A large, thin, light-brown arc curves from the top right towards the bottom right. A vertical line extends from the top left corner down to a horizontal line, which then continues across the page. A small yellow square is positioned at the intersection of the vertical line and the horizontal line. Another small yellow square is located at the intersection of the horizontal line and the vertical line that descends from the bottom right corner.

**Long-Term Care:
An AARP Survey of
New York Residents
Age 50+**

March 2007



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An AARP Survey of New York Residents
Age 50+**

**Report Prepared by
Cassandra Burton and Katherine Bridges**

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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 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.

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Background

Americans are facing major long-term care challenges as the United States' population ages and people live longer. The fastest growing population in the United States is the cohort over the age of 85. In 2000, there were four million Americans in this age group, and there are projected to be 19 million by 2050. In 2001, roughly seven million Americans over the age of 65 needed long-term care. This number is expected to increase to 12 million by 2020.¹

In 2003, 13 percent of New York's population was age 65 and older (2,489,000 residents).² In 2015, the 65+ population will make up 14 percent of the state's population, and in 2025, it will be 16 percent.^{3,4}

The total spending on nursing home care for New York residents 1995 was \$8.7 billion. By 2030, total nursing home expenditures are expected to rise to \$39.4 billion (adjusted for inflation). Medicaid nursing home spending in New York alone is expected to rise from \$3.9 billion today to \$17.7 billion by 2030, an increase of 353 percent.⁵

States, including New York, are considering ways to relieve some of the strain that the anticipated growth of long-term care services will place on state budgets. Some states have created incentives to encourage more people to purchase long-term care policies in hopes of reducing future demands on Medicaid. Still others have adopted more stringent Medicaid eligibility rules in order to reduce the number of people applying for this assistance program.

Due to the expected growth of the aging population in New York along with recent proposals to encourage more people to plan for long-term care expenses in the future, AARP conducted this survey to explore the opinions of New York residents age 50 and older about long-term care issues. Specifically, the survey's goal was to assess their opinions in two main areas: 1) access, including where they would prefer to receive long-term care, the importance of having a single point of entry system, and the importance of having home and community-based services available; and 2) financing, including concern about costs of long-term care, confidence in their ability to pay for services, and opinions on long-term care insurance and long-term care savings accounts.

This report presents the findings from a telephone survey of 800 randomly selected New York residents age 50 and older, conducted from December 12 through December 22, 2006. The survey has a sampling error of +/-3.5%.⁶ The full annotated questionnaire is contained in the appendix of this report.

¹ Health Insurance Association of America. "Guide to Long-Term Care" <http://www.hiaa.org/consumer/guideltc.dfm>

² OASDI Beneficiaries by State and County, 2003. Social Security Administration: http://www.ssa.gov/policy/docs/statcomps/oasdi_sc/2003/table1.html

³ Projections of the Population, By Age and Sex, of States: 1995 to 2025. United States Census Bureau: <http://www.census.gov/population/projections/state/stpjage.txt>

⁴ Projections of the Total Population of States: 1995 to 2025. United States Census Bureau: <http://www.census.gov/population/projections/state/stppop.txt>

⁵ Long-Term Care Factsheet

http://www.nyltcb.com/what_you_need.shtmls

⁶ See page 16 for a full description of the survey methodology.

Survey Highlights

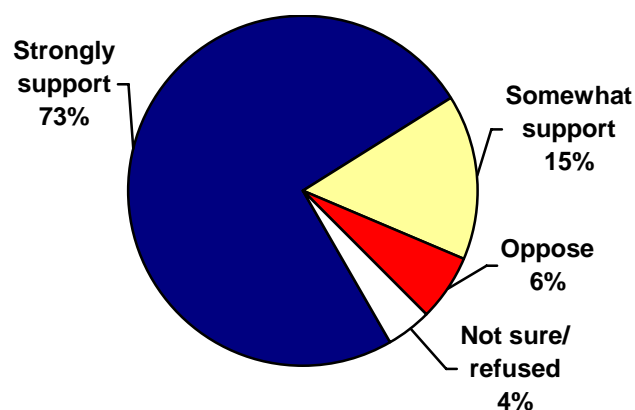
- Nearly nine in ten (88%) New York residents age 50+ support the state legislature increasing funding for home and community-based services, such as in-home health care, that allows people to remain in their own home as they age. More than seven in ten of these residents would still support an increase even if it means that state taxes would increase.
- New York residents want to be able to age in place. Most say they would prefer to receive long-term care for themselves or a family member at home with assistance from family, friends, and home care professionals, such as a nurse or personal care aid.
- More than three-quarters of New York residents age 50+ think it would be extremely or very important to have a central place to get information about all types of long-term care services if they or a family member needed long-term care.
- Six in ten New Yorkers are very or somewhat worried about their ability to afford long-term care services for themselves or family members. At about \$35,000 a year, more than half of residents 50+ in New York are not very or not at all confident they could afford to pay for assisted living for three years. Even more residents, about two-thirds (67%), are not confident they could afford to pay for nursing home care for a three year period given that the average private pay nursing home rate in New York is \$103,000 a year.
- The top reason given by New Yorkers age 50+ who say they have not purchased long-term care insurance is that it is too expensive. However, most of the residents (50%) who do not have long-term care insurance say they would be more likely to purchase a long-term care policy if the State offered larger tax incentives. Moreover, the majority of residents surveyed strongly or somewhat support offering payroll deductions as a way to save for long-term care.

Detailed Findings

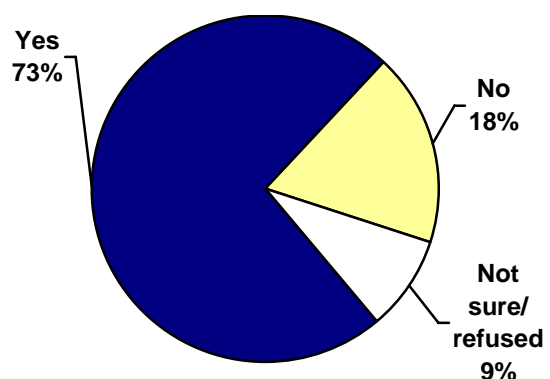
New York residents age 50 and older would prefer to receive long-term care services at home and support increasing funding for home and community-based services, even if it means an increase in state taxes.

A large majority of New York residents age 50 and older support the New York State Legislature increasing funding for home and community-based services, such as in-home health care, that allow people to remain in their own home as they age. More importantly, nearly three-quarters of these residents would still support an increase even if it meant that state taxes would increase.

Support for Increasing Funding for Home and Community-Based Services
(N=800)

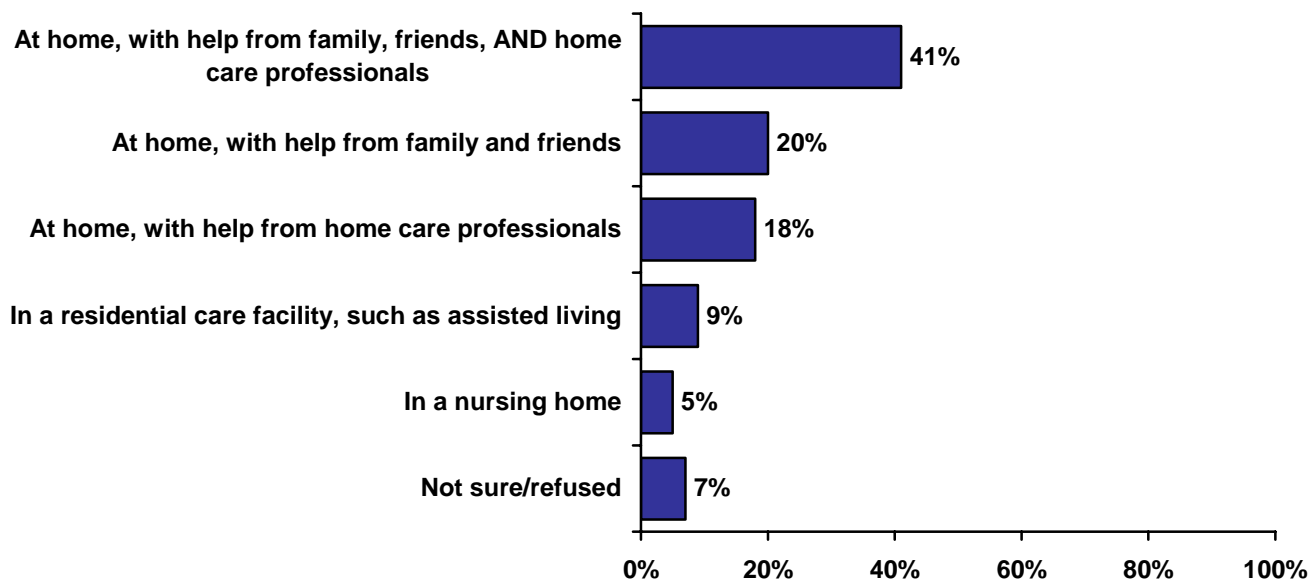


Support for Increasing Funding, Even if it Means Increasing State Taxes
(n=723 those who support an increasing in funding)



The level of support for increased funding for home and community-based services is not surprising given that most respondents say they would prefer to receive long-term care for themselves or a family member at home with assistance from family, friends, and home care professionals. About one in ten New York residents age 50+ say they would prefer to have long-term care provided in a residential facility, such as assisted living. Only five percent would prefer nursing home care. Furthermore, three-quarters of New York residents age 50+ say it should be a top or high priority for AARP New York to work on ensuring the availability of a broad range of long-term care services throughout the state that will allow people to remain in their own homes.

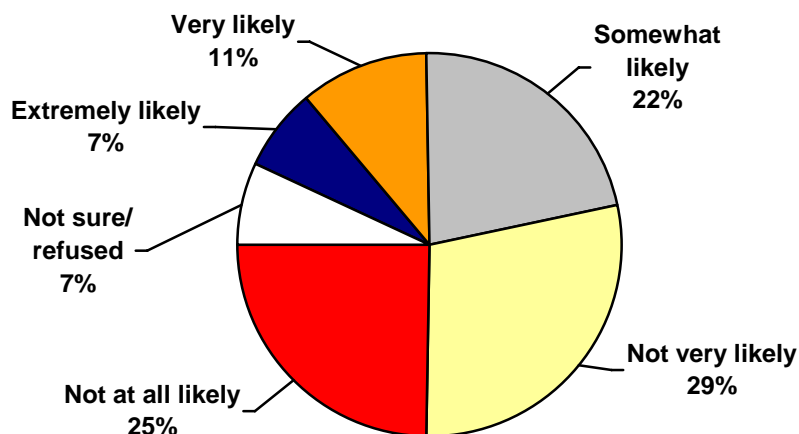
Preference for Long-Term Care Settings (N=800)



About one-quarter of New Yorkers age 50+ have a family member receiving long-term care services, or they are receiving services for themselves. However, four in ten say they or a family member are likely to need long-term care services in the next five years.

Fifteen percent of residents age 50 or older are currently caring for a spouse or older family member, and another one in ten (9%) are receiving long-term care services or have an older family member who is receiving such services. However, based on respondent predictions, the number of residents receiving long-term care services is likely to increase: four in ten residents age 50 and older say they or a family member is at least somewhat likely to need long-term care services in the next five years.

Likelihood of Needing Long-Term Care Services in the Next Five Years (N=800)



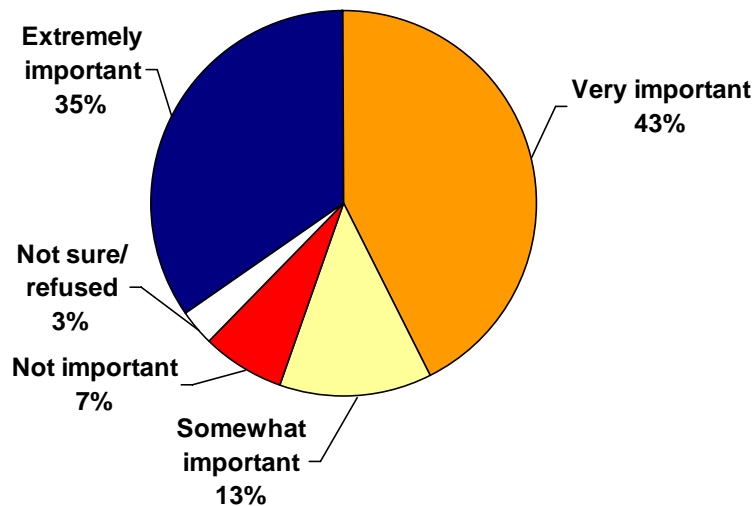
Most New Yorkers providing care for a family member are employed, and many have taken at least one sick or personal day off to provide care.

Of those New York residents age 50 and older currently providing care for a family member at home, a majority (54%) are employed. Nearly half (46%) of these employed caregivers report they have used sick or personal days in 2006 to care for their family member, with one in five reporting they have taken 10 or more days off.

New York residents think it would be important to have a central place to get long-term care information.

With many residents age 50 and older currently providing care to someone in their family and nearly half anticipating long-term care needs in the near future, it is not surprising that more than three-quarters of New Yorkers think it would be extremely or very important to have a central place to get information about all types of long-term care services available.

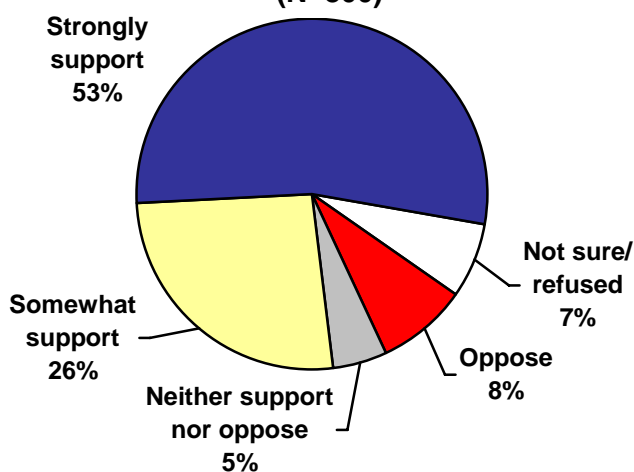
Importance of Having a Central Place to Get Information About Long-Term Care (N=800)



New Yorkers age 50+ support giving individuals the choice of hiring and managing their own personal care assistance.

Currently, many older adults who receive financial assistance for long-term care services at home have little or no input as to who provides their personal care assistance since they have to rely on an agency to hire and manage these workers. More than three-quarters of New Yorkers age 50+ strongly or somewhat support giving individuals the choice of hiring and managing their own personal care assistance. Less than one in ten members oppose this proposal.

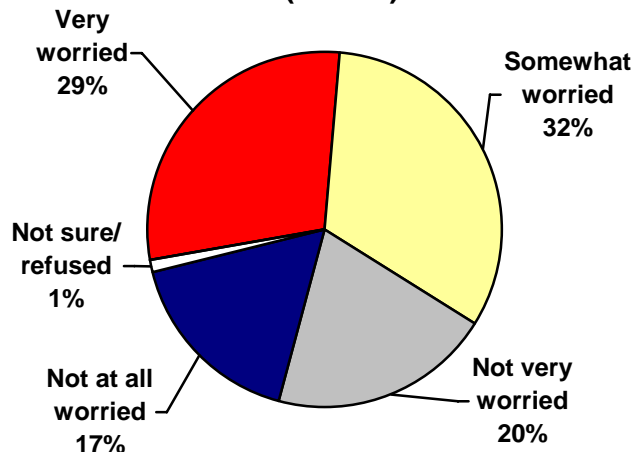
Support for Giving Individuals the Choice of Hiring and Managing Personal Care Assistants (N=800)



New York residents age 50+ are concerned about affording long-term care services, and most are not confident they could afford the cost of care if they needed it.

Given that many respondents say they are likely to be confronted with the need for long-term care in the next five years, long-term care costs will be an immediate concern for many New Yorkers. Six in ten New Yorkers are very or somewhat worried about their ability to afford long-term care services for themselves or family members. Twenty percent say they are not very worried, while one in six are not at all worried.

Worry About Being Able to Afford Long-Term Care Services (N=800)

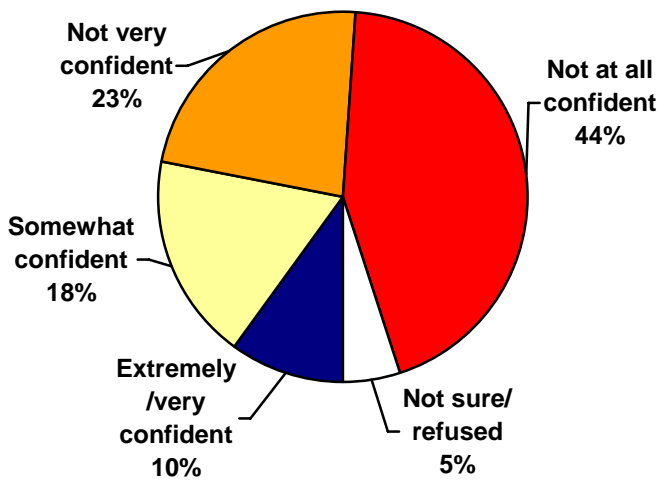


In 2006, The MetLife Mature Market Institute estimated that a semi-private room in a New York nursing home would cost an individual on average between \$91,615 and \$121,545 a year.⁷ Given the MetLife overall state average of about \$103,000 per year,⁸ survey respondents were asked how confident they were that they could afford the cost of care if they needed to live in a nursing home for three years. Two-thirds (67%) of New York residents age 50+ report they are not confident they would be able to pay for nursing home care for a three year period.

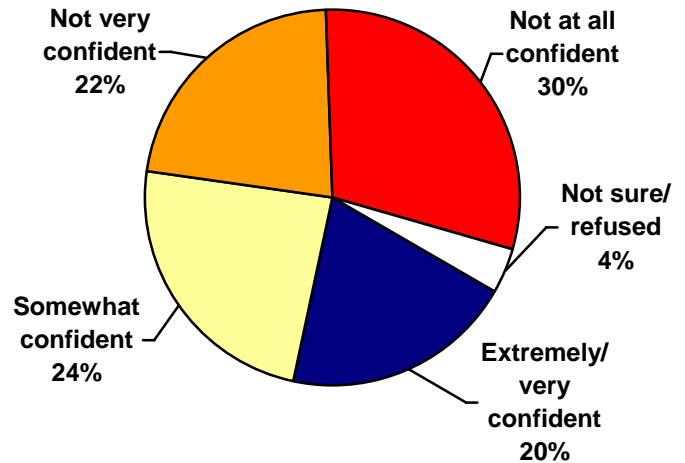
In a similar report, The MetLife Mature Market Institute estimated that the average yearly cost of assisted living in New York would cost an individual on average between \$30,708 and \$40,452 a year.⁹ Given the overall state average of about \$35,000,¹⁰ survey respondents were asked how confident they were that they could afford the cost of assisted living for three years.

More than half of New Yorkers age 50+ are not very or not all confident they could pay for assisted living for this period of time.

Confidence in Being Able to Pay for Nursing Home Care for Three Years (N=800)



Confidence in Being Able to Pay for Assisted Living for Three Years (N=800)



⁷ *The MetLife Market Survey of Nursing Home and Home Care Costs* (September 2006). The MetLife Mature Market Institute, Westport, CT. Retrieved February 13, 2007 from <http://www.metlife.com/WPSAssets/18756958281159455975V1F2006NHHMarketSurvey.pdf>

⁸ Calculated from average costs in New York City (\$121,545), Rochester (\$95,995) and Syracuse (\$91,615).

⁹ *The MetLife Market Survey of Assisted Living Costs* (September 2006). The MetLife Mature Market Institute, Westport, CT. Retrieved February 13, 2007 from

<http://www.metlife.com/WPSAssets/19759823911162238386V1F2006AssistedLivingStudy.pdf>

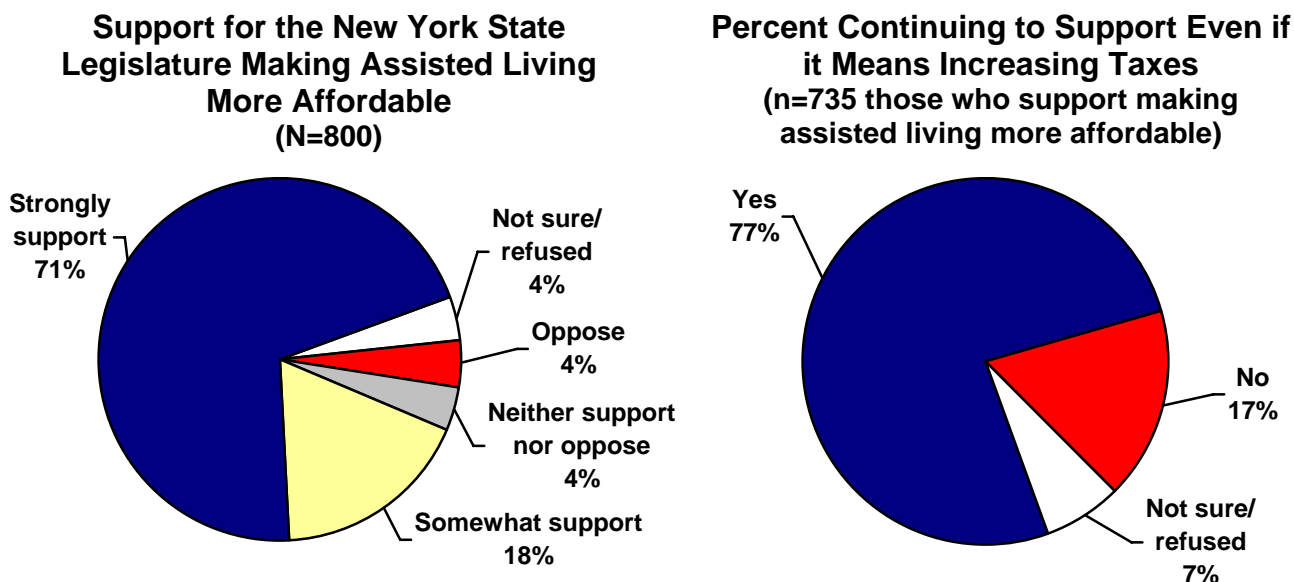
¹⁰ Calculated from average costs in New York City (\$40,452), Rochester (\$34,692) and Syracuse (\$30,708).

New York residents age 50+ support the state legislature making assisted living more affordable even if it means having to increase state taxes.

Currently in New York, 48 percent of assisted living facilities are private-pay facilities, relying almost exclusively on the private resources of residents and their families for payment. While many New York residents are able to pay privately for the assisted living, the cost of such care is unaffordable to most.¹¹ The State does pay for assisted living care through Medicaid, but the program is fairly limited, both in terms of eligibility and the number of residents who can receive Medicaid coverage in this setting.¹²

About three-quarters (74%) of residents in New York assisted living facilities have incomes of less than \$25,000 (well below the reported average cost of care per year). This means that some residents in private-pay assisted living will exhaust their resources and will have to either transfer to public pay assisted living facilities or nursing homes.¹³

As such, a large majority of New York residents age 50 and older strongly or somewhat support the State Legislature making assisted living more affordable for low- and middle-income people. Further, more than three-quarters of these New Yorkers would still support making assisted living more affordable even if it meant that state taxes would also increase.



¹¹ *Long-Term Care Factsheet*. Retrieved from http://www.nyltcb.com/what_you_need.shtml

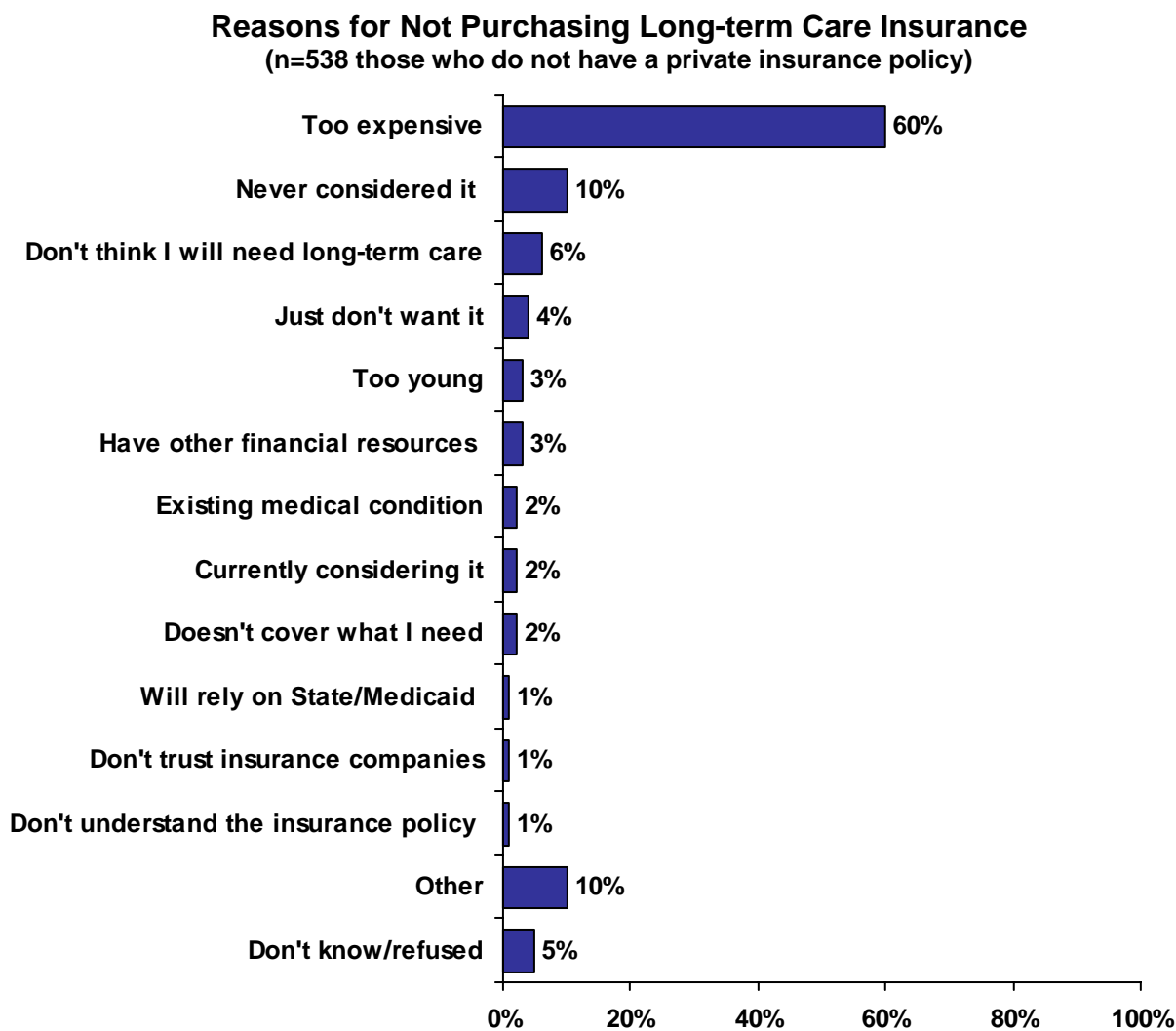
¹² NY Department of Health. Retrieved from http://www.health.state.ny.us/health_care/medicaid/program/longterm/alps.htm

¹³ *Assisted Living in New York State: A Summary of Findings*. Retrieved from http://www.ltccc.org/papers/assisted_living_project.htm

Cost is the primary barrier for New Yorkers age 50+ who do not have long-term care insurance. However, tax incentives could entice more to purchase them.

Long-term care insurance has often been looked to as a fix to rising Medicaid costs for many states. In New York, the State reports that about 300,000 policies are in effect, mostly with those ages 55 and older (72%).¹⁴ However, in this survey one-quarter (25%) of residents age 50 and older say they currently have a long-term care insurance policy—or about 1.5 million residents age 50 and older.¹⁵ The gap between these figures suggests that many people think they are covered for long-term care costs when they actually are not.

Still the majority of New Yorkers have not purchased long-term care insurance. As we find here in this survey, the top reason given by residents who say they have not purchased a policy is that it is too expensive.

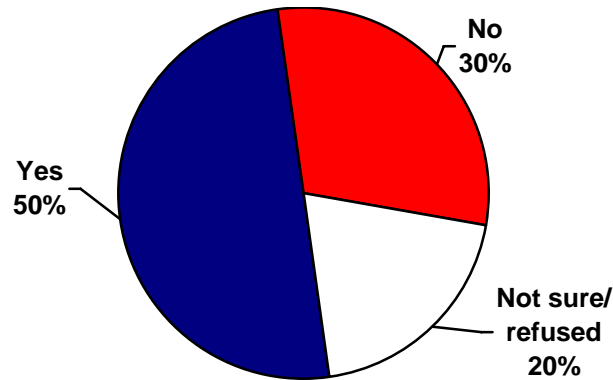


¹⁴ New York State Insurance Department. “Long Term Care Insurance Options In New York State: A Report to the Governor and Legislature” <http://www.ins.state.ny.us/acrobat/ltrcpt05.pdf>

¹⁵ 2005 AARP data provided by Claritas, Inc. using Census data and projections.

Currently, the State of New York offers residents who have long-term care insurance a tax credit for 20 percent of the amount they pay in premiums. Half of the New York residents surveyed who currently do not have long-term care insurance say they would be more likely to purchase a policy if the State offered larger tax credits.

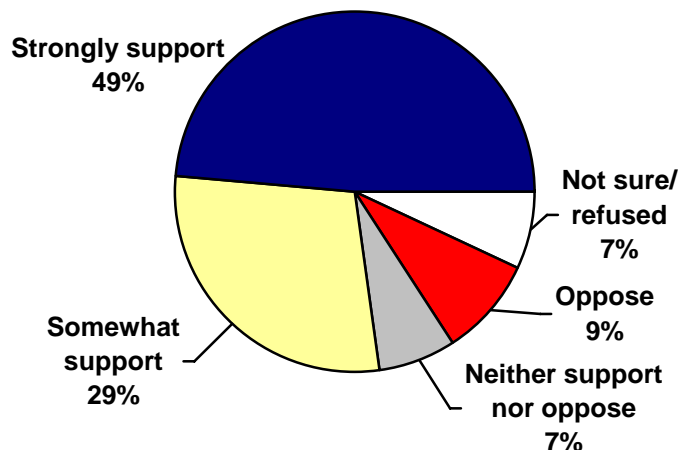
**Likelihood of Purchasing a Long-Term Care Policy
If New York Offered Larger Tax Credits**
(n=603 those who do not have long-term care insurance)



New York residents age 50+ support having a policy that allows people to make tax-free payroll deductions to support their future long-term care needs.

Another proposal to encourage people to prepare for their long-term care needs would allow individuals to make tax-free payroll deductions to save for long-term care as they currently can for retirement or college savings. Nearly eight in ten New Yorkers age 50 and older strongly or somewhat support a policy that would allow people to make tax-free payroll deductions to save for future long-term care needs. Only about one in ten New Yorkers are in opposition to this proposal.

**Support for a Policy that Allows People to Make Tax-Free
Payroll Deductions to Save for Long-Term Care**
(N=800)



Summary

New York residents age 50 and older clearly would prefer to receive long-term care at home, not only from health care professionals but also with the assistance of family and friends. As further evidence of this preference, New Yorkers support the state legislature increasing funding for home and community-based services such as in-home health care that allows people to remain in their own home as they age. They also believe it is important to have a central location where they can get information about all types of long-term care services.

The cost of long-term care is undoubtedly a concern for many New Yorkers age 50 and older. Over half of respondents say they are worried about the costs of long-term care, and this concern is further exemplified by the low levels of confidence reported when they are asked about their ability to afford the costs of assisted living and nursing home care for three years. Not surprisingly then, residents are in support of the legislature working to make assisted living more affordable, and this support is still fairly strong even if it means an increase in state taxes.

At this time, few older New Yorkers have long-term care insurance; but the top reason for not purchasing a policy is cost—not that they do not think they will need it or that they intend to rely on the State for care. However, many residents say they would be more likely to buy a policy if New York offered larger tax credits. Residents are also supportive of a proposal that would allow them to take tax-free payroll deductions in order to save for future long-term care costs.

Together these findings show that New York residents age 50 and older have a clear preference for having access to long-term care services that will enable them to age in place either at home, or in other community settings, such as assisted living, and they would be supportive of legislative proposals that would help them realize these preferences should they need long-term care.

Methodology

The present report is based on a telephone survey of 800 randomly selected New York residents age 50 and older, conducted from December 12 through December 22, 2006, by Alan Newman Research. In addition, another 200 interviews were completed in each of three State Senatorial Districts: 1, 15, 47.¹⁶ Eligible households were initially identified based on telephone exchange. Interviewers screened each household for an adult 50 or older and confirmed their place of residence by self-reported zip code and, if necessary, self-reported Senate District and name of their New York State.

Data were weighted to reflect the actual distribution of age and gender for the population according to the U.S. Census Bureau: Census 2000.¹⁷ Responses are shown for both the entire sample and for key subgroups based on respondent age, gender, education, household income, AARP membership, voting frequency, provision of care for spouse or family member, and likelihood of using long-term care in next five years.

The sample was generated using a random digit dialing process designed to reach all households in New York State with telephone service. An additional sample was ordered for exchanges where at least 80 percent of the population covered by that exchange lives inside one of the three targeted Senate Districts.¹⁸ By using this criterion, at least 80 percent of all block groups within each Senate District were eligible for inclusion of the study.

The total sample of 1,400 respondents (800 statewide and 200 in each of three State Senatorial Districts) yields a maximum statistical error of $\pm 2.6\%$ at the 95% level of confidence. This means that in 95 out of 100 samples of this size, the results obtained in the sample would be within ± 2.6 percentage points of the results obtained had everyone in the population been interviewed. The margin of error will be larger within subgroups of the survey population. For example, among the statewide sample only, a sample size of 800 results in a maximum statistical error of $\pm 3.5\%$ at the 95% level of confidence.

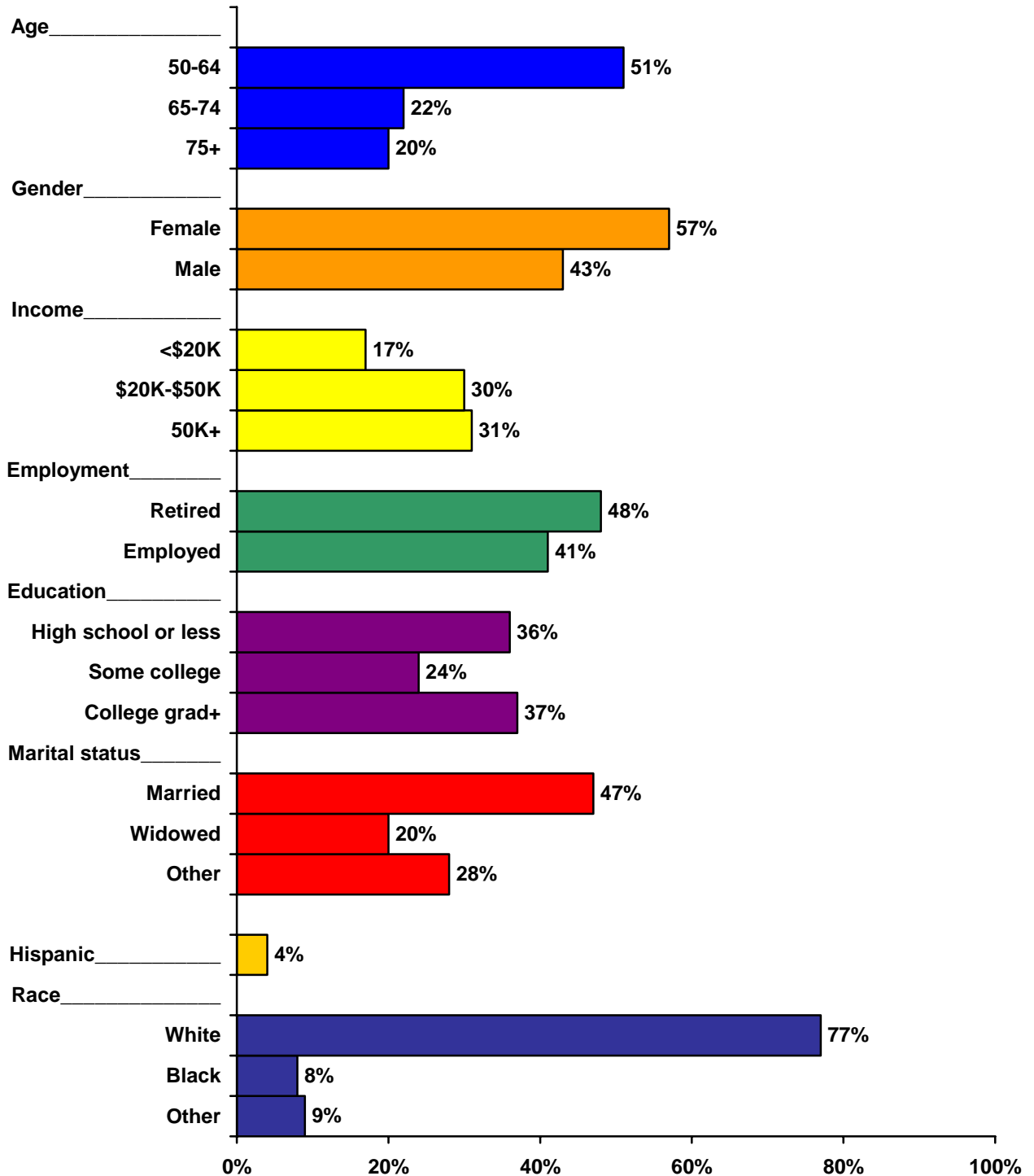
Interviews took place between 5:30 p.m. and 9:00 p.m. If necessary, up to 10 call attempts per telephone number were made to reach an eligible respondent. All numbers were called at multiple times of the day as well as days of the week to maximize each resident's opportunity for inclusion in the study. Near the end of the study, additional efforts were made to reach non-contacted households and to convert initial refusals.

¹⁶ Data from these districts are not included in this report.

¹⁷ Weight values ranged from a low of 0.84 to a maximum of 1.41. The average weight value was 1.04.

¹⁸ MSG provided this block group information based on FIPS codes. By overlaying exchanges on this block group information, sample can then be ordered based on the percent of the population covered by that exchange falling within a particular geographic area, such as NY Senatorial Districts.

Demographic Characteristics of Respondents (N=800)



Annotated Questionnaire

2006 AARP New York Long-Term Care Survey

800 New York Residents Age 50+

Introduction

Hello, this is _____ from ANR, a national research company. We are calling residents of New York 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.

- 1. First, are you currently caring for a spouse or an older family member, such as a parent or in-law, either in your own home or in theirs?**

<u>%</u>	
15	Yes
84	No (GO TO QUESTION 5 INTRO)
1	Not sure (VOLUNTEERED)
0	Refused (VOLUNTEERED)

- 2. Does the person you are caring for use any services to help them remain at home, such as home-delivered meals, nursing care, home health care, or chore services? (n=119)**

<u>%</u>	
28	Yes
72	No
0	Not sure (VOLUNTEERED)
0	Refused (VOLUNTEERED)

- 3. Are you currently employed? (n=119)**

<u>%</u>	
54	Yes
46	No (GO TO QUESTION 5 INTRO)
0	Not sure (VOLUNTEERED) (GO TO Q5 INTRO)
0	Refused (VOLUNTEERED) (GO TO Q5 INTRO)

4. How many sick or personal days have you used this year to care for this person? (n=64)

<u>%</u>	
51	None
9	1-3
11	4-5
6	6-9
20	10 or more
3	Not sure (VOLUNTEERED)
0	Refused (VOLUNTEERED)

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.

5. (DO NOT ASK IF Q2=1) Are you or someone else in your family, such as a spouse, parent, or in-law currently receiving these types of services? (n=767)

<u>%</u>	
9	Yes
91	No
1	Not sure
<.5	Refused

6. How likely is it that you or a family member will need long-term care services in the next five years? Would you say you or a family member are...

<u>%</u>	
7	Extremely likely
11	Very likely
22	Somewhat likely
29	Not very likely, or
25	Not at all likely to need long-term care services in the next five years?
7	NOT SURE (VOLUNTEERED)
0	REFUSED (VOLUNTEERED)

7. If you or a family member needed long-term care services, where would you want to have this care provided...[READ LIST, RECORD ONE RESPONSE ONLY]

<u>%</u>	
20	At home, with help from family and friends
18	At home, with help from home care professionals
41	At home, with help from family, friend, AND home care professionals
9	In a residential care facility, such as assisted living
5	In a nursing home
7	NOT SURE (VOLUNTEERED)
<.5	REFUSED (VOLUNTEERED)

8. If you or a family member needed long-term care services, how important would it be to you to have a central place where you could get information about all types of long-term care services as well as apply for the services and benefits you or your family member are eligible for?

<u>%</u>	
35	Extremely important
43	Very important
13	Somewhat important
3	Not very important
4	Not at all important
2	NOT SURE (VOLUNTEERED)
<.5	REFUSED (VOLUNTEERED)

9. How much of a priority should it be for AARP in New York to work on ensuring the availability of a broad range of long-term care services throughout the state that will allow people to remain in their own homes?

<u>%</u>	
43	Top priority
32	High priority
11	Medium priority
2	Low priority
4	Not a priority
6	NOT SURE (VOLUNTEERED)
1	REFUSED (VOLUNTEERED)

10. How strongly would you support or oppose the New York State Legislature increasing funding for home and community-based care services, such as in-home health care, that allow people to remain in their own home as they age instead of going to a nursing home?

<u>%</u>	
73	Strongly support
15	Somewhat support
3	Neither support nor oppose
1	Somewhat oppose [SKIP TO QUESTION 12]
5	Strongly oppose [SKIP TO QUESTION 12]
3	NOT SURE (VOLUNTEERED) [SKIP TO QUESTION 12]
<.5	REFUSED (VOLUNTEERED) [SKIP TO QUESTION 12]

11. IF Q10=1, 2, or 3: Would you support increasing funding for home and community-based services even if it meant an increase in state taxes? (n=723)

<u>%</u>	
73	Yes
18	No
9	NOT SURE (VOLUNTEERED) [SKIP TO QUESTION 12]
<.5	REFUSED (VOLUNTEERED) [SKIP TO QUESTION 12]

12. Currently, older adults who receive long-term care services at home have little or no input as to who provides their personal care assistance since they have to rely on an agency to hire and manage these workers. How strongly would you support or oppose giving individuals the choice of hiring and managing their own personal care assistants?

<u>%</u>	
53	Strongly support
26	Somewhat support
5	Neither support nor oppose
4	Somewhat oppose
4	Strongly oppose
7	Not sure (VOLUNTEERED)
1	Refused (VOLUNTEERED)

13. How worried are you about being able to afford long-term care services for yourself or your family?

<u>%</u>	
29	Very worried
32	Somewhat worried
20	Not very worried
17	Not at all worried
1	Not sure (VOLUNTEERED)
<.5	Refused (VOLUNTEERED)

14. In 2005, the average cost of nursing home care in New York was about \$8600 a month—or about \$103,000 a year. Knowing this, how confident are you that you could afford the cost of nursing home care for yourself for 3 years? Are you...(IF RESPONDENT ASKS OR HESITATES ON AMOUNT: This would be about \$309,000 for three years.)

<u>%</u>	
4	Extremely confident
6	Very confident
18	Somewhat confident
23	Not very confident
44	Not at all confident
4	Not sure (VOLUNTEERED)
1	Refused (VOLUNTEERED)

15. In 2005, the average cost of assisted living in New York was about \$2900 a month—or about \$35,000 a year. Knowing this, how confident are you that you could afford the cost of care in an assisted living facility for yourself for three years? Are you..... (IF RESPONDENT ASKS OR HESITATES ON AMOUNT: This would be about \$105,000 for three years.)

<u>%</u>	
7	Extremely confident
13	Very confident
24	Somewhat confident
22	Not very confident
30	Not at all confident
3	Not sure (VOLUNTEERED)
1	Refused (VOLUNTEERED)

16. How strongly do you support or oppose the New York State Legislature making assisted living more affordable for low and middle income people?

<u>%</u>	
71	Strongly support
18	Somewhat support
4	Neither support nor oppose
1	Somewhat oppose [SKIP TO QUESTION 18]
3	Strongly oppose [SKIP TO QUESTION 18]
3	Not sure (VOLUNTEERED) [SKIP TO QUESTION 18]
1	Refused (VOLUNTEERED) [SKIP TO QUESTION 18]

17. IF Q16=1,2,OR 3: Would you support making assisted living more affordable for low and middle income people, even if it means an increase in state taxes? (n=735)

<u>%</u>	
77	Yes
17	No
7	Not sure (VOLUNTEERED)
0	Refused (VOLUNTEERED)

18. Currently, Medicare only covers very limited amounts of nursing home care and home health care. Do you currently have a private insurance policy that would pay for long-term care, such as care provided over an extended period of time in a nursing home, at home, or in an assisted living facility?

<u>%</u>	
25	Yes (GO TO Q21)
67	No
7	Not sure (VOLUNTEERED) (GO TO Q20)
1	Refused (VOLUNTEERED) (GO TO Q20)

19. IF Q18=2: What are the primary reasons you have not purchased long term care insurance? (n=538)

[RECORD ALL] [DO NOT READ LIST.]

<u>%</u>	
60	It is too expensive
3	I have other resources to pay for long-term care
2	The insurance policy doesn't cover what I need
1	I don't understand what the insurance policy covers
1	I don't trust insurance companies
6	I don't think I'll need long-term care
3	I am too young
10	I have never considered it
2	I would be turned down because of an exiting medical condition
1	I will rely on Medicaid or the State to pay for my care
2	Looking into it, considering it
4	Just don't want it
10	Other (Specify) _____
5	Not sure (VOLUNTEERED)
1	Refused (VOLUNTEERED)

20. IF Q18=2: New York currently offers residents who have long-term care insurance a tax credit for 20% of the amount they pay in premiums. If the State offered larger tax credits, would you be more likely to purchase a long-term care policy? (n=603)

<u>%</u>	
50	Yes
30	No
19	Not sure (VOLUNTEERED)
1	Refused (VOLUNTEERED)

21. How strongly would you support or oppose a policy that would let people make tax-free payroll deductions to save for future long term care needs like they currently do for retirement or college savings?

<u>%</u>	
49	Strongly support
29	Somewhat support
7	Neither support nor oppose
4	Somewhat oppose
5	Strongly oppose
5	Not sure (VOLUNTEERED)
2	Refused (VOLUNTEERED)

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

D1.) Record Gender [DO NOT ASK]

<u>%</u>	
43	Male
57	Female

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

<u>%</u>	
51	50-64
42	65+
6	Not sure/Refused (VOLUNTEERED)

D3.) What is your current marital status?

<u>%</u>	
47	Married
5	Not married, living with partner
20	Widowed
12	Divorced
2	Separated
9	Never married
5	REFUSED

D4.) Are you (or your spouse) a member of AARP?

<u>%</u>	
50	Yes
46	No
2	Not sure (VOLUNTEERED)
2	Refused (VOLUNTEERED)

D5.) Thinking 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..

<u>%</u>	
65	Always vote
17	Vote most of the time
4	Vote about half the time
3	Seldom vote
7	Never vote
1	Not sure
3	REFUSED

D6.) Do you consider yourself to be a Democrat, Independent, Republican, or something else?

<u>%</u>	
20	Republican
44	Democrat
15	Independent
11	Something else
4	Not sure
6	REFUSED

D7.) What is the highest level of education that you completed?

<u>%</u>	
11	0-12 th grade
26	High school graduate or equivalent
8	Post-high school education (no degree)
16	2-year college degree
15	4-year college degree
7	Post-graduate study (no degree)
15	Graduate or professional degree
4	REFUSED

D8.) Which of the following best describes your employment status? Are you...

<u>%</u>	
33	Employed full-time
8	Employed part-time
48	Retired, not working at all
3	Unemployed but looking for work
6	Not in labor force for other reasons
3	REFUSED

D9.) Are you of Hispanic or Latino origin or descent?

<u>%</u>	
4	Yes
92	No
<.5	Not sure
4	REFUSED

D10.) What is your race? Are you....

<u>%</u>	
77	White or Caucasian
8	Black or African American
1	American Indian or Alaskan Native
2	Asian
<.5	Native Hawaiian or Pacific Islander
6	Other
<.5	Not sure
5	REFUSED

D11.) For statistical purposes only, please stop me when I get to your household income level, before taxes, for 2005:

<u>%</u>	
7	Less than \$10,000
10	\$10,000 to less than \$20,000
18	\$20,000 to less than \$35,000
12	\$35,000 to less than \$50,000
8	\$50,000 to less than \$60,000
6	\$60,000 to less than \$75,000
17	\$75,000 or more
5	Not sure
18	REFUSED

AARP
Knowledge Management
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