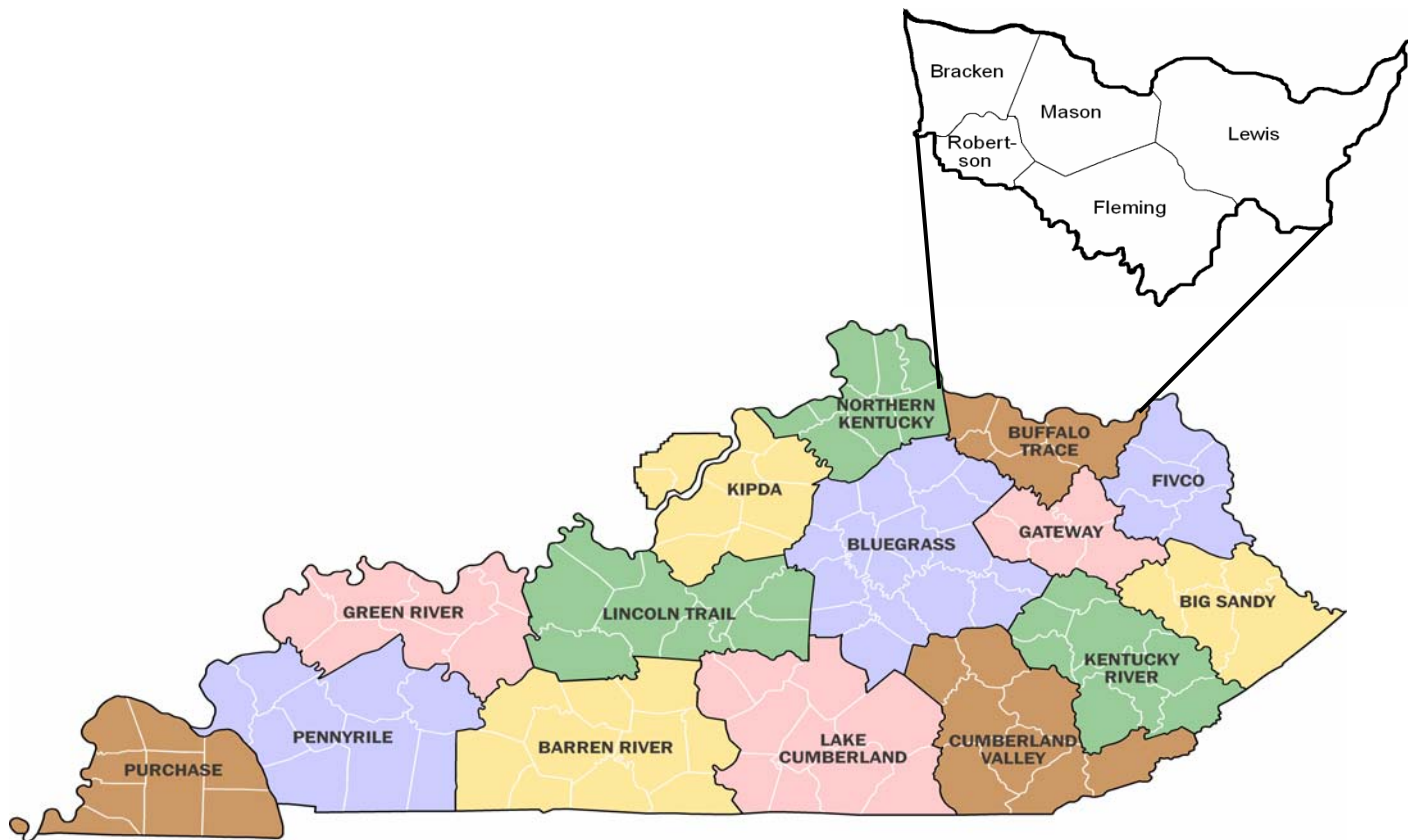


Kentucky Elder Readiness Initiative

A SURVEY OF COMMONWEALTH RESIDENTS

Buffalo Trace
August 7, 2007

****Preliminary Report****



Graduate Center for Gerontology *Assistance. Advocacy. Answers on Aging.*



Department for Aging and Independent Living

Kentucky Elder Readiness Initiative

Buffalo Trace Area Development District

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 Buffalo Trace 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 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 conducted by the University of Kentucky Survey Research Center in June and July of 2007. Responses from Buffalo Trace were received from 251 households representing a response rate of 39.2%. Data are presented by age group and distinguish between persons born prior to 1946 (62 years of age and older) and Baby Boomers (persons born between 1946 and 1964). The Baby Boom cohort is further broken down into a 1st Wave (born between 1946-1955) and a 2nd Wave (born between 1956-1964). All quotations in the report are from Buffalo Trace survey respondents.

Buffalo Trace: The Context

The Buffalo Trace Area Development District (BTADD) was established in 1969 as a regional planning and development organization. Three of the counties in BTADD, Lewis, Mason, and Bracken, border the Ohio River, making them historically important sites of American commerce. Mason County (then in Virginia), was the home of George Mason, author of the Bill of Rights. Bracken County, given its close proximity to Ripley, Ohio, was the last stop for many fleeing slaves on the Underground Railroad. In World War II, Fleming County native Franklin Sousley helped raise the American flag over Iwo Jima, creating the most iconic scene of American valor ever captured on film.



Goddard White Bridge
Fleming County, KY

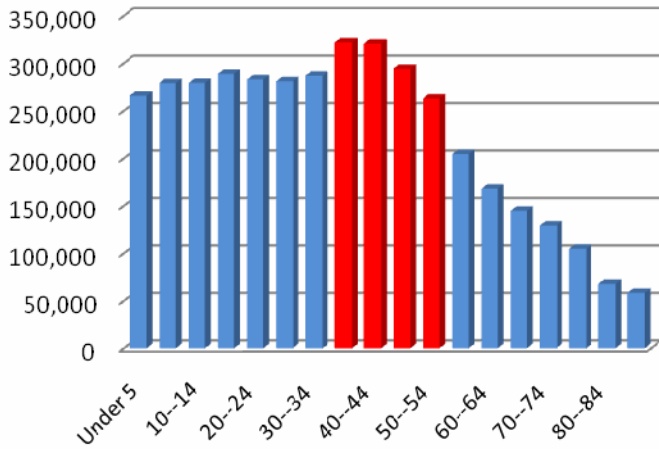
Currently, the economy of the Buffalo Trace region continues to be influenced by its geographical location on the Ohio River. Local economies range from the almost entirely agricultural in Bracken County to more industrial areas such as Fleming and Robertson, the smallest of Kentucky's 120 counties. Tourist attractions include Blue Licks Battlefield State Resort Park, and covered bridges in Fleming County which is considered the official Covered Bridge Capital of Kentucky.

Buffalo Trace: The Population

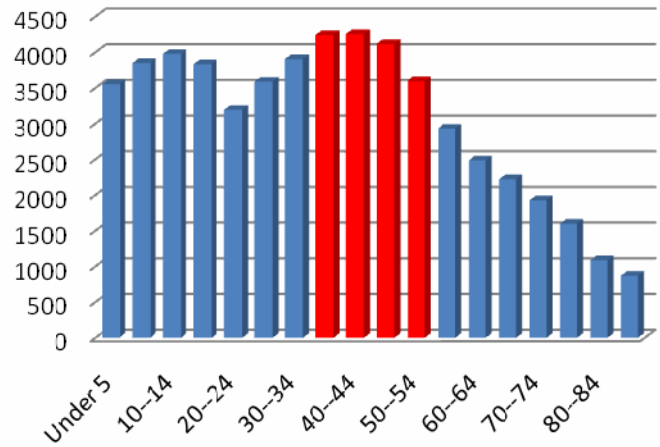
According to the 2000 U.S. Census, Buffalo Trace was home to 10,191 persons 60 and older representing 18.45 percent of the population. It is anticipated that this population will increase to 17,791 persons 60 and older by 2030 representing 27.8% of the population, a 74.9% increase from 2000. A significant proportion of this increase can be attributed to the aging of the Baby Boom generation which in 2000 comprised 16,207 residents between the ages of 35 and 54 and represented 25.4% of the Buffalo Trace population. Even though Robertson County only has 505 residents age 60 years and older, the percentage of elders in this county is 22.3% compared to Mason County with 3,309 residents with 19.70% of the population being elders. Lewis (17.1%) and Fleming (17.9%) Counties have similar aging populations with 2,410 and 2,467 residents 60 years and older respectively. Elders in Bracken County comprise 18.1% of the population with 1,500 residents being 60 years and older.

Buffalo Trace Area Development District—Findings

Kentucky's Population by Age Group (2000)



Buffalo Trace Population by Age Group (2000)



A comparison of population profiles between the state and Buffalo Trace shows the impact of the Baby Boom generation on both scales. It is notable that in contrast to the state, Buffalo Trace records a significant and more extended Baby Bust than the state as a whole that is particularly apparent in the ages 20-34 (persons born between 1966—1980).

Awareness

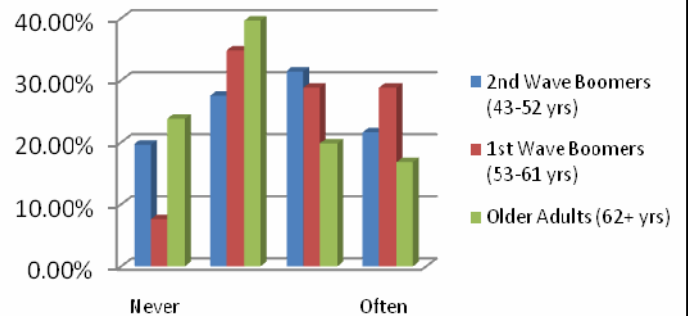
A major insight from the focus groups was a lack of awareness of issues related to the aging of the Baby Boom generation. Many participants had never thought about the issue and a number of Baby Boomers admitted to being in a “state of denial.” This finding was reinforced in the Buffalo Trace survey results. When asked how often they thought about what the effects of the aging of Baby Boomers might be, a higher percentage of first wave (57.6%) than second wave (53.0%) Boomers admitted to thinking about the effects of the retirement of Baby Boomers “often” or in the next most frequent category. Older adults (36.6%) admitted to thinking about these issues even less frequently.

Only 1.8% of the persons surveyed felt that the aging of the Baby Boomers would have no effect on their community. In contrast, a large majority (66.1%) stated that the aging of the Baby Boomers would have either a **significant** or **major** impact.

Two thirds of those surveyed (66.1%) do not consider that their community is actively preparing for the Baby Boomers. These findings suggest that while residents of Buffalo Trace are aware that major changes are likely to accompany the aging of the Baby Boomers, they see limited action by their communities in preparation for what has been described as a pending “demographic tsunami.” The Baby Boomers themselves are the most likely to disagree with the statement that their community is actively preparing for their retirement and aging.

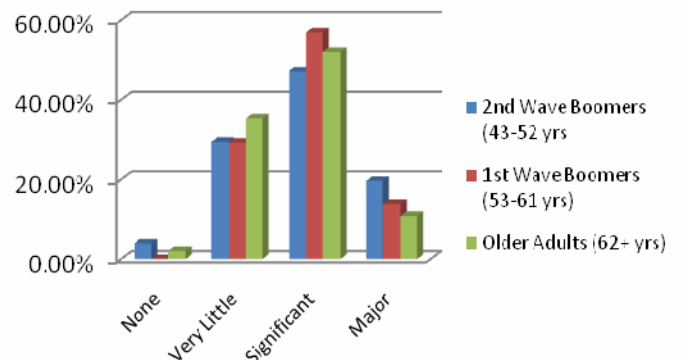
Buffalo Trace respondents consider that aging of the Baby Boom population will have a negative effect on tax revenues, housing, health care delivery and transportation. In contrast, recognizing that the aging of the Baby Boomers also provides opportunity for progress, respondents answered that the aging of the Baby Boomers would have a positive effect on aging services, government policies and caregiving for elders.

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



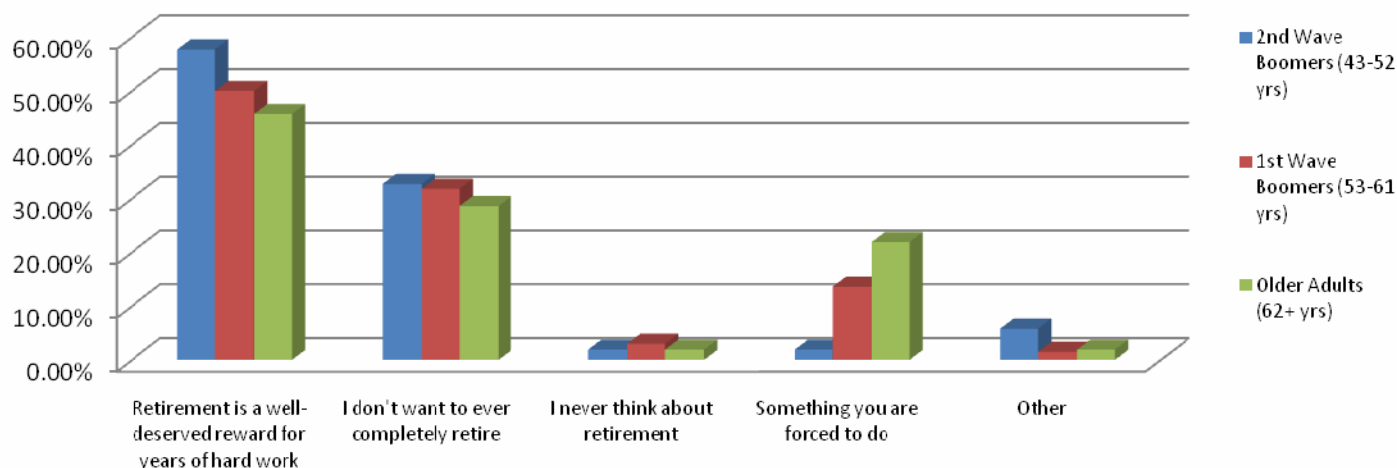
“The aging of our population is a significant event, not only in Kentucky but throughout our country. As a nation and as a Commonwealth, we are not prepared as well as we should be.”

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



Buffalo Trace Area Development District—Findings

Attitudes About Retirement



"...still working and cannot afford to plan for retirement financially."

Retirement

Although half of Buffalo Trace respondents (49.8%) and an even higher percentage of the Baby Boomers (53.4%) felt that "retirement is a well-deserved reward for years of hard work," 73.5% of Baby Boomers either "somewhat" or "strongly" agreed that they worry a lot about being prepared for retirement. Almost a third (30.5%) of the respondents "...don't want to ever completely retire." Only 2.2% of the sample never thinks about retirement.

With regard to preparation for the potential use of services in retirement, only 15.7% of the survey's respondents consider themselves to be "very familiar" with elder services within their community, and 27.4% of respondents consider themselves to be "not at all familiar" with services for elders (persons over 60).

"I don't think anyone should be able to retire before 35 years of service or 55 years of age...The common worker should qualify for retirement at age 65, not 67."

Finances

Two thirds (64.0%) 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 54.7% of 1st Wave Boomers and 56.1% of older adults. Moreover, 2nd Wave Baby boomers (44.0%) are much more likely than 1st Wave Baby Boomers (29.7%) or current older adults (25.6%) to consider money provided by their employer as a **major source** of income. Given nation-wide reductions in pension availability, this may indicate that 2nd Wave Baby Boomers may be over estimating the availability of retirement income from this source, providing a false sense of security.

Baby boomers are more likely than older adults (in this case, 62 years of age and older) to place money into a retirement plan. More than a quarter (26.2%) of 1st Wave Baby boomers and 42.0% of 2nd Wave Baby Boomers consider that retirement plans will be a major source of income in retirement compared to only 21.8% of older adults.

While 29.4% 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 9.4% of 1st Wave Baby Boomers and 20.0% of 2nd Wave Baby Boomers consider this will be a major source of income. Reflecting current pessimism regarding the future of the Social Security system, only 43.5% of 1st Wave Baby Boomers and an even lower percentage (36.0%) of the 2nd Wave Boomer cohort consider that Social Security will be a major source of income in their retirement as compared to 66.0% of current older adults. Significantly, 52.7% of the Baby Boom cohort considers that Social Security will be a minor source of income and 12.1% of 2nd Wave Baby Boomers consider that social security will not be a source of income at all.

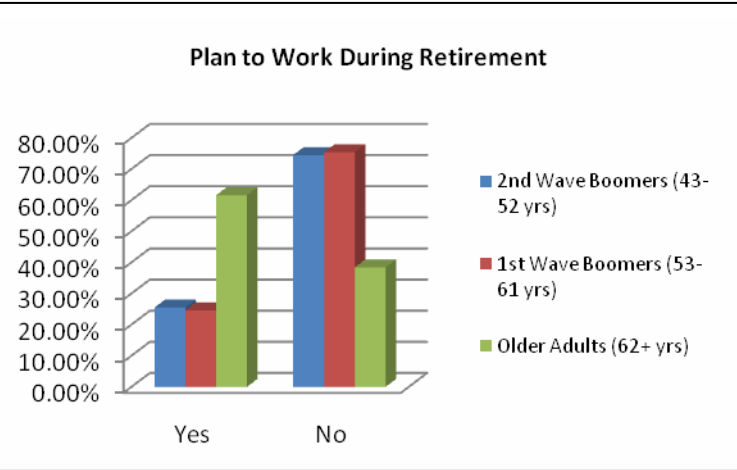
Baby Boomers believe they will be more dependent on pensions and retirement accounts, as well as retirement plans and less dependent on private savings and Social Security than current older adults. Within the Baby Boom cohort, 1st Wave Boomers are more likely to view Social Security as a major source of income, whereas 2nd Wave Boomers are more likely to list pensions and retirement accounts, retirement plans, and, to a lesser extent, personal savings.

Buffalo Trace Area Development District—Findings

Employment

Almost 40% (39.5%) of persons 62 years and older continue to work either full or part time. In contrast, 75.0% 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, 44% say the major reason for this decision is to make money to make ends meet. More than half (52.21%) of 1st Wave Baby Boomers think they will need to continue to work post retirement to make ends meet. In contrast, only 34.0% of 2nd Wave Boomers hold this opinion. Baby Boomers are less likely to say that they want to keep working as a major reason to be employed after retirement. In Buffalo Trace, 41.7% of Baby Boomers view keeping health insurance or other benefits as a reason for working following retirement.

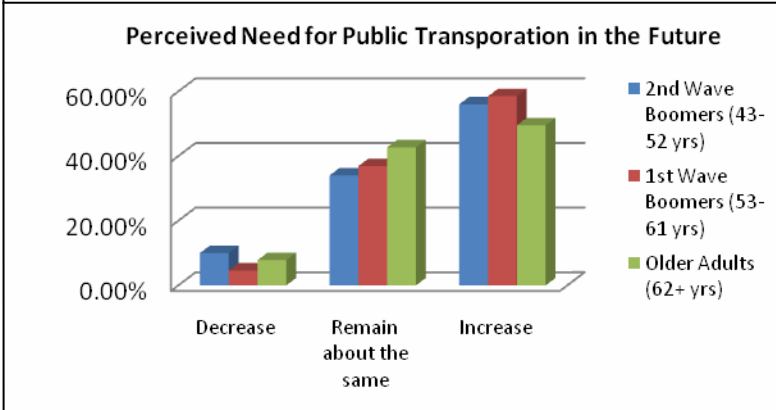
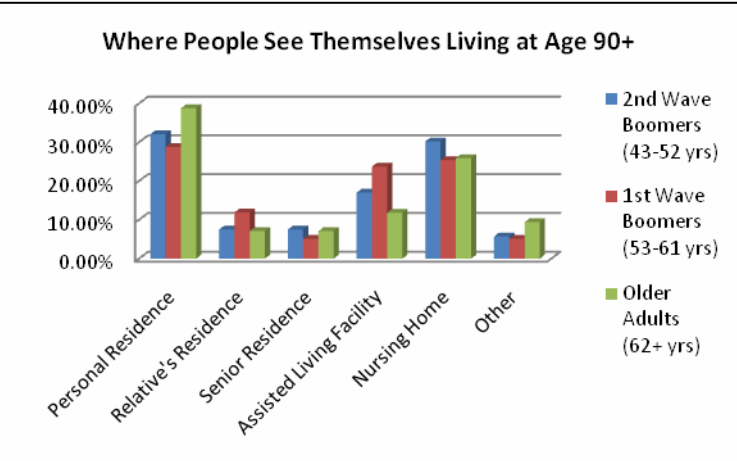
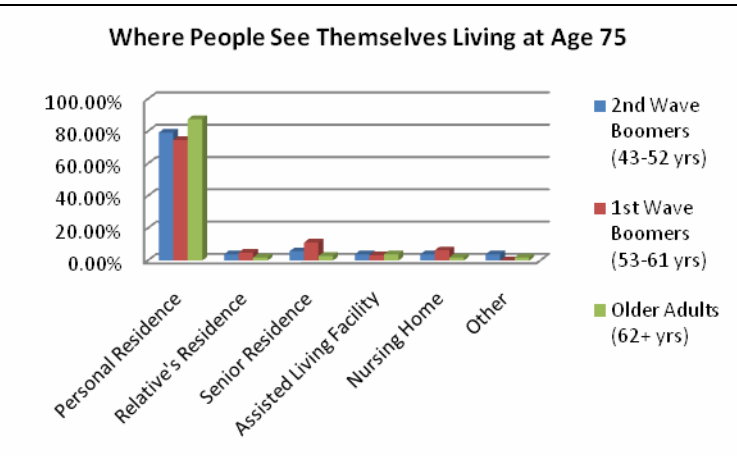
“I have so much debt that I have to get paid off that I can’t save for retirement or health care needs of the future either!”



“We thought we were secure and would be ok with our future. Now we both have started at the bottom of new jobs.”

Housing

The large majority of respondents, 91.9% of older adults 62 years and older and 82.4% of Baby Boomers, expect to remain in their present home as they age. When asked what type of residence they see themselves living in at age 75, the majority of both Baby Boomers (76.7%) and current older adults (87.5%) expect to be living in their personal residence. When asked the same question, but for the age of 90 years, Baby Boomers are less likely (30.4%) than current older adults (38.8%) to expect to be living in their personal residence. Although almost equal numbers of Boomers (27.7%) and older adults (25.9%) expect to be living in a nursing home at age 90, Boomers (20.5%) are almost twice as likely as older adults (11.8%) to believe that they will be living in an assisted living facility at age 90. When the Baby Boom cohort is divided, further differences are seen between waves. Those who are 1st Wave Boomers are less optimistic (28.8%) than 2nd Wave Boomers (32.1%) about remaining in their own homes at age 90. Boomers in the 1st Wave are more likely to expect to be living with a relative (11.9%) or in an assisted living facility (23.7%) than 2nd Wave Boomers (7.5% and 17.0% respectively). But 2nd Wave Boomers (30.2%) are more likely to expect to be living in a nursing home than 1st Wave Boomers (25.4%).



Transportation

More than half (52.0%) of Baby Boomers indicated that their communities do not have public transportation. A large majority of respondents consider that their public transportation needs will increase as they age. Indeed, 57.4% of Boomers and 49.5% of persons 62 yrs and older consider that their need for public transportation will increase as they age.

Buffalo Trace Area Development District—Findings

“Our people should never have to worry about health care. The new health care programs are nothing but confusing to the older people.”

Health and Safety

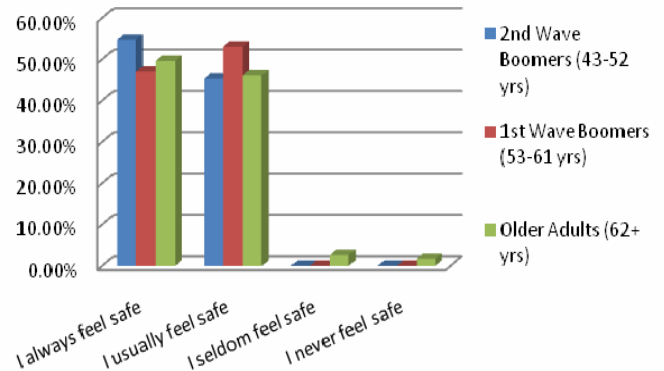
Overwhelmingly, Buffalo Trace area respondents feel safe in their communities. Most older adults either “always feel safe” (49.6%) or “usually feel safe” (46.1%) in their communities. Baby Boomers universally agreed; 50.4% “always feel safe” and 49.6% “usually feel safe.” This high level of perceived 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. Almost 60% (57.4%) 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 (54.5%) holds this opinion. In contrast, it is notable that 42.6% of older adults and 45.5% of Baby Boomers consider their physical environment to be “somewhat” or “very inaccessible”. This difference likely reflects major local variation in the quality of the physical environment.

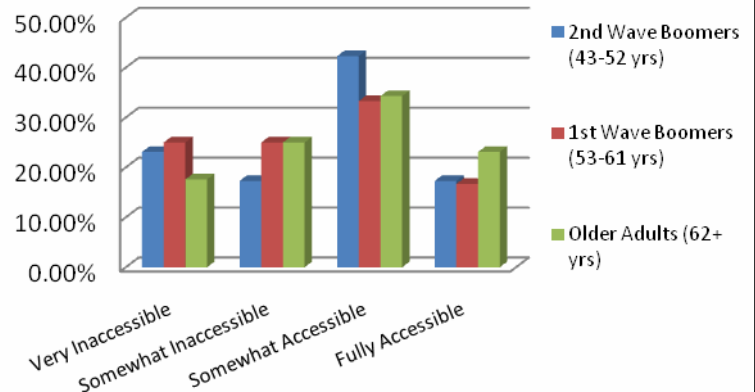
Perhaps reflecting their relative youth and low level of environmental vulnerability, 2nd Wave Baby Boomers are most likely to consider the physical environment “fully” or “somewhat accessible” with 56.9% holding this opinion. In this context, it is somewhat ironic that 23.1% of older adults consider their environment to be “fully accessible.”

These findings suggest the need for identification and focused attention on the quality of specific environments.

Perceived Feeling of Community Safety

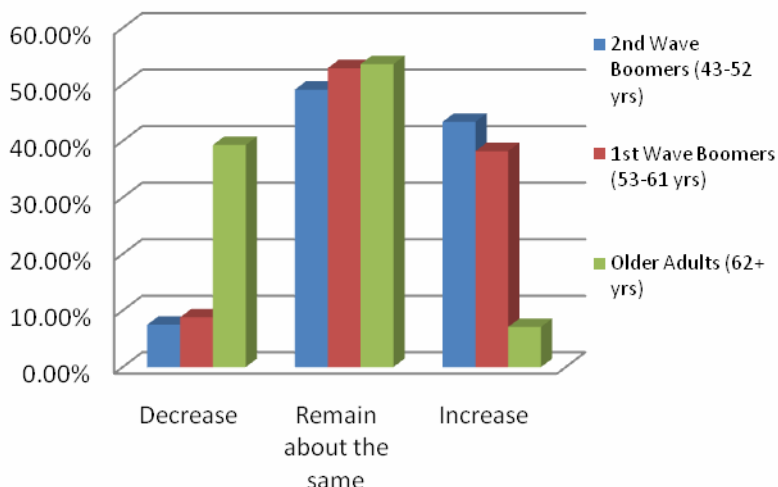


Accessibility of Physical Environment



“Doctors need to be educating the people on eating properly and exercising. Instead, they just hand out another prescription for people to pay for. Older people trust doctors. Is this justified? Health care issues are already a problem. If something isn’t done soon, it will only get worse.”

Community Involvement as One Ages



Community Involvement

Buffalo Trace residents were surveyed as to their anticipated future involvement in volunteer activities. When asked about the amount of time they plan to spend volunteering ten years from now, older adults (52.3%) were overwhelming more likely than Baby Boomers (13.6%) to state that they would spend “less time” volunteering than they do currently. Almost half (44.1%) of Baby Boomers indicated that they will spend “more time” volunteering ten years from now, compared to only 8.4% of current older adults. It appears that 2nd Wave Boomers (50.0%) will be even more active than 1st Wave Boomers (39.4%). Half of them (50.0%) indicate that they will spend “more time” in volunteer activities ten years from now. In contrast, only 39.4% of 1st Wave Baby Boomers report this inclination. These results were mirrored when asked about their expected level of involvement in community activities as they grow older. The Baby Boom cohort will be more involved in both volunteer and community activities than their predecessors, and represent a substantial resource for the Buffalo Trace region’s future.

Buffalo Trace Area Development District—Findings

Life Quality

Buffalo Trace respondents rated their current quality of life positively. Given choices of “poor”, “fair”, “good”, “very good”, and “excellent”, only one respondent in the entire area representing 0.9% of the older adult sample, rated their current quality of life as “poor”. As expected, Baby Boomers, being of younger age, had higher overall scores than current older adults. More old adults (19.0%) were likely to rate their current quality of life as “fair” than Boomers (6.7%). Almost a third (31.9%) of older adults and 33.6% of Boomers stated that their current quality of life is “good” with 35.3% of older adults and 46.2% of Boomers stated that their current quality of life is “very good”. Only 12.9% of older adults and 13.4% of Boomers stated that their current quality of life is “excellent”. The trend of higher quality of life scores in younger groups was also seen within the Baby Boom cohort with 1st Wave Boomers having slightly lower scores than 2nd Wave Boomers. When asked to project about their quality of life over the next ten years, older adults were more pessimistic than Boomers. Older adults (30.2%) were more than twice as likely as Boomers (13.4%) to state that they expect their quality of life to “get worse”. Older adults (65.5%) were less likely than Boomers (71.4%) to state that they expect their quality of life to “remain about the same”. It is noteworthy that 15.1% of Boomers actually expect their quality of life to improve over the next ten years compared to only 4.3% of current older adults. Although fairly similar, 1st Wave Boomers were slightly more pessimistic than 2nd Wave Boomers on the same question. These results show a general trend toward decreasing perceived quality of life with increasing age.

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

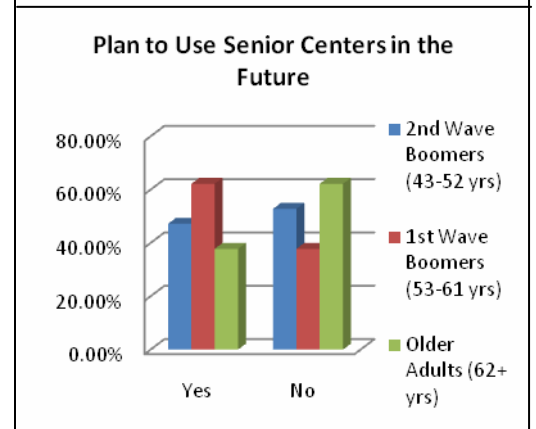
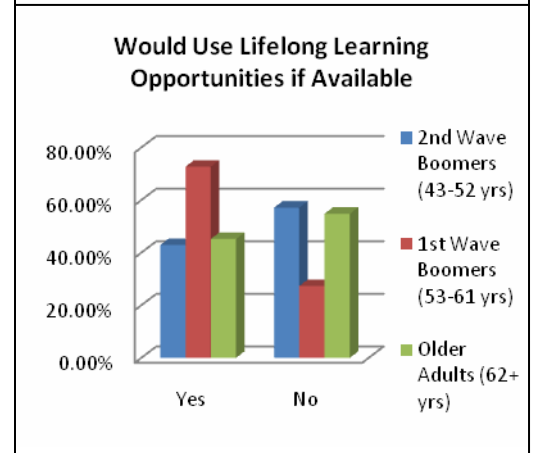
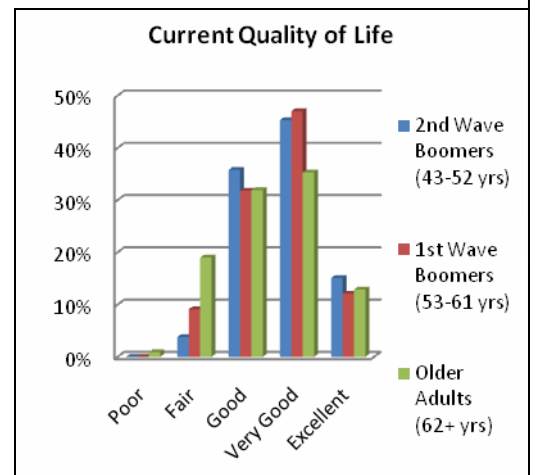
More than half of the Baby Boomers responding to the survey in Buffalo Trace (54.5%) plan in the future to engage in lifelong learning opportunities (e.g. computer, art, accounting classes, etc.), a significant increase over the current population of elders (34.2%). First wave Baby Boomers in particular plan to take advantage of these opportunities if they are available with 72.7% expressing this inclination.

There is widespread consensus that many volunteer opportunities (service in hospitals, food pantries etc.) are currently available in Buffalo Trace. Indeed, both Baby Boomers (86.1%) and the current generation of older adults (86.20%) share this view. While in the past twelve months only 36.6% of the Baby Boomers have participated in such opportunities to enhance their quality of life, more than 60% plan to do so in the future with three out of four 1st wave Boomers (74.2%) expressing this preference.

There is widespread acknowledgement that support groups (e.g. caregiver, A.A.) are available in Buffalo Trace, with 79.5% of Baby Boomers and 84.2% of older adults reporting such knowledge. Few of the Baby Boomer respondents (9.9%) have used support groups in the past 12 months. Yet 30.3% of this group anticipates using such resources in the future to enhance their quality of life in contrast to only 12.5% of the current generation of older adults anticipating such a need in their future.

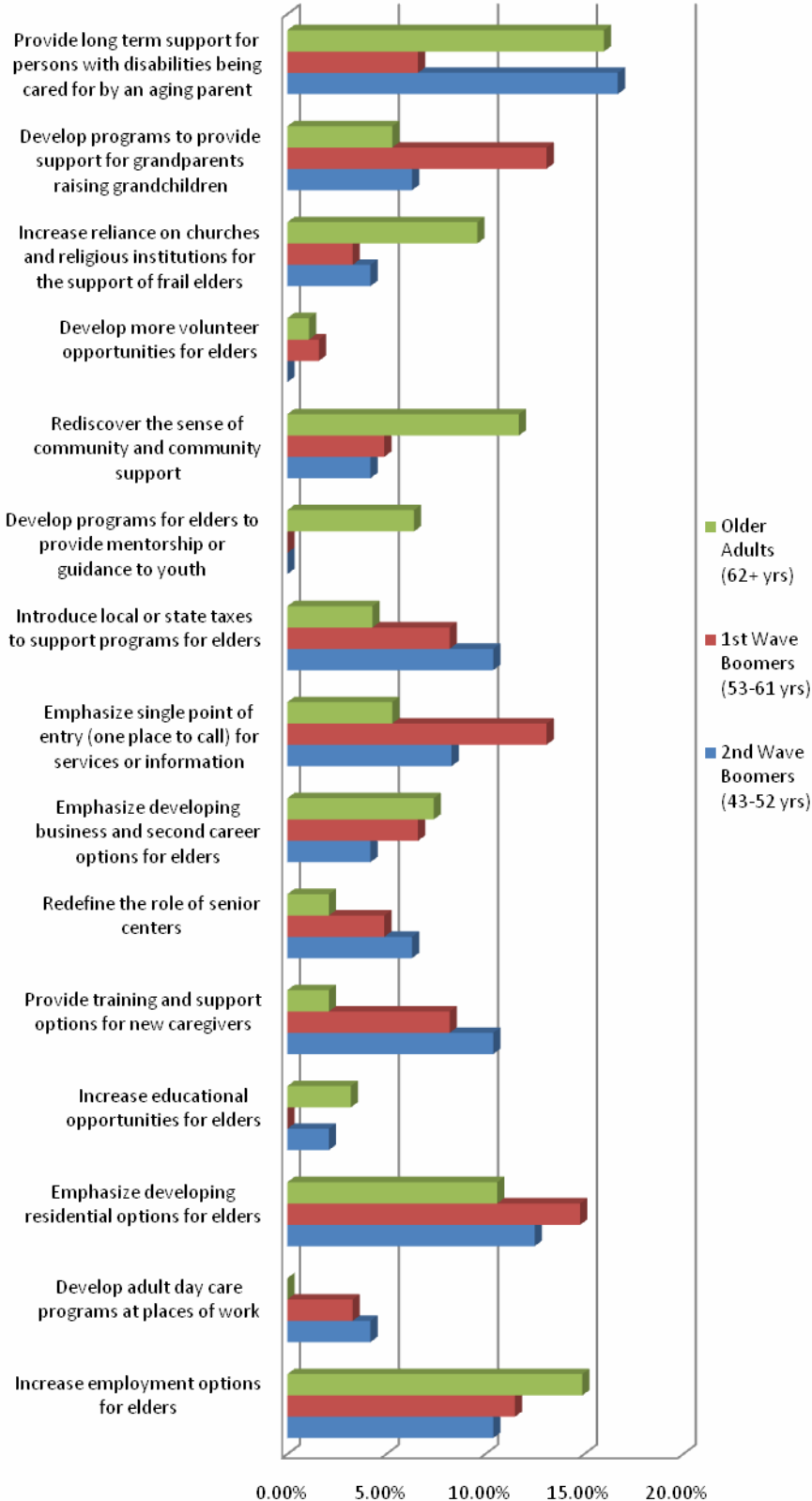
Both the Baby Boomers (67.1%) and older adults (43.8%) have used public parks in their communities during the past 12 months. Interestingly, a significantly higher percentage of both groups (Baby Boomers, 79.7% and older adults, 55%) plan to use this resource in the future, reinforcing the need to focus 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 20.6% of older adults using this resource in the past 12 months. Indeed, it is somewhat surprising that more than half of this percentage of Baby Boomers (11.9%) have used Senior Centers during the same period. Significantly, when future plans are considered, more than half of the Baby Boomer respondents (54.8%) and 37.8% of older adults plan to use Senior Centers in the future. The need to support and perhaps redefine the focus of Senior Centers is indicated by this data.

When asked which one of the 14 quality of life resources they considered most important, 41.3% of the Baby Boomers and 51.0% of older adults rated churches, spiritual groups and other religious organizations as the most important, far outstripping restaurants (11.0% among Baby Boomers and 9.6% among older adults) and large grocery stores (10.1% among Baby Boomers and 10.6% among older adults). The extreme importance placed on the church and faith organizations reinforces findings from the focus groups held in Buffalo Trace 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.



Buffalo Trace Area Development District—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. Buffalo Trace respondents were asked to prioritize many of these suggestions in the survey.

Perhaps reflecting concern about their own financial future, 51.3% of Baby Boomers and 50.5% of older adults stated that **increasing employment options** for elders was “very important” and an additional 45.4% of Baby Boomers and 44.9% 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, 25.2% considered this a “very important” and 56.3% a “somewhat important” priority. Older adults concurred, with 30.7% older adults responding that the development of such programs was “very important” and 51.3% “somewhat important.”

Baby Boomers were almost unanimous (99.2%) in responding that placing emphasis on **developing residential options** for elders was “somewhat important” or “very important” a view shared by the large majority (94.2%) of older adults in the sample. Significantly, 2nd Wave Boomers (with 61.2% responding that this is “very important”) place an even greater emphasis on developing residential options for elders than do 1st Wave Boomers (50.9% responding that this is “very important”).

There were almost identical opinions that **increasing educational opportunities** for elders was either “very important” (Baby Boomers 29.4%, older adults 30.1%) or “somewhat important” (Baby Boomers 60.5%, older adults 60.2%).

When asked about the importance of providing **training and support options for new caregivers**, older adults (62.4%) were slightly more likely than Baby Boomers (59.8%) to state that this was “very important, whereas Boomers (36.8%) were more likely to state that this was “somewhat” important than older adults (33.7%). Perhaps recognizing their own advancing age, the 1st Wave Baby Boomers (64.6%) were more likely to respond that providing training and support options for new caregivers is “very important than were 2nd Wave Boomers (53.8%).

(cont'd on next page)

Buffalo Trace Area Development District—Findings

Future Directions Cont'd

Redefining the role of senior centers was either “very” important (41.7%) or “somewhat important” (53.3%) to Baby Boomers while the current generation of older adults were less likely to see this as important with only 39.2% stating that it was “very important,” 47.1% stating it was “somewhat” important, and 13.7% saying redefining the role of senior centers was not important (compared to only 5% of Baby Boomers). 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 52.5% of Boomers and 52.4% of older adults stating that this is “somewhat important” and 37.3% of Baby Boomers and 38.1% of older adults responding that this is “very important.”

When asked about the importance of emphasizing a **single point of entry (one place to call) for services or information**, older adults (63.6%) were more likely to state this is “very” important compared to 57.1% of Baby Boomers.

There was some support for **raising taxes to support programs for elders**. Indeed, 80.6% of the respondents agreed that introducing local or state taxes to support programs for elders is “somewhat” (46.8%) or “very important” (33.8%). Significantly, 2nd Wave Baby Boomers (26.9%) were much more likely to respond that introduction of local or state taxes to support programs for elders was not important than were 1st Wave Boomers (16.7%). This may be a reflection of their less immediate concern with their own old age.

When asked about the importance of developing **programs for elders to provide mentorship or guidance to youth**, older adults (43.8%) were more likely to state that this was “very important” than were Baby Boomers (32.2%). Boomers (58.5%) however were more likely to state that this was “somewhat” important than older adults (42.9%).

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 (56.2%) were more likely than Baby Boomers (40.7%) to respond that this was “very” important.

Consistent with this finding, current older adults placed more importance on developing more **volunteer opportunities for elders** with 32.4% stating that this was “very important” and 65.7% stating that it was “somewhat important” compared to 26.9% and 59.7% of Baby Boomers respectively.

Older adults (46.2%) were much more likely to agree with the statement that placing **‘increased reliance on churches and religious institutions for the support of frail elders’** is “very important,” compared to only 27.1% of Baby Boomers. Boomers (50.8%) were more likely to say this increased reliance is “somewhat important” than older adults (45.2%). It is noteworthy that 22.0% of Baby Boomers responded that this was not important while only 8.7% of older adults held this opinion.

Recognizing a major current concern in the Commonwealth, more than half of both older adults (57.1%) and Baby Boomers (50.4%) stated that it is “very important” to develop **programs to support grandparents raising grandchildren**.

Older adults (70.1%) were also more likely than Baby Boomers to respond that it was “very important” to provide programs for long term **support for persons with disabilities being cared for by an aging patients**. Only 53.8% of Baby Boomers considered this to be “very important.”

When asked to identify which of list which of the identified potential future directions they considered most important in preparing for the Baby Boom population, older adults identified providing “programs for long term support for persons with disabilities being cared for by an aging parent” (16.0%), “Increase employment options for elders” (14.9%), and the rediscovery of “the sense of community and community support that was a traditional component of Kentucky life in the past” (11.7%) as the most important priorities. In contrast Baby Boomers placed the highest priority on the need to “place emphasis on developing residential options for elders” (13.8%), “increase employment options for elders” (11.0%), “emphasize a single point of entry (one place to call) for services or information” (11.0%), and “provide programs for long term support for persons with disabilities being cared for by an aging parent” (11.0%) as their top priorities.

“Unfortunately, I have not saved or invested enough to take care of myself and my wife to retire comfortably. I believe that many of the people my age (mid-50’s) are in the same scenario.”

This document was prepared by the Graduate Center for Gerontology, University of Kentucky on August 1, 2007 by: