), both 2nd Wave Baby Boomers, rated their current quality of life as “poor”. In contrast, 20.2% of older adults rated their quality of life as “excellent,” an even higher percentage than recorded among the Baby Boomers (15.2%). More than half of the older adults (59.5%) and a similar proportion of Baby Boomer respondents (59.8%) rated their quality of life as “very good” or “excellent.” When asked to project about their quality of life over the next ten years, older adults were more pessimistic than Boomers. Older adults (29.4%) were almost three times as likely as Boomers (9.8%) to respond that they expect their quality of life to “get worse”. The majority of respondents (69.4% 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.

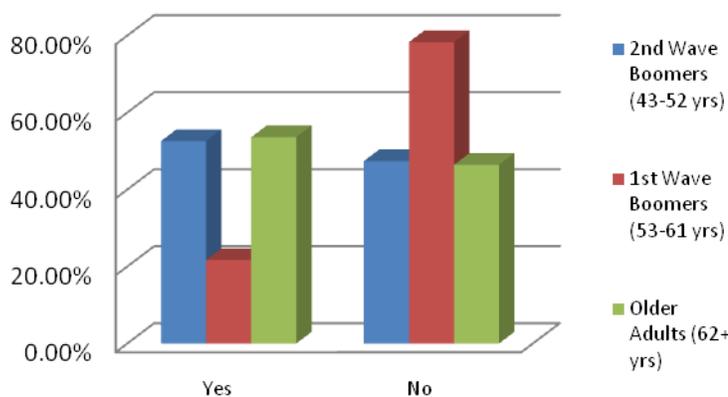
Current Quality of Life



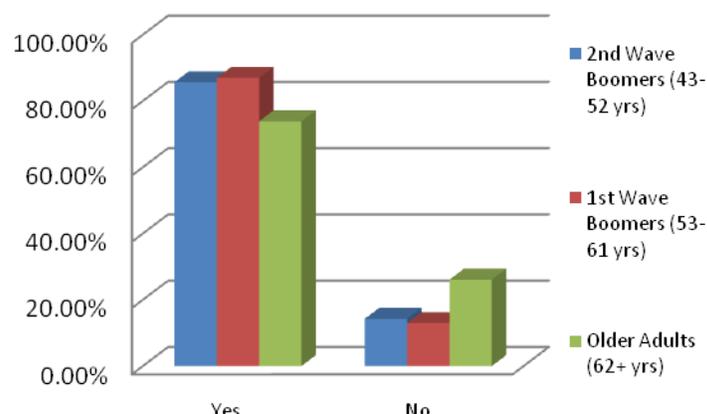
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Bluegrass Area Development District—Survey Findings

**Senior Centers
Plan to Use in Future**



**Public Parks
Plan to Use in Future**



Life Quality Cont'd

It is noteworthy that 21.7% of Baby Boomers in the Bluegrass actually expect their quality of life to improve over the next ten years while very few current older adults (1.2%) share this expectation. A general trend toward decreasing perceived quality of life with increasing age is apparent when 1st Wave Baby Boomers (16.7% expect their quality of life to improve) are compared with 2nd Wave Baby Boomers who are more optimistic as evidenced by the fact that 28.9% 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 Bluegrass ADD (58.7%) plan in the future to engage in lifelong learning opportunities (e.g. computer, art, accounting classes, etc.); significantly, this is only slightly more than the current population of older adults (56.5%).

There is widespread consensus that many volunteer opportunities (service in hospitals, food pantries etc.) are currently available in the Bluegrass area. Indeed, both Baby Boomers (89.3%) and the current generation of older adults (89.6%) share this view. While in the past twelve months only 29.8% of the Baby Boomers have participated in such opportunities to enhance their quality of life, almost half (48.9%) plan to do so in the future.

There is widespread acknowledgement that support groups (e.g. caregiver, A.A.) are available in the Bluegrass area, with 91.9% of Baby Boomers and 82.6% of older adults reporting such knowledge. Very few of the Baby Boomer respondents (3.8%) have used support groups in the past 12 months and only 13.6% of this group anticipates using such resources in the future. In contrast, a third (33.3%) of the current generation of older adults sees such a need in their future.

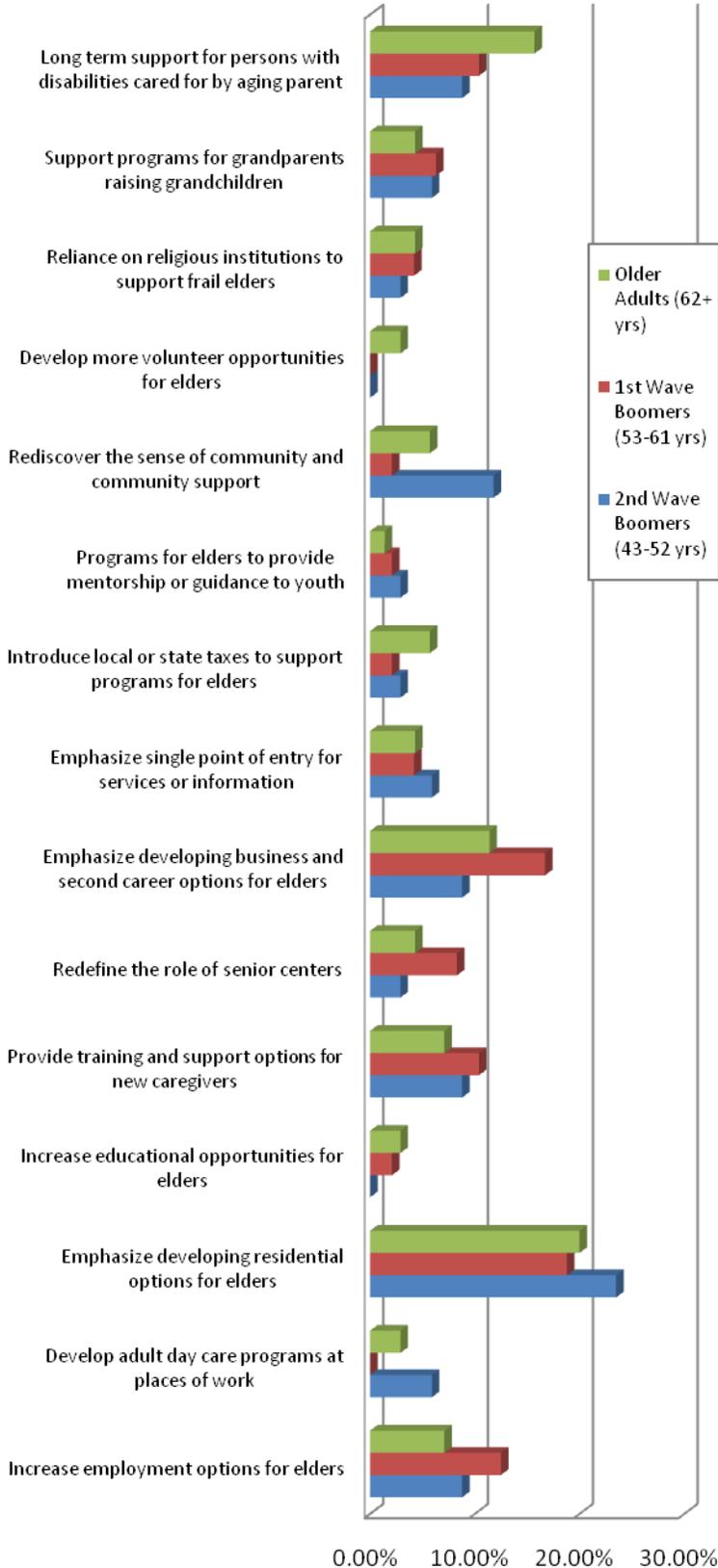
Both the Baby Boomers (81.1%) and older adults (63.3%) have used public parks in their communities during the past 12 months. Interestingly, an even higher percentage of both groups (Baby Boomers, 86.4% and older adults, 73.9%) plan to use this resource in the future, reinforcing the need to focus on 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 19.6% of older adults in the sample using this resource in the past 12 months. Indeed, it is somewhat surprising that more than half of this percentage of Baby Boomers (10.5%) have used Senior Centers during the same period. When future plans are considered, more than half of the older adult respondents (53.6%) plan to use Senior Centers. This contrasts with only 35.7% of Baby Boomers who 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. The contrast between the very low percentage (21.7%) of 1st Wave baby Boomers who plan to use Senior Centers in the future and the much higher percentage of 2nd Wave Boomers (52.6%) who have such plans suggests potentially important differences between the two cohorts of Baby Boomers.

When asked which one of the 14 quality of life resources they considered most important, 30.2% of the Baby Boomers and 42.7% of older adults rated "churches, spiritual groups and other religious organizations" as the most important, far outstripping large grocery stores (15.1% among Baby Boomers and 18.3% among older adults). The extreme importance placed on the church and faith organizations reinforces findings from the focus groups held in the Bluegrass ADD 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 older adults were shopping centers (9.8%) and restaurants (7.3%). Significantly, perhaps representing a generational difference, other resources considered most important by Baby Boomers were recreational facilities (gyms, walking paths, etc.) (10.5%), public parks (9.3%), and theatres, museums and other venues for the arts (8.1%).

Bluegrass Area 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, 56.5% of Baby Boomers and 44.3% of older adults stated that **increasing employment options** for elders was “very important” and an additional 42.4% of Baby Boomers and 51.9% 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, 25.0% considered this a “very important” and 55.4% a “somewhat important” priority. Older adults concurred, with 29.7% responding that the development of such programs was “very important” and 51.4% “somewhat important.”

Baby Boomers were unanimous in responding that placing emphasis on **developing residential options** for elders was “somewhat important” or “very important” a view shared by the large majority (93.6%) of older adults in the sample. Significantly, 2nd Wave Boomers (with 81.1% responding that this is “very important”) place an even greater emphasis on developing residential options for elders than do 1st Wave Boomers (65.4% responding that this is “very important”).

There were almost identical opinions that **increasing educational opportunities** for elders was either “very important” (Baby Boomers 40.7%, older adults 39.2%) or “somewhat important” (Baby Boomers 50.5%, older adults 46.8%).

When asked about the importance of providing **training and support options for new caregivers**, Baby Boomers (73.3%), perhaps acknowledging current and future potential stresses in caring for their own aging relatives, were more likely than older adults (64.6%) to state that this was “very important. Only 2.1% of Baby Boomers and 6.3% of older adults considered that placing a priority on such training was “not important.” It is noteworthy that 80.6% of 2nd Wave Baby Boomers in the Bluegrass consider that providing training and support options for new caregivers is “very important.”

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“Information regarding services are not easily accessed in one centralized place. This makes it difficult to understand what services are available or what proactive measures may be taken as people approach retirement in 20 or 30 years from now.”

Bluegrass Area 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 (97.8%) and the current generation of older adults (89.9%). These findings support an emerging consensus that there is a need to redefine the role of senior centers for the Baby Boom generation.

Boomers and older adults agreed on the importance of placing major emphasis on developing **business and second career options for elders** with 47.3% of Boomers and 46.2% of older adults stating that this is “very important” and 50.5% of Baby Boomers and 39.7% of older adults responding 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**, older adults (71.1%) were more likely to state this is “very important” compared to 59.3% of Baby Boomers.

There was some support for **raising taxes to support programs for elders**. Indeed, 85.6% of the respondents agreed that introducing local or state taxes to support programs for elders is “somewhat” (49.7%) or “very important” (35.9%). Significantly, 2nd Wave Baby Boomers (21.6%) were much more likely than 1st Wave Baby Boomers (11.3%) or older adults (13.0%) to respond that introduction of local or state taxes to support programs for elders was “not important.” This may be a reflection of their less immediate concern with their own old age and a more self-oriented focus at this point in their life.

When asked about the importance of developing **programs for elders to provide mentorship or guidance to youth**, older adults (32.1%) 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, no respondents in this group responded 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 (47.4%) were more likely than Baby Boomers (44.0%) to respond that this was “very important.” Somewhat surprisingly, in contrast with both their 1st Wave peers (38.9%) and older adults (47.4%), 2nd Wave Baby Boomers appeared to place a high priority on the rediscovery of community as a strategy with 51.4% rating this as “very important.”

Consistent with this finding, the majority of 2nd Wave Baby Boomers (59.5%) considered developing more **volunteer opportunities for elders** to be “very important.” This contrasted with both 1st Wave Baby Boomers (33.3%) and older adults (33.3%). Older adults (14.1%) were the most likely to consider this strategy as “not 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 far less enthusiasm for placing **‘increased reliance on churches and religious institutions for the support of frail elders.’** Only 26.9% of older adults and 26.7% of Baby Boomers considered this strategy to be “very important” and 20.5% of older adults and 30.0% of Baby Boomer respondents rated this option as “not important.”

There are more than 30,000 older Kentuckians raising their grandchildren. Recognizing a major current concern in the Commonwealth with developing support for these individuals, half of both older adults (54.4%) and Baby Boomers (50.0%) stated that it is “very important” to develop **programs to support grandparents raising grandchildren**.

Older adults (73.1%) were more likely than Baby Boomers (65.6%) to respond that it was “very important” to provide programs for long term **support for persons with disabilities being cared for by an aging parent**. Only 3.3% of Boomers and 5.1% 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 (20.0%) and Baby Boomers (20.7%) identified “developing residential options for elders” as by far the highest priority. For older adults “providing “programs for long term support for persons with disabilities being cared for by an aging parent” (15.7%), and placing emphasis on “developing business and second career options for elders” (11.4%) were also rated as the highest priority by many respondents. In contrast, Baby Boomers placed high priority on “developing business and second career options for elders” (13.4%), increasing “employment options for elders” (11.0%), providing training and support options for new caregivers” (9.8%) and providing “programs for long term support for persons with disabilities being cared for by an aging parent” (9.8%).

“I have a mentally challenged son aged 48 and worry what will happen to him when I die or need care myself.”