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Aging in Appalachia



Appalachian Leadership and Development

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Mission of Brushy Fork

For more than one hundred years, Berea College has served the people of Appalachia.

The Brushy Fork Institute carries forward this commitment by working to develop strong leadership in the mountains.

Working with both existing and emerging leaders, we draw on local understanding and vision to help communities build for tomorrow.

Special thanks to my beautiful granny-in-law, who let me use her picture on our cover.
—D. Morgan

Attracting Retirees

West Virginia Embraces a New Movement in Economic Development

by Tina Rae Collins, Brushy Fork Staff

As people grow older and begin to think about retirement, inevitably they have to make a decision about whether they want to stay in the area where they have lived and worked or move to typical retirement areas such as Florida, Texas, or Arizona. The aging of Baby Boomers has produced a great number of people who have begun to reach this milestone in their lives and are searching for information that will help them make a wise decision about retirement options. Many of these are “snowbirds” who keep a primary home but buy a secondary home in a more favorable climate during the winter.

Many Appalachian communities are striving to attract retirees as an economic development strategy. West Virginia is among the states to launch an intentional effort to attract and retain retirees.

A task force spent several years studying retirement community development efforts in West Virginia. These studies resulted in two significant reports: *Economic Impacts of West Virginia Retirees and Retirement Communities*, by David Greenstreet and Hua Zhang, and *The Feasibility of Attracting Retirees to West Virginia as a Component of the State’s Economic Development Strategy*, by Dr. Mark Fagan. According to these studies, it is not only possible to retain and attract retirees, but it has an extremely positive economic impact.

West Virginia has focused its efforts in three areas. It seeks to promote retiree retention by keeping aging West Virginians who are still living within the state, to allure West Virginians who might be persuaded to return to the state (return migrants), and to persuade people living outside the state who might be interested in moving to West Virginia to retire (new amenity in-migrant retirees). West Virginia officials sought to determine what would attract amenity and return

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migrants, and they discovered that these people are searching for a combination of qualities in a retirement area. They want a favorable climate, safe and quiet neighborhoods, good medical care, a lower cost of living with quality housing at affordable prices, cultural and recreational attractions, and convenient shopping.

The official program of the West Virginia Retiree Attraction Task Force is called *Welcome Home to West Virginia – Discover West Virginia Retirement!* It is a state-level program but is designed to be community based. The task force established a 12-step process that communities must complete to become a Designated Retirement Community, or DRC. Funding is available from the West Virginia Development Office and the West Virginia Division of Tourism for certain stages of this process. West Virginia wants to establish between twelve and fifteen DRCs statewide with at least one in each region of the state.

At present five communities in West Virginia are DRCs. These are Beckley (also known as Almost Heaven Mountain Roads Retirement Community), Bluefield, Greater Morgantown, Nicholas County, and Summers County. Several other communities have applied to be DRCs but as yet have not completed the state's requirements.

The state's organization of DRCs is known as RetireWV, and they are utilizing a web site as a marketing tool to catch the attention of retirees. Through their site, they have the flexibility to make immediate changes to online information, and the site will give communities a means to track requests for information with only minimal computer knowledge. Many middle-class Baby Boomers seek vacation homes, or second homes, within a few hours' drive of their main home, and West Virginia is therefore on the radar screen of Pittsburgh, Washington, D.C., and many other eastern metropolitan communities. People from these areas go to West Virginia for the

The fastest growing economic sector in America is people who are over age 50.

The economic benefit of relocating a retiree's household is equivalent to creating 3.5 factory jobs.

Retirees go to states [with] resources that will enable them to take advantage of lower prices, fewer crowds, and good housing deals.

mountain scenery, skiing, whitewater rafting, and other recreational opportunities not found anywhere else within 200 miles of Washington, D.C.

Being designated a DRC gives communities an advantage over non-designated communities, as they have an opportunity to work together to attract retirees and their economic benefits. "Seniors are the fastest growing segment on the Web," said Jon Sinko, whose company, Beaver-based Kaplan and Sinko, designed the web site for the West Virginia Development Office and the five DRC communities, and RetireWV believes that their web site will be critical to their marketing campaign.

To be selected as a DRC each of the five communities in West Virginia went through a rigorous process. First they gained support from local and state agencies, the business community, organizations, and citizens. They did a community needs assessment and developed promotional materials and a marketing plan. Then they developed a group of ambassadors and organized an evaluation committee. "Other states have retirement communities, but we don't know of any who partner together to package themselves as a whole," Sinko said.

The fastest growing economic sector in America is people who are over age 50. The economic benefit of relocating a retiree's household is equivalent to creating 3.5 factory jobs. Tourism is increased, as the retiree will visit the state or community three to six times before deciding to settle there; and, after the retiree's relocation, family and friends will visit often. Retirees have 68 percent of all money market accounts and buy 48 percent of all new domestic cars. They own their own homes and have incomes mostly unaffected by national economic trends. Their median income is \$33,000, and they spend 80-90 percent of their income locally. They pay state and local taxes

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that are equal to the cost of government-funded services they require.

Those who buy second homes want to get away from the traffic, crime, crowds, and stress of the city, but most do not want to travel more than a day to get to their second home. Retirees go to states that have climates and resources that will enable them to take advantage of lower prices, fewer crowds, and less competition for good housing deals. In West Virginia second homes, known as seasonal, recreational, or vacation homes, have increased by more than 15,000 during the past decade. West Virginia is the sixth fastest growing destination for buyers of second homes.

When people think of second homes, they tend to think of luxury properties on the beach or a mountain lake. But this is not typical. Generally the second homes in West Virginia are modest. Some are even small cabins that the owners use only for hunting or fishing. Retirees are not all looking for exactly the same characteristics in a second home, so many different types of communities have the qualities that these people are seeking. Most retirees are looking for an environment that is different from their work years' routine. They want some contrast between their primary home and their secondary home. If they normally live in the city they may want a small town. If their primary home is in the mountains they may be looking for beaches. Many want a four-seasoned climate for summers and a hot

climate for winters. Because of such diversity, many states are reaping the benefits of second homes of retirees. These include Florida, California, Texas, New York, and Pennsylvania.

West Virginia is not the only Appalachian state that has made efforts to focus on aging Baby Boomers. Kentucky's Retirement Communities Program has studied the effects of retaining and bringing in older citizens. The 2000 Kentucky Legislature provided funding for a program to certify communities that meet certain criteria that are appealing to retirees. At present this program has depleted its funding but may be revitalized after the legislature passes a new budget.

Every state in the region has outstanding communities with interesting cultural opportunities and recreational facilities. Citizens and residents need to become aware of their resources and take advantage of the opportunity to be appealing to older people as they retire. If Appalachian states do not actively seek to attract the aging population, retirees will look elsewhere and spend their money and offer their unique perspectives, talents, and community service to states in other areas of the country. Economically older Americans are a boon to any community; and, with a little foresight and planning, Appalachian states can promote and provide the environment that older Americans are looking for as they envision enjoying their golden years.

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Retirement Development Guidebook Available for Communities

by Donna Morgan, Brushy Fork Staff

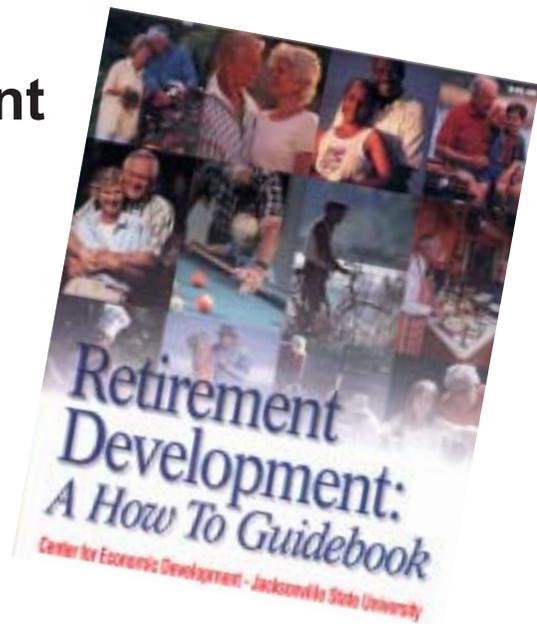
Developing a retirement industry in a community requires intentional planning based on an understanding of what retirees need and the community's ability to meet those needs. The retirement industry boosts the local economy, while increasing the tax base and avoiding pollution and other environmental problems associated with other economic development strategies.

Communities are recognizing the financial and social assets that the retirees bring to areas in which they choose to retire, and many towns, counties and even entire states are beginning to recruit these older migrants.

The American Association of Retirement Communities based at Jacksonville State University in Alabama has produced *Retirement Development: A How To Guidebook* to assist communities, regions and states that want to promote the development of a retirement industry. Written by Dr. Mark Fagan, the Department Head for Sociology and Social Work at the university, the guidebook explores the economic impact of retirees, discusses several academic studies on retiree migration, presents a longitudinal case study of retirement areas, examines retiree development efforts by various states, and provides systematic approaches to implementing a retirement development strategy.

The guidebook describes the formation of a Retirement Development Council, which may be a city, county, regional or state entity, as one way communities can promote the development of the retirement industry. One of the first activities of such a council is the completion of a self-evaluation of the community.

The self-evaluation process determines whether the community has what retirees want. *Retirement Development* attributes the following traits to what it calls a "retirement eden:"



Retirement Development: A How To Guidebook is available from the Center for Economic Development, Jacksonville State University, 700 Pelham Road North, Jacksonville, AL 36265; (256) 782-5324; e-mail: ced@jsucc.jsu.edu.

- Climate: days where the temperature is 66 degrees Fahrenheit and the humidity is 55 percent;
- Cost of living: where retired couples can live comfortably and pay 8 percent or less in sales tax;
- Housing: a variety of two-bedroom homes from under \$80,000;
- Medical facilities: semiprivate hospital rooms that cost less than the national daily average and at least one doctor per 750 residents;
- Recreation and culture: a place that offers access to books, music, art and outdoor activities;
- Special services for seniors: transportation programs and other services and facilities.

The ideal retirement community would rate high in one or more of these standards. Finding places that meet all these traits is nearly impossible, but the criteria serve as a barometer regarding the feasibility of promoting the area as a retirement destination.

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Other factors affect whether retirees settle in a community. The guidebook describes three types of retirees: amenity, return and dependency. Amenity retirees migrate to places that offer a lifestyle that is opposite of the daily hassles in their lives. They seek out amenities such as lakes, beaches, mountains and deserts, and look for activities such as golfing, boating and fishing, and cultural activities. This population tends to consist of younger retirees, who are married, well traveled, well educated and financially secure.

Return migrant retirees are those who have earned their pensions and seek to move back to their home state to enjoy family, nostalgia and a lower cost of living. They want the friendly, familiar environment of home and enjoy an enhanced status due to their success before returning home. Return migrants are scattered throughout the United States.

Dependency migrant retirees tend to move to areas where someone can provide care for them. These retirees might be older and may have lost a spouse or be suffering from poor health.

A common trait among all types of retirees is that they tend to relocate to an area they have experienced in some fashion, either while vacationing, attending college, serving in the military or visiting friends and family. Retirees who settle in an area tend to invite other retirement age friends or family members to visit. These visitors may decide to migrate to that same area during their retirement years.

According to *Retirement Development*, mature adults seeking to relocate will travel an average of three times as visitors to the destinations they are considering. These trips generally exceed five days each time and will include hotel stays, dining out and local shopping.

The median age of retirement in the U.S. is currently 63 years. As the Baby Boom generation begins to reach this age around the year 2006, their retirement will seriously impact the economy of the world and will lead to some major economic transitions. This well-educated group of residents makes up almost a third of the U.S. population.

Retirement Development notes a study in which the Del Webb Corporation researched what Baby Boomers want from retirement. The study found that many of this generation will seek to continue working during their retirement years. They will also be mobile during retirement, with 43% of them expecting to move to a new home during retirement. This group will also increase the demand for “lifestyle” communities that cater to their interests that range from golf to computer programming.

Many factors affect where Baby Boomers and other retirees choose to spend their retirement years. Whether they are looking for communities that offer certain amenities or just a safe, quiet place away from the bustle of the big city, these migrant retirees can bring a boost to local economies. Recent world events and the political climate also affect the migration of retirees. Since the attacks on September 11, 2001, the U.S. has lost a peace dividend in many urban communities. This could lead to an increase in retiree migration into more rural areas that feel safer from terrorist attacks.

Retirement Development notes that attracting retirees is a low-risk strategy for rural communities because, even if no retirees relocate there, the community will have increased its tourism and enhanced its image. They will have promoted their quality of life and increased appreciation of the community both from within and by outsiders.

In the United States, the 66+ million people who are age 50 and over:

- own 77 percent of all privately held financial assets;
- own 80 percent of all money in U.S. savings and loan institutions;
- control half the discretionary spending in the United States;
- purchase 43 percent of all new domestic cars and 48 percent of all luxury cars;
- spend 70 percent of travel pleasure dollars;
- spend more per capita in the supermarket than any other age group;
- eat out in sit-down restaurants an average of three times each week;
- spend more on quality children’s clothing for their grandchildren than the children’s parents do;
- account for 40 percent of total consumer demand in the nation;
- have \$1 trillion annually in income, almost \$200 billion in discretionary spending ability.

Senior Volunteers in America

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Senior citizens make up an increasing proportion of the population of this country. Currently, seniors comprise approximately 21 percent of the residents of the United States. This number is only going to increase over the next twenty to thirty years as the almost 79 million members of the “Baby-Boomer” generation mature. With retirement coming earlier to many in this group, senior citizens today are active, involved, and interested in helping whether it be through charitable contributions or volunteer time.

According to a recent survey, almost 44 percent of all people 55 and over volunteer at least once a year; over 36 percent reported that they had volunteered within the past month. These older volunteers give on average 4.4 hours per week to the causes they support. The 26.4 million senior volunteers gave approximately 5.6 billion hours of their time—a value of \$77.2 billion to nonprofit organizations and other causes in this country.

Seniors of every age, ethnic and racial group volunteer to some level. Over 46 percent of persons ages 55 to 74 reported performing some type of volunteer work in the past year. Almost 34 percent of those 75 years old and older reported volunteering.

Significant numbers of seniors in minority groups reported volunteering including 37.4 percent of blacks and 38.9 percent of Hispanics. These groups constitute a growing portion of American society and a valuable resource of volunteer time.

Almost 44 percent of all people 55 and over volunteer at least once a year...

Reaching Out to Various Causes

Volunteering can take many forms. One can volunteer formally through a service club, at a homeless shelter, or at a church or synagogue, to name but a few. However, much volunteerism



Brushy Fork’s program participants often include retired residents, like Marguerite Dafgard of Wythe County, VA, who want to offer their service, experience and energy to the community.

happens informally—helping a neighbor with chores or babysitting for no pay.

Seniors actively pursue a wide range of volunteer activities, often volunteering for many types of causes during a particular year. For example, 64.6 percent of volunteers report serving with their church or synagogue, 22.3 percent report working with an educational institution, like a school, and 37.3 percent volunteer informally in their neighborhoods or towns.

Seniors who volunteer are some of the most active volunteers within the community. Thirty-four percent of adult volunteers volunteer more than four hours per week; however, over 40 percent of seniors who volunteer give, on average, more than four hours of their time per week to various causes.

Staying Involved and Active

The more active and involved they are, the more seniors seem to volunteer. Over 47 percent of senior volunteers who are still working on a part- or full-

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time basis, volunteer over four hours a week of their time; 42 percent give over five hours per week!

Retired persons ages 55 to 64 do not report volunteering as often (34 percent) as those of the same age group who are still employed in some capacity (48 percent). However, once over the age of 64, the participation rate becomes almost identical for retirees and those still employed. Generally, senior volunteers who are still working, volunteer on an informal basis more often than their retired counterparts.

Where Do You Find a Volunteer?

Who are the volunteers in your community? Independent Sector's studies have shown that the more linked a person is to his or her community, the more likely that person is going to be a volunteer. People who are part of the social network of the community, give back to the community. Involvement can take the form of membership in a religious institution or participation in various civic or social clubs, sports clubs and hobby groups.

Over 80 percent of seniors surveyed claimed membership in a religious organization like a church or synagogue. Almost half of these members reported volunteering in the past year. Members in other organizations like social clubs, unions, or alumni organizations were even more likely to volunteer. Of the 39 percent of seniors who stated that they were members of these types of organizations, over 67 percent reported volunteering.

Membership in organizations fosters the spirit of volunteerism among all adults. Regardless of the type of organization, these adults are more involved and have a greater link to other people in the community.

Helping Others, Helping Society

The desire to help others less fortunate is a major motivation for seniors to volunteer. Senior volunteers stated most often that the ability to help individuals meet their needs and the feeling that those that have more should help those with less were major motivations that drive them to be volunteers in their community.

Giving back to society, either financially or socially, are also major motivations for volunteerism among seniors. Over one-third of senior volunteers reported that they volunteered because they wanted

Membership in organizations fosters the spirit of volunteerism among all adults.

to give back to society some of the benefits they received individually; they wanted to enhance the moral basis of society; or they felt that it was important to keep taxes and other costs down.

Creating Links and Encouraging Volunteerism

Increasing outreach and matching seniors with volunteer opportunities that fit their capabilities is extremely important. Of those seniors that did not volunteer over the past year, 40 percent cited health issues and physical problems as the reason for not volunteering. Twenty-seven percent stated that their age was a reason that they did not volunteer.

Seniors have the time to help, if given an opportunity. When all adults were surveyed, they cited other time commitments as the major reason why they were not able to volunteer. This was not the case for seniors. Seniors were less likely to say that their personal schedule was too full to volunteer than their younger counterparts.

How do seniors find out about volunteer opportunities? Various institutions are very important to encouraging volunteerism. Most frequently, senior volunteers found out about their volunteering options through their religious institution. In fact, senior volunteers find out about their volunteer opportunities through their church more often than any other institution; almost three quarters of volunteers age 55 and over discovered volunteer possibilities through their church or synagogue. Membership organizations, places of employment, and other voluntary organizations are also places where seniors found out about volunteering.

By asking someone to volunteer, you are reaching out to them and involving them in the community. People who are asked to volunteer do so

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Elder Abuse and Neglect

What Communities Can Do to Prevent and Treat the Problem

by Donna Morgan, Brushy Fork Staff

Keeping safe the most vulnerable members of our communities is crucial to maintaining a healthy society. In the past, leaders have focused on the abuse of children and women as areas of concern. As the nation's population ages, elder abuse is a community health issue that now arises as a priority.

Communities are becoming increasingly aware of elder abuse as an issue that must be addressed openly and actively. Every year, 2.1 million older Americans are reported as victims of abuse or neglect. Experts estimate that for each reported case as many as five cases go unnoted. Abuse can be intentional or unintentional on the part of the abuser. Sometimes it can be self-inflicted by an older person who is no longer able to care for himself or herself. Dealing with abuse is paramount to protecting the growing older segment of our population.

Victims of elder abuse come from all walks of life and are both men and women. However, the majority of victims of elder abuse are women, age 75 or over, widowed, dependent on the abuser for basic needs, and suffering from a mental or physical illness.

The National Center on Elder Abuse reports the most frequent forms of elder abuse to be

- neglect (48.7 percent);
- emotional/psychological abuse (35.4 percent);
- financial/material exploitation (30.2 percent);
- physical abuse (25.6 percent); and
- abandonment (3.5 percent).

Addressing this complex problem, which can involve physical, psychological, sexual or financial aspects, requires community members to be able to recognize abuse, overcome misconceptions about it,

and create effective solutions for both victims and perpetrators of abuse.

Among misconceptions about elder abuse is the idea that most incidents occur in a nursing home. However, only about four percent of older adults live in nursing homes; and while the news has sometimes

contained reports of abuse, the majority of elder abuse situations occur in the older person's home or the home of a family member or other caretaker. The National Center on Elder Abuse notes that adult children are the largest perpetrators of elder abuse (47.3%), followed by spouses

(19.3%), other relatives (8.8%), and grandchildren (8.6%).

Elder abuse has no single pattern in the home. Often this abuse is subtle and can be hard to recognize. While abuse is sometimes a long-term situation, it can be more commonly related to changes in living situations and relationships. An

older person who becomes dependent on others for companionship and meeting their needs can be a target for abuse.

Another misconception is that only ill, disabled or mentally impaired elderly people are vulnerable to abuse. While these members of society might be at greater risk, even older people who don't have these obvious risk

factors can find themselves in abusive situations.

Recognizing elder abuse can be difficult. The most easily recognizable might be extreme physical abuse that leaves scars, burns, bruises or lacerations. Physical abuse can move beyond slapping, hitting or shoving to restraining a person in an inhumane fashion, over- or under-medicating someone,

Estimates indicate that only 1 in 6 cases of elder abuse is reported to authorities.

The majority of elder abuse situations occur in the older person's home or the home of a family member or other caretaker.

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depriving the person of food or exposing the person to severe weather.

Emotional or psychological abuse ranges from name-calling to using threats that cause fear and emotional pain to an older person. Emotional abusers intimidate or insult people, often treating them as less than human. Isolating a person from friends and family also constitutes emotional/psychological abuse.

Neglect from caregivers or self-neglect is another kind of elder abuse. Failure to provide adequate food, shelter, clothing, medications and other assistance with daily activities is a form of neglect. Financial neglect is also an issue when a caregiver who is supposed to pay an older person's bills fails to manage the older person's money responsibly.

Financial exploitation is also an issue and can be perpetrated both by family and acquaintances of the older person or by complete strangers. Telephone scams that solicit money are one way strangers take advantage. Family or acquaintances might abuse an older person financially by forging signatures, forcing property transfers, purchasing expensive items without the older person's permission or denying the person access to funds.

Sexual abuse, which is often not reported as a type of elder abuse, is also an issue of which community members need to be aware. This abuse can range from inappropriate touching to forcing the older person to look at pornography to forcing sexual contact.

When a person notices symptoms of elder abuse, the case should be reported to authorities. Some states even require by law that suspected cases be reported. While some symptoms can be the result of disease conditions or medications, signs of elder abuse include:

- bruises or grip marks on the person's body;
- rope marks or welts on wrists and ankles;
- repeated unexplained injuries;
- dismissive attitudes or statements about injuries;
- refusal to go to the doctor or emergency room for repeated injuries;
- unresponsiveness and refusal to communicate;
- unreasonable fears and suspicions;
- lack of interest in social contacts;
- evasiveness;

- sudden disappearance of money or valuables;
- large bank withdrawals or switching of accounts;
- forged signatures on checks;
- sunken eyes or loss of weight;
- extreme thirst;
- bed sores.

Elder abuse can be related to several different causes. Family situations that exhibit a pattern of abuse, stress on family members who must care for an older adult, and lack of knowledge or skills in providing adequate care are some reasons for abuse. Having an aging parent move in with a family can lead to financial difficulties or stress between an adult child and a spouse or children, which can trigger abusive behaviors.

Caregiver stress, whether it be on family members or other care providers, is a significant risk

Financial Abuse and Fraud

Illegal telemarketers can take advantage of older community residents who think the scams are legitimate offers for services or benefits. The FBI reports an estimated 14,000 illegal telemarketing operations daily with as much as \$40 billion per year lost to fraudulent telemarketers. Illegitimate telemarketers pressure people into immediately sending money, request payment for contests or sweepstakes prizes, and usually refuse to send written information on their products or services.

Older people and other consumers can prevent fraud by telling the caller that they want to investigate the offer and asking for a number to call back. If the caller refuses to give the number or insists on an immediate decision, it's a "red flag of fraud."

Suspected fraud should be reported to National Fraud Information Center at 800-876-7060.

From <www.fraud.org/elderfraud/elderbroch.htm>

factor for abuse and neglect. Meeting the daily demands of caring for a dependent older adult without adequate training can lead to intense frustration and anger for the caregiver. The risk is higher in situations where the older person is sick or physically or mentally impaired and the caregiver lacks skills necessary to meet the person's needs. In these cases, when resources are very limited, dependency is a contributing factor to elder abuse, especially when the caregiver becomes financially dependent on the older person.

Families and elderly people who live in isolation are at a higher risk of experiencing unreported elder abuse. Families are cut off from outside resources and support, and outsiders can't always see that the situation requires intervention. Isolation is a particular issue in societies that value the idea that what happens at home is "private."

Education is the cornerstone of preventing elder abuse. While abuse in nursing homes has been brought to public awareness, people also need to be educated regarding the occurrence of abuse in the home setting, where most abuse takes place.

Communities must work to provide respite care, even for a few hours each week, so that family members and other caregivers can have some time alone. Social contact and support are vitally

Families and elderly people who live in isolation are at a higher risk of experiencing unreported elder abuse.

important both for the elderly person and the caregivers. Families in similar circumstances can share solutions and responsibilities and provide informal respite for one another. They

also provide a social circle that can note and circumvent potential abuse.

Counseling for family abuse problems can play a significant role in helping people change lifelong patterns of abuse or find solutions to problems that arise from current stresses. Helping families deal with substance abuse problems is also a way to prevent elder abuse. In some cases, the older person might be moved to another, safer setting.

Any situation of suspected abuse should be investigated thoroughly. Each state has a hotline for Adult Protective Services, through which people can report cases of elder abuse. The hotlines for states in central Appalachia appear below, as does the web address for the National Center on Elder Abuse.

Information for this article was taken from "Elder Abuse and Neglect: In Search of Solutions" on the web site of the American Psychological Association <www.apa.org/pi/aging/eldabuse.html>.

Elder Abuse Hotlines in the Central Appalachian States

State	Domestic Abuse	Institutional Abuse
Kentucky	800-752-6200	800-752-6200 or 800-372-2991
Ohio	866-886-3537	800-282-1206
Tennessee	888-277-8366	888-277-8366
Virginia	888-832-3858	888-832-3858
West Virginia	800-352-6513	800-352-6513

Other states: Call Eldercare Locator at 800-677-1116. The staff of the locator can help you find assistance in any state. The service is sponsored by the federal Administration on Aging. If you think a victim of abuse is in imminent danger, you should call 911, the police or hospital emergency immediately.

Information from the National Center on Elder Abuse: <www.elderabusecenter.org>.

2003 Leadership Program Teams Hold Closing Workshop

Teams in the 2003 Leadership Development Program cycle returned to Berea on April 2-3, 2004, to report on their projects. Their reports follow:

Barbour County, West Virginia Best of Barbour

The team from Barbour County wanted to promote recreational, natural and historical sites in the county, so they decided to publish a full-color brochure. The group members spent the first several months of their project researching sites and events that could be featured in the publication.

At the closing workshop the team brought a mock-up of the document, which contained sections on arts and crafts, cultural and historical events, camping, hiking and canoeing. A team member's daughter is a graphic artist, and she donated her talents to the team, designing the brochure.

BOB will continue to raise funds and get local sponsors so that the brochure can be printed and distributed in and around the community.

Estill County, Kentucky Estill Educates to Empower

The team from Estill County held a series of town meetings, which served to educate local residents about the role of local government and how people can become involved in civic life. In partner-



Local officials from mayors to the county judge executive to the sheriff participated in community meetings as part of Estill County's civic education project.

ship with the county newspaper, the team published an informational booklet on the history and civic life of Estill County.

During the town meetings, a panel of elected officials described their jobs and answered questions from the audience members. The meetings were held in various locations around the county—city hall, the middle school and the high school. At each of the meetings, middle and high school students introduced the panel members while E3 members moderated the discussions.

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at a much higher rate than if they were not asked. Only 38 percent of seniors were asked to volunteer in the past year. While 48 percent of persons age 55 to 64 were asked at one point or another in the past year to volunteer, less than one-third of all seniors over 65 years of age were asked to volunteer.

The difference in the rate of volunteer participation is very apparent when one compares those who are asked versus those who are not asked. Seniors were approximately four times more likely to volunteer if they were asked. Even people over 75 years of age volunteer at a high rate when asked. Almost 68 percent of seniors over 75 years of age volunteered when asked, compared to only 18 percent when they were not asked.

Among all adults surveyed, including seniors, it was found that minorities—specifically blacks and

Hispanics—were not asked to volunteer as frequently as whites were. When asked, minorities were four to five times more likely to volunteer—a rate almost equivalent to whites.

Charitable institutions must work to reach out to more seniors and minorities. Seniors possess experience, expertise, and time that can greatly benefit any organization or cause. While some volunteers, seniors included, work to build houses and clean roads, there are a wide variety of other volunteer opportunities in every community. Simply talking with someone in need of a friend or spending time with a child has a benefit that resonates for a lifetime. Organizations must help seniors understand the impact they can have on their community by doing just one simple thing—volunteering.

21st Century Retirement

Social Security, Pension, Savings and Wages?



from *Planning for the Future* published in 2002 by the Kentucky Long-Term Policy Research Center

The model for adequate retirement income has long been portrayed as a three-legged stool—Social Security, savings, and pension income. But, as the stock market's recent free fall has shown, things change. Today's economic realities, the American Association of Retired Persons (AARP) suggests, recommend *four* pillars of retirement planning: Social Security; pensions *and* savings; *earnings*, and *health insurance*. This dramatic change in the preferred architecture of retirement planning has come in response to a number of factors. Health insurance has earned its place in the retirement support structure because health care now consumes so much of retiree income, and Medicare benefits do not include prescription drugs, the medical treatment many seniors most need. At the same time, employer-sponsored pension plans have become less commonplace and less certain. In place of the defined benefit pension plans of the past, employees increasingly must fashion their own retirement plans, which are defined largely by the contributions and investments they make. The need for earnings reflects the uncertainty of the remaining pillars of economic security, including Social Security, as well as the improving capabilities of elders.

Social Security is the dominant source of income for most older Americans and the only source of income for about 17 percent of seniors.

Today, 47.1 percent of Americans aged 60-64, 24.4 percent of those aged 65-69, and 13.5 percent of those aged 70-74 remain in the labor force.

Social Security is increasingly the dominant source of income for older Americans. In 1998, according to the Social Security Administration, it provided 37 percent of all retirement income. By 2000, an Employee Benefit Research Institute analysis of Census data found that it provided 41.3 percent of average income for the elderly. In 1998, Social Security was the only source of income for 17 percent of older Americans.

About 62 percent of full-time private industry workers had access to employer-sponsored retirement plans in 2000 compared with 20 percent of part-time employees.

The percent of men aged 62-64 who remained in the labor force began to increase in 1997 after declining steadily from the early 1960s. Today, 47.1 percent of Americans aged 60-64, 24.4 percent of those aged 65-69, and 13.5 percent of those aged 70-74 remain in the labor force.

The burden of health care costs is much greater for low-income elders. In 1998, those in the bottom one-fifth of income groups spent 13 percent of their income on health care compared with 9 percent for the top fifth.

Our Summer Issue Will Focus On:

Music of Appalachia

Thanks to recent movies, concerts and other events, Appalachian music, both traditional and contemporary, is enjoying a popular resurgence. What has music meant to the region, its communities and its culture? If you have a story or an idea, contact us using the information on page 2. Deadline for the summer issue is July 28, 2004.

EKLN Youth Leadership Program Final Conference

by Jane Higgins, Brushy Fork Staff

On April 23-24, the EKLN Youth Leadership Program participants attended their final session of the year as part of the Eastern Kentucky Leadership Conference in Grayson, Kentucky. Teams from Breathitt, Letcher and Jackson Counties were represented.

After getting to know one another, the students practiced their service project presentations for the Saturday morning session.

The young people also participated in a workshop to learn how to make proper introductions and practice basic table etiquette for that night's banquet, where they joined a number of community leaders from eastern Kentucky. The officials recognized the students throughout the evening.

On Saturday morning, each group of students made a presentation on the service projects they had accomplished during the year.

The young people from Jackson County staged a news conference, during which students were interviewed. The projects included a Winter Ball and a toy drive to raise money for the local food bank. The students also made an official appeal to their School-Based Decision Making Council to save the school's arts program, which was in danger of being cut due to funding shortages.

The Breathitt County participants were active in Project UNITE, the county's anti-drug coalition made up of county and city officials, citizens, law enforcement, medical personnel, business people, community groups, churches and students. The students attended project meetings and placed a representative on the board. The young people chose the name NITWIT (Nurturing, Intervention, and Treatment, Whatever It Takes) for their efforts in planning drug and alcohol free activities and anti-drug education for the youth. The students placed



Students from Letcher County re-enact a portion of Bobby Kennedy's 1968 visit to communities in eastern Kentucky.

flyers on cars in the school parking lot to encourage a drug and alcohol free spring break, collected 125 signatures from students pledging to have a substance-free prom, and placed drug and alcohol free messages on the scrolling marquee sign in their school cafeteria.

The students from Letcher County presented a re-creation of Robert Kennedy's visit to eastern Kentucky in 1968. The students preformed a re-enactment of the U.S. Senate Subcommittee on Employment, Manpower and Poverty field hearing held in a gymnasium in Neon, Kentucky. The students also worked with Save the Children at the Cowan Center to help with the literacy program and organized a monthly "BEATNIK CAFE" including a local guitar player, writing and reciting poetry, prose and short stories. With the help of an AmeriCorps VISTA volunteer, the young people published an online newsletter focused on activities of interest to local teens.

Congratulations to these young people and the others who participated in this year's EKLN Youth Leadership Program.

2003 LDP Closing Workshop continued from page 12

The E3 project has increased the interest of young people in local leadership. After this project, the county clerk has plans to hold a voter registration drive for high school students who are of voting age.

Meigs County, Ohio Meigs Visionary Players

The group from Meigs County returned to the closing workshop with plans well laid for the development of a kiosk and welcome center at an entryway into the county. As visitors enter the county, they can stop at the small concrete structure to get information on local attractions and events. During their report, the Meigs Visionary Players announced that they were awaiting good weather to be able to pour concrete for the kiosk building.

Randolph County, West Virginia Youth Empowered Solutions

Team members from Randolph County wanted to create opportunities for young people to get involved in the community and provide the youth with the resources they need to complete community projects. With this goal in mind, the team set out to undertake a feasibility study for a youth center. Funding that had been expected for this project was not forthcoming, so the group rehashed their project ideas and created a new plan to create a youth em-

powerment council made up of young people and the agencies and organizations that work to fill their needs.

The team held several successful fundraising activities and plan to continue their work into the future. They are investigating joining forces with a local service agency to strengthen the group's efforts and give it a more permanent status.

Berea College Team Working to Advance Local Commerce

The team from Berea College started out hoping to create a plan for a local business that would serve the needs for students. The team also wanted to promote the support of locally owned businesses over franchises and chain stores. As the team got into the project, they discovered that a small business owner had plans to open a pharmacy on the College Square in Berea.

Rather than approaching the business as a competitor, the students adapted their project to partner with the pharmacy owner and provide input on services and goods the vendor could supply for students. The WALC team did a survey on campus and returned the results to the pharmacy owner, who used the information to stock her shelves with products that students would buy.

clip and mail

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Return to Brushy Fork Institute, CPO 2164, Berea College, Berea, KY 40404. **Thank you!**

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TGIFT Ends After Three Successful Years

Since 2002, the Technology Gift Incentive Foundation Team (TGIFT) in Floyd County, Kentucky, has awarded a new computer to a non-traditional student. Members began the TGIFT project during Brushy Fork's 2001 Leadership Development Program.

The TGIFT computer award was available to any Floyd County resident who was a non-traditional student currently attending a college, university or technical school. Each spring, the team held a banquet at which it honored that year's recipient while raising money to award a computer the next year.

TGIFT successfully completed three cycles of the computer award program. Recipients of the award included:

2002: Linda M. Keathley: who has finished her degree in social work;

2003: Eva Whitaker: who is pursuing her degree in social work;

2004: Melissa Farrow: who is pursuing her degree in drafting and engineering.



TGIFT members donate \$1,000 for future Seedling Grants. The money was left over from fundraising for their program.

This year, TGIFT members decided to lay down the project and move on to new leadership activities.

Due to its successful fundraising, the group has returned its \$1000 Seedling Grant to Brushy Fork, so that the money can be used for future teams. On behalf of the groups that will benefit from TGIFT's generosity, we thank the team for this donation.

Best wishes to all the TGIFT members as they take on new projects.

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