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Aging at Home: Long-Term Care in Kentucky

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October 2007



Aging at Home: Long-Term Care in Kentucky

Report Prepared by Erica L. Dinger, J.D.

Data Collected by Alan Newman Research, Inc.

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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 from the Kentucky State Office and Knowledge Management contributed to the design of the study. Special thanks go to AARP staff including Cathy Allgood Murphy and Phil Peters, Kentucky State Office; Rachelle Cummins, Joanne Binette, and Cheryl Barnes, Knowledge Management; and Michael Schuster, Office of General Counsel, who provided a review of the report. Thanks also go to Roger Auerbach, consultant to AARP Kentucky. For more information, contact Erica Dinger at (202) 434-6176.

Kentucky Members want to Age in Place

As the population of Kentucky ages, many people will be dealing with the issue of long-term care. In 2020, there will be nearly 5 million Kentuckians age 65 and older.¹ This influx of older residents will result in a greater need for long-term care options. As this survey shows, AARP members age 55 and older in Kentucky want a choice in where and how they receive long-term care, and they want to stay in their own homes as they age. Members support the state putting additional funds into home- and community-based services so that they have at-home options, even if this means the state reduces funding for nursing homes. The State should consider transferring funds from unused nursing home beds to home- and community-based care options.

- **Eighty-five percent of members support increasing funds for services that help people stay in their homes as they age.** In addition, 87 percent support using money that would otherwise go to nursing homes for home- and community-based services. Over half say they would be more likely to vote for a candidate for office who works to give people choices in their long-term care.²
- **Kentucky members want to age in their homes.** Over nine in ten say it is important for them to stay at home for as long as possible. Seventy-eight percent say it is important for them to choose how and where they receive long-term care services.³
- **Members are not confident of their ability to pay for long-term care in a nursing home or with a home health aide.** About half of members say that they are not at all or not very confident that they could afford needed long-term care.⁴

Methodology

The present report is based on data from a phone survey of 800 Kentucky AARP members age 55 and older. It was conducted by Alan Newman Research, Inc. for AARP from September 11 through September 18, 2007. The survey has an error rate of +/- 3.5 percent and a cooperation rate of 46 percent. The response rate is 29 percent. The sample was weighted by age to represent the actual composition of Kentucky members. The full annotated questionnaire is contained in the appendix of this report. Percentages may not add to 100 percent due to rounding.

¹ Gibson, M.J, Gregory, S., Houser, A. and Fox-Grage, W (2004). *Across the States: Profiles of Long-Term Care*. AARP. Washington, DC.

² See Appendix A, questions 6, 7, and 8.

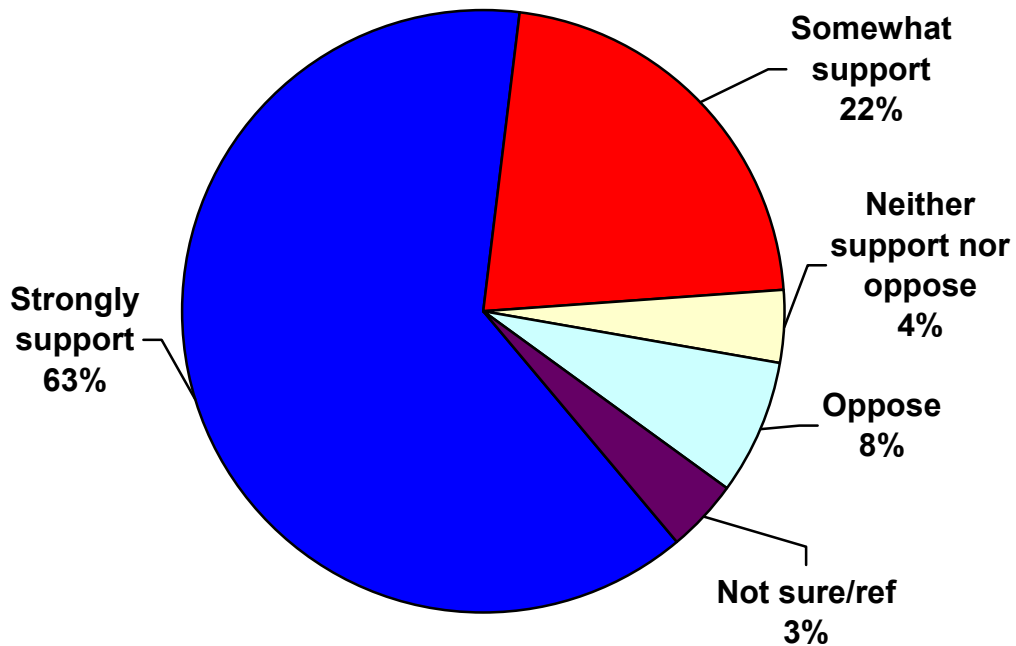
³ See Appendix A, questions 3 and 1.

⁴ See Appendix A, questions 4 and 5.

Detailed Findings

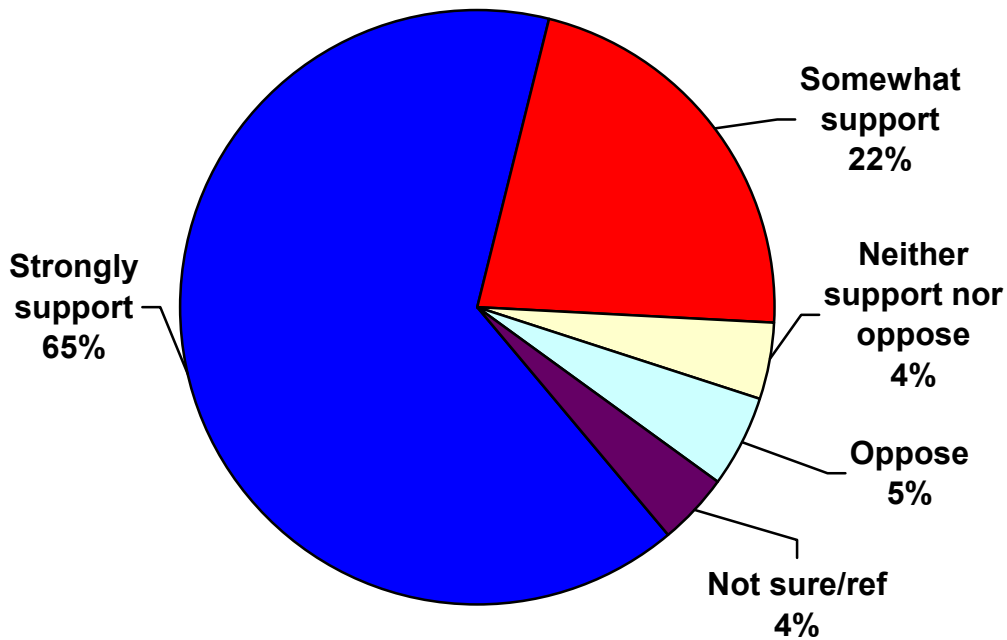
In 2006, the State of Kentucky spent about 72 percent of its long-term care funds on institutional care, such as nursing homes, and only 28 percent on services and supports that allow people to stay in their homes or other home-like settings. Eighty-five percent of Kentucky members age 55 and older support increasing funds for services that help people stay in their own homes or other home-like settings.

Support for Increasing Funds for Home- and Community-Based Care (Weighted N=800)



Currently, approximately 15 percent of nursing home beds in Kentucky are vacant. Kentucky members age 55 and older support using money that would otherwise go to nursing homes for home- and community-based services that would allow Kentucky residents to age in their own homes.

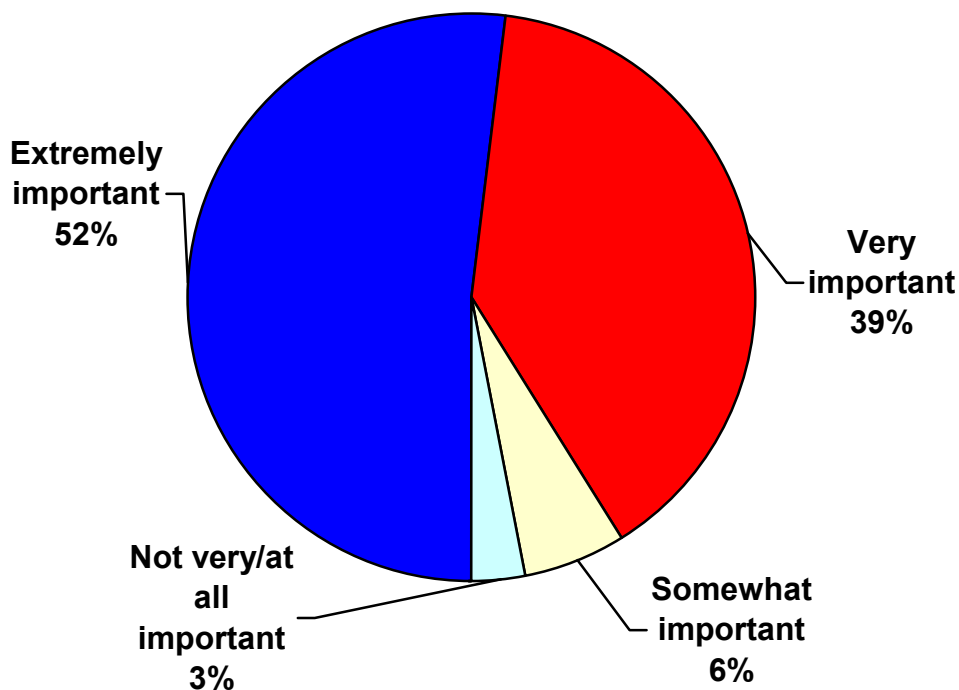
**Support for Using Money That Would Otherwise go to Nursing Homes for Home- and Community-Based Care
(Weighted N=800)**



- Over half (56%) of Kentucky members say they would be more likely to vote for a candidate for office who works to give people more choices in terms of where they receive long-term care services, even if this means using funds from nursing homes to pay for home- and community-based services.

Kentucky AARP members age 55 and older want a choice of how and where they or a family member receives long-term care. Over nine in ten (91%) say it is important to have services that would help them or a loved one stay at home as long as possible.

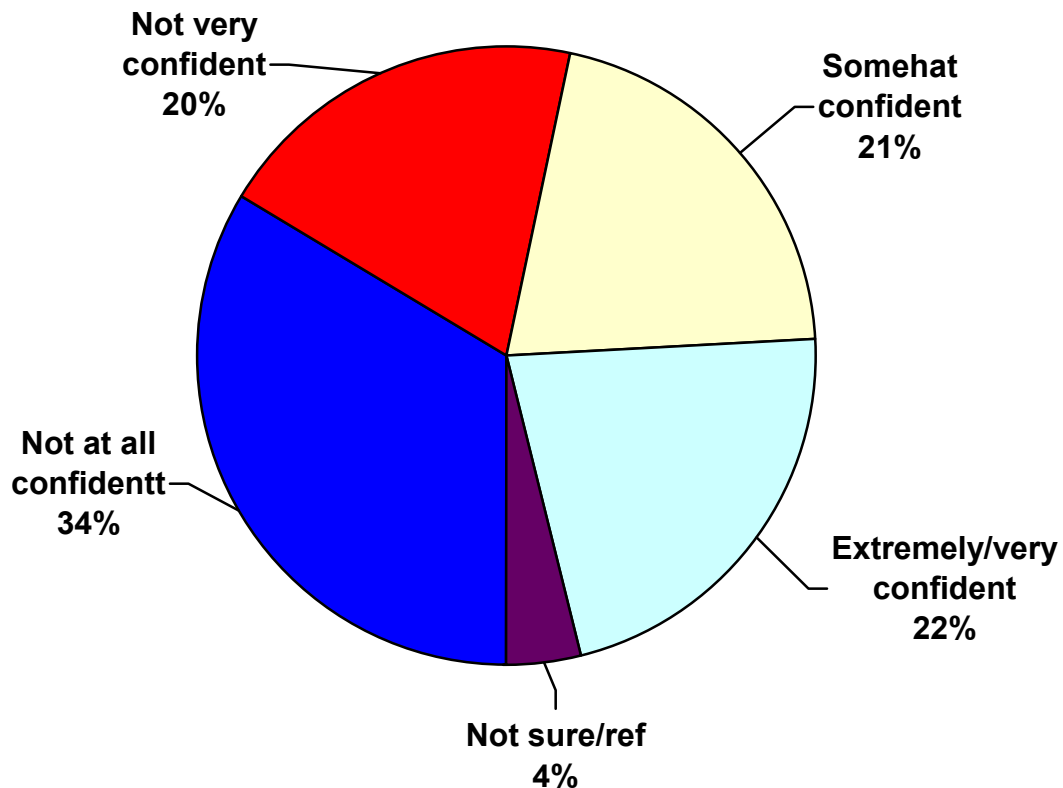
**Importance of Having Services In Order to Stay at Home
as Long as Possible
(Weighted N=800)**



- Almost eight in ten (78%) Kentucky members age 55 and older say that being able to choose how and where to receive long-term care services is extremely or very important.
- About four in ten (39%) members say that they would most prefer to receive long-term care services from family and friends and a personal care aide providing care at home. Almost two in ten would prefer care provided at home by friends and family (18%), at home by a personal care aide (17%), or care in an assisted living facility (17%).
- Only four percent of Kentucky members age 55 and older say they would prefer care in a nursing home.

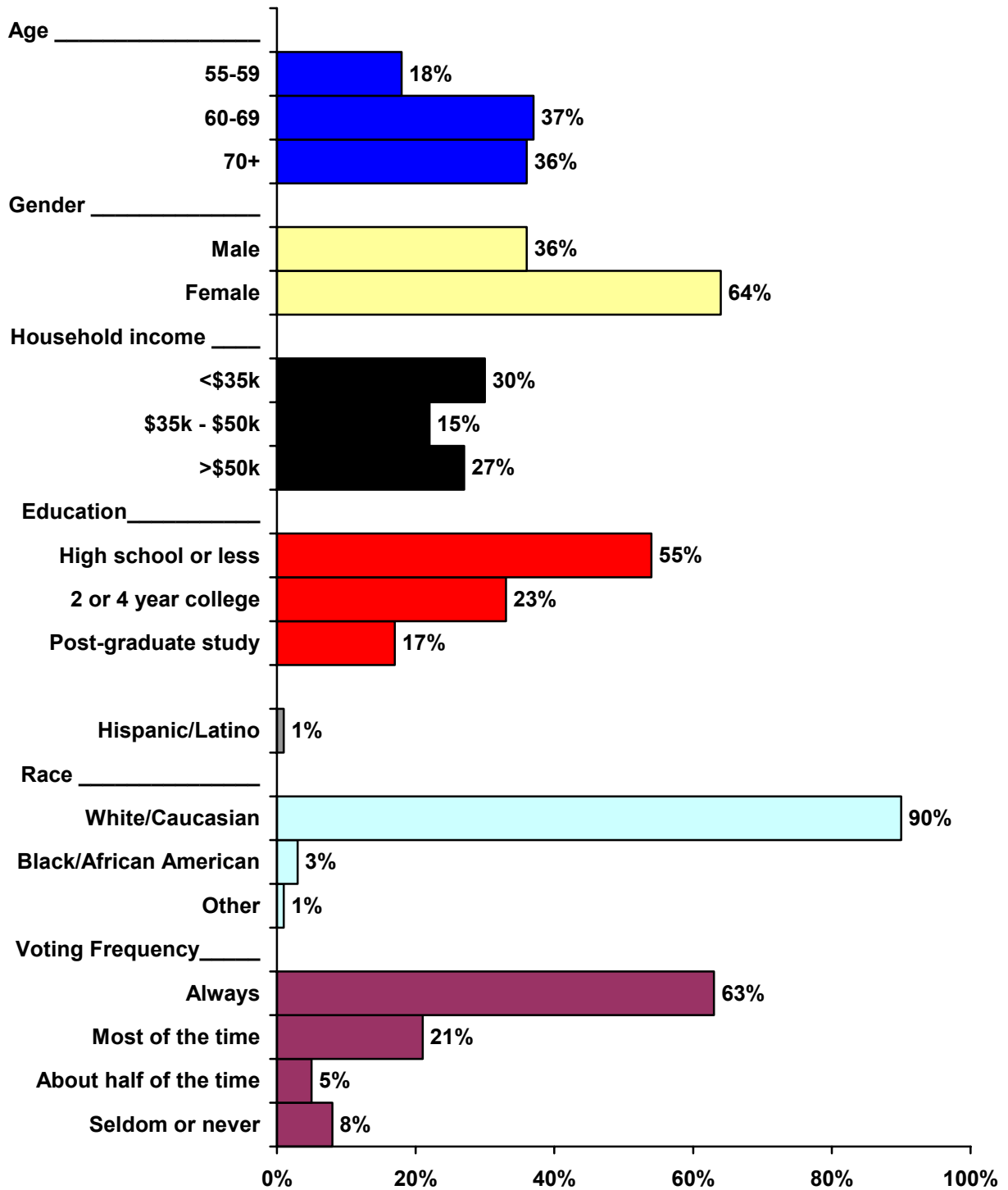
The average cost of nursing home care for a year is \$65,000, while the average cost for 20 hours a week of personal care in-home for a year is around \$66,000. AARP Kentucky members age 55 and older are not confident that they will be able to afford the cost of long-term care.

Confident of Ability to Pay for Nursing Home Care for Two Years (Weighted N=800)



- Similarly, 58 percent of Kentucky members are not confident of their ability to pay for an in-home health aide for 20 hours a week for two years.
- Over a third (37%) of Kentucky members age 55 and older have provided unpaid caregiving to a relative or friend age 18 years or older in the past twelve months.

Demographic Profile of Respondents (Weighted N=800)



APPENDIX A
Annotated Questionnaire

2006 AARP Kentucky Long-Term Care Survey

800 AARP Kentucky Members

Introduction

Hello, this is _____ from Alan Newman Research, calling on behalf of A-A-R-P. We are calling residents of Kentucky 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

As you may know, long-term care refers to supports and services provided over an extended period of time at home, in a community setting such as an adult day care center or assisted living facility, 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.

1. How important would it be to you to be able to choose how and where you or your family member receives long-term care services? (n=800)

<u>%</u>	
33	Extremely important
45	Very important
14	Somewhat important
3	Not very important
3	Not at all important
2	NOT SURE
<1	Refused

2. **There are several support services available for people who need long-term care. These services can be provided in a number of settings including your home or in a nursing home. Which of the following care options would you most prefer for yourself or a family member needing long-term care? [RANDOMIZE & READ] (n=800)**

%

- 39 Have care provided at home by both family and friends and a personal care aide
- 18 Have family and friends provide all the care at home
- 17 Have care provided at home by a personal care aide
- 17 Have care provided in a home-like setting such as an assisted living facility where housing, food, and personal help are provided
- 4 Have care provided in a nursing home
- 5 NOT SURE
- 0 Refused

3. **If you or a family member became ill or disabled and needed long-term care services, how important would it be to have services that would help you or your family member to stay at home for as long as possible? Would it be...[READ] (n=800)**

%

- 52 Extremely important
- 39 Very important
- 6 Somewhat important
- 2 Not very important
- 1 Not at all important
- <1 NOT SURE > **Do Not Read**
- 0 Refused > **Do Not Read**

4. **The average cost for nursing home care is \$65,000 a 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 it? Would you be...[READ] (n=800)**

%

- 8 Extremely confident
- 13 Very confident
- 21 Somewhat confident
- 20 Not very confident
- 34 Not at all confident
- 3 NOT SURE > **Do Not Read**
- 1 Refused > **Do Not Read**

5. **In 2007, the cost of having a certified home health aide come to your home to help with bathing, dressing, and other personal care is about \$32 per hour. If you or a family member needed home-based long-term care services from a home health aide for about 20 hours per week at a cost of \$640 per week over two years, which comes to about \$66,000 per year, how confident are you that you would be able to pay for the services you need? Would you be...[READ]
(n=800)**

<u>%</u>	
6	Extremely confident
13	Very confident
21	Somewhat confident
21	Not very confident
37	Not at all confident
3	NOT SURE > Do Not Read
1	Refused > Do Not Read

6. **In 2006, the State of Kentucky spent about 72 percent of its long-term care funds on institutional care, such as nursing homes, and approximately 28 percent on services and supports that allow people to stay in their homes or other home-like settings. In fact, Kentucky is 40th in the nation—one of lowest ranking states-- for its spending on home and community based services. How strongly do you support or oppose increasing funds for services that help people stay in their homes or other home-like settings? Would you...[READ] (n=800)**

<u>%</u>	
63	Strongly support
22	Somewhat support
4	Neither support nor oppose
4	Somewhat oppose
3	Strongly oppose
3	NOT SURE > Do Not Read
1	Refused > Do Not Read

7. **Currently, approximately 15 percent of nursing home beds in Kentucky are vacant. How strongly would you support or oppose using money that would otherwise go to nursing homes, if the money would be spent on home and community-based services in Kentucky that would allow people to stay in their own homes or other home-like settings? Would you... [READ] (n=800)**

<u>%</u>	
65	Strongly support
22	Somewhat support
4	Neither support nor oppose
2	Somewhat oppose
3	Strongly oppose
4	NOT SURE > Do Not Read
1	Refused > Do Not Read

8. Would you be more or less likely to vote for a candidate for office who works to give people more choices in terms of where they receive long term care services, even if doing this meant using funds from nursing homes, or would this not make a difference in your level of support for the candidate? (n=800)

<u>%</u>	
56	More likely
5	Less likely
28	Wouldn't make a difference
10	NOT SURE > Do Not Read
2	Refused > Do Not Read

9. In the last twelve months, have you or anyone in your household provided unpaid care to a relative or friend 18 years or older to help them take care of themselves? This could include help with personal needs or household chores. It might be managing a person's finances, arranging for outside services, or visiting regularly to see how they are doing. This person need not live with you. (n=800)

<u>%</u>	
37	Yes
62	No
1	NOT SURE
<1	Refused

About You

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

D1.) Are you male or female (n=800)

<u>%</u>	
36	Male
64	Female

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

D3.) What is your current marital status? (n=800)

<u>%</u>	
63	Married
2	Not married, living with partner or significant other
19	Separated
9	Divorced
<1	Separated
4	Never married
0	NOT SURE
3	REFUSED

D4.) Think about Senate 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)

<u>%</u>	
63	Always vote
21	Vote most of the time
5	Vote about half the time
4	Seldom vote
4	Never vote
0	NOT SURE
3	REFUSED

D5.) Do you consider yourself to be a Democrat, Independent, Republican, or something else? (n=800)

<u>%</u>	
21	Republican
46	Democrat
16	Independent
7	Something else
2	NOT SURE
8	REFUSED

D6.) What is the highest level of education that you completed? (n=800)

<u>%</u>	
12	0-12 th grade (no diploma)
28	High school graduate (or equivalent)
14	Post-high school education (no degree)
11	2-year college degree
12	4-year college degree
5	Post-graduate study (no degree)
12	Graduate or professional degree (s)
<1	NOT SURE
5	REFUSED

D7.) Which of the following best describes your employment status? Are you...(n=800)

<u>%</u>	
19	Employed full-time
8	Employed part-time
60	Retired, not working at all
1	Unemployed but looking for work
7	Not in labor force for other reasons
<1	NOT SURE
4	REFUSED

D8.) Are you of Hispanic or Latino origin or descent? (n=800)

<u>%</u>	
1	Yes
94	No
1	NOT SURE
4	REFUSED

D9.) What is your race? Are you.... (n=800)

90	White/Caucasian
3	Black /African American
<1	American Indian or Alaska Native
<1	Asian
0	Native Hawaiian or other Pacific Islander
<1	Other (<i>please specify</i>): _____
<1	NOT SURE
6	REFUSED

D10.) 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 2006. Was it... (n=800)

%	
4	Less than \$10,000
11	\$10,000 to less than \$20,000
15	\$20,000 to less than \$35,000
15	\$35,000 to less than \$50,000
7	\$50,000 to less than \$60,000
6	\$60,000 to less than \$75,000
14	\$75,000 or more
4	NOT SURE
24	REFUSED

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