



AARP Connecticut Assisted Living Survey

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**Data Collected by Woelfel Research, Inc
Report Prepared by Katherine Bridges**

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601 E Street NW
Washington DC
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Acknowledgments

AARP staff from the Connecticut office, State Affairs, and Knowledge Management collaborated on this research. Katherine Bridges led the research effort and prepared the report. Other staff including DaCosta Mason and John Luehrs, State Affairs, Edward Dale and Brenda Kelley, Connecticut, and Gretchen Straw and Jennifer Leslie, Knowledge Management, provided valuable guidance, suggestions, and technical support. For more information about this survey, contact Katherine Bridges at (202) 434-6329.

Survey Findings At A Glance

AARP commissioned Woelfel Research, Inc. to conduct a telephone survey on the issue of assisted living. A randomly selected sample of 803 AARP members from Connecticut was interviewed from December 13, 2001 through December 31, 2001.

The survey finds: members have a desire to age in place; the majority does not have high confidence in their ability to afford assisted living and would support making this long-term care option more affordable; members largely support state oversight and regulations for the industry.

Desire to Age in Place	Staying in the same facility and getting all the care needed instead of moving to a nursing home is important to 88 percent of respondents.
Confidence in Ability to Afford	One-third of Connecticut members are not at all confident that they could afford the cost of care in an assisted living facility, and one in five are not very confident.
Support for Affordable Assisted Living	Eight in ten either strongly support (55%) or somewhat support (25%) the Connecticut Legislature making assisted living more affordable for low and middle-income people, even if it means an increase in taxes.
Support for Oversight and Regulations to Ensure Quality Care	<p>Eight in ten respondents strongly support (58%) or somewhat support (25%) state oversight of all assisted living facilities to ensure consumer protection and quality care.</p> <p>At least half of AARP members in Connecticut strongly support legislation</p> <ul style="list-style-type: none">◆ Making all assisted living facilities follow uniform rules for residents including those for admitting and discharging (50%)◆ Requiring standardized written contracts to specify lease terms and the services and care in an assisted living facility (52%)◆ Requiring facilities with special care environments for people with Alzheimer's or dementia to meet a specific set of standards as to services and staffing (65%)◆ Giving assisted living facility residents the right to appeal decisions affecting them (63%)◆ Making the Long-Term Care Ombudsman available to represent residents of assisted living facilities (64%)

Purpose

Assisted living is the fastest growing type of senior housing in the United States with an estimated 15 to 20 percent annual growth rate over the last few years.¹ According to a recent industry estimate, assisted living accounted for 75 percent of new senior housing in 1998.² For frail older persons and adults with disabilities who need some assistance to live independently, or who no longer want to remain at home, assisted living provides an option for meeting their personal and supportive care needs.

However, the cost of assisted living still poses a considerable problem for many older persons who desire this housing arrangement but do not have the resources or who fear they may outlive their resources. In Connecticut, assisted living can cost as much as \$5,750 per month.³ Generally, Medicare, Medicaid, and private insurance do not pay these costs. The resident pays nearly all of the cost.

Consumer advocates, providers, and regulators alike are raising questions about the need for standards to preserve and enhance assisted living residents' autonomy, maintain residents' dignity, and create a setting where residents may age in place. AARP commissioned this survey to explore the experience and opinions of the AARP members in Connecticut on assisted living facilities, including:⁴

- ◆ Confidence in ability to afford costs
- ◆ Desire to age in place
- ◆ Support for actions to protect consumers and ensure quality assisted living
- ◆ Experience with assisted living facilities
- ◆ Exposure to assisted living facility promotions

¹ *The Assisted Living Sourcebook*, 1998. National Center for Assisted Living. American Health Care Association (AHCA), 1998.

² *Trends and Data: Aging Housing and Services Field*. American Association of Homes and Services for the Aging, 1999.

³ Nancy Doninger, *A Place of Their Own, With a Difference*. NY Times, Connecticut Weekly Desk, July 9, 2000.

⁴ An assisted living facility was defined in the survey as a group residential setting often more like an apartment building rather than an institutional setting like a nursing home. Assisted living facilities provide personal care services such as help with bathing and dressing, meals, and social activities. They also may provide or coordinate some limited health care services like medication monitoring or physical therapy.

Methodology

AARP contracted with Woelfel Research Inc., to ask Connecticut members about assisted living facilities. Woelfel interviewed a total of 803 members by telephone from December 13, 2001 through December 31, 2001, producing a 74 percent cooperation rate and a 17 percent response rate.⁵ Weighting, a technical procedure applied to data to correct for imbalances between survey respondents and the Connecticut membership, in this case age and gender, was applied to assure a representative sample.

With a sample of 803, the survey has a sampling error of ± 3.5 percent. This means that in 95 out of 100 samples of this size, the results obtained in the sample would fall in a range of ± 3.5 percentage points of what would have been obtained if every adult age 50 and older in Connecticut had been surveyed.

Report Organization

This report presents results for the five assisted living facility topics covered by the survey, as well as one nursing home staffing question.⁶ The report includes a demographic profile of the sample on page 13, and an annotated questionnaire, appended to the report, discloses all responses to the survey.

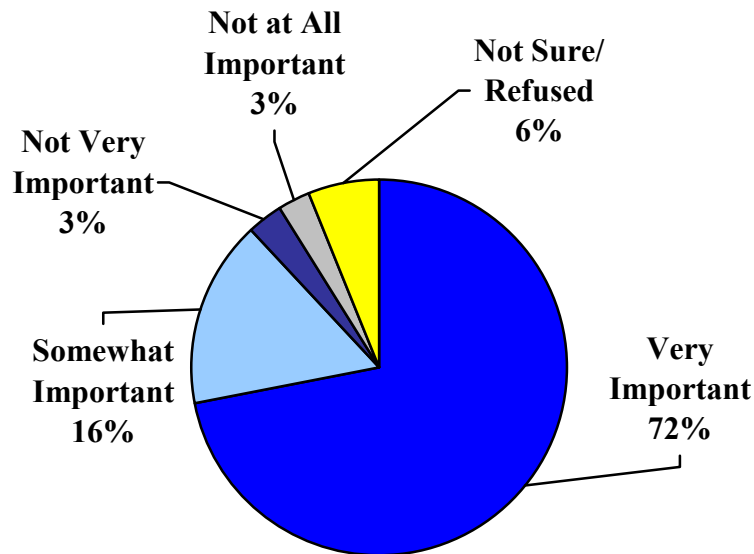
⁵ To generate this sample, Woelfel used a random sample of 4, 628 known telephone numbers provided by AARP. Cooperation rate and response rate are computed using AAPOR Cooperation Rate #3 and Response Rate #3 equations.

⁶ Percentages may not sum to 100% due to rounding.

Desire to Age in Place

Currently, Medicaid does not cover the cost of assisted living in Connecticut. Practically, this results in a need to move from assisted living into a nursing home if one expends his or her assets or if health needs increase, raising the cost of care beyond affordability. Nine in ten Connecticut members want to be able to remain in the same assisted living facility and get the care they need instead of moving to a nursing home. If they were living in an assisted living facility and their need for care changed, seven in ten (72%) members think it is very important to stay in the same facility and get all the care needed instead of moving to a nursing home. Sixteen percent believes it is somewhat important.

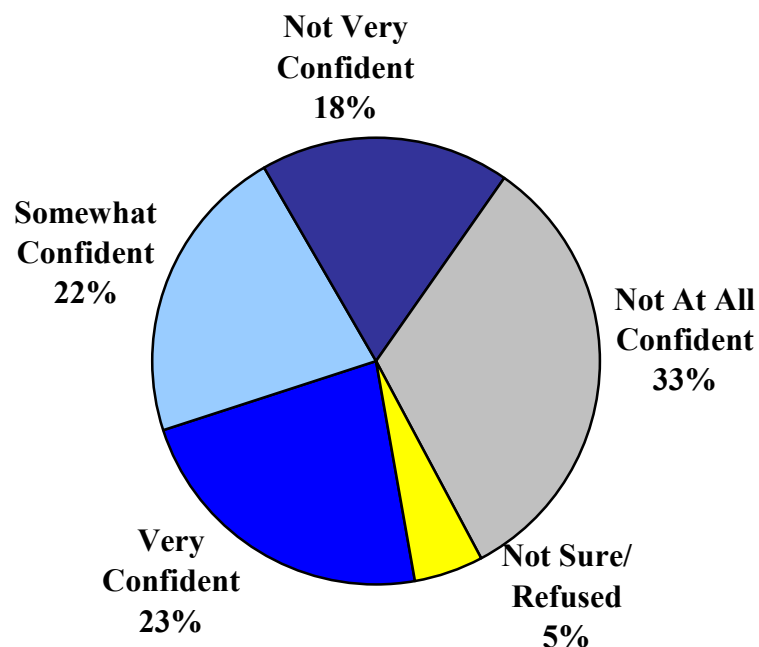
If you were in an assisted living facility in Connecticut and your need for care changed, how important would it be for you to stay in the same facility and get all the care you needed instead of moving to a nursing home?
(n = 803)



Confidence in Ability to Afford Assisted Living

Nationally, the median rate for a person living in an assisted living facility is between \$1,800 and \$2,200 per month - and additional services usually cost more.⁷ In Connecticut, assisted living can cost as much as \$5,750 per month.⁸ Generally, Medicare, Medicaid, and private insurance do not pay these costs. The person pays for nearly all of the cost. Knowing this, one-third (33%) of members are not at all confident that they could afford the cost of care in an assisted living facility for a year. Another one in five (18%) are not very confident.

**How confident are you that you could afford the cost of care in an assisted living facility for one year?
(n = 803)**



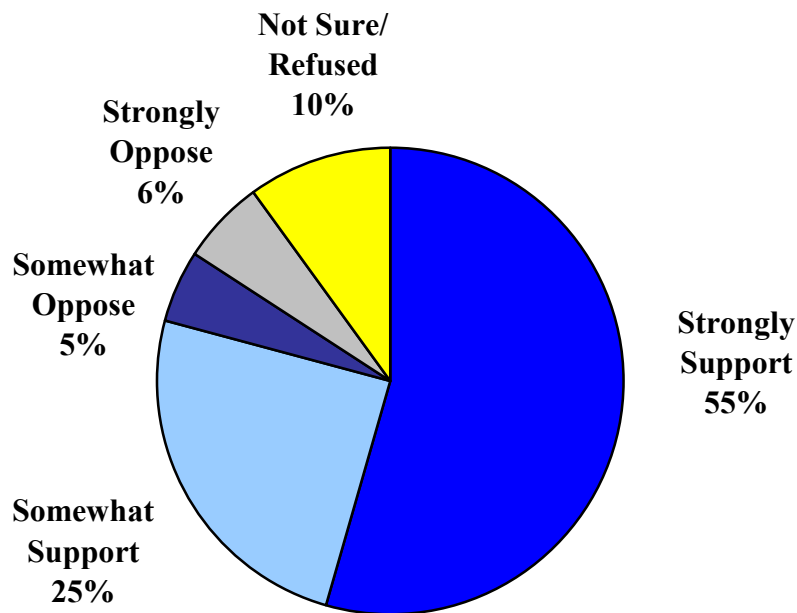
⁷ Bernadette Wright, *Assisted Living in the United States*. AARP Public Policy Institute, June 2001.

⁸ Nancy Doninger, *A Place of Their Own, With a Difference*. NY Times, Connecticut Weekly Desk, July 9, 2000.

Make Assisted Living More Affordable

Eight in ten Connecticut members support the Connecticut State Legislature making assisted living more affordable for low and middle-income people, even if it means an increase in taxes. Fifty-five percent strongly support it while twenty-five percent somewhat support it.

How strongly do you support or oppose the Connecticut State Legislature making assisted living more affordable for low and middle-income people, even if it means an increase in taxes?
(n=803)



Personal Experience and Exposure To Advertising

In Connecticut, AARP members have had significant exposure to assisted living advertising, and a large number have had personal experiences with assisted living facilities. One-quarter (24%) of Connecticut members have lived or have had a family member or friend live in an assisted living facility in Connecticut in the last five years.

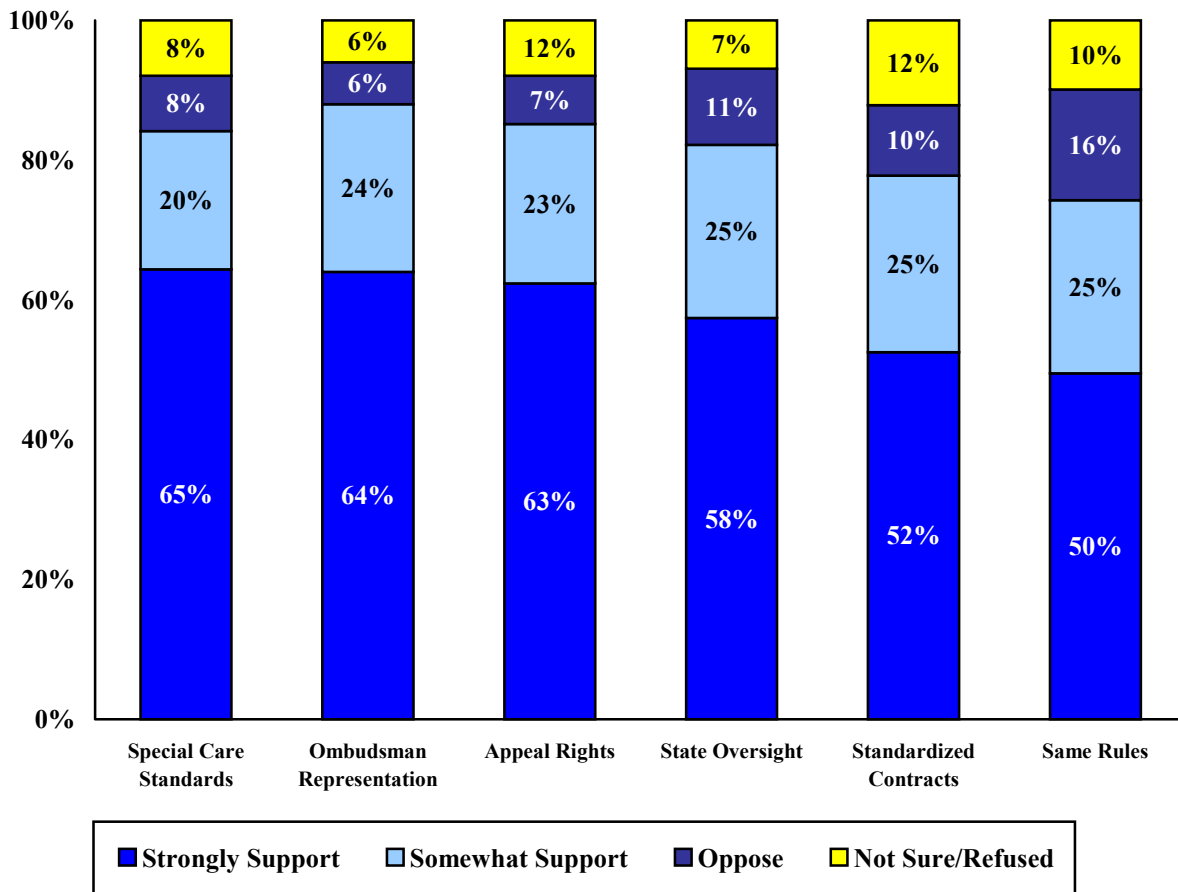
Eight in ten (79%) members in Connecticut have seen, read, or heard advertisements promoting assisted living facilities through newspapers, television, radio, or direct mail.

It is likely that member experience with and exposure to assisted living has led to their strong support for proposed legislative initiatives to protect consumers and ensure quality care in assisted living facilities.

Strong Support for Assisted Living Consumer Protection Legislation

Members were asked to rate their level of support for several specific consumer protection legislation proposals for assisted living, including mandating state oversight, requiring facilities to follow uniform rules, standardizing written contracts, developing special care unit standards, instituting an appeal process for residents, and making the long-term care ombudsman available to assisted living residents. Of these, there is strongest support for developing special care unit standards (65% strongly support) and making the ombudsman available to represent assisted living residents (64% strongly support).

Specific Legislation to Provide Consumer Protection and Quality Care (n=803)



Oversight for All Assisted Living Facilities

Six in ten (58%) Connecticut members strongly support Connecticut overseeing all assisted living facilities to ensure consumer protection and quality care. One in four (25%) somewhat supports oversight.

Assisted Living Facilities Should Follow the Same Rules

Three-quarters of the members strongly (50%) or somewhat (25%) support legislation in Connecticut that makes all assisted living facilities follow the uniform rules for residents including those governing admission and discharge of residents.

Require Standardized Written Contracts to Specify Lease Terms

Nearly eight in ten Connecticut members would support legislation that requires standardized written contracts between assisted living residents and the facility that specify lease terms and the services and care to be provided or arranged: 52 percent would strongly support the legislation and 25 percent would somewhat support the legislation.

Require Assisted Living Facilities with Special Care to Meet Standards

Two-thirds (65%) of respondents would strongly support legislation that requires assisted living facilities that advertise they provide a special care environment for persons with Alzheimer's disease or other dementia to meet a specific standards for staffing and care of such persons. Twenty percent somewhat support the proposed legislation.

Give Assisted Living Facility Residents the Right to Appeal

Two-thirds of respondents strongly support legislation that gives assisted living facility residents the right to appeal decisions affecting them (such as being discharged from a facility) to government agencies or a court. About one-quarter somewhat supports the right to appeal.

Long-Term Care Ombudsman Should Represent Assisted Living Residents

The Long-Term Care Ombudsman can assist residents of nursing homes who have complaints about their care, but this assistance is currently not available to residents in assisted living facilities. Nearly nine in ten respondents either strongly (64%) or somewhat (24%) support requiring that the Connecticut Long-Term Care Ombudsman be available to represent assisted living facility residents who have complaints or grievances.

Increased Staffing Ratios in Nursing Homes

In another issue related to long-term care quality, members support increasing staffing levels in nursing homes. Prior to this survey, a report released by the Centers for Medicare and Medicaid (formerly the Health Care Financing Administration) showed that Connecticut ranked 33rd out of the 50 states in terms of having adequate staffing levels in nursing homes⁹.

To further explore member support for long-term care quality issues, members were asked about their support for legislation to increase staff ratios in nursing homes up to the levels recommended by the federal government. Eight in ten members (79%) report that they would strongly support such legislation and 11 percent more said they somewhat support this proposed legislation. Moreover, eighty-five percent said they would strongly (59%) or somewhat (26%) support this legislation, even if it meant an increase in taxes.

⁹ HCFA, *Appropriateness of Minimum Nurse Staffing Ratios in Nursing Homes Report to Congress*, July 2000, p. 3-36.

Summary

About half of AARP members in Connecticut do not express confidence in their ability to pay for assisted living for even one year. Because the cost of care in assisted living increases as personal care needs increase, many Connecticut residents find themselves having to leave assisted living when their care needs outgrow affordability. Yet, the majority of Connecticut respondents (88%) would want to remain in the same assisted living facility instead of moving to a nursing home if their need for care changed. Given these responses, it is reasonable that 80 percent of respondents support making assisted living more affordable, even if it means an increase in taxes.

Not only do members want to have assisted living as an affordable long-term care option, they also want to ensure it is a quality-assured option. In each of six legislative initiatives tested, strong support among Connecticut respondents surpasses 50 percent, and total support is more than 75 percent. AARP Connecticut members support

- ◆ Overseeing all assisted living facilities to ensure consumer protection and quality care (83%)
- ◆ Giving assisted living facility residents the right to appeal decisions affecting them (86%)
- ◆ Making all assisted living facilities follow the uniform rules for residents (75%)
- ◆ Requiring standardized written contracts that specify lease terms and the services and care in an assisted living facility (77%)
- ◆ Requiring facilities with special care environments to meet a specific set of standards (85%)
- ◆ Making the services of the Long-Term Care Ombudsman available to assisted living residents (88%).

In summary, having quality assisted living and ensuring the ability for people to age in place, regardless of health or financial status, are important issues for Connecticut members.

Demographic Profile of Respondents (Weighted n = 803)	
Demographic Characteristic	Percent
Gender	
Male	47%
Female	53%
Age	
50-59	29%
60-74	39%
75+	28%
Marital Status	
Married	59%
Single	7%
Divorced//Separated	11%
Widowed	22%
Not sure/Refused	1%
Education	
Less than High School	6%
High School	33%
Some College	28%
College or more	33%
Refused/Don't know	<1%
Income	
Less than \$10,000	4%
\$10,000 to \$19,999	10%
\$20,000 to \$29,999	13%
\$30,000 to \$39,999	14%
\$40,000 to \$49,999	10%
\$50,000 to \$74,999	12%
\$75,000 or more	15%
Refused	22%
Employment	
Employed	38%
Retired	58%
Other	4%
Voting Behavior	
Always vote	74%
Sometimes miss one	17%
Rarely vote	4%
Never vote	3%
Refused/ Don't know	2%

Appendix A
AARP Connecticut
Assisted Living Facility
Annotated Survey

CONNECTICUT ASSISTED LIVING ANNOTATED QUESTIONNAIRE

AARP Member Sample: Unweighted n =803, Weighted n = 803, Sampling Error = \pm 3.5 percent
Responses weighted by age and gender to reflect AARP Connecticut membership.

(Percentages may not add to 100% due to rounding/multiple responses. A “*” means less than 1% responded)

Hi, my name is _____. I am calling from Woelfel Research, Inc. a national research firm, and we are doing a survey for AARP about assisted living facilities in Connecticut. 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 would remain completely confidential. The survey should take only about 6 or 7 minutes to complete.

An assisted living facility is a group residential setting often more like an apartment building rather than an institutional setting like a nursing home. Assisted living facilities provide personal care services such as help with bathing and dressing, meals, and social activities. They also may provide or coordinate some limited health care services like medication monitoring or physical therapy.

1. Have you seen, read, or heard advertisements promoting assisted living facilities in Connecticut through newspapers, television, radio, or direct mail?

79% Yes
19% No
2% Not sure **(Do not read)**
* Refused **(Do not read)**

2. In the last five years, have you, a family member, or a friend ever lived in an assisted living facility in Connecticut?

24% Yes
76% No
* Not sure **(Do not read)**
* Refused **(Do not read)**

3. Currently, if someone living in an assisted living facility needs more health care services, they may have to move to a nursing home to get the care they need. If you were living in an assisted living facility in Connecticut and your need for care changed, how important would it be for you to stay in the same facility and get all the care you needed instead of moving to a nursing home? Would it be. . .?

72% Very important
16% Somewhat important
3% Not very important
3% Not at all important
6% Not sure **(Do not read)**
1% Refused **(Do not read)**

Nationally, the average cost for a person living in an assisted living facility is about \$30,000 (**Thirty thousand dollars**) per YEAR. In Connecticut, assisted living costs between \$18,000 (**Eighteen**

thousand dollars) and \$69,000 (**Sixty-nine thousand dollars**) per YEAR. Generally, Medicare, Medicaid, and private insurance do not pay these costs. The person pays for nearly all of the cost.

4. Knowing that, how confident are you that you could afford the cost of care in an assisted living facility for one year? Are you....?

- 23% Very confident
- 22% Somewhat confident
- 18% Not very confident
- 33% Not at all confident
- 4% Not sure (**Do not read**)
- 1% Refused (**Do not read**)

5. How strongly would you support or oppose the state legislation making assisted living more affordable for low and middle income people, that is those with incomes below \$30,000 a year, even if it means an increase in taxes? Do you....?

- 55% Strongly support
- 25% Somewhat support
- 5% Somewhat oppose
- 6% Strongly oppose
- 9% Not sure (**Do not read**)
- * Refused (**Do not read**)

While there has been significant growth in the number of assisted living facilities in Connecticut, there is very little government oversight of their operation. The federal government does not regulate assisted living facilities at all and the state currently has only minimal oversight.

6. How strongly would you support or oppose state legislation to expand government oversight of all assisted living facilities to ensure consumer protection and quality care? Do you....?

- 58% Strongly support
- 25% Somewhat support
- 5% Somewhat oppose
- 6% Strongly oppose
- 7% Not sure (**Do not read**)
- * Refused (**Do not read**)

7. Currently, assisted living facility residents do not have the right to appeal decisions to a government agency or court. How strongly would you support or oppose state legislation to give assisted living residents the right to appeal decisions affecting them, such as being discharged from a facility? Do you.....?

- 63% Strongly support
- 23% Somewhat support
- 4% Somewhat oppose
- 3% Strongly oppose
- 7% Not sure (**Do not read**)
- 1% Refused (**Do not read**)

8. How strongly would you support or oppose state legislation to make all assisted living facilities follow the same rules for residents, including rules for admitting and discharging residents? Do you.....?

- 50% Strongly support
- 25% Somewhat support
- 8% Somewhat oppose
- 6% Strongly oppose
- 10% Not sure (**Do not read**)
- 1% Refused (**Do not read**)

9. How strongly would you support or oppose legislation in Connecticut to require the use of standardized written contracts between assisted living facility residents and the facility that specify lease terms and the services and care to be provided or arranged? Do you.....?

- 52% Strongly support
- 25% Somewhat support
- 5% Somewhat oppose
- 5% Strongly oppose
- 12% Not sure (**Do not read**)
- 1% Refused (**Do not read**)

10. How strongly would you support or oppose legislation in Connecticut to require assisted living facilities that advertise that they provide a special care environment for persons with Alzheimer's disease or other dementia to meet a specific set of standards for care and staffing levels? Do you.....?

- 65% Strongly support
- 20% Somewhat support
- 4% Somewhat oppose
- 4% Strongly oppose
- 7% Not sure (**Do not read**)
- 1% Refused (**Do not read**)

11. The Long-Term Care Ombudsman can assist residents of nursing homes who have complaints about their care, but this assistance is currently not available to residents in assisted living facilities. How strongly do you support or oppose a requirement that the Connecticut Long-term Care Ombudsman be available to represent assisted living facility residents who have complaints or grievances?

- 64% Strongly support
- 24% Somewhat support
- 4% Somewhat oppose
- 3% Strongly oppose
- 5% Not sure (**Do not read**)
- 1% Refused (**Do not read**)

Next, I have one question for you about nursing homes.

12. A federal government report found that Connecticut ranked 33 out of the 50 states in terms of having adequate staffing levels in nursing homes. How strongly would you support or oppose state legislation to increase the number of staff in nursing homes up to the levels recommended by the federal government to improve the quality of care. Would you.....?

- 79% Strongly support (GO TO Q13)
- 11% Somewhat support (GO TO Q13)
- 3% Somewhat oppose (Skip to Demographics)
- 3% Strongly oppose (Skip to Demographics)
- 4% Not sure (**Do not read**)
- 1% Refused (**Do not read**)

13. (IF Q12=STRONGLY OR SOMEWHAT SUPPORT) Would you still support state legislation to increase staffing levels, even if it meant an increase in taxes?

- 59% Strongly support
- 26% Somewhat support
- 4% Somewhat oppose
- 5% Strongly oppose
- 6% Not sure (**Do not read**)
- * Refused (**Do not read**)

Thank you, we're almost done. I just need some statistical information.

D1 What is your age as of your last birthday?

- 29% 50-59
- 39% 60-74
- 28% 75 and over
- 4% Refused

D2 Thinking about your state elections for Connecticut Governor and Legislators in the last ten years, which of the following best describes your voting behavior? Would you say you always vote, sometimes miss one, rarely vote, or never vote?

- 74% Always
- 17% Sometimes miss one
- 4% Rarely vote
- 3% Never vote
- 2% Don't know (**Do not read**)
- * Refused (**Do not read**)

D3 What is your current marital status? Are you currently...?

- 59% Married
- 7% Single, never married
- 11% Divorced
- 22% Widowed
- 6% Separated
- 1% Not sure/Refused (**Do not read**)

D4 What is the highest level of education you have completed?

- 6% Less than high school graduate
- 33% High school graduate or equivalent
- 28% Some college or technical training beyond high school
- 20% College graduate
- 13% Post-graduate or professional degree
- * Refused (**Do not read**)

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

- 28% Employed full-time
- 10% Employed part-time
- 58% Retired and not working
- 4% Other
- * Refused (**Do not read**)

D6 Now, for statistical purposes only, please stop me when I get to the category that includes your household's income before taxes in 2000.

- 4% Less than \$10,000
- 10% \$10,000 but less than \$20,000
- 13% \$20,000 but less than \$30,000
- 14% \$30,000 but less than \$40,000
- 10% \$40,000 but less than \$50,000
- 12% \$50,000 but less than \$75,000
- 15% \$75,000 or more
- 22% Refused (**Do not read**)

D7 What is your 5-digit zip-code?

RECORD _____
Refused(**Do not read**)

D8 Gender (Do not ask, simply record.)

47% Male 53% Female

Thank you for your time and responses to this survey.

AARP
Knowledge Management
For more information contact Katherine Bridges (202) 434-6329