

A decorative graphic is present on the page. It features a large, thin, light-colored arc that starts near the top right and curves down towards the bottom right. Additionally, there are two small yellow squares: one at the bottom right corner of a green rectangular area on the left side of the page, and another at the intersection of a horizontal and vertical line in the lower right quadrant. The text of the title is positioned to the left of the arc.

# **A Balancing Act: AARP Survey on Long-Term Care Reform in New Hampshire**

February 2009



# **A Balancing Act: AARP Survey on Long-Term Care Reform in New Hampshire**

**Data Collected by AARP and Prepared by FGI, Inc.  
Report Written by Katherine Bridges, AARP**

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## **Acknowledgements**

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## Executive Summary

Currently, New Hampshire spends the vast majority of its long-term care funds on nursing home care. In January 2009, AARP conducted a telephone survey among 800 randomly selected members in New Hampshire to gauge their opinions about long-term care, and to help assess whether members' preferences for long-term care are aligned with the state's allocation of funding for the system.<sup>1</sup>

The survey found that members feel it is very important to have services that would enable them to stay at home as long as possible if they needed long-term care. In fact, if faced with long-term care needs, the vast majority would prefer to receive care at home with help from family, friends, and home health services as opposed to receiving care in a nursing home or another residential care setting. To further illustrate this preference for home care:

- 84 percent support shifting state funding for long-term care so a greater percentage goes towards home- and community-based services,
- 91 percent say they support AARP advocating for increased availability and funding for long-term care services that enable people to remain in their own homes and communities,
- 86 percent support developing a long-term care commission in the State to ensure that services are being provided in the most desirable setting for consumers,
- 68 percent are more likely to vote for a candidate for state office who supported increased access to and availability of home- and community-based services,
- 94 percent support expanding transportation options so people who can no longer drive are able to continue living independently in their communities and,
- 71 percent of members would be at least somewhat willing to volunteer to assist people in their local area so they can remain in their homes.

These findings suggest that the State should seize the opportunity in the current economic conditions to consider the preferences of its residents and redirect some of its long-term care funds into less costly and more desirable home- and community-based care options.

Results of this study also show that many members cannot afford the cost of long-term care and have not planned adequately to pay for the services should the need arise. AARP has an opportunity to work with the State to ensure affordable options are available and to educate residents on how to prepare for the possibility of needing long-term care.

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<sup>1</sup> This survey has a sampling error of +/- 3.5%. Data has been weighted to reflect the age of New Hampshire AARP members. Only members with listed phone numbers were included in the study.

## Background

Americans are facing major long-term care challenges as the United States' population ages and people live longer. The cost of nursing home care in New Hampshire is high--one of the highest in the nation--and has been steadily increasing. In 2001, the average nursing home cost was \$69,000 per year for those paying privately,<sup>2</sup> and by 2008, the average yearly cost had increased to \$97,000.<sup>3</sup> Despite the large price tag, New Hampshire spends most of its long-term care dollars for older adults (88%) on nursing homes.<sup>4</sup> In 2006, the State paid \$291 million for nursing home care, while those getting care at home cost the State \$38 million.

For the past several years, AARP has been accessing the opinions of its members in New Hampshire on the issue of long-term care to help direct AARP's advocacy efforts in this area. In 2003, AARP New Hampshire members indicated through a phone survey that their preferred location for receiving long-term care services was at home, and that they supported a law that would allow Medicaid to pay for home care services instead of nursing home care for eligible individuals.<sup>5</sup> In 2004, members again clearly stated their preference for home- and community-based care options.<sup>6</sup> With a recent report showing that New Hampshire currently dedicates only 12 percent of their Medicaid funding to home- and community-based funding,<sup>4</sup> AARP New Hampshire commissioned this study to assess support for creating a commission to help ensure residents are able to receive long-term care in their preferred settings.

The present report uses data from a telephone survey of 800 AARP New Hampshire members that was conducted from January 8 through January 11, 2009. The survey has a sampling error of plus or minus 3.5 percent.<sup>7</sup> The full questionnaire is contained in the appendix of this report.

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<sup>2</sup> *Across The States: Profiles of Long Term Care, 2002*. AARP, Public Policy Institute, 2002.

[http://assets.aarp.org/rgcenter/health/d17794\\_2002\\_ats\\_nh.pdf](http://assets.aarp.org/rgcenter/health/d17794_2002_ats_nh.pdf)

<sup>3</sup> *The MetLife Market Survey of Nursing Home & Assisted Living Costs*. The MetLife Mature Market Institute, October 2008. <http://www.metlife.com/assets/cao/mmi/publications/studies/mmi-studies-2008-nhal-costs.pdf>

<sup>4</sup> *A Balancing Act: State Long-Term Care Reform*, AARP, Public Policy Institute, November 2008.

[http://www.aarp.org/research/housing-mobility/homecare/2008\\_10\\_ltc.html](http://www.aarp.org/research/housing-mobility/homecare/2008_10_ltc.html)

<sup>5</sup> *Long Term Care in New Hampshire: A Survey of AARP Members*. AARP, February 2003.

[http://research.aarp.org/health/nh\\_ltc.pdf](http://research.aarp.org/health/nh_ltc.pdf)

<sup>6</sup> *Home and Community Based Long-Term Care: A Survey of AARP New Hampshire Members*. AARP, July 2004.

[http://www.aarp.org/research/reference/memberopinions/home\\_and\\_community\\_based\\_longterm\\_care\\_a\\_survey\\_of.html](http://www.aarp.org/research/reference/memberopinions/home_and_community_based_longterm_care_a_survey_of.html)

<sup>7</sup> See page 9 for a full description of the survey methodology.

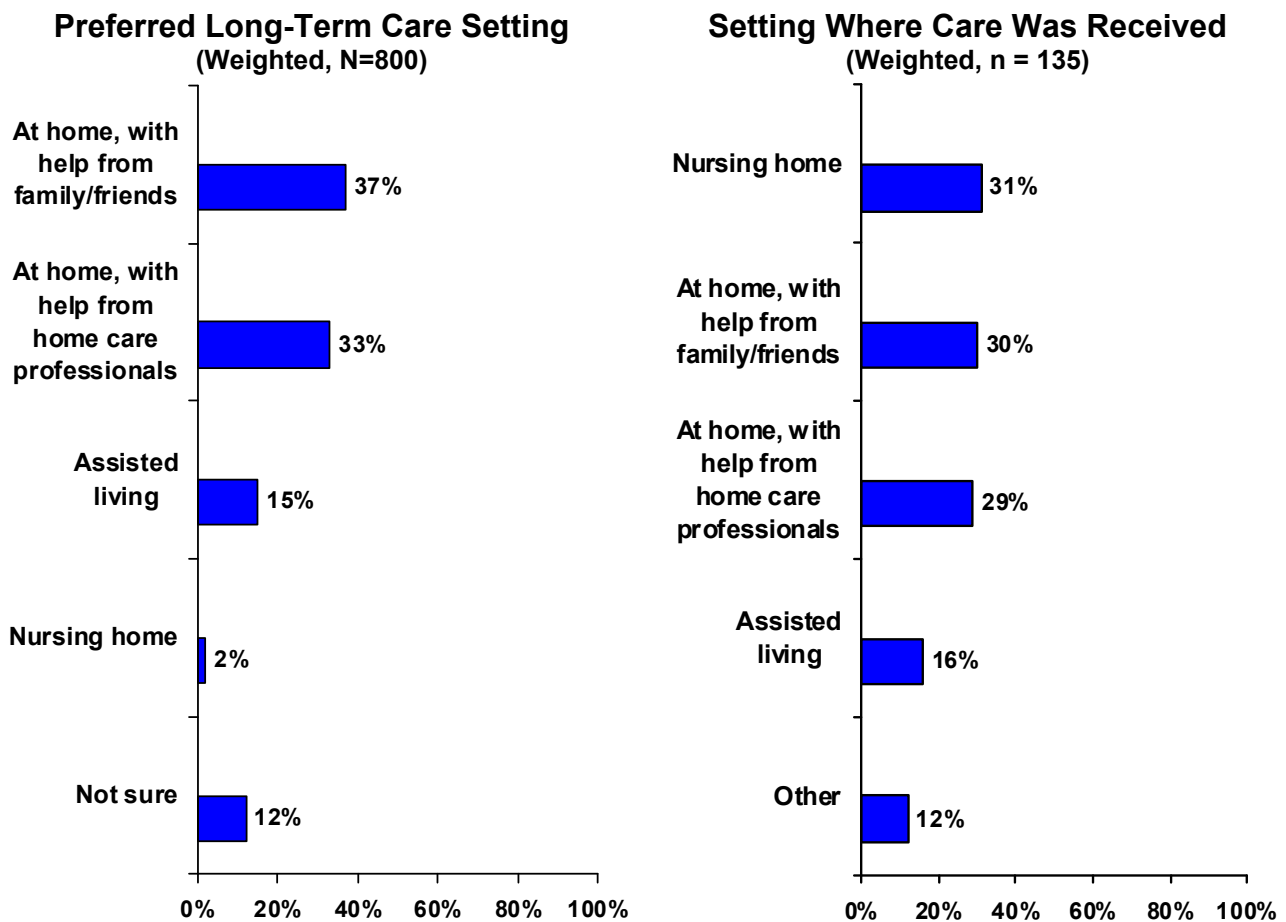
## Detailed Findings

*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* are long-term care services that are provided by health care professionals in the home.<sup>8</sup>

### Seven out of ten members would prefer to receive long-term care at home.

When given several options to choose from, members most often say they would want to receive long-term care for themselves or a family member at home--preferably with help from just family and friends, but also with assistance from home care professionals, such as a nurse or personal care aid. Yet, among those who have received long-term care services in the past five years, either for themselves or a family member, about a third received care in nursing homes.

Only about half of members surveyed (53%) say they have had conversations with their family about their preferred setting should they need long-term care.

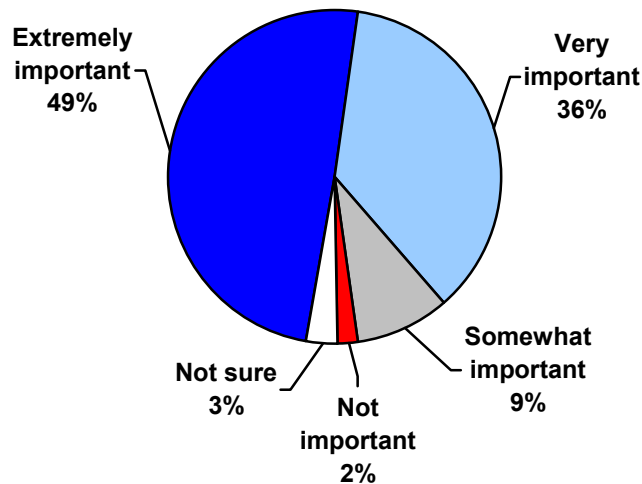


<sup>8</sup> To ensure survey respondents shared the same understanding of long-term care, this description was read at the beginning of each interview before respondents were asked to answer questions about their experiences and opinions on long-term care.

**Members think it is extremely important to have long-term care services that would enable people to remain in their homes, and they strongly support AARP advocating for increased availability and funding of these services.**

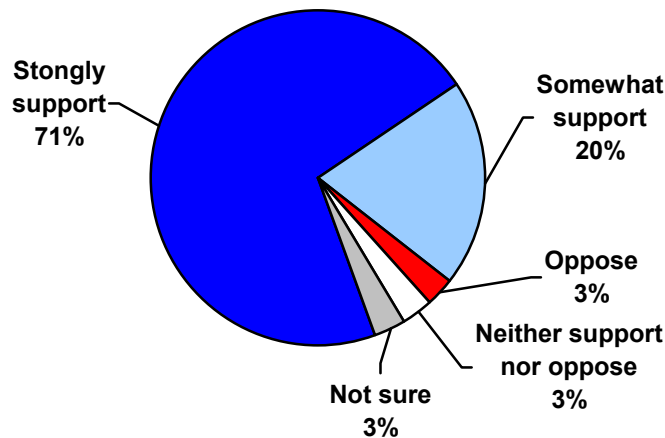
Consistent with their preference for receiving care at home, more than eight in ten New Hampshire members believe if they or a family member needed long-term care services it would be *extremely* or *very important* to have services enabling them to stay at home as long as possible.

**Importance of Having Services that Enable People to Remain at Home**  
(Weighted, N=800)



There is also very strong support among New Hampshire members for AARP advocating for increased availability and funding of these services. About 90 percent of members say they support AARP advocating for long-term care services that enable people to remain in their own homes and communities.

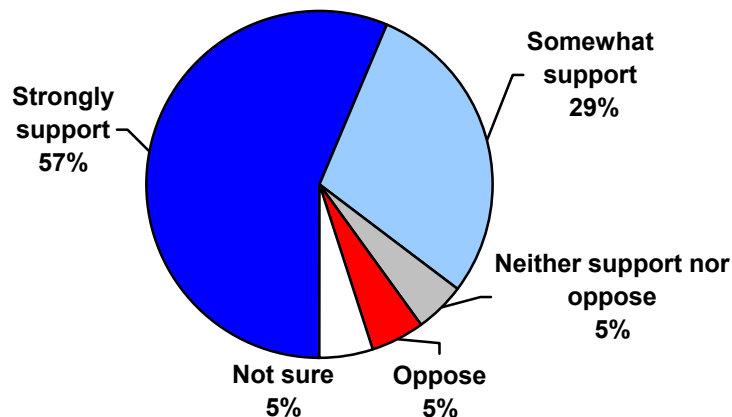
**Support for AARP Advocating for Increased Availability and Funding of Home- and Community-Based Long-Term Care**  
(Weighted, N=800)



**New Hampshire members support creating a long-term care commission to ensure long-term care services are available where people want to receive them, and they support redirecting state funding so this can be achieved.**

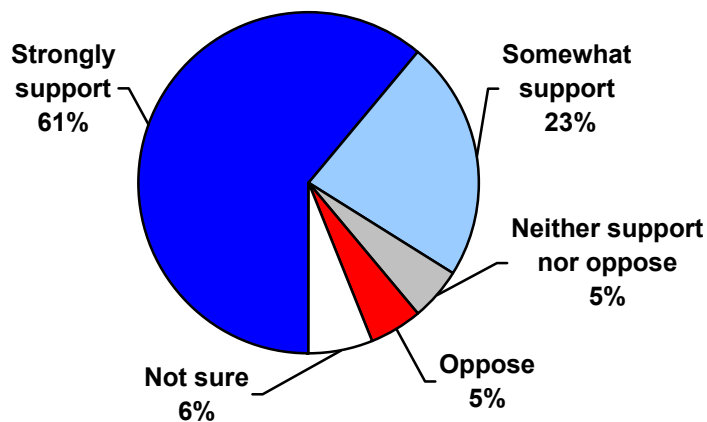
AARP is supporting a proposal to develop a long-term care commission in New Hampshire that would work to ensure that long-term care services are being provided in the most desirable setting for consumers. This commission would be made up of consumers, legislators, experts, and professionals from the State. Nearly nine in ten New Hampshire AARP members say they support the establishment of this commission.

**Support for the Creation of a Long-Term Care Commission**  
(Weighted, N=800)



Additionally, more than eight in ten members support shifting some of the long-term care funding so a greater percentage of funding goes to home- and community-based services. Currently, about 80 percent of the long-term care funding in New Hampshire goes to nursing homes, and less than 20 percent goes to home- and community-based services.<sup>9</sup>

**Support for Redirecting Funds toward Home- and Community-Based Services**  
(Weighted, N=800)

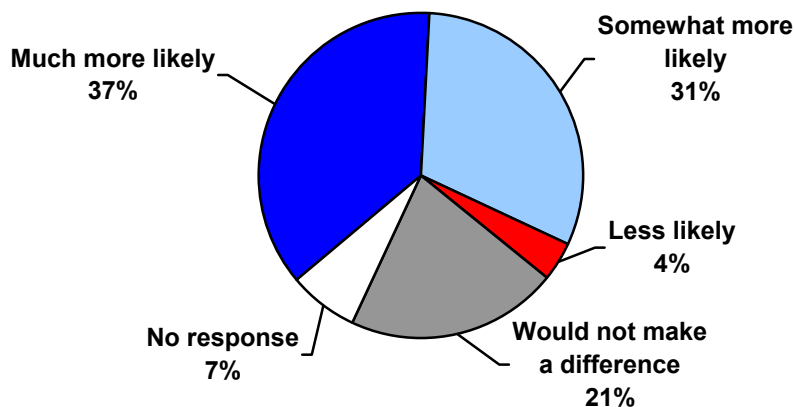


<sup>9</sup> *A Balancing Act: State Long-Term Care Reform*, AARP, Public Policy Institute, November 2008. [http://www.aarp.org/research/housing-mobility/homecare/2008\\_10\\_ltc.html](http://www.aarp.org/research/housing-mobility/homecare/2008_10_ltc.html)

**Members would be more likely to vote for a candidate who supported increased access and availability of home- and community-base services.**

Nearly seven in ten members say they would be *more likely* to vote for a candidate for state office in New Hampshire if that candidate supported increasing access to and availability of home- and community-based services.

**Likelihood of Voting for Candidates who Support Greater Access to Home- and Community-Based Services**  
(Weighted, N=800)

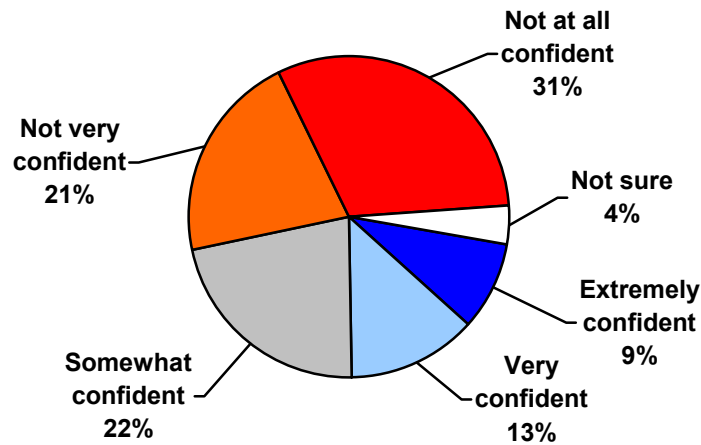


**Only one in five New Hampshire members is confident they could afford the cost of home care services for one year, and many do not know how they would pay for long-term care should the need arise.**

In the survey, it was explained that the average cost for home health care in New Hampshire is \$26.00 an hour,<sup>10</sup> and that having care provided four hours a day, seven days a week would cost about \$38,000 a year. In considering this, more than half of the members surveyed say they are *not at all* or *not very confident* they could afford the cost of home care at this level for a year.

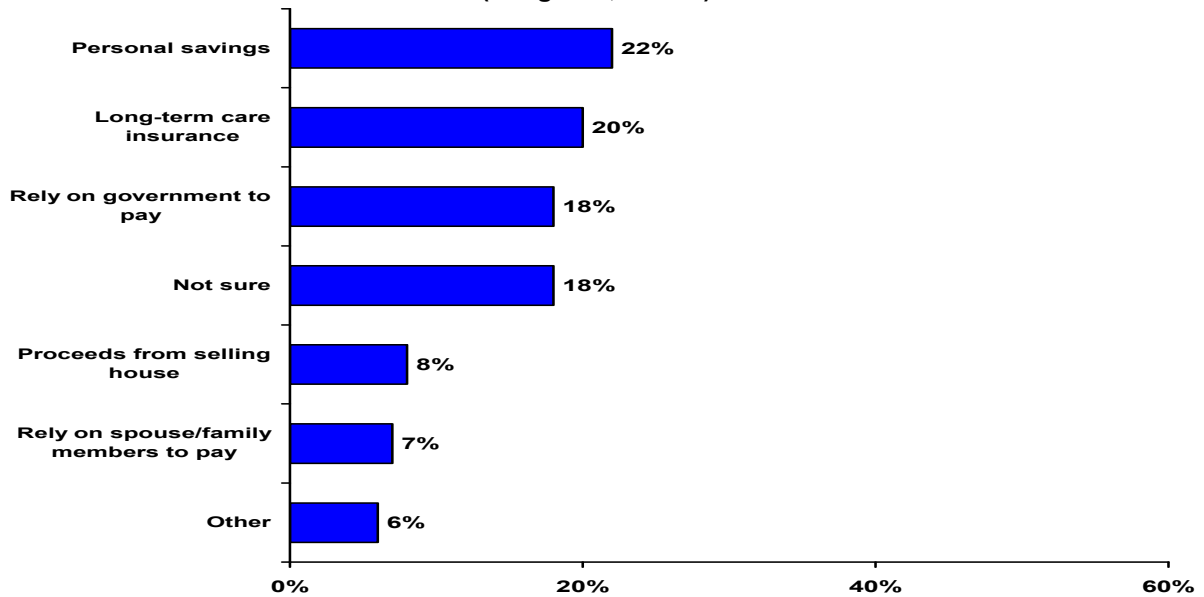
<sup>10</sup> *The MetLife Market Survey of Adult Day Services & Home Care Costs*. The MetLife Mature Market Institute, September 2008. <http://www.metlife.com/assets/cao/mmi/publications/studies/mmi-studies-2008-adshc.pdf>

**Confidence in Being Able to Afford Home Care for 1 Year**  
(Weighted, N=800)



If the need for long-term care services arises, most often New Hampshire members say they plan to use personal assets—either personal savings or the proceeds from selling their home. However, it is unlikely that many members have actually prepared for this expense. For instance, one in five say they plan to use long-term care insurance, but only about three percent of the 50+ population in New Hampshire hold long-term care policies.<sup>11</sup> Moreover, one in five report not knowing how they will pay for it.

**Anticipated Means of Paying for Long-Term Care**  
(Weighted, N=800)

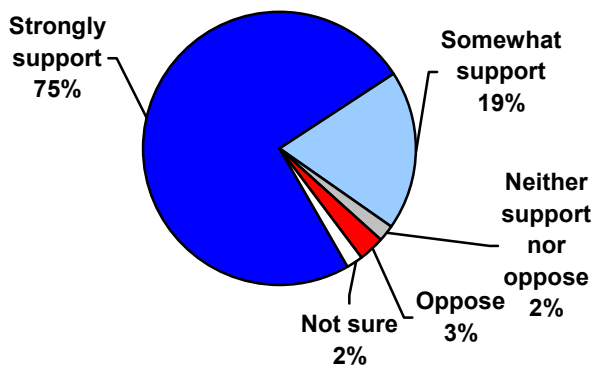


<sup>11</sup> “Insurance for the Final Years,” (Amy Quinton), New Hampshire Public Radio, April 4, 2005. Retrieved January 22, 2009 from <http://www.nhpr.org/node/8529>

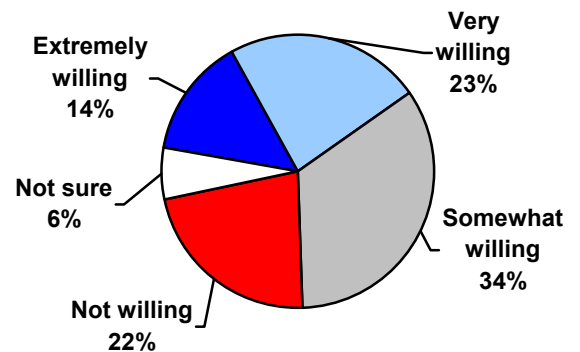
**Member opinions point to the importance of having community supports that would enable people to remain in their homes.**

People who are no longer able to drive often have difficulty getting to places they need to go, such as doctor’s appointments and shopping. This lack of mobility often threatens the ability to live independently in the community. As such, nine out of ten AARP members support expanding transportation options so people who are no longer able to drive can remain independent. Further, seven in ten AARP members in New Hampshire say they would be at least somewhat willing to volunteer for a program that helped people in their local communities get to their doctors’ appointments, do their grocery shopping, and other household activities so these individuals are better able to remain in their homes.

**Support for Expanding Transportation**  
(Weighted, N=800)

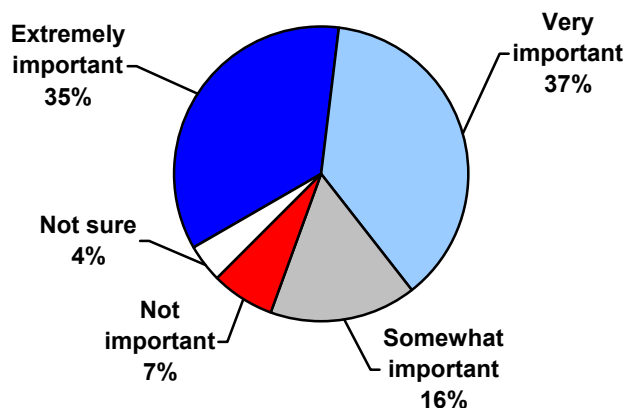


**Willingness to Volunteer**  
(Weighted, N=800)



In addition, nearly three-quarters of members think it is *extremely* or *very important* for the State to support unpaid caregivers so they can continue to care for those who need assistance but want to remain in their homes and communities.

**Importance Supporting Unpaid Caregivers**  
(Weighted, N=800)



## **Conclusion**

AARP New Hampshire members clearly indicate they would prefer to receive long-term care services at home. In addition, the vast majority of members feel that if they or a family member needed long-term care it would be very important to have services available to enable them to stay at home as long as possible. Despite this preference for the provision of services at home, members who have needed long-term care either for themselves or a family member in the last five years most often have received this care in nursing homes--the least preferred setting.

AARP members not only strongly support AARP advocating for increased access to and availability of home- and community-based long-term care services in New Hampshire, they are more likely to vote for candidates who support increasing access to these services. Moreover, they believe that a long-term care commission should be established in the State to ensure that long-term care services are being provided in the most desirable setting for consumers. In light of the current economic strife, the State should take this opportunity to consider the preferences of its residents and redirect some of its long-term care funds into less costly and more desirable home- and community-based care options.

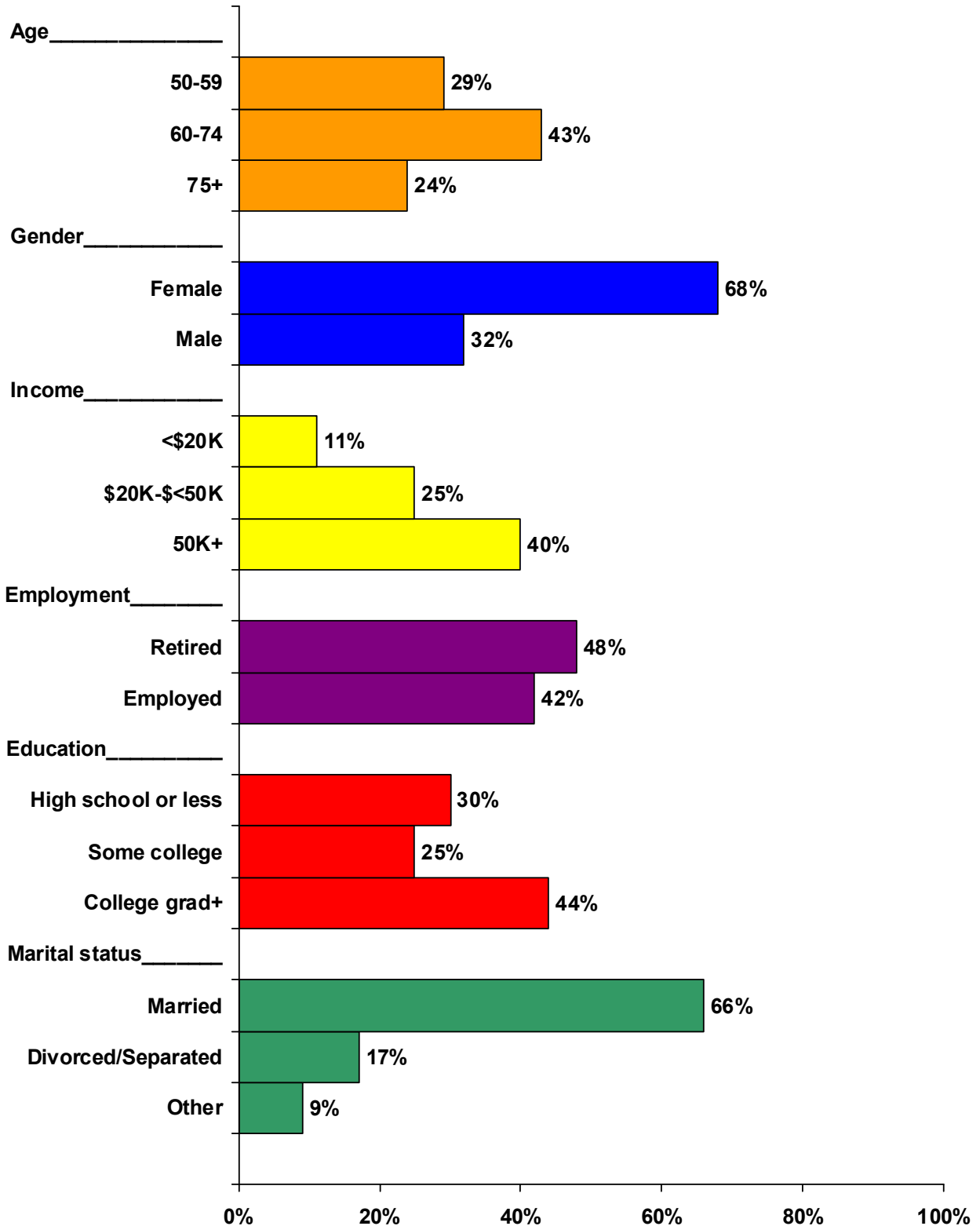
At the community level, AARP members are also supportive of programs and services to help people remain in their homes. Not only do they support the expansion of transportation services, many are also willing to volunteer for programs that help those who need assistance to remain independent. Additionally, most members think it is important for the State to support unpaid caregivers, such as family and friends, so those who need assistance can remain in their homes and communities for as long as possible. To help achieve this, communities across the state should create a climate of support through the provision of respite care for caregivers and the development of volunteer programs so community members can help those in need remain in their homes.

With the cost of home care in New Hampshire averaging \$26.00 per hour, it is not surprising that most AARP members do not feel confident they would be able to afford these services if they needed a high level of care. It is undoubtedly for this reason that many members do not know how they will pay for long-term care services should the need arise. There is an opportunity for AARP to work with the State to ensure affordable choices are available, and to educate consumers about the costs of long-term care as well as the options available for paying for it.

## **Methodology**

Between January 8 and January 11, 2009, Alan Newman Research conducted 800 telephone interviews on long-term care with a random sample of New Hampshire AARP members with listed telephone numbers. The sample was weighted by age group to reflect AARP members in New Hampshire. The sampling error for this study is +/- 3.5 percent.

## Demographic Characteristics (Weighted, N=800)



# 2009 AARP New Hampshire Home and Community-Based Long-Term Care Survey Annotated Questionnaire

Weighted N = 800 AARP Members    Sampling Error =  $\pm 3.5$ <sup>12</sup>

## *Introduction*

Hello, this is \_\_\_\_\_ from ANR Research, calling on behalf of A-A-R-P. We are calling residents of New Hampshire today/tonight to get their opinions on some health care issues. This is not a sales call and you will not be asked to buy anything either now or later. We would really like to include your opinions in our study and assure you that all of your answers will remain completely confidential. The survey should take only about 10 minutes to complete. (IF ASKED: AARP provided your name and phone number)

S1. Are you or your spouse a member of A-A-R-P?

1. Yes
2. No > Thank and terminate

**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** are long-term care services that are provided by health care professionals in the home.

**1. In the past five years, have you or a member of your immediate family, that is your spouse, parents, or siblings needed long-term care?**

% n=800

17 Yes

83 No → → **SKIP TO QUESTION 3**

<1 Not sure (DO NOT READ) → → **SKIP TO QUESTION 3**

<1 Refused (DO NOT READ) → → **SKIP TO QUESTION 3**

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<sup>12</sup> Percentages may not add to 100% due to rounding or multiple responses.

**2. Where have you or your family members received these long-term care services?  
Was it...? (accept multiple responses)**

% n=135

- 30 At home with help from family or friends
- 29 At home with help from a nurse or health aide
- 16 In an assisted living facility
- 5 In a continuing care retirement community (CCRC)
- 31 In a nursing home
- 7 Or was it someplace else?
- 2 Not sure (DO NOT READ)
- 1 Refused (DO NOT READ)

**3. If you or a family member needed long-term care services in the future, how would you prefer to have these services delivered? Would you prefer to have...?**

% n=800

- 37 Family and friends provide all the care at home
- 33 A nurse and/or a personal care aide provide care at home
- 15 Care provided in a residential facility, such as assisted living
- 2 Or, have care provided in a nursing home
- 12 Not sure (DO NOT READ)
- <1 Refused (DO NOT READ)

**4. And have you had conversations with your family about these preferences?**

% n=800

- 53 Yes
- 46 No
- 1 Not sure (DO NOT READ)
- <1 Refused (DO NOT READ)

**5. If you or any member of your family needed long-term care services, how important would it be to you to have services that would enable you or your family member to stay at home as long as possible? Would it be...?**

% n=800

- 49 Extremely important
- 36 Very important
- 9 Somewhat important
- 1 Not very important
- 1 Not at all important
- 3 Not sure (DO NOT READ)
- <1 Refused (DO NOT READ)

- 6. How important do you think it is for the State to provide support to unpaid caregivers, that is family and friends who take care of loved ones, so those who need assistance can remain in their homes and communities for as long as possible? Do you think it is....?**

% n=800

- 35 Extremely important
- 37 Very important
- 16 Somewhat important
- 3 Not very important
- 4 Not at all important
- 4 Not sure (DO NOT READ)
- 1 Refused (DO NOT READ)

- 7. The average cost for home health care in New Hampshire is about \$26.00 an hour. To have care provided four hours a day, seven days a week would cost an individual about \$38,000 a year. Knowing this, how confident are you that you would be able to afford home- and community-based services for one year?**

% n=800

- 9 Extremely confident
- 13 Very confident
- 22 Somewhat confident
- 21 Not very confident
- 31 Not at all confident
- 4 Not sure (DO NOT READ)
- <1 Refused (DO NOT READ)

- 8. If you needed long-term care, how would you pay for it? Would you pay for it...?**

% n=800

- 22 With personal savings
- 8 With proceeds from selling your home
- 20 With long-term care insurance
- 7 By relying on your spouse or family members
- 18 By relying on government programs
- 6 Or by some other way? What would that be?
- 18 Not sure (DO NOT READ)
- 1 Refused (DO NOT READ)

- 9. Currently 80% of the long-term care funding in New Hampshire goes to nursing homes and 20% goes to home- and community-based services. How strongly would you support or oppose shifting some of this funding so that a greater percentage of funding goes toward home- and community-based services? Would you...?**

% n=800  
61 Strongly support  
23 Somewhat support  
5 Neither support nor oppose  
3 Somewhat oppose  
2 Strongly oppose  
6 Not sure (DO NOT READ)  
<1 Refused (DO NOT READ)

- 10. If a candidate for state office in New Hampshire supported increased access and availability of home- and community-based services, would you be more or less likely to vote for the candidate, or would it not make any difference? Would you be...?**

% n=800  
37 Much more likely  
31 Somewhat more likely  
2 Somewhat less likely  
2 Much less likely  
21 Would not make a difference  
7 Not sure (DO NOT READ)  
1 Refused (DO NOT READ)

- 11. How strongly do you support or oppose AARP in New Hampshire advocating for increased availability and funding of long-term care services that enable people to remain in their own homes or communities? Do you...?**

% n=800  
71 Strongly support  
20 Somewhat support  
3 Neither support nor oppose  
1 Somewhat oppose  
2 Strongly oppose  
3 Not sure (DO NOT READ)  
0 Refused (DO NOT READ)

- 12. There is a proposal to develop a long-term care commission in New Hampshire. This commission would be made up of consumers, legislators, experts, and professionals. The goal of the commission would be to ensure that long-term care services are being provided in the most desirable setting for consumers. How strongly do you support or oppose the establishment of a long-term care commission? Do you...?**

% n=800  
57 Strongly support  
29 Somewhat support  
5 Neither support nor oppose  
2 Somewhat oppose  
3 Strongly oppose  
5 Not sure (DO NOT READ)  
0 Refused (DO NOT READ)

- 13. How willing would you be to volunteer for a program that helped people in your local area stay in their homes as long as possible by helping people get to their doctors' appointments, help with grocery shopping, or other household activities? Would you be...?**

% n=800  
14 Extremely willing  
23 Very willing  
34 Somewhat willing  
9 Not very willing  
13 Not at all willing  
6 Not sure (DO NOT READ)  
1 Refused (DO NOT READ)

- 14. People who are no longer able to drive often have difficulty getting to places they need to go, such as doctors appointments and shopping. How strongly do you support or oppose expanding transportation options so people who can no longer drive are still able to remain in their homes and communities?**

% n=800  
75 Strongly support  
19 Somewhat support  
2 Neither support nor oppose  
1 Somewhat oppose  
2 Strongly oppose  
2 Not sure (DO NOT READ)  
<1 Refused (DO NOT READ)

## About You

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

### D1. RECORD GENDER

% n=800  
32 Male  
68 Female

### D2. What is your age as of your last birthday \_\_\_\_\_ (record in years)?

% n=800  
2 Less than 50  
29 50 - 59  
43 60 - 74  
24 75 or more  
2 Refused

### D3. What is your current marital status?

% n=800  
66 Married  
7 Not married, living with partner or significant other  
7 Separated  
10 Divorced  
2 Never married  
5 NOT SURE (DO NOT READ)  
3 REFUSED (DO NOT READ)

### D4. What is the highest level of education that you completed?

% n=800  
5 0-12<sup>th</sup> grade (no diploma)  
25 High school graduate (or equivalent)  
11 Post-high school education (no degree)  
14 2-year college degree  
20 4-year college degree  
6 Post-graduate study (no degree)  
18 Graduate or professional degree (s)  
0 NOT SURE (DO NOT READ)  
3 REFUSED (DO NOT READ)

**D5. Which of the following best describes your employment status? Are you...**

% n=800

- 30 Employed full-time
- 12 Employed part-time
- 48 Retired, not working at all
- 3 Unemployed but looking for work
- 5 Not in labor force for other reasons
- 1 NOT SURE (DO NOT READ)
- 2 REFUSED (DO NOT READ)

**D6. Think about state elections for Governor and Legislators in the last ten years, which of the following best describes your voting behavior? Would you say you...?**

% n=800

- 72 Always vote
- 17 Vote most of the time
- 3 Vote about half the time
- 2 Seldom vote
- 2 Never vote
- <1 NOT SURE (DO NOT READ)
- 3 REFUSED (DO NOT READ)

**D7. Do you consider yourself to be a Democrat, Independent, Republican, or something else?**

% n=800

- 19 Republican
- 26 Democrat
- 46 Independent
- 3 Something else
- 1 NOT SURE (DO NOT READ)
- 5 REFUSED (DO NOT READ)

**D8. We realize income is a private matter and so rather than ask anything specific about your income; I'd like to ask you to please stop me when I get to the category that includes your household's income before taxes in 2007. Was it...?**

% n=800

- 3 Less than \$10,000
- 8 \$10,000 to less than \$20,000
- 12 \$20,000 to less than \$35,000
- 13 \$35,000 to less than \$50,000
- 8 \$50,000 to less than \$60,000
- 10 \$60,000 to less than \$75,000
- 22 \$75,000 or more
- 2 NOT SURE (DO NOT READ)
- 21 REFUSED (DO NOT READ)



**AARP**

**Knowledge Management**

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