

A large green square is positioned in the top left corner of the page. A thin grey line extends from its bottom right corner, ending in a small yellow square. This line continues horizontally to the left of the title text.

# **Colorado Long-Term Care: A Survey of AARP Members**

A thin grey line extends from the bottom right corner of the title text, ending in a small yellow square. This line continues vertically down to the date text.

December 2005



# **Colorado Long-Term Care: A Survey of AARP Members**

**Report Prepared by Cassandra Burton and Joanne Binette**

**Copyright © 2005  
AARP  
Knowledge Management  
601 E Street NW  
Washington, DC 20049  
<http://www.aarp.org/research/>  
Reprinting with Permission**

AARP is a nonprofit, nonpartisan membership organization that helps people 50+ have independence, choice and control in ways that are beneficial and affordable to them and society as a whole. We produce *AARP The Magazine*, published bimonthly; *AARP Bulletin*, our monthly newspaper; *AARP Segunda Juventud*, our bimonthly magazine in Spanish and English; *NRTA Live & Learn*, our quarterly newsletter for 50+ educators; and our website, [www.aarp.org](http://www.aarp.org). AARP Foundation is our affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. We have staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

### **Acknowledgements**

AARP staff from the Colorado State Office, State Affairs, and Knowledge Management contributed to the design of the study. Special thanks go to AARP staff including Jon Looney, Kelli Fritts, and Morie Pierce, Colorado State Office; John Luehrs, Angela Vance, Brian Elms, and Susan Weinstock, State Affairs; Gretchen Straw, Anita Stowell-Ritter, Jennifer Leslie, and Darlene Matthews, Knowledge Management. Thanks also go to Jami Wyatt, Office of General Counsel, for her review of the report. FGI Research prepared the data. Joanne Binette, AARP Knowledge Management managed the project. Cassandra Burton, Knowledge Management, wrote the report. For more information, contact Joanne Binette at (202) 434-6303.

## Background

Colorado, like many other states, is facing major long-term care challenges as the population ages and people live longer. From 2002 to 2020, the number of Coloradons aged 65 and older will increase by 103.2 percent. Currently, among this population, about one-third have incomes either under the poverty level or between one and two times the poverty level, and one in six have self care or mobility limitations (Gibson, et. al., 2004).

*Colorado Long-term Care: A Survey of AARP Members* explores members' opinions and concerns about having enough long-term care options, being able to stay in their own homes and communities as they age and being able to afford long-term care services. This report further examines members' perception of Colorado's current funding level for long-term care services, and their support for increasing funding for long-term care services that allow people to stay in their own homes.

This report is part of a larger mail survey of 956 Colorado AARP members conducted between August and September 2005. The full questionnaire is contained in the appendix to this report. Throughout the report, statistics representing member responses are reported in percentages.<sup>1</sup> As of November 2005, the number of AARP members in Colorado was 628,021.

---

<sup>1</sup> Percentages may not add up to 100% due to rounding.

## Highlights

- More than eight in ten Colorado members think it is extremely or very important to have long-term care services that would enable them or their family members to stay at home as long as possible when long-term care is needed.
- About seven in ten Colorado members are worried about not being able to afford long-term care and about as many worry about having enough choices among long-term care services for themselves and their families.
- More than four in ten Colorado members think there is not enough money in the state budget to meet the needs for long-term care services and to ensure the quality of these services.
- Four in five Colorado members support increasing funding to ensure long-term care services are available through the Older Coloradans Act and continue to be provided to all who need them.
- Nearly three-quarters of Colorado members say they would be more likely to vote for a candidate for state office who supports increasing funding for long-term care services that help people age 65 and older to stay in their own homes and communities longer.

## Findings

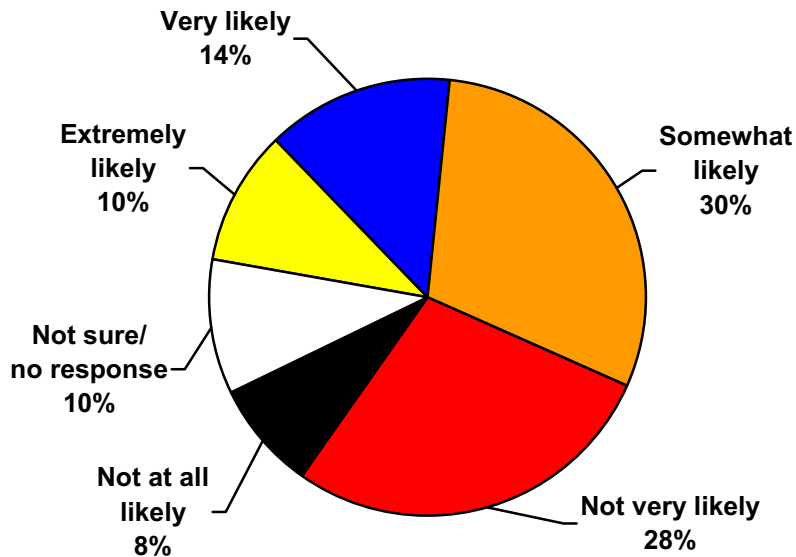
**About one-quarter of Colorado members say they or a family member used long-term care services within the last five years.**

About one in four (24%) Colorado members or members of their families used long-term care services within the past five years. This translates into 150,725 members who have had experience with long-term care.

**More than half of Colorado members say they or a family member are likely to need long-term care services in the next five years.**

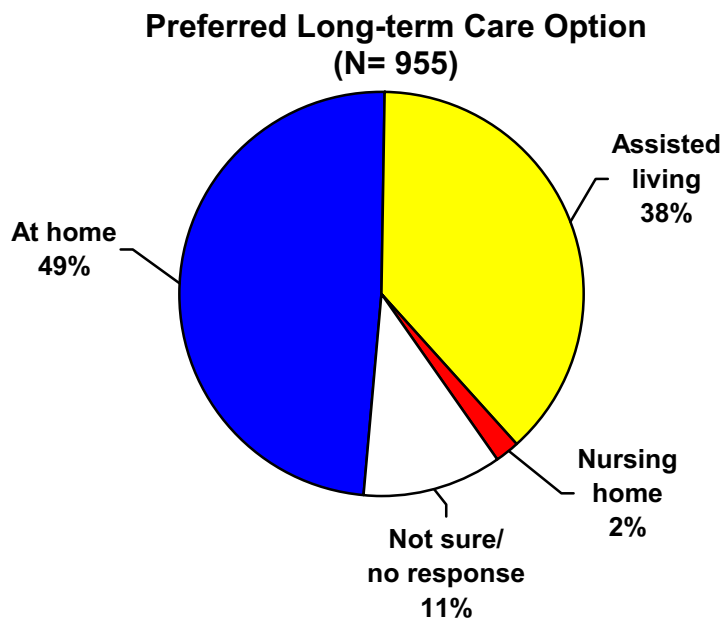
One-quarter of members say they or a family member are extremely (10%) or very likely (14%) to need long-term care services in the next five years while another three in ten say they are somewhat (30%) likely.

**Likelihood of Needing Long-term Care Services in the Next Five Years  
(N = 955)**



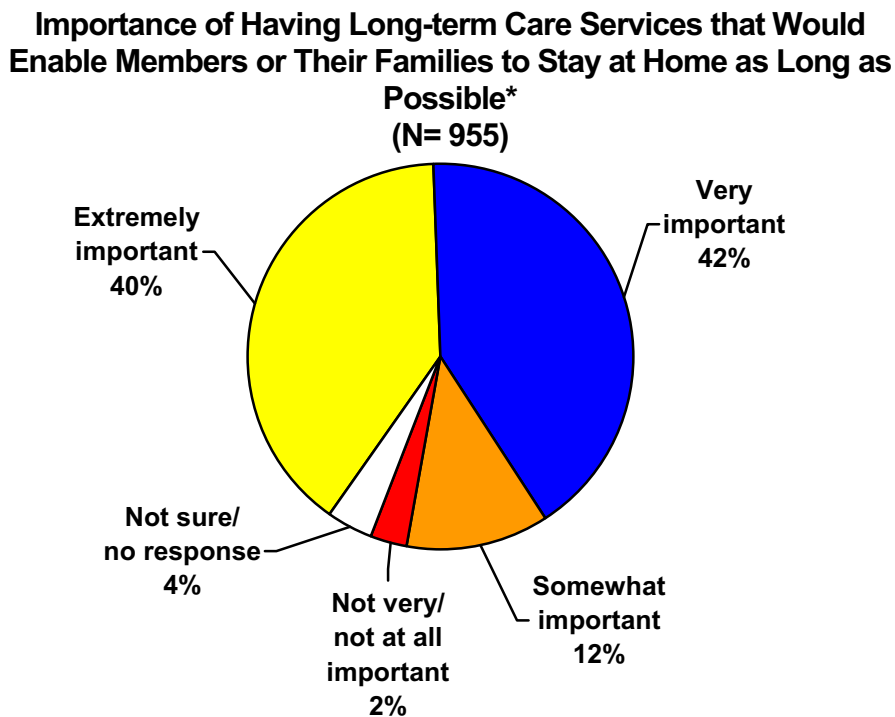
**Colorado members would prefer to receive long-term care in their own homes or in assisted living facilities.**

About half (49%) of Colorado members want to receive long-term care services in their own homes if long-term care is needed: 36 percent would prefer to have in-home care from a nurse or personal care aide and 13 percent want in-home care from family and friends. Nearly four in ten (38%) would prefer to have care provided in a residential setting such as an assisted living facility. Few (2%) members prefer to receive care in a nursing home.



**Nearly all Colorado members believe it is important to have long-term care services that would enable them or their family members to stay at home as long as possible if long-term care was needed.**

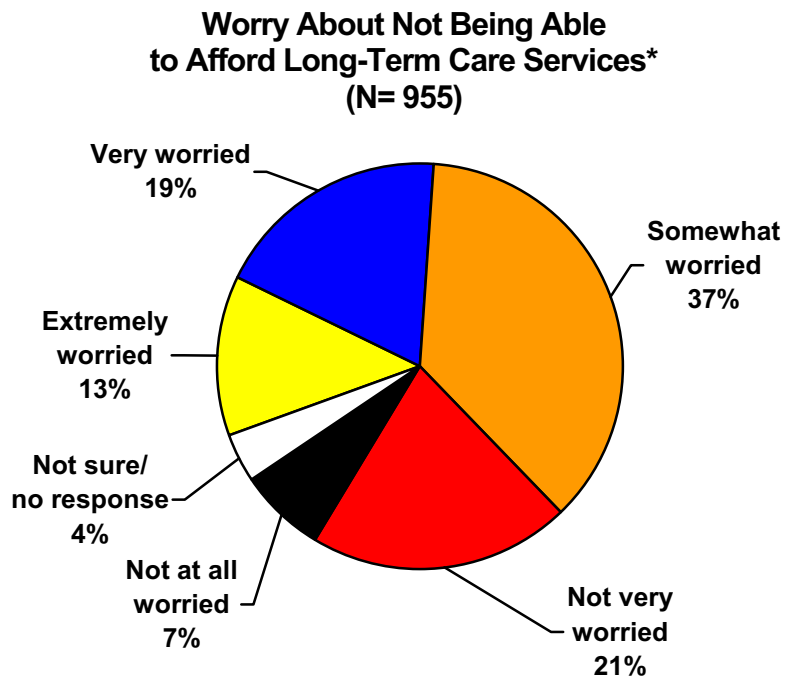
More than eight in ten Colorado members say that it is extremely (40%) or very important (42%) to have long-term care services that would enable themselves or their family members to stay at home as long as possible when long-term care is needed and another one in eight (12%) believe it is somewhat important. Only two percent did not think it was important.



\*Percentages may not add up to 100% due to rounding.

**About seven in ten Colorado members worry about being able to afford long-term care services for themselves or their family.**

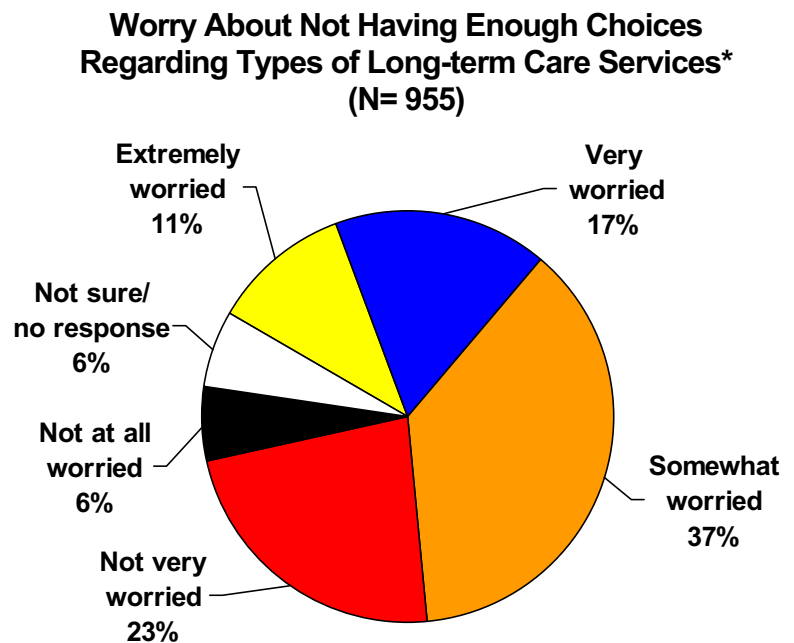
About one-third of members say they are extremely (13%) or very (19%) worried about affording long-term care services for themselves or their families. More than one-third (37%) are somewhat worried. About three in ten are not worried about affording long-term care.



\*Percentages may not add up to 100% due to rounding.

**Two-thirds of Colorado members are worried about not having enough choices among long-term care services for themselves and their family.**

About three in ten Colorado members say they are extremely (11%) or very (17%) worried whether they will have sufficient choices regarding the type of long-term care services available for themselves or their family members. More than a third are somewhat worried (37%), and nearly one-third are not worried.

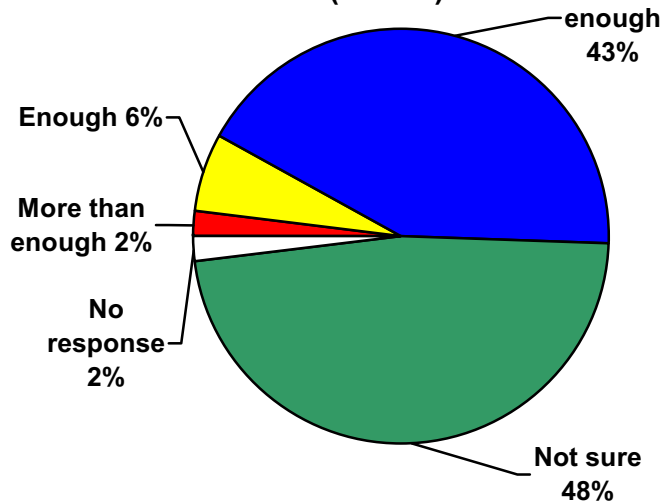


\*Percentages may not add up to 100% due to rounding.

**More than four in ten Colorado members think that there is not enough money in the state budget to meet the need for long-term care services and ensure the quality of these services.**

Forty-three percent think that there **is not enough** money in the state budget for health and long-term care services while only six percent believe that there **is enough** money. Very few (2%) members think that there **is more than enough** money in the state budget for health and long-term care services. Nearly half (48%) say they don't know.

**Current Level of Funding for Health and Long-Term Care Services\* (N=955)**



\*Percentages may not add up to 100% due to rounding.

Members who report they or a family member have used long-term care in the past five years are more likely

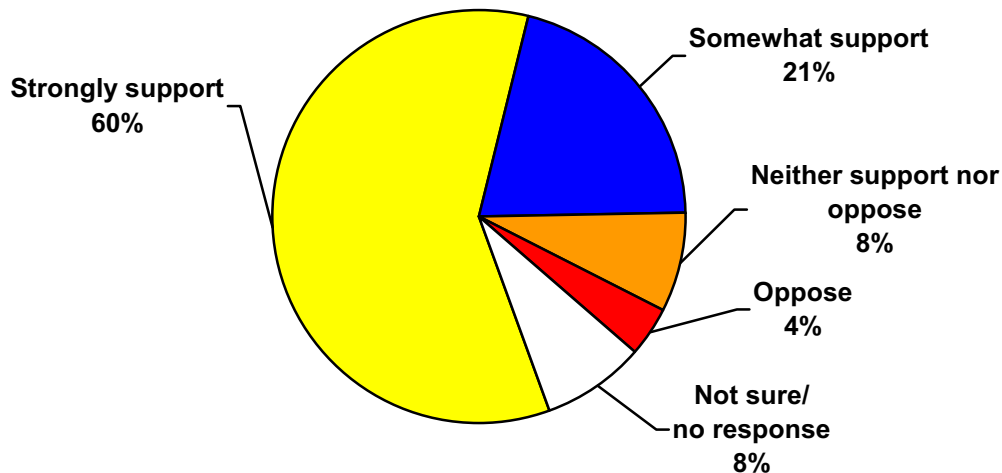
to indicate there is not enough money in the state budget for health and long-term care than those who have not had experience with the long-term care system (54% vs. 40%). Those with no prior experience, conversely, are more likely than those who have experience to say they are unsure (51% vs. 36%).

**Four in five members support increasing funding for the Older Coloradans Act.**

The Older Coloradans Act was established to provide services that allow older persons to remain in their own homes and communities as they age. These services include personal care such as help with bathing and dressing, chore assistance, transportation, home delivered meals, and adult day care. Compared to most other states Colorado provides less funding for services that allow older persons to remain in their own homes and communities.

When asked how strongly members support or oppose increasing funding to ensure that the services available through the Older Coloradans Act continue to be provided to all who need them, over four in five (81%) Colorado members responded that they support increasing funding to ensure that the services continue to be provided. Only four percent of members indicate that they would oppose increased funding.

**Support for Increasing Funding to Ensure that the Services Available Through the Older Coloradans Act Continue to be Provided to all Who Need These Services.\*  
(N=955)**

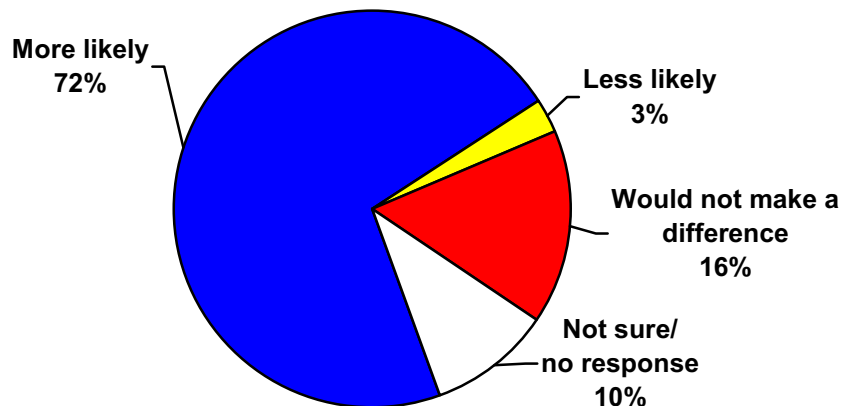


\*Percentages may not add up to 100% due to rounding.

**Nearly three-quarters of Colorado members say they would be more likely to vote for a candidate who supports increasing funds for long-term care services that help people age 65 and older to stay in their own homes and communities longer.**

Over seven in ten (72%) members say they would be more likely to vote for a candidate for state office who supports increasing funds for long-term care services that help people age 65 and older to stay in their own homes and communities longer. Only three percent say they would be less likely to vote for a candidate who supported this action, and one in six (16%) say it would not make a difference.

**Likelihood of Voting for a Candidate Who Supports Increasing Funds for Long-Term Care Services That Help People Age 65 and Older to Stay in Their Own Homes and Communities Longer\*  
(N =955)**



\*Percentages may not add up to 100% due to rounding.

## Conclusions

As the state of Colorado considers health and long-term care reforms, the views of AARP members can give them insight into the preferences and concerns of middle aged and older adults in the state. Many members indicate that they will need some type of long-term care for themselves or their family members within the next five years. Members want to be able to stay in their own homes as they age. Two in three members worry about whether or not they will have sufficient choices regarding the types of long-term care services available to meet their needs.

The majority of members indicate they are worried about their ability to afford long-term care services for themselves or their family. Colorado members think there is not enough money in the state budget to meet the needs for long-term care services and ensure the quality of these services. Further, members support increasing funding to ensure that the services available through the Older Coloradans Act continue to be provided to all who need them.

Member opinion from this survey can also offer guidance to candidates and elected officials on the long-term care issues. Three-fourths of AARP Colorado members say they would be more likely to vote for candidates who support increasing funding for long-term care services that help people age 65 and older stay in their own homes and communities longer. Given members' support for increasing funding for long-term care services, and their desire to have the services they will need to stay in their own homes and communities, Colorado should work towards rebalancing the current long-term care system to provide people with more options for long-term care services as an alternative to institutional care.

## Methodology

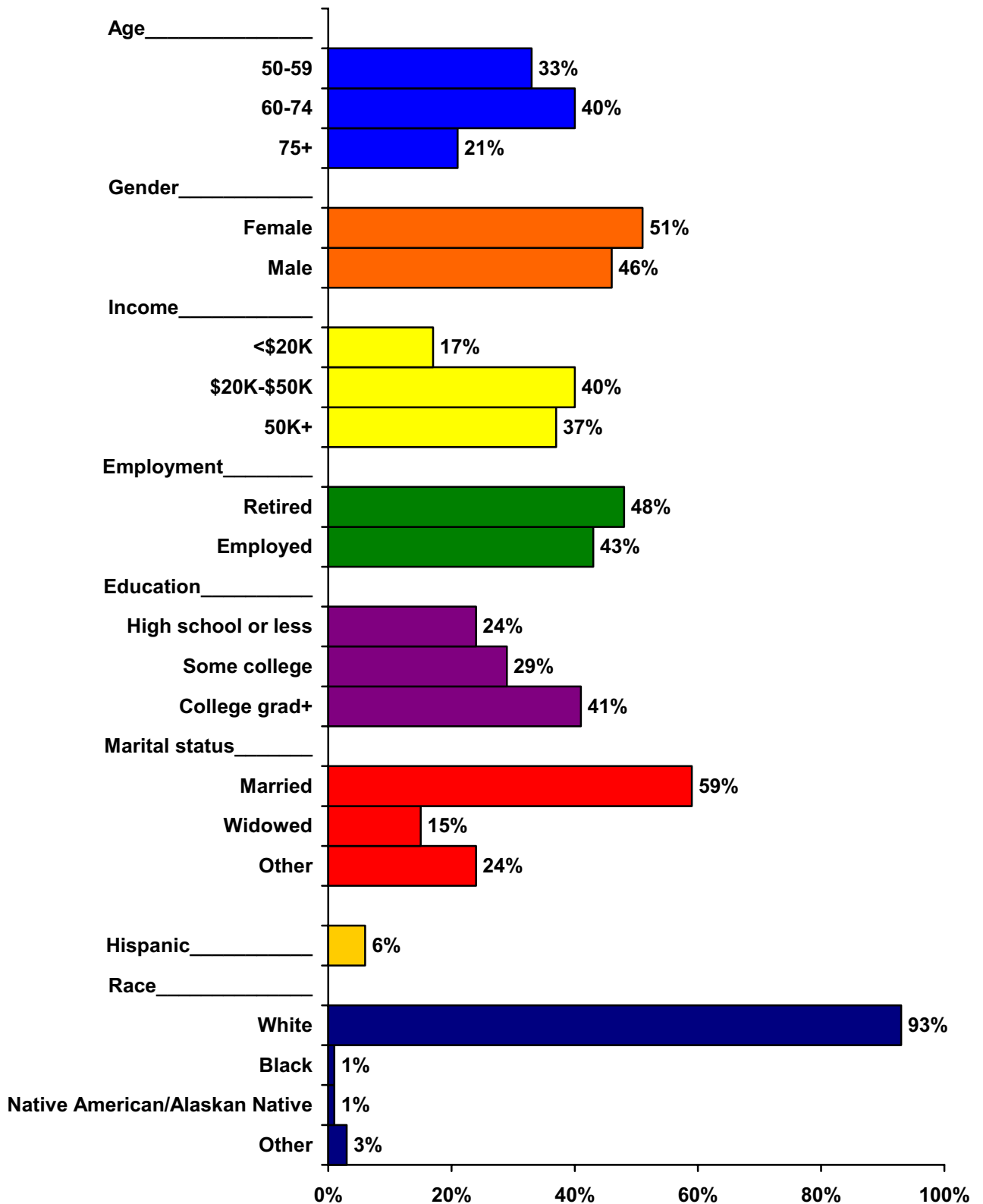
AARP conducted the *2005 Colorado Member Survey of AARP Members* from August through September 2005. A random sample of 2,000 AARP members in Colorado, proportionally stratified by three age segments, 50 to 59, 60 to 74, and 75+, was selected from AARP's membership database. Each sampled member was contacted about the survey in four ways: a pre-notification postcard, the survey itself, a reminder postcard, and a second survey.

Forty-eight percent of the sampled Colorado members returned surveys by the cut-off date, providing 956 useable surveys for analysis. Thus, the survey has a sampling error of plus or minus 3.2 percent. Survey responses were weighted to reflect the distribution of the age segments in the member population of Colorado. Due to rounding of the weights, the final number of cases for the weighted dataset is 955. As of November 31, 2005, the number of AARP members in Colorado was 628,021.

## References

Gibson, M., Gregory, S., Houser, A., & Fox-Grage, W. (2004). *Across the States 2004: Profiles of Long-Term Care*. Washington, DC: AARP Public Policy Institute.

## Demographic Characteristics (N= 955)



## **Annotated Questionnaire**

# 2005 Colorado Member Survey

(AARP Members Weighted N= 955; Response Rate = 48%; Sampling Error =  $\pm$  3.2%)  
 (Percentages may not add to 100% due to rounding or multiple response.)

## Long-Term Care

**Long-term care** refers to support and services provided over an extended period of time at home, in a community setting, or in a nursing home. These supports and services are available to people of all ages who are frail, ill, or have a disability and who need help with regular daily activities – such as getting dressed, bathing, preparing meals, or eating. **Home and community-based services** refer to long-term care support and services received by people in their homes or in other home-like settings.

### 1. Which of the following statements best describes Colorado’s current funding for health and long-term care services? (Please check only one answer.)

	<u>%</u>
There is <i>more than enough money</i> in the state budget to meet the need for services and ensure quality.	2
There is <i>enough money</i> in the state budget to meet the need for services and ensure quality.	6
There is <i>not enough money</i> in the state budget to meet the need for services and ensure quality.	43
Not sure	48
No answer	2

### 2. Have you or anyone in your family -- such as grandparents, parents, children, or a sister or brother -- used long-term care services within the last five years?

	<u>%</u>
Yes	24
No	75
Not sure	1
No answer	1

### 3. How likely is it that you or a family member may need long-term care services in the next five years?

	<u>%</u>
Extremely likely	10
Very likely	14
Somewhat likely	30
Not very likely	28
Not at all likely	8
Not sure	9
No answer	1

**4. How worried are you about being able to afford long-term care services for you or your family?**

	<u>%</u>
Extremely worried	13
Very worried	19
Somewhat worried	37
Not very worried	21
Not at all worried	7
Not sure	3
No answer	1

**5. How worried are you about having enough choices regarding the type of long-term care services available for you or your family?**

	<u>%</u>
Extremely worried	11
Very worried	17
Somewhat worried	37
Not very worried	23
Not at all worried	6
Not sure	4
No answer	1

**6. If you needed long-term care services, how would you prefer to receive those services? (Please check only one answer.)**

	<u>%</u>
Have family and friends provide all the care at home	13
Pay a nurse or a personal care aide to provide care at home	36
Have care provided in a home-like setting such as an assisted living or a care home where housing, food, and personal help with bathing, dressing, and other activities are provided to those who need them	38
Have care provided in a nursing home	2
Not sure	9
No answer	2

**7. If you or a family member needed long-term care services, how important would it be to you to have services that would allow you or your family member to stay at home as long as possible?**

	<u>%</u>
Extremely important	40
Very important	42
Somewhat important	12
Not very important	2
Not at all important	1
Not sure	2
No answer	2

8. **The Older Coloradans Act was established to provide services that allow older persons to remain in their own homes and communities as they age. These services include personal care such as help with bathing and dressing, chore assistance, transportation, home delivered meals, and adult day care. Compared to most other states Colorado provides less funding for services that allow older persons to remain in their own homes and communities.**

**How strongly do you support or oppose increasing funding to ensure that the services available through the Older Coloradans Act continue to be provided to all who need them?**

	<u>%</u>
Strongly support	60
Somewhat support	21
Neither support nor oppose	8
Somewhat oppose	2
Strongly oppose	2
Not sure	5
No answer	4

9. **How likely would you be to vote for a candidate for state office in Colorado who supports increasing funds for long-term care services that help people age 65 and older to stay in their own homes and communities longer? Would you be more likely to vote for that candidate, less likely to vote for him or her, or would it not make any difference?**

	<u>%</u>
More likely	72
Would not make a difference	16
Less likely	3
Not sure	6
No answer	4

## Prescription drugs

10. **Have you bought a prescription drug within the past 12 months?**

	<u>%</u>
Yes	86
No ( <b>Go to question 14</b> )	10
Not sure ( <b>Go to question 14</b> )	<.5
No answer	4

11. **In the past 12 months, has paying for prescription medications been a major financial problem, a minor financial problem, or not a financial problem for you? (n=822, respondents who have bought prescription drugs)**

	<u>%</u>
A major financial problem	13
A minor financial problem	33
Not a financial problem	53
No answer	1

12. In the past 12 months, approximately how much have you spent, each month, out of your own pocket for prescription drugs? (n=822, respondents who have bought prescription drugs)

	<u>%</u>
Less than \$10 per month	9
\$10 but less than \$50 per month	30
\$50 but less than \$100 per month	25
\$100 but less than \$200 per month	20
\$200 but less than \$500 per month	12
\$500 or more per month	2
Not sure	1
No answer	2

13. Many people face difficult decisions when buying prescription drugs. In the past 12 months, have you done any of the following? (n=822, respondents who have bought prescription drugs)

In the past 12 months, have you or a family member...	Yes	No	No Answer
	▼ <u>%</u>	▼ <u>%</u>	▼ <u>%</u>
a. Delayed getting a prescription filled because you didn't have enough money to pay for it.....	12	77	12
b. Taken less medicine than your doctor prescribed to make it last longer .....	16	74	11
c. Cut back on items such as food, fuel, or electricity to be able to afford a prescription drug .....	10	78	12
d. Ordered your prescription drugs by mail or Internet from a company <u>in the U.S.</u> because they cost less.....	31	61	8
e. Decided not to fill a prescription because of the cost of the drug .....	15	75	11

14. How concerned are you about being able to afford the cost of needed prescription drugs over the next two years?

	<u>%</u>
Extremely concerned	16
Very concerned	17
Somewhat concerned	32
Not very concerned	22
Not at all concerned	10
No answer	4

**15. How important is it to you that Colorado makes prescription drug costs more affordable?**

	<u>%</u>
Extremely important	40
Very important	31
Somewhat important	18
Not very important	5
Not at all important	2
Not sure	2
No answer	2

**16. One proposal to make prescription drugs more affordable is for the state to create a prescription drug purchasing pool made up of state agencies, private businesses, and individual consumers who choose to enroll. Through bulk buying, this pool could then negotiate with drug companies for lower prices, and the savings would be passed on to the consumers, businesses, and agencies that enroll.**

**How strongly do you support or oppose Colorado creating a bulk purchasing pool to negotiate with prescription drug companies for lower prices?**

	<u>%</u>
Strongly support	49
Somewhat support	29
Neither support nor oppose	16
Somewhat oppose	2
Strongly oppose	2
No answer	3

**17. Several states are developing information comparing the safety and effectiveness of prescription drugs in order to help consumers, doctors, and pharmacists choose the right drug at the best cost.**

**How important is it to you for consumers to have access to information that compares the safety and effectiveness of prescription drugs?**

	<u>%</u>
Extremely important	55
Very important	29
Somewhat important	9
Not very important	2
Not at all important	1
Not sure	2
No answer	3

- 18. The majority of states use preferred drug lists as one method of controlling rising prescription drug costs in state-funded prescription drug assistance programs such as Medicaid. A preferred drug list contains information about the safest and most effective as well as cost effective drugs, similar to lists used by private health insurance companies. Physicians would then use the list to prescribe drugs for their patients on state programs. If physicians wish to prescribe a drug that is not on the list, they must go through an approval process.**

**How strongly do you support or oppose Colorado adopting a preferred drug list for use in state-funded prescription drug programs?**

	<u>%</u>
Strongly support	31
Somewhat support	32
Neither support nor oppose	21
Somewhat oppose	7
Strongly oppose	6
No answer	3

- 19. If a candidate for state office in Colorado supported the state joining a bulk prescription drug purchasing pool, would you be more likely to vote for that candidate, less likely to vote for him or her, or would it not make any difference?**

	<u>%</u>
More likely	51
Would not make a difference	30
Less likely	4
Not sure	13
No answer	3

- 20. If a candidate for state office in Colorado supported the use of a preferred drug list, would you be more likely to vote for that candidate, less likely to vote for him or her, or would it not make any difference?**

	<u>%</u>
More likely	39
Would not make a difference	35
Less likely	9
Not sure	14
No answer	3

## Utilities

### 21. Do you currently have natural gas service at home?

	<u>%</u>
Yes	81
No (Go to question D1)	16
No answer	4

### 22. Who is your natural gas service provider? (Please check only one answer.) n=769

	<u>%</u>
Aquila Networks (PNG)	4
Atmos Energy Corporation	7
Citizens Utilities Company	1
Colorado Natural Gas	3
ComFur T Gas	<.5
Eastern Colorado Utility Company	<.5
Kinder Morgan	5
Public Service Company of Colorado	4
Xcel	67
Not sure	8
No answer	3

### 23. In the past year, have your natural gas utility bills increased, stayed about the same, or decreased? n=769

	<u>%</u>
Increased	84
Stayed about the same	12
Decreased	<.5
Not sure	3
No answer	1

### 24. Thinking about your last natural gas bill, how easy was it for you to understand your bill?

	<u>%</u>
Extremely easy	6
Very easy	37
Somewhat easy	36
Not very easy	13
Not at all easy	4
Not sure	3
No answer	2

**25. Thinking about the past year, are you paying too little, about the right amount, or too much for your natural gas? n=769**

	<u>%</u>
Paying too little	1
Paying about the right amount	27
Paying too much	60
Not sure	10
No answer	2

**26. How concerned are you about being able to afford to pay future natural gas bills? n=769**

	<u>%</u>
Extremely concerned	15
Very concerned	25
Somewhat concerned	38
Not very concerned	17
Not at all concerned	4
No answer	1

**27. How satisfied are you with your natural gas service? n=769**

	<u>%</u>
Extremely satisfied	10
Very satisfied	54
Somewhat satisfied	30
Not very satisfied	5
Not at all satisfied	1
No answer	2

**28. In the past year the natural gas rates in Colorado have increased by approximately 19 percent. Have you had to take any of the following actions due to increases in your natural gas bill? n=769**

<b>In the past year, have you...</b>	<b>Yes</b>	<b>No</b>	<b>No</b>
	▼	▼	▼
	<u>%</u>	<u>%</u>	<u>%</u>
a. Cut back on items such as food, prescription drugs, clothing, or other utilities to be able to afford to pay your natural gas bill .....	13	78	9
b. Lowered the heat in your home substantially .....	50	46	4
c. Turned off the heat in your home .....	7	83	11
d. Closed off parts of your home .....	40	53	7
e. Cut down on the use of natural gas appliances.....	19	71	10
f. Stopped using natural gas appliances .....	4	85	12
g. Used a kitchen range or oven as a space heater.....	5	85	10

29. State law authorizes the Public Utilities Commission (PUC) to regulate rates and services provided by Colorado public utilities. These utilities include electrical, common carrier, pipeline, gas, telephone, telegraph and water corporations, all of which supply services to the public. The PUC is made up of three individuals who are appointed by the Governor.

How important is it to you that the individuals who are appointed by the Governor to the PUC represent the best interests of consumers? n=769

	<u>%</u>
Extremely important	69
Very important	24
Somewhat important	2
Not very important	<.5
Not at all important	0
Not sure	2
No answer	3

30. All natural gas companies in Colorado pass on the cost of purchasing natural gas from wholesale suppliers to their customers. Both increases and decreases in the cost of purchasing natural gas are passed along to customers on a dollar-for-dollar basis. Xcel is the largest natural gas provider in Colorado. In order to cover the rising costs of providing natural gas to their customers over the past year, Xcel has proposed increasing natural gas rates by \$33 million. This would mean an increase in the monthly service charge from \$8.54 to \$13.14 for all residential Xcel customers.

How strongly do you support or oppose an increase from \$8.54 to \$13.14 in the monthly service charge on natural gas? n=769

	<u>%</u>
Strongly support	3
Somewhat support	8
Neither support nor oppose	19
Somewhat oppose	20
Strongly oppose	46
No answer	4

## About You

The following questions are for classification purposes only and will be kept entirely confidential.

- D1. In the last 12 months, have you accessed the Internet from your home or work, or from some other source such as your local library?

	<u>%</u>
Yes	66
No	31
No answer	3

**D2. Are you male or female?**

	<u>%</u>
Male	46
Female	51
No answer	3

**D3. What is your age as of your last birthday? \_\_\_\_\_ (in years)**

	<u>%</u>
50-59	33
60-74	40
75+	21
No answer	6

**D4. What is your current marital status?**

	<u>%</u>
Married	59
Not married, living with partner	3
Separated	1
Divorced	14
Widowed	15
Never married	5
No answer	3

**D5. Thinking about your state elections for Colorado Governor and Legislators in the last ten years, how often would you say you vote?**

	<u>%</u>
Always	73
Most of the time	15
About half of the time	3
Seldom	3
Never	3
No answer	3

**D6. What is the highest level of education that you completed?**

	<u>%</u>
0-12 <sup>th</sup> grade (no diploma)	5
High school graduate (or equivalent)	19
Post-high school education (no degree)	21
2-year college degree	8
4-year college degree	16
Post-graduate study (no degree)	7
Graduate or professional degree (s)	18
No answer	6

**D7. Which of the following best describes your current employment status?**

	<u>%</u>
Self-employed, part-time	6
Self-employed, full-time	7
Employed, part-time	9
Employed, full-time	22
Retired, not working at all	48
Not in labor force for other reasons	3
Unemployed but looking for work	2
No answer	4

**D8. Are you of Hispanic, Spanish, or Latino origin or descent?**

	<u>%</u>
Yes	6
No	92
No answer	2
Not sure	1

**D9. What is your race?**

	<u>%</u>
White or Caucasian	93
Black or African American	1
American Indian or Alaska Native	1
Asian	1
Native Hawaiian or other Pacific Islander	<.5
Other	2
No answer	3

**D10. What is your 5-digit zip code? (WRITE IN YOUR ZIP CODE.)** \_ \_ \_ \_ \_

**D11. What was your annual household income before taxes in 2004?**

	<u>%</u>
Less than \$10,000	4
\$10,000 to \$19,999	12
\$20,000 to \$29,999	12
\$30,000 to \$39,999	16
\$40,000 to \$49,999	12
\$50,000 to \$74,999	17
\$75,000 or more	19
No answer	7

**Thank you** for completing this survey. Please use the postage-paid envelope and return it to  
State Member Research, AARP, 601 E Street, NW, Washington, DC 20049,  
by **September 21, 2005**.

**AARP**  
**Knowledge Management**  
**For more information contact Joanne Binette at (202) 434-6303**