

## STATE BUDGETS & OLDER ADULT SERVICES: 2009 MINNESOTA Survey

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**AARP Minnesota, Aging Services of Minnesota and Care Providers of Minnesota** commissioned a recent survey to explore the views of self-identified, registered Minnesota voters about the state budget. The survey asked how Minnesotans feel about the importance of services provided by the state, and what they are willing to pay in increased taxes to maintain important services.

### ➤ **Support for Revenues**

**The survey indicates that there is support among Minnesotans for finding new ways to raise revenue to balance the state budget and avoid cuts in services.**

- ❖ To avoid cuts in long-term care services for older people and people with disabilities, at least **seven in ten** Minnesotans support:
  - Increasing taxes on households earning more than \$250,000 annually
  - Increasing taxes on cigarettes, liquor, beer, and wine.
- ❖ To avoid cuts in long-term care services for older people and people with disabilities, at least **six in ten** Minnesotans support:
  - Closing loopholes and exemptions
  - Allowing more state run casinos and expanding gaming.

### ➤ **Essential Services Must Be Maintained**

**There is support for increasing taxes to support state services, including long-term care, health care, transportation services and education.**

- ❖ Fifty-five percent of Minnesotans support a tax increase for long-term care services such as funding for nursing homes, assisted living, and homecare for older people and people with disabilities.
- ❖ Fifty-eight percent of Minnesotans support a tax increase for health care access for the uninsured.

### ➤ **Reforms Needed in Long-term Care**

**The survey indicates that Minnesotans need to better plan for their long-term care costs. It also indicates that Minnesotans are ready for reform of the system.**

- ❖ More than seven in ten respondents support a new way to pay for long-term care services where people would voluntarily contribute money to a fund to cover part of the cost.
- ❖ Six in ten survey respondents think it is important to provide support for informal caregivers, such as a tax break for low- to middle-income family care givers, who care for older persons and people with disabilities.

***METHODOLOGY:** The results are based on 802 responses to a telephone survey among self-identified registered Minnesota voters age 18 or older. The survey, conducted in March 2009, has a  $\pm 3.5$  percent sampling error. Data are weighted to represent the actual distribution by age and gender among registered voters in Minnesota.*

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**Detailed Findings:**

**State Budget Concerns**

- **More than half of Minnesota respondents recommend the state increase funding for K through 12 education. Forty-seven percent of Minnesotans recommend an increase in state funding for health care for the uninsured.**

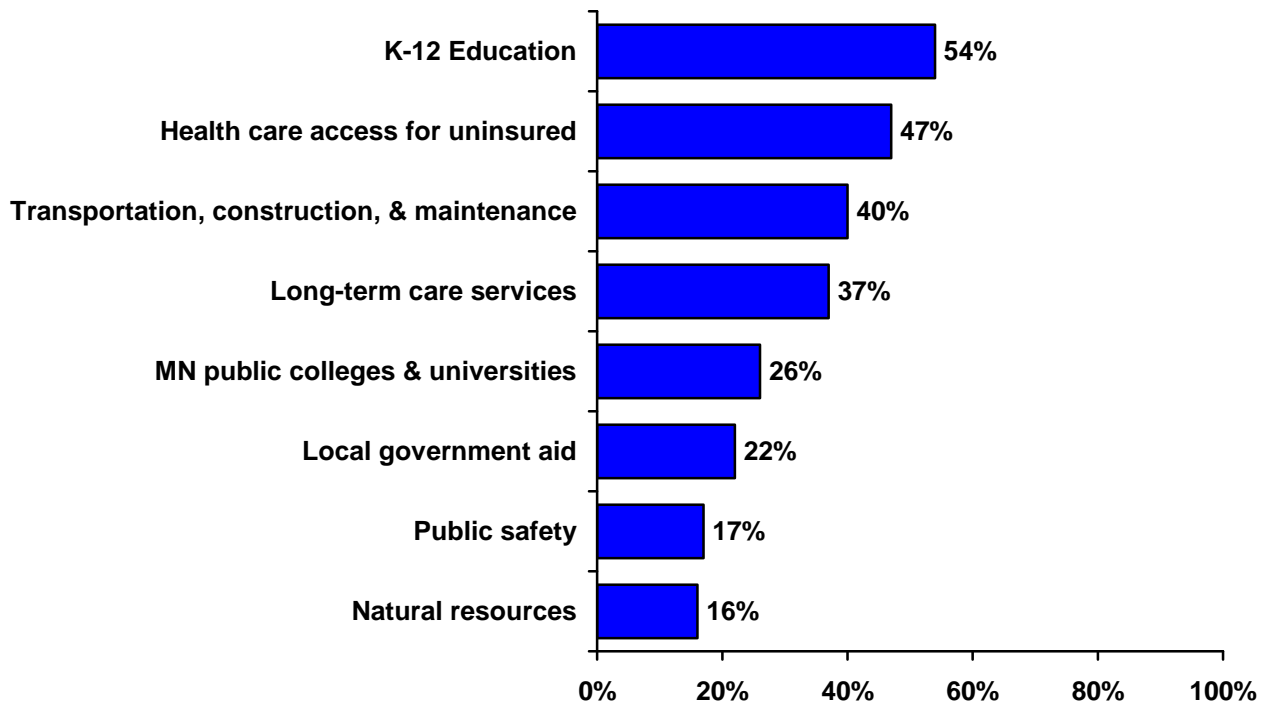
Minnesota is facing difficult economic choices as the Governor and Lawmakers try to balance the state budget. The State has a budget deficit of \$4.57 billion dollars in the 2009-2010 budget year. Therefore, it is necessary to prioritize budget items and examine a range of state services.

Survey respondents were asked to recommend which state services should receive an increase in funding, which should be maintained at current funding levels for the coming budget year, and which should be decreased. At least four in ten survey respondents identified K through 12 education; health care for the uninsured; and transportation, construction, and maintenance as services that should receive an increase.

Education and health care funding are both typically priorities for most state residents. The 2005 AARP Minnesota state budget survey found similar results. At least eight in ten Minnesotans opposed cuts to K through 12 and higher education as well as health care and long-term care services for older persons and people with disabilities as a way to help balance the budget.<sup>1</sup>

**State Services That Should Receive an Increase in Funding**

**N=802**



<sup>1</sup> Silberman, Susan L. (2005). Addressing the State Budget Deficit: A Survey of Minnesotans in 2005. AARP: Washington, D.C.

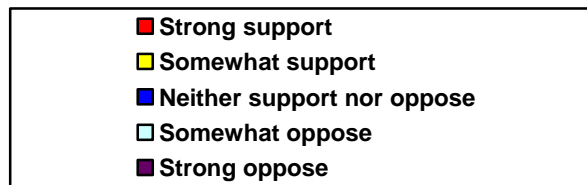
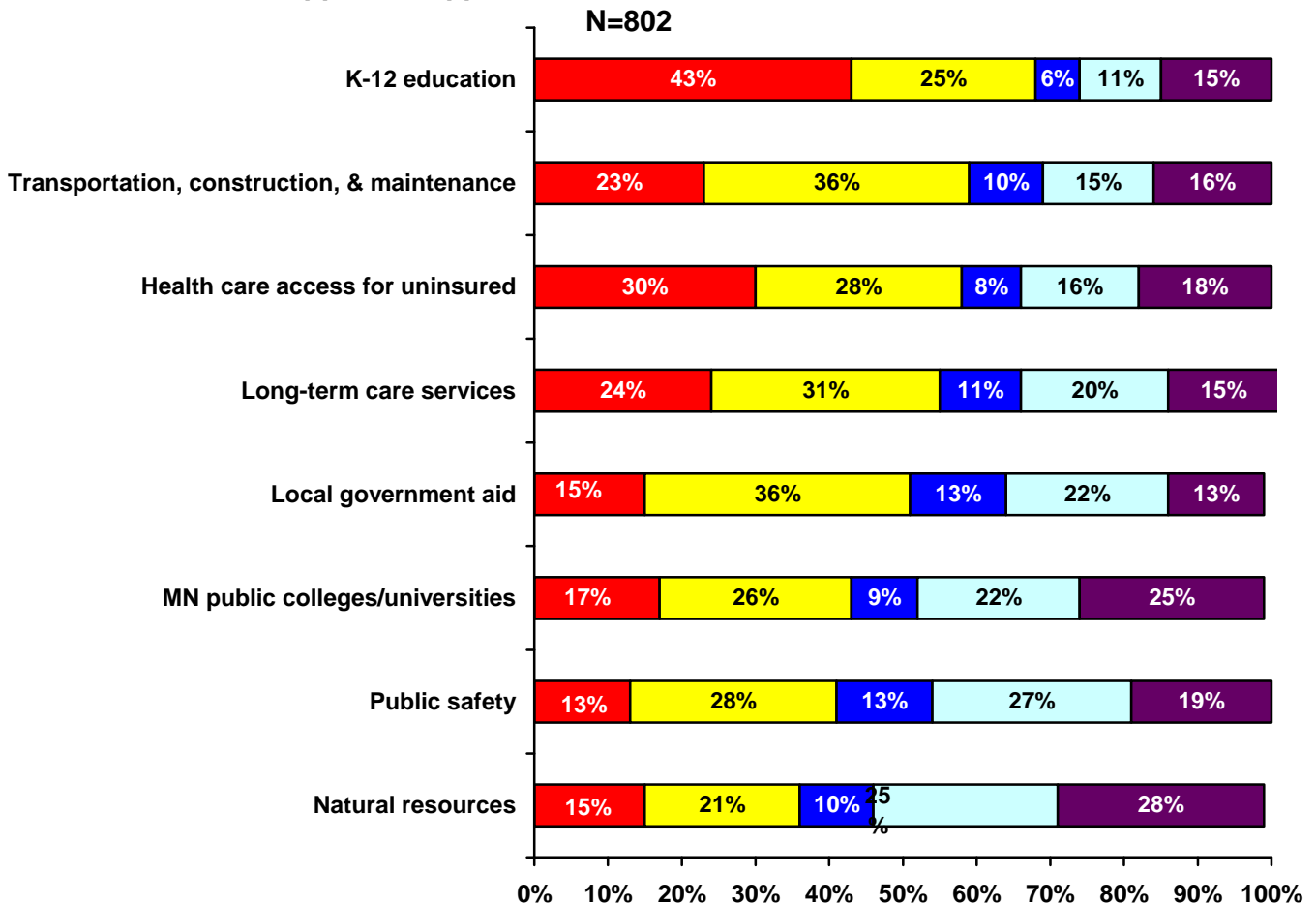
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- **At least half of Minnesota survey respondents support a state tax increase to provide four important services – education, transportation, health and long-term care services.**

Minnesota, like most other states, must balance its state budget. There are three major approaches to balancing a budget: cutting services, increasing state revenues, or a combination of service cuts and revenue increases. Survey respondents were asked if they support or oppose a state tax increase to provide specific services.

Two-thirds of Minnesotans support a tax increase to provide K through 12 education, while more than half support a tax increase for transportation, construction, and maintenance; health care access for the uninsured; and long-term care services. Local government aid to support services such as fire and police protection, parks and recreation, and senior centers also garnered support from half of survey respondents.

**Support or Oppose a State Tax Increase for Services**



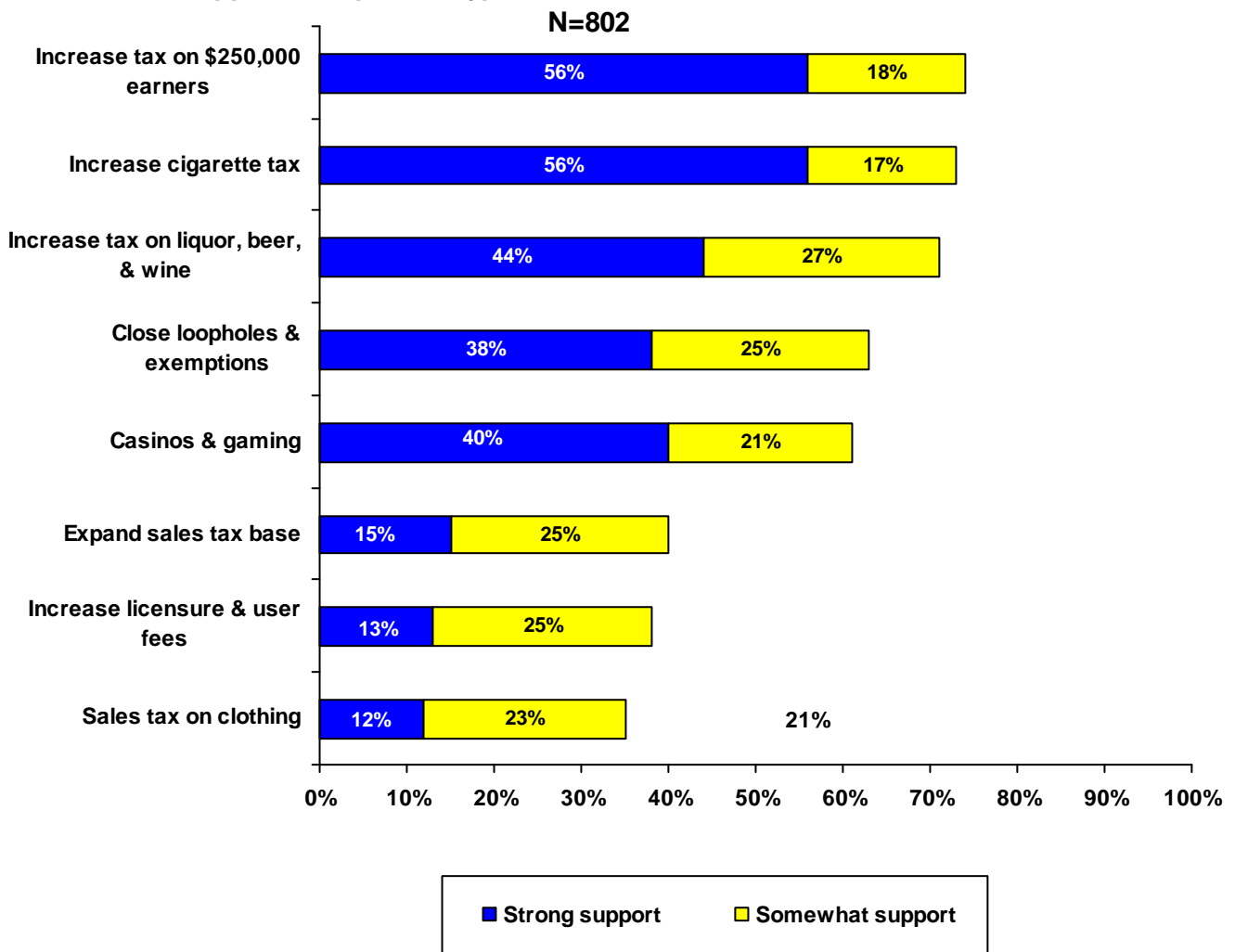
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- **Minnesotans support sin taxes, taxes on high income earners, and closing loopholes and exemptions to avoid cuts in long-term care services for older people and people with disabilities.**

One approach to balance the state budget and avoid cuts in services is to look for new ways to raise money. Survey respondents were asked to consider specific types of state taxes to avoid cuts in funding long-term care services. Long-term care services include services in nursing homes, assisted living, and home care for older people and people with disabilities.

Increasing taxes on households earning more than \$250,000 annually, increasing taxes on cigarettes, liquor, beer, and wine, as well as closing loopholes and exemptions, and allowing more state run casinos and expanding gaming all received support from at least six in ten survey respondents. In the 2005 AARP Minnesota budget survey, respondents supported increases in these same five state specific types of taxes.<sup>2</sup>

**Support for Specific Types of State Tax Increases for Services**



<sup>2</sup> Silberman, Susan L. (2005). Addressing the State Budget Deficit: A Survey of Minnesotans in 2005. AARP: Washington, D.C.

## STATE BUDGETS & OLDER ADULT SERVICES: 2009 MINNESOTA Survey

### Long- Term and In-Home Care Services

- **About one-quarter of survey respondents expect to pay for needed long-term care services for themselves or their family members with long-term care insurance. This is problematic because only five percent of Americans actually have long-term care insurance policies.**

When asked how they would expect to pay for needed long-term care services such as home care, assisted living, or a nursing facility, survey respondents indicate they would rely on long-term care insurance, private or employer health insurance, and government assistance such as Medicaid. The fact that one-quarter of respondents expect to use long-term insurance is problematic because only five percent of Americans actually have long-term care insurance.<sup>3</sup>

Base: Total Respondents		N=802 %
a.	Long-Term Care Insurance	24
b.	Private or Employer Health Insurance	18
c.	Government Assistance such as Medicaid	16
d.	Self-pay from Savings and Income	14
e.	Medicare	12
f.	Assistance from Family	4
g.	Other	8
h.	Don't know [DO NOT READ]	5

Many people do not realize that long-term care is not part of their standard health insurance coverage. So they incorrectly assume the costs will be covered. Also, Medicare and Medicaid do not cover most long-term care services. Individuals must qualify (financially and functionally) for coverage under these two government programs.

- **Survey respondents feel they have quality care options with nursing homes, assisted living facilities, and in-home care available in their communities. Similarly, they trust they and their loved ones would receive quality care in each of these long-term care settings.**

Minnesota respondents were asked if they felt they have quality long-term care options in their communities. Three-quarters of respondents feel they have quality care options for nursing homes and assisted living facilities; six in ten respondents feel they have quality care options for in-home care services. At least three-quarters of respondents surveyed trust they or a loved one would receive quality care in nursing homes, assisted living, and in-home health care.

<sup>3</sup> Telephone interview with Cynthia Depew, Media Relations, America's Health Insurance Plans. March 23, 2009.

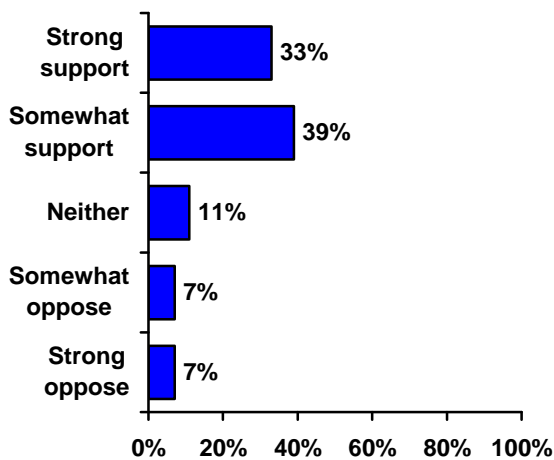
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- **Respondents support a new voluntary way to pay for long-term care services; they are less supportive of a new way to pay for long-term care that is mandatory.**

Survey respondents were asked if they support or oppose a new way of paying for long-term care services where people would voluntarily contribute money to a fund to cover part of the cost of long-term care. More than seven in ten respondents supported this voluntary new way to pay for long-term care service. However, support fell to four in ten when people were required to contribute to the fund.

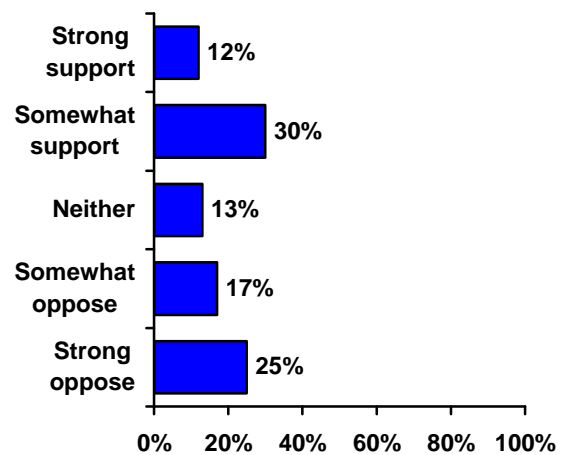
**Support for A Voluntary New Way to Pay for Long-Term Care Services**

N=802



**Support for a Required New Way to Pay for Long-Term Care Services**

N=802



- **More than six in ten respondents oppose the Governor’s proposal to change the standards that determine whether a person is eligible to receive publicly funded services that help them remain in their community.**

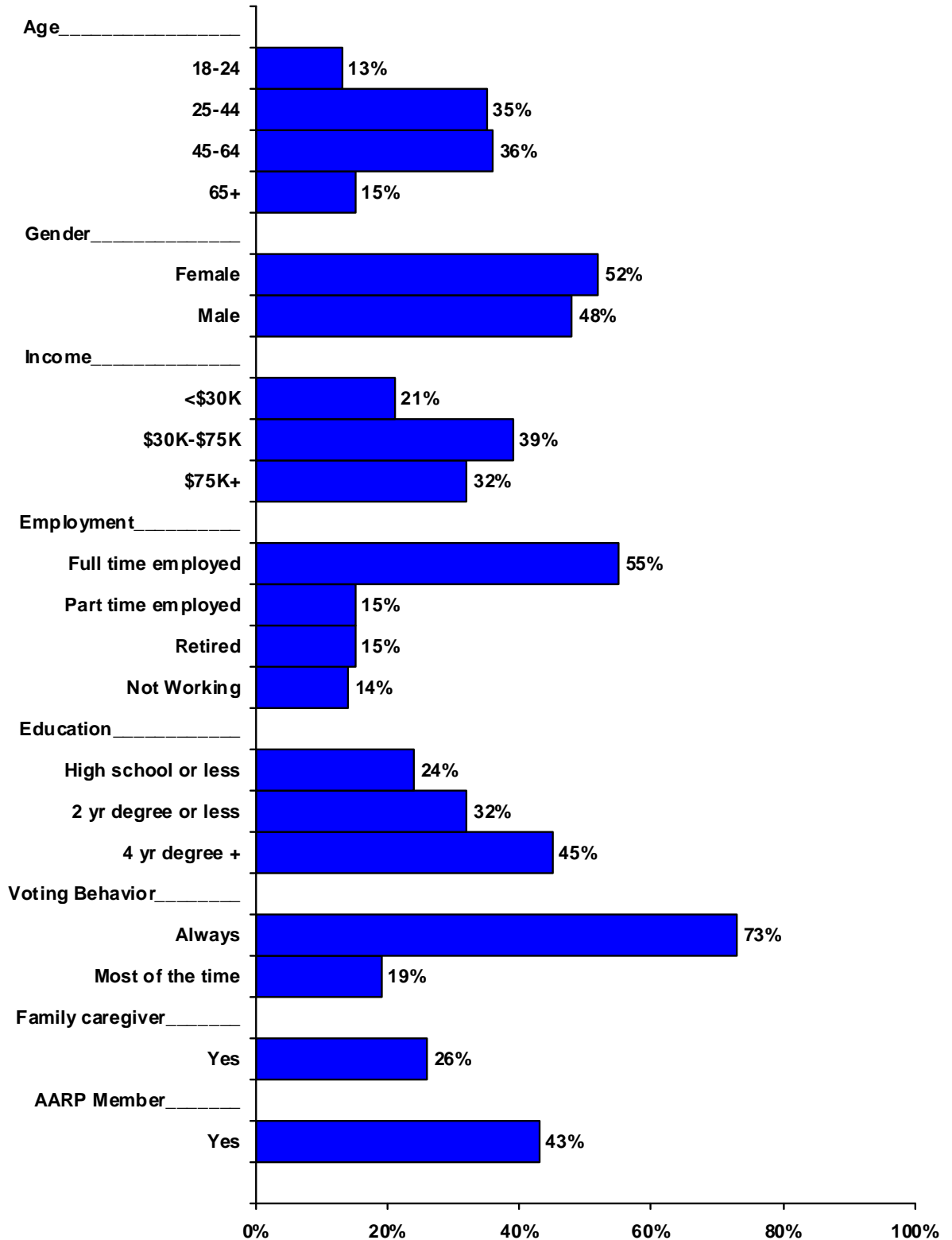
Currently, there are set standards to determine whether a person is eligible to receive publicly funded services that help them remain in their community. These services often enable older persons and people with disabilities to age in place. The Governor is proposing to change the standards so that fewer people are eligible for these services. More than six in ten survey respondents oppose the Governor’s proposal: 35 strongly oppose and 27 percent somewhat oppose.

- **Six in ten survey respondents think it is important to support informal care givers.**

Older Minnesotans and Minnesotans with disabilities receive the vast majority of their care from informal care givers. Survey respondents were asked how important it was to provide support for informal care givers, such as a tax break for low- to middle-income family care givers, who care for older persons and people with disabilities. Six in ten survey respondents think it is important to provide this type of support: 27 percent extremely important and 33 percent very important.

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**Respondent Demographics**



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**N=802, Sampling Error =±3.5%.**

**SCREENER:**

Hello, this is \_\_\_\_\_ calling from Woelfel Research, a national opinion research firm.

We are conducting this survey in Minnesota and would like to find out your opinions on Minnesota’s budget deficit and funding priorities. Your views are important and we would greatly appreciate your participation. Let me assure you, this is not a sales call and you will not be asked to buy anything either now or later. All of your responses are kept entirely confidential. The survey should take only about 10 minutes of your time.

**S1. Are you a resident of Minnesota who is at least 18 years old?**

1. Yes  
No [ASK TO SPEAK TO SOMEONE IN HH WHO IS A MINNESOTA RESIDENT
2. AGE 18+. IF NO ONE IN HH, TERMINATE]

**S2. Are you currently registered to vote in Minnesota?**

1. Yes  
No [ASK TO SPEAK TO SOMEONE IN HH WHO IS A MINNESOTA RESIDENT
2. AGE 18+. IF NO ONE IN HH, TERMINATE]

**S3. RECORD RESPONDENT’S GENDER. IF NECESSARY SAY: “To ensure it is recorded accurately, could you please state your gender?”**

Base: Total Respondents		N=802
		%
1.	Male	48
2.	Female	52

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1. **Minnesota is facing difficult economic choices as the Governor and Lawmakers try to balance the state budget. The State has a deficit of \$4.57 billion in the 2009 2010 budget year. I would like to ask your opinion on how you think Minnesota should prioritize its budget services.**

I am now going to read you a list of state services. Please tell me which **ONE** you think should be the top budget priority for Minnesota legislators. Which **ONE** do you think should be the bottom budget priority?

**(READ LIST & RANDOMIZE)**

Base: Total Respondents N=802		Overall Top Budget Priority %	Overall Bottom Budget Priority %
a.	Transportation, construction and maintenance for roads, bridges, and mass transit	15	11
b.	Education for K through 12	42	4
c.	Minnesota public colleges and universities	5	9
d.	Health care access for the uninsured	15	5
e.	Natural resources protection for fish and game, clean water, and wildlife habitat	3	33
f.	Public safety including courts and jails	4	10
g.	Local Government aid to support fire and police protection, parks and recreation, and senior centers	5	11
h.	Long-term care services, such as funding for nursing homes, assisted living, and homecare for older people and people with disabilities	7	9
i.	Don't know	2	7
j.	Refused	1	2

2. **Of the following services funded by the state, please tell me whether you would recommend that the state increase funding, decrease funding, or maintain funding at the current levels for the coming budget year. (READ & RANDOMIZE)**

Base: Total Respondents N=802	Increase %	Maintain %	Decrease %	DK %
a. Transportation, construction and maintenance for roads, bridges and mass transit	40	48	10	1
b. Education for K through 12 students	54	35	10	1
c. Minnesota public colleges and universities	26	50	23	1
d. Health care access for the uninsured	47	38	13	2
e. Natural resources protection for fish and game, clean water, and wildlife habitat	16	49	34	1
f. Public safety including courts and jails	17	63	17	2
g. Local Government aid to support and fire and police protection, parks and recreation and senior centers	22	62	14	2
h. Long-term care services, such as funding for nursing homes, assisted living, and homecare for older people and people with disabilities	37	51	10	2

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3. Now I'd like to focus on state services that are important to you and other Minnesotans. One approach to balance the state budget is to raise revenue. I am going to read you a list of state services. Please tell me if you support or oppose a state tax increase to provide the services. [INTERVIEWER INSTRUCTION: ON THIS QUESTION IF ASKED BY RESPONDENT ABOUT WHAT KIND OF STATE TAX, PLEASE SAY THAT THE NEXT QUESTION WILL EXAMINE SPECIFIC TAX OPTIONS.]

[READ: Do you support or oppose a state tax increase to provide] (Read & Randomize)

Strongly support, somewhat support, neither support nor oppose, somewhat oppose, and strongly oppose, don't know, refused [do not read last two options]

Base: Total Respondents N=802	Strongly Support %	Somewhat Support %	Neither support nor oppose %	Somewhat oppose %	Strongly oppose %	Don't know %
a. Transportation, construction and maintenance for including roads, bridges and mass transit?	23	36	10	15	16	1
b. Education for K through 12?	43	25	6	11	15	<0.5
c. Minnesota public colleges and universities?	17	26	9	22	25	1
d. Health care access for the uninsured?	30	28	8	16	18	1
e. Natural resources protection for fish and game, clean water, and wildlife habitat?	15	21	10	25	28	1
f. Public safety including courts and jails?	13	28	13	27	19	1
g. Local Government aid to support fire and police protection, parks and recreation, and senior centers?	15	36	13	22	13	1
h. Long-term care services, such as funding for nursing homes, assisted living, and homecare older people and people with disabilities?	24	31	11	20	15	1

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4. As I said before, one approach to balance the state budget and avoid cuts in services is to look for new ways to raise money. Now I am going to ask you about specific types of taxes to avoid cuts in funding for long-term care services. Long-term care services include services in nursing homes, assisted living, and homecare for older people and people with disabilities. Do you support or oppose [READ & RANDOMIZE] to avoid cuts in long-term care services for older people and people with disabilities?

[INTERVIEWERS PLEASE BE SURE TO READ THE ENTIRE LAST SENTENCE INCLUDING THE LAST PART ABOUT CUTS IN LONG TERM CARE SERVICES FOR OLDER ETC. ETC. WITH a) THROUGH h)]

Strongly support, somewhat support, neither support nor oppose, somewhat oppose, and strongly oppose, don't know, refused [do not read last two options]

Base: Total Respondents N=802	Strongly Support %	Somewhat Support %	Neither support nor oppose %	Somewhat oppose %	Strongly oppose %	Don't know %
a. Charging a sales tax on clothing?	12	23	4	18	43	1
b. Increasing the cigarette tax?	56	17	5	6	16	<0.5
c. Increasing the tax on liquor, beer, and wine?	44	27	4	9	16	<0.5
d. Increasing the income tax for higher income households earning more than \$250,000 annually?	56	18	2	9	15	<0.5
e. Closing business loopholes and exemptions?	38	25	11	9	12	5
f. Allowing state run casinos and expanding gaming?	40	21	7	9	21	2
g. Expanding the sales tax base to services that are not currently being taxed, such as home repairs, beauty salons, accounting, and legal services?	15	25	9	20	31	1
h. Increasing licensing and user fees, such as car and boat tags?	13	25	8	21	32	1

5. How familiar are you with how to pay for long-term and in-home care in your community? These services can include nursing homes, assisted living, home health care, hospice, Meals-On-Wheels, and other community services targeted for older adults and people with disabilities. Are you (READ.)

Base: Total Respondents		N=802 %
1.	Extremely familiar	11
2.	Very familiar	17
3.	Somewhat familiar	41
4.	Not very familiar	15
5.	Not at all familiar	16
6.	Don't know [DO NOT READ]	<0.5

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6. If you or a family member needed long-term care services such as home care, assisted living or a nursing facility, how would you expect to pay for the services? (READ & RANDOMIZE)

Base: Total Respondents		N=802
		%
a.	Long-Term Care Insurance	24
b.	Private or Employer Health Insurance	18
c.	Self-pay from Savings and Income	14
d.	Government Assistance such as Medicaid	16
e.	Medicare	12
f.	Assistance from Family	4
g.	Other	8
h.	Don't know [DO NOT READ]	5

7. Do you feel you have quality nursing home options available in your community? (READ LIST)

Base: Total Respondents		N=802
		%
1.	Yes	75
2.	No	10
3.	Don't know [DO NOT READ]	15

8. Do you feel you have quality assisted living facilities available in your community? (READ LIST)

Base: Total Respondents		N=802
		%
1.	Yes	74
2.	No	11
3.	Don't know [DO NOT READ]	15

9. Do you feel you have quality options for in-home care available in your area? (READ LIST)

Base: Total Respondents		N=802
		%
1.	Yes	62
2.	No	9
3.	Don't know [DO NOT READ]	28

10. Now I would like to ask you about your level of trust in receiving quality care in nursing homes, assisted living, and in home health care. What level of trust do you have that you or a loved one would receive quality of care in .....? (READ & RANDOMIZE)

Base: Total Respondents N=802	High level of trust %	A medium level of trust %	Little trust %	No trust %	Don't know %	Refused %
a. In nursing homes?	23	52	16	5	4	<0.5
b. In assisted living?	34	49	8	3	5	1
c. With in-home health care?	31	46	10	2	10	1

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11. Now, thinking about yourself and your family, how worried are you about your ability to afford long-term care services such as home care, assisted living or a nursing facility? Are you (READ)

Base: Total Respondents		N=802 %
1.	Very worried	13
2.	Somewhat worried	38
3.	Not too worried	31
4.	Not at all worried	17
5.	Don't know [DO NOT READ]	1

**INTERVIEWERS: PLEASE ROTATE QUESTIONS 12 AND 13 SO HALF OF RESPONDENTS GET VOLUNTARY (#12) FIRST AND HALF GET REQUIRED (#13) FIRST.**

12. How much would you support or oppose a new way of paying for long-term care services where people would voluntarily contribute money to a fund to cover part of the cost of long-term care. Would you strongly support, somewhat support, neither support nor oppose, somewhat oppose, or strongly oppose this plan?

Base: Total Respondents		N=802 %
1.	Strongly support	33
2.	Somewhat support	39
3.	Neither support nor oppose	11
4.	Somewhat oppose	7
5.	Strongly oppose	7
6.	Don't know [DO NOT READ]	4

13. How much would you support or oppose a new way of paying for long-term care services where most people would be required to contribute money to a fund to cover part of the cost of long-term care. Would you strongly support, somewhat support, neither support nor oppose, somewhat oppose, or strongly oppose this plan?

Base: Total Respondents		N=802 %
1.	Strongly support	12
2.	Somewhat support	30
3.	Neither support nor oppose	13
4.	Somewhat oppose	17
5.	Strongly oppose	25
6.	Don't know [DO NOT READ]	4

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14. In 2007, the Minnesota Legislature established a policy that over time would set rates for nursing homes based on the cost of care. The policy provides rates that pay for the true cost of care and quality staffing. The Governor is proposing to suspend the policy so rates will not be increased to reflect the costs of care. Do you support or oppose the Governor's proposal?

Base: Total Respondents		N=802
		%
1.	Strongly support	20
2.	Somewhat support	32
3.	Neither support nor oppose	11
4.	Somewhat oppose	20
5.	Strongly oppose	14
6.	Don't know [DO NOT READ]	4

15. Currently there are set standards to determine whether a person is eligible to receive publicly funded services that help them remain in their community. The Governor is proposing to change the standards so that fewer older and disabled Minnesotans are eligible for publicly funded services. Do you support or oppose the Governor's proposal?

Base: Total Respondents		N=802
		%
1.	Strongly support	10
2.	Somewhat support	20
3.	Neither support nor oppose	5
4.	Somewhat oppose	27
5.	Strongly oppose	35
6.	Don't know [DO NOT READ]	3

16. Informal caregivers provide the vast majority of care to older Minnesotans and Minnesotans with disabilities. How important is it to you to provide support for informal caregivers, such as a tax break for low to middle income family caregivers, who care for older persons or persons with disabilities?

Base: Total Respondents		N=802
		%
1.	Extremely important	27
2.	Very important	33
3.	Somewhat important	34
4.	Not very important	-
5.	Not at all important	5
6.	Don't know [DO NOT READ]	2

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### DEMOGRAPHICS

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

**D1. What is your age as of your last birthday \_\_\_\_\_? (in years)**

Base: Total Respondents		N=802 %
1.	18 to 24	13
2.	25 to 44	35
3.	45 to 64	36
4.	65+	15
5.	Refused	1

**D2. What is your current marital status? Are you currently.....**

Base: Total Respondents		N=802 %
1.	Married	63
2.	Not married, living with your partner or significant other	6
3.	Separated	1
4.	Divorced	8
5.	Widowed	6
6.	Or are you Currently single and never Married	16
7.	Don't know [DO NOT READ]	-
8.	Refused [DO NOT READ]	1

**D3. Thinking about your state elections for Minnesota Governor and Legislators in the last ten years, which of the following best describes your voting behavior? Would you say you vote always, most of the time, about half of the time, seldom, or would you say you never vote?**

Base: Total Respondents		N=802 %
1.	Always vote	73
2.	Most of the time	19
3.	About half of the time	4
4.	Seldom	2
5.	Never vote	<0.5
6.	Don't know [DO NOT READ]	1

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### D4. What is the highest level of education that you completed? [READ OPTIONS]

Base: Total Respondents		N=802
		%
1.	0-12 <sup>th</sup> grade, but with (no diploma)	3
2.	High school graduate (or equivalent)	21
3.	Post-high school education but with (no degree)	14
4.	2-year college degree	18
5.	4-year college degree	23
6.	Post-graduate study but with (no degree)	6
7.	Graduate or professional degree(s)	16
8.	Not sure [DO NOT READ]	<0.5
9.	Refused [DO NOT READ]	1

### D5. Which of the following best describes your current employment status? [READ OPTIONS]

Base: Total Respondents		N=802
		%
1.	Self-employed full-time	7
2.	Self-employed part-time	3
3.	Employed full-time	48
4.	Employed part-time	12
5.	Retired and not working at all	15
6.	Unemployed and looking for work	6
7.	Or are you not in the labor force for other reasons	8
8.	Not sure [DO NOT READ]	<0.5
9.	Refused [DO NOT READ]	1

### D6. Are you or your spouse currently a member of A-A-R-P? [Ask only of those age 45+] [IF D2 = 1 ASK: "Are you or your spouse currently a member of A-A-R-P?" IF D5 = 2 ASK: "Are you or your partner currently a member of AARP?" OTHERWISE ASK "Are you currently a member of AARP?"]

Base: Age 45+		N=417
		%
1.	Yes	43
2.	No	55
3.	Don't know [DO NOT READ]	1
4.	Refused [DO NOT READ]	1

### D7. Do you currently provide care to a family member or loved one?

Base: Total Respondents		N=802
		%
1.	Yes	26
2.	No	74
3.	Don't know [DO NOT READ]	<0.5
4.	Refused [DO NOT READ]	<0.5

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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 annual household income before taxes in 2008?

Base: Total Respondents		N=802
		%
1.	Less than \$10,000	6
2.	\$10,000 but less than \$20,000	6
3.	\$20,000 but less than \$30,000	9
4.	\$30,000 but less than \$40,000	10
5.	\$40,000 but less than \$50,000	10
6.	\$50,000 but less than \$75,000	19
7.	\$75,000 or more	32
8.	NOT SURE/DON'T KNOW (VOLUNTEERED)	2
9.	REFUSED (VOLUNTEERED)	7

*Those are all the questions I have! Thank you for your time!*

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. AARP does not endorse candidates for public office or make contributions to either political campaigns or candidates. We produce AARP The Magazine, the definitive voice for 50+ Americans and the world's largest-circulation magazine with over **34.5** million readers; AARP Bulletin, the go-to news source for AARP's **40** million members and Americans 50+; AARP Segunda Juventud, the only bilingual U.S. publication dedicated exclusively to the 50+ Hispanic community; and our website, AARP.org. AARP Foundation is an 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.

State Research brings the right knowledge at the right time to our state and national partners in support of their efforts to improve the lives of people age 50 and older. State research consultants provide strategic insights and actionable research to attain measurable state and national outcomes.

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