




Connecticut Long-Term Care: 2005 AARP Member Survey



August 2006



Connecticut Long-Term Care: 2005 AARP Member Survey

**Data Collected by AARP
Data Prepared by FGI, Inc.
Report Prepared by JPK Research, Inc.**

**Copyright © 2006
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. 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 and volunteers from the Connecticut State Office, State Affairs, and Knowledge Management contributed significantly to the design and implementation of this study. Appreciation is extended to John Erlingheuser, Brenda Kelley, and Claudio Gaultieri, Connecticut State Office; Clare Hushbeck, State Affairs; and Gretchen Straw, Rachelle Cummins, Brittne Nelson, Darlene Matthews, and Jennifer Leslie of Knowledge Management. Thanks also go to Michael Schuster, Office of General Counsel, for his review of the report.

FGI, Inc. completed the data entry and tabulation for the survey. Anita Stowell-Ritter managed all aspects of the survey design and fielding. Jack Katosh, JPK Research, wrote this report with assistance from Kate Bridges, AARP. For more information, contact Kate Bridges at (202) 434-6329 or kbridges@aarp.org.

Background

The life-span of the average American is growing. Yet as life expectancy increases, so does the possibility of requiring long-term care at some point. In fact, various studies have reported that between one-third and one-half of all Americans will require some type of long term care during their lifetimes. But several public opinion studies, including some by AARP, have shown that most Americans are not very knowledgeable about long-term care—what it is, what it covers, what it costs, and perhaps most importantly, who pays for it.

To examine AARP members' familiarity and experience with long-term care, a portion of the 2005 AARP Connecticut Member Survey addressed this topic.¹ Specific aspects covered include:

- knowledge about long-term care and any recent experience with it
- community services available to older adults
- preference for receiving long-term care services
- ways to help pay for long-term care if it is needed
- confidence about being able to meet the expenses of long-term care—either in a facility or home-based.

This report is part of a larger mail survey of 934 Connecticut AARP members conducted between October and November 2005. Throughout the report, statistics representing member responses are reported in percentages.² As of January 2006, the number of AARP members in Connecticut was 604,479.

An annotated questionnaire presenting results from the substantive questions discussed in this report, as well the demographic items on the survey, is appended to this report.

¹ The other questions / topics on the survey are covered in other reports similar to this one.

² Percentages may not add up to 100% due to rounding.

Highlights

Familiarity and Use

- Only one-fifth of AARP members in Connecticut (20%) feel very well informed about local long-term care services. Almost twice as many say they are not well informed (37%) about those services.
- Three in ten AARP members (30%) report that someone in their immediate family needed long-term care services in the past five years. Almost half of them (47%) say such services were easy to find. But almost three in ten (28%) claim it was difficult to find long-term care services.

Community Services

- Majorities of members indicate that each of nine services for older adults are available in their community—ranging from nursing home care (84%), transportation services (82%), and home-delivered meals to hospice (60%) and housekeeping or help with chores (61%).

Receiving Long-Term Care

- If they (or a family member) needed long-term care in the near future, many AARP members would prefer to receive it in their home—either from a nurse or personal care aide (30%) or from family and friends (11%). Almost as many would prefer a home-like setting such as an assisted living facility (27%). Only a very few want to go to a nursing home (3%) or adult day care facility (2%).

Sources of Assistance

- When it comes to paying for long-term care services, seven in ten members (70%) say they would rely on Medicare for help; only a few (5%) indicate they would not rely on help from Medicare. This suggests that most members are not aware of the limited role Medicare plays in long-term care. About half would rely on health insurance (47%) or personal savings or assets (44%) to help pay for long-term care expenses.
- Most AARP members (78%) report they do not have private long-term care insurance. Only 15 percent claim they have such a policy.

Ability to Afford Long-Term Care

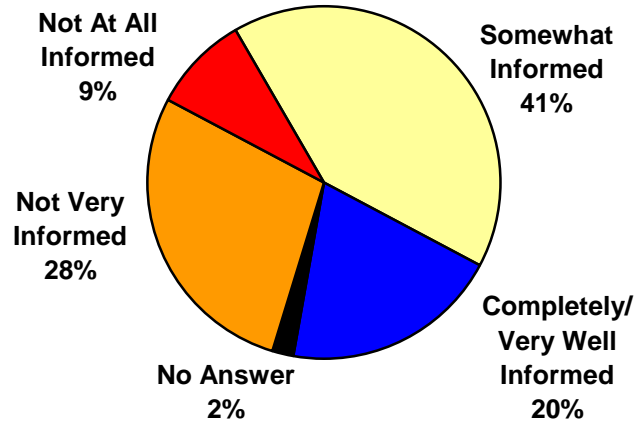
- After reading statements about the current costs for long-term care services, majorities of AARP members are not confident they could afford two years in a nursing home or assisted living facility (66%) or two years of home-based long-term care services (56%). Very few are confident they could pay for a nursing home (12%) or for home-based care (15%) for two years.

Detailed Findings

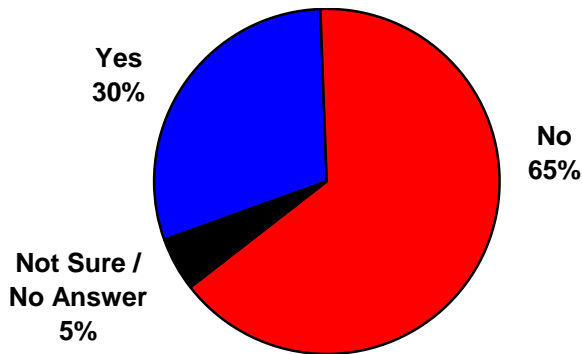
Familiarity and Use

Only one-fifth of AARP members in Connecticut feel they are completely or very well informed about local long-term care services that are provided in the home or community setting. Almost twice as many say they are not very well or not at all informed about local long-term care services.

Informed about Local Long-Term Care Services?
(Weighted N=934)



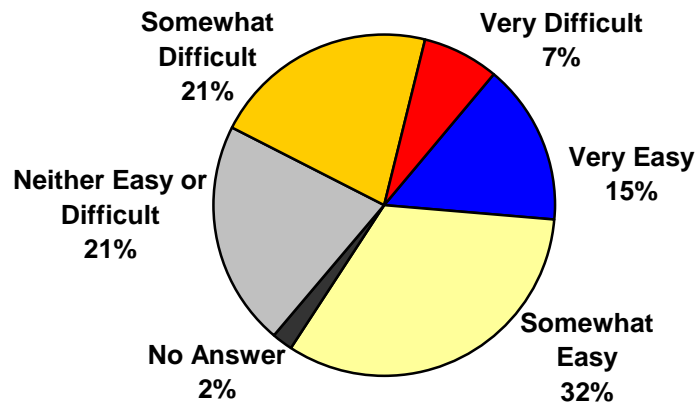
Needed Any Long-Term Services in Past Five Years?
(Weighted N=934)



Three in ten AARP members report that they, or a member of their family, have needed long-term care services in the past five years.

Among those who have needed long-term care services recently, almost half say that it was very or somewhat easy to find such services. But almost three in ten say it was somewhat or very difficult to find those services.

Ease of Finding Long-Term Care Services, among Those Who Have Needed It in the Past Five Years
(Weighted N=282)



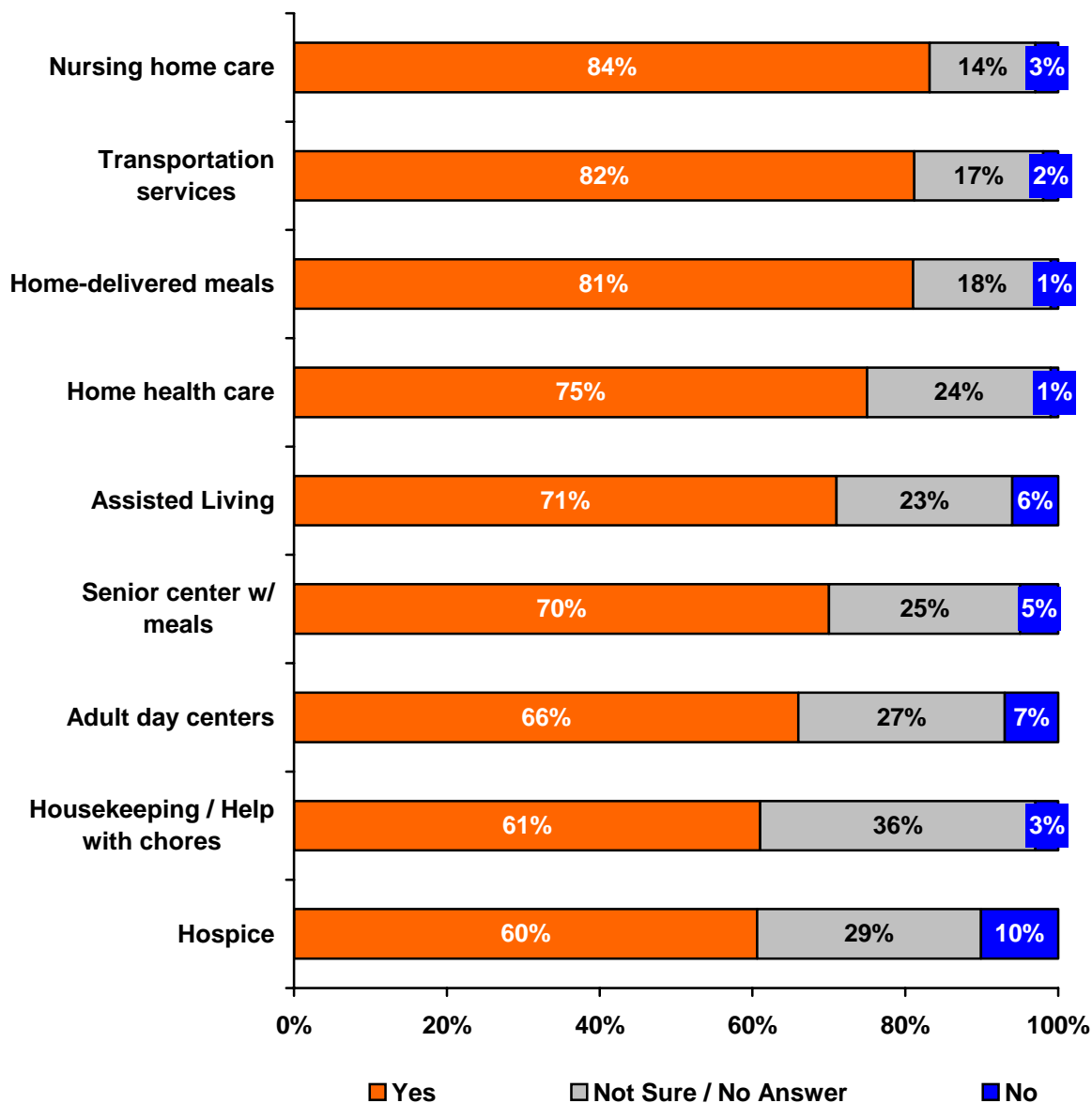
Community Services

More than eight in ten AARP members indicate that nursing home care, transportation services for older adults, and home-delivered meals are available in their community. Three-quarters say home-health care is available locally.

In fact, majorities of members report that each of nine services asked about is available in their community. No more than ten percent—and typically even smaller proportions—say that any of the services is not available locally.

Long-Term Care Services Available in Community

(Weighted N=934)



Receiving Long-Term Care

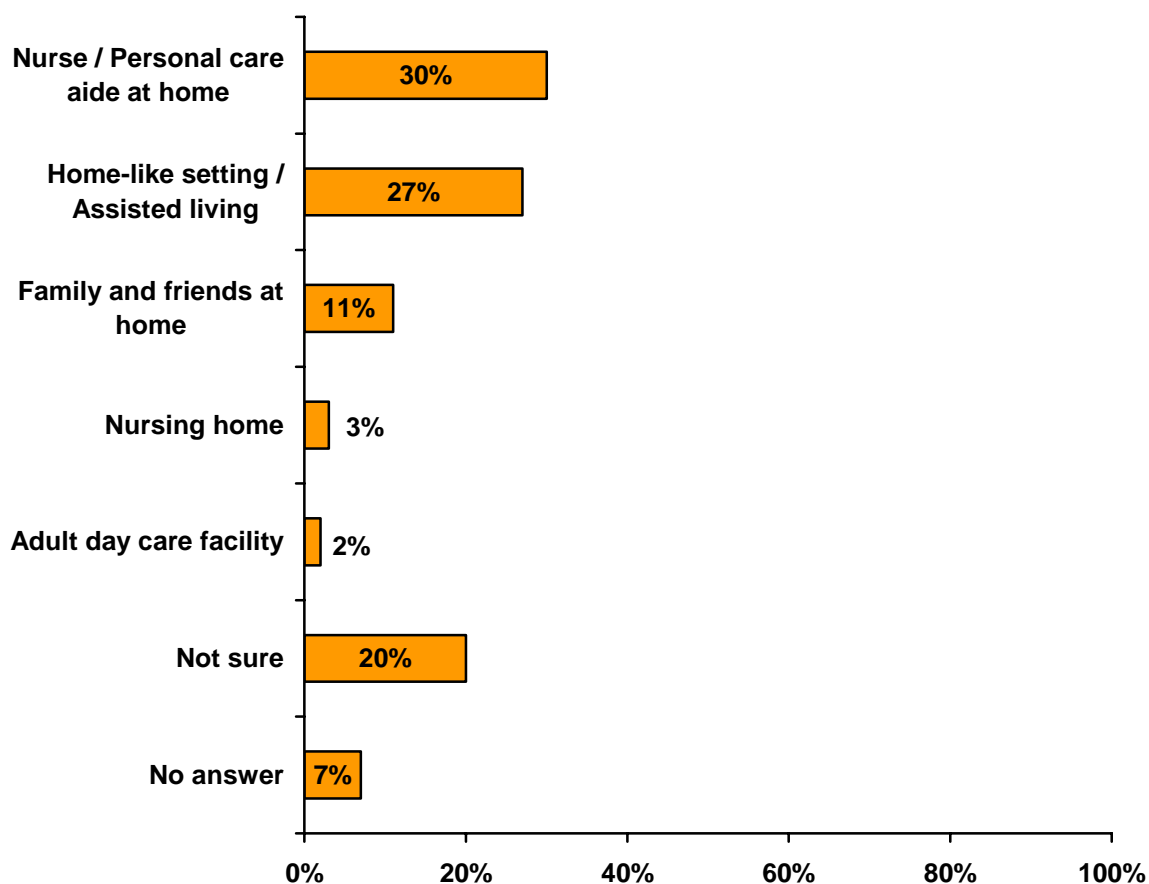
Most AARP members indicate they prefer to receive long-term care in their home or a home-like setting; very few want to go to a nursing home or adult day care facility.

If they, or a family member, needed long-term care services in the next five years, three in ten members would prefer to pay for a nurse or personal care aide to provide that care at home. Another 11 percent would like family and friends to provide that care at home.

About one-quarter would prefer to have long-term care services provided in a home-like setting, such as an assisted living or other arrangement, where housing, food, and personal help with activities of daily living are provided as necessary.

Of note, at least one-fifth of the members signify they are not sure how they would want to receive such care.

Preferences for Receiving Long-Term Care Services
(Weighted N=934)



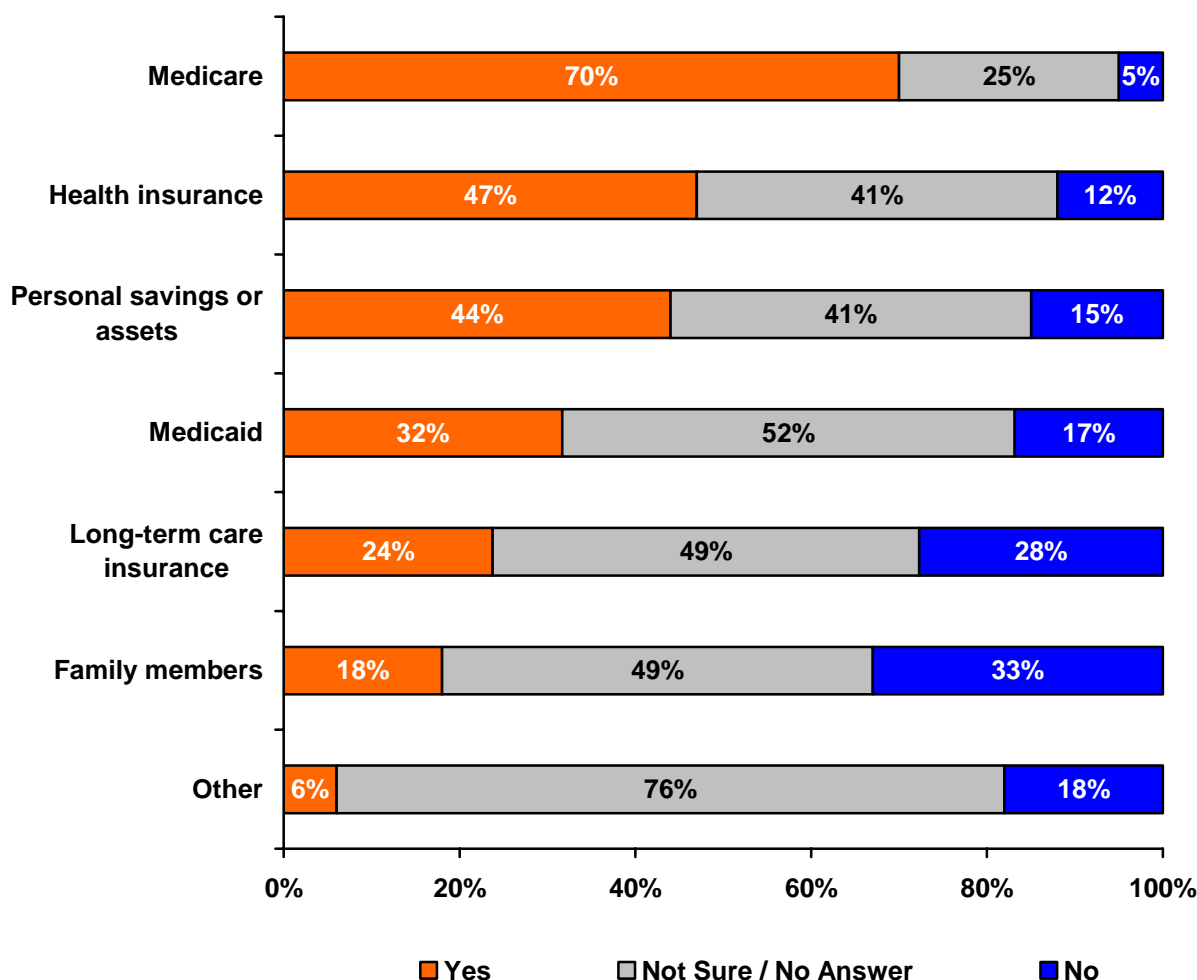
Funding Sources

Seven in ten AARP members say they would rely on Medicare for help in paying for long-term care if they, or a family member, needed such services. Only five percent say they would not rely on Medicare for help. [This suggests that most members are not aware of the limited extent to which Medicare will pay for long-term care services. However, that is addressed in the lead to the next question.]

Just less than half the members indicate they would rely health insurance—either an individual or employer-provided policy—or personal savings or assets to pay for long-term care. One-third would look to Medicaid for help with such expenses.

Sources of Help AARP Members Would Rely On If They or A Family Member Needed Long-Term Care

(Weighted N=934)

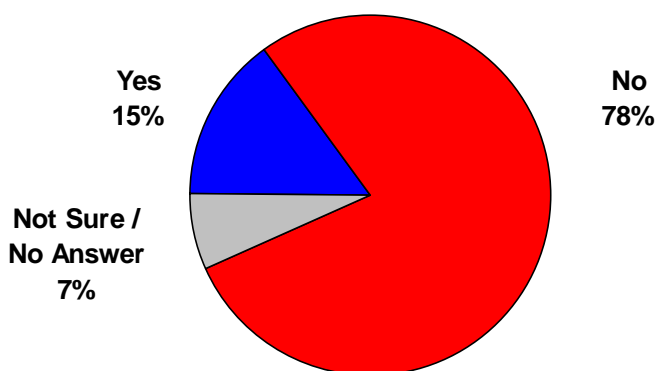


Long-Term Care Insurance

“Medicare and Medigap insurance do not pay for long-term care services for more than three months. Long-term care insurance pays for nursing home and home-care services over a longer period of time.” After reading this a brief statement about Medicare and long-term care insurance, almost eight in ten AARP members report they do not have a private long-term care insurance policy. Only 15 percent claim they do.

Have A Private Long-Term Care Insurance Policy?

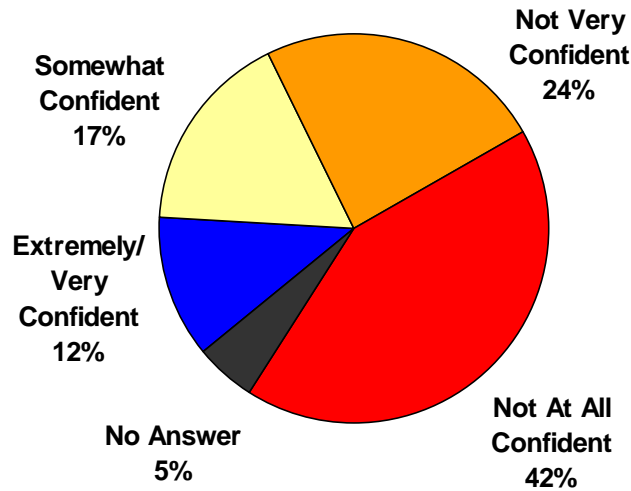
(Weighted N=934)



Ability to Afford Long-Term Care

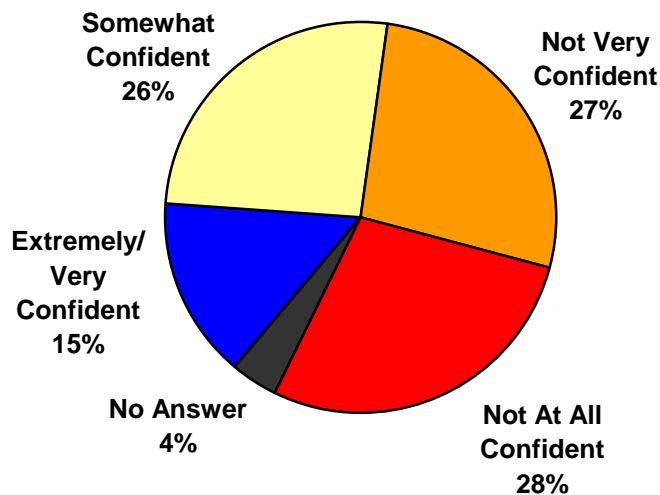
After being informed that the cost of nursing homes in 2005 and assisted living long-term care services in 2004 for Connecticut ranged from about \$61,000 to \$136,000 per year, very few AARP members feel extremely or very confident that, if they needed long-term care for two years, they would be able to pay for the services they required. Two-thirds are not very or not at all confident they could pay for two years of long-term care services.

**Confidence in Being Able to Afford
Long-Term Care in A Nursing Home for Two Years**
(Weighted N=934)



Similarly, after being informed that in 2004, the cost of home-based long-term care services in Connecticut ranged from \$11 to about \$40 per hour, few members feel extremely or very confident that, if they needed home-based long-term care for two years, they would be able to pay for those services. Nearly six in ten are not very or not at all confident they could pay for home-based long-term care services for two years.

**Confidence in Being Able to Afford
Home-Based Long-Term Care Services for Two Years**
(Weighted N=934)



Summary

Connecticut AARP members would prefer to have long-term care services, if needed for themselves or a family member, delivered at home or in a home-like setting, such as assisted living. However, members are likely to feel that they are not well-informed about local long-term care services despite a general awareness of the services available in their communities. More importantly, these results indicate that members are not well-informed about how they might pay for this care if it was needed, even though the majority are not confident they could afford it on their own. Most say they would rely on Medicare to pay for care, when in fact Medicare plays only a very limited role in funding for this type of care. And, very few members claim to have a long-term care insurance policy—the most likely source of assurance for delivery of long-term care services in their preferred settings of home or assisted living.

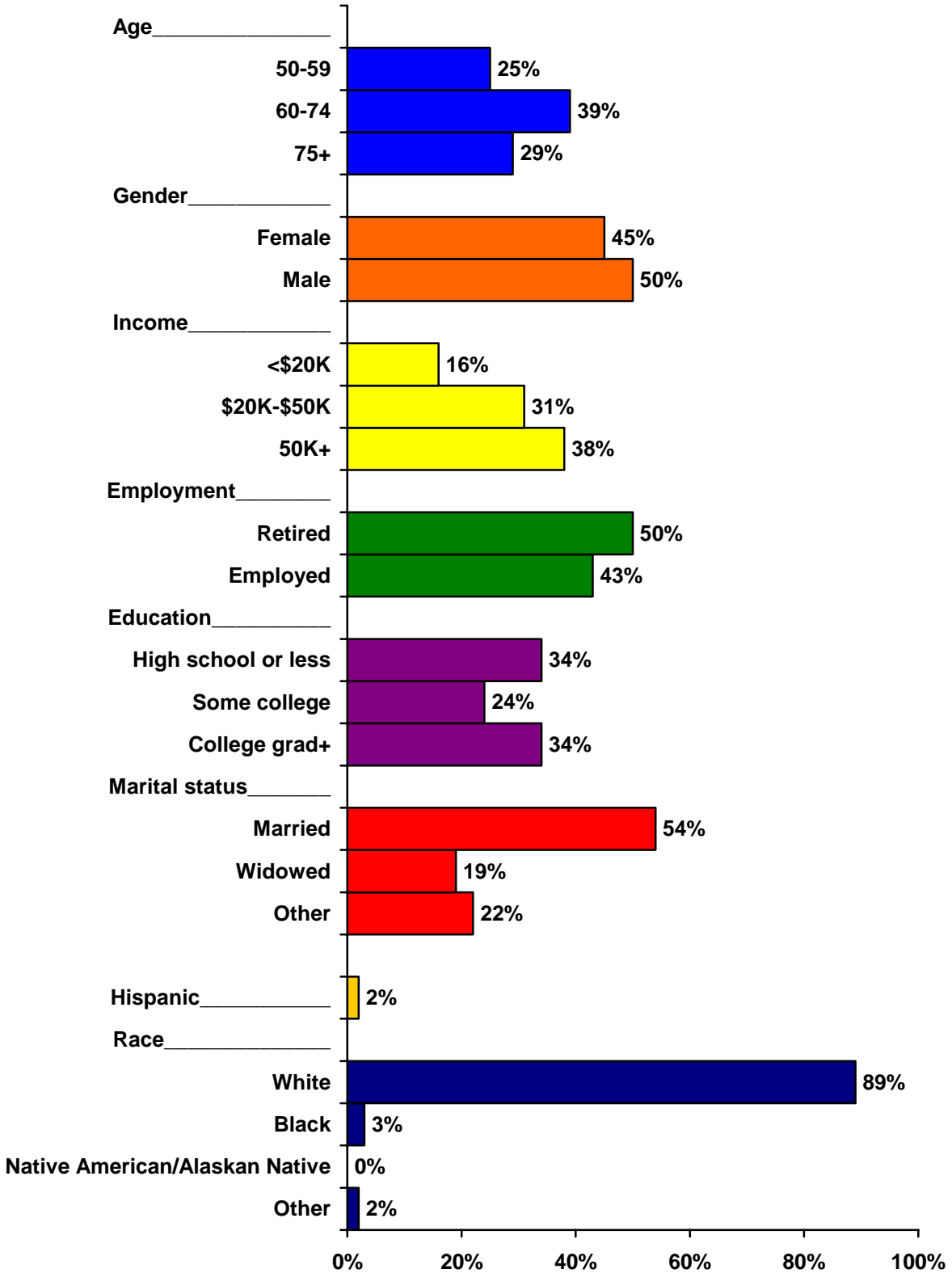
Methodology

AARP conducted the *2005 Connecticut Member Survey of AARP Members* from October through November 2005. A random sample of 2,000 AARP members in Connecticut, 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 Connecticut members returned surveys by the cut-off date, providing 933 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 Connecticut. Due to rounding of the weights, the final number of cases for the weighted dataset is 934.

This report presents findings from the long-term care portion of a larger survey, which also included questions on property taxes, reverse annuity mortgages, and electric utilities. An abridged questionnaire is appended to this report which shows the results for each of the questions reported in this survey. The full annotated questionnaire is available upon request by contacting Katherine Bridges at 202-434-6329 or kbridges@aarp.org

Demographic Characteristics (Weighted N=934)



Abridged Annotated Questionnaire

2005 AARP Connecticut Member Survey

Weighted N = 934 Members

**Questions 1 through 17, pertaining to property taxes, reverse mortgages and electric utilities, are not included in this report but are available upon request. Percentages may not add to 100% due to rounding or multiple responses.*

Long-Term Care

Long-term care refers to care provided over an extended period of time at home, in a community setting, or in a nursing home. People of all ages who are frail, ill, or disabled who need assistance with regular daily activities, such as getting dressed, bathing, preparing meals, or eating may receive long-term care services. **Home and community-based services** refers to long-term services and supports provided in individuals' homes or in home-like environments such as supportive housing.

18. In general, how informed are you about local long-term care services that are provided in the home or community setting?

<u>%</u>	
6	Completely informed
15	Very well informed
41	Somewhat informed
28	Not very well informed
9	Not at all informed
2	No answer

19. In the past five years, have you or a member of your family, that is your spouse, parents, children, siblings, or grandparents, needed any long-term care services?

<u>%</u>	
30	Yes
65	No ► [GO TO QUESTION 21]
2	Not sure ► [GO TO QUESTION 21]
4	No answer

20. How easy or difficult was it for you or your family member to find long-term care services? (Base=282, members who have needed long-term care for themselves or family members)

<u>%</u>	
15	Very easy
32	Somewhat easy
21	Neither easy or difficult
21	Somewhat difficult
7	Very difficult
2	No answer

21. Are the following services available in your community?

	Yes	No	Not Sure	No Answer
	▼	▼	▼	▼
	%	%	%	%
a. Nursing home care	84	3	9	4
b. Home-delivered meals.....	81	1	13	5
c. Assisted living	71	6	18	5
d. Home health care.....	75	1	18	6
e. Housekeeping or help with chores	61	3	30	7
f. Adult day centers.....	66	7	21	6
g. Senior center that provides meals	70	5	21	4
h. Transportation services for older adults.....	82	2	12	4
i. Hospice.....	60	10	24	5

22. If you or a family member needed long-term care services in the next five years, how would you prefer to receive these services? (Choose only one answer.)

- %
- 11 Have family and friends provide all the care at home
 - 30 Be able to pay a nurse or a personal care aide to provide care at home
 - 27 Have care provided in a home-like setting such as an assisted living or other arrangement where housing, food, and personal help with bathing, dressing, and other activities are provided to those who need them
 - 3 Have care provided in a nursing home
 - 2 Have care provided by an adult day care facility or other daytime support service
 - 20 Not sure
 - 7 No answer

23. If you or a family member needed long-term care, what sources would you rely on for help in paying for needed services?

	Yes	No	Not Sure	No Answer
	▼	▼	▼	▼
a. Medicare	70	5	10	16
b. Medicaid	32	17	15	37
c. Health insurance (individual policy or employer-provided).....	47	12	11	29
d. Personal savings or assets.....	44	15	13	28
e. Long-term care insurance	24	28	13	36
f. Family members	18	33	12	37
g. Other	6	18	24	53

24. Medicare and Medigap Insurance do not pay for long-term care services for more than three months. Long-term care insurance pays for nursing home and home-care services over a longer period of time. Do you have a private long-term care insurance policy?

<u>%</u>	
15	Yes
78	No
3	Not sure
3	No answer

25. The cost of nursing homes in 2005 and assisted living long-term care services in 2004 for Connecticut ranged from about \$61,000 to \$136,000 per year. If you or a family member needed long-term care for two years, how confident are you that you would be able to pay for the services you need?

<u>%</u>	
5	Extremely confident
7	Very confident
17	Somewhat confident
24	Not very confident
42	Not at all confident
0	Not sure
5	No answer

26. In 2004, the cost of home-based long-term care services in Connecticut ranged from \$11 to about to \$40 per hour. If you or a family member needed home-based long-term care services for two years, how confident are you that you would be able to pay for the services you need?

<u>%</u>	
5	Extremely confident
9	Very confident
26	Somewhat confident
27	Not very confident
28	Not at all confident
0	Not sure
4	No answer

About You

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

D1. Were you registered to vote for the last state election?

<u>%</u>	
91	Yes
6	No
3	No answer

D2. Thinking about your state elections for Connecticut's Governor and Legislators in the last ten years, how often would you say you vote?

<u>%</u>	
70	Always
16	Most of the time
3	About half of the time
3	Seldom
4	Never
3	No answer

D3. How would you characterize your political views?

<u>%</u>	
28	Conservative
45	Moderate
14	Liberal
9	None of the above
5	No answer

D4. Do you consider yourself to be a Democrat, a Republican, an Independent, or something else?

<u>%</u>	
32	Democrat
21	Republican
34	Independent
3	Other
3	Not sure
7	No answer

D5. How interested are you in Connecticut's state government activities that affect residents age 50 and older?

<u>%</u>	
36	Extremely interested
36	Very interested
18	Somewhat interested
3	Not very interested
1	Not at all interested
1	Not sure
5	No answer

D6. Do you have access to a personal computer at home, at work, or some other place?

<u>%</u>	
63	Yes
31	No
5	No answer

D7. Are you male or female?

<u>%</u>	
50	Male
45	Female
6	No answer

D8. What is your age as of your last birthday? _____ (in years)

<u>%</u>	
25	50-59
39	60-75
29	75+
8	No answer

D9. What is your current marital status?

<u>%</u>	
54	Now married
2	Not married, living with partner
19	Widowed
13	Divorced
1	Separated
6	Never married
5	No answer

D10. What is the highest level of education that you completed?

<u>%</u>	
8	0-12 th grade (no diploma)
26	High school graduate (or equivalent)
16	Post-high school education (no degree)
8	2-year college degree
13	4-year college degree
5	Post-graduate study (no degree)
15	Graduate or professional degree (s)
9	No answer

D11. Which of the following best describes your current employment status?

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

D12. Are you of Hispanic, Spanish, or Latino origin or descent?

<u>%</u>	
2	Yes
90	No
1	Not sure
7	No answer

D13. What is your race?

<u>%</u>	
89	White or Caucasian
3	Black or African American
<1	American Indian or Alaska Native
1	Asian
1	Other
6	No answer

D14. What was your annual household income before taxes in 2004?

<u>%</u>	
3	Less than \$10,000
13	\$10,000 to \$19,999
11	\$20,000 to \$29,999
11	\$30,000 to \$39,999
9	\$40,000 to \$49,999
17	\$50,000 to \$74,999
21	\$75,000 or more
14	No answer

D15. What county do you live in? _____

<u>%</u>	
18	Fairfield
19	Hartford
5	Litchfield
5	Middlesex
20	New Haven
6	New London
3	Tolland
2	Windham
23	No answer

D16. Do you own or rent a home?

<u>%</u>	
79	Own
10	Rent
5	Neither
5	No answer

Thank you for completing this survey.

**Please use the postage-paid envelope and return it no later than
November 22, 2005 to State Member Research, AARP, 601 E Street,
NW, Washington, DC 20049.**

AARP
Knowledge Management
For more information please contact Kate Bridges at:
207.899.2094 or by email at kbridges@aarp.org