



The Virgin Islands and Long-Term Care: A Survey of AARP Members



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Background

Americans are facing major long-term care challenges as the United States' population ages. According to the United States Census Bureau, the number of elderly people (age 65 and over) in the United States will increase by two and a half times between 2000 and 2050.¹ The expected growth in the number of people needing long-term care is staggering. More than seventy percent of Americans age 65 and over are expected to need long-term care at some point in their lives.² In 2001, roughly seven million Americans over the age of 65 needed long-term care; this number is expected to increase to twelve million by 2020.³

In the Virgin Islands, the challenges of an aging population are even more pronounced. As of midyear 2007, the United States Census Bureau indicates that thirty-two percent of the Virgin Islands' population is age 50 and older, and twelve percent of the Virgin Islands' population is age 65 and older.⁴ Given the territory's sparse population and small size, this is noteworthy. By the year 2025, it is projected that persons age 50 and older will comprise forty-three percent of the Virgin Islands' population, while twenty-three percent of the population will consist of persons age 65 and older.⁵ The existence and anticipated growth of the Virgin Islands' aging population will place additional demands on its limited long-term care services.

AARP Virgin Islands is raising awareness about the future demand for long-term care services, preference for, and accessibility of long-term care services, member knowledge concerning long-term care, and long-term care experiences. AARP Virgin Islands conducted *The Virgin Islands and Long-Term Care: A Survey of AARP Members* to explore member opinion about long-term care. Specifically, the survey examines member opinion in several areas: 1) anticipated or future need; 2) member preference for long-term care services and how accessible these services are; 3) member knowledge and where they obtain information; and 4) members' long-term care experiences.

¹United States Interim Projections. United States Census Bureau.
<<http://www.census.gov/ipc/www/usinterimproj/natprojtab02a.pdf>>

²American Society on Aging (ASA).
<<http://www.asaging.org/media/pressrelease.cfm?id=35>>

³Guide to Long-Term Care Insurance. America's Health Insurance Plans (AHIP).
<<http://www.ahip.org/search/default.aspx>>

⁴International Data Base (IDB) Summary Demographic Data for Virgin Islands. United States Census Bureau.
<<http://www.census.gov/ipc/www/idb/>>

⁵International Data Base (IDB) Summary Demographic Data for Virgin Islands. United States Census Bureau.
<<http://www.census.gov/ipc/www/idb/>>

Virgin Islands AARP Members and Long-Term Care: A State of Ambiguity

Survey data implies that long-term care in the Virgin Islands is marked by uncertainty and a disconnection from Virgin Islands AARP members. There are three overarching themes that point to an ambiguous relationship between members and long-term care. One theme suggests that members may not be able to make informed choices about long-term care in the future. A second theme suggests that if care is needed in the future, members may experience problems paying for care. The final theme suggests that services may exist in members' communities but are generally inaccessible to members. Overall, members need information about long-term care services and help with utilizing these services. Below are highlights from the report.

- Thirty-six percent of Virgin Islands AARP members say it is very or somewhat likely that they or a family member will need long-term care within the next five years. Thirty-two percent of members say they are unsure whether they or a family member will need long-term care within the next five years.
- Fifty-two percent of Virgin Islands AARP members say they would prefer to pay a nurse or a personal care aide to provide care at home if they or a family member needed long-term care.
- Eighty-five percent of Virgin Islands AARP members state that it is extremely or very important to be able to stay at home for as long as possible, even if it means they have to contribute more to the cost of care, if they or a family member became ill or disabled and needed long-term care services.
- Seventy-one percent of Virgin Islands AARP members say they have home-delivered meals in their communities, while fifty percent of members say they have home health care in their communities. However, approximately fifty percent of members indicate that it is hard to find services when needed, in a convenient location, and that are affordable.
- Fifty-two percent of Virgin Islands AARP members say they are not very well or not at all informed about long-term care services provided at home and in community settings.
- Forty-eight percent of Virgin Islands AARP members or their families who have used long-term care services in the past five years indicate that they had problems finding appropriate care when and where it was needed.

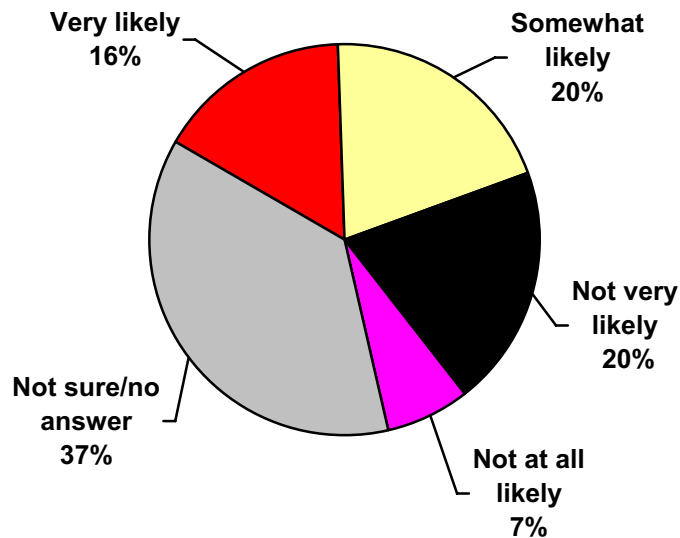
Detailed Findings

Anticipated Long-Term Care Services and Their Affordability

Over one-third of Virgin Islands AARP members believe they or their families will likely need long-term care services in the next five years.

Sixteen percent of members say it is very likely that they or their families will need long-term care within the next five years, another twenty percent of members say it is somewhat likely. Roughly one-third (32%) say they are unsure whether they or their families will need long-term care within the next five years.

**Likelihood of Needing Long-Term Care
Within the Next Five Years
(N = 786)**

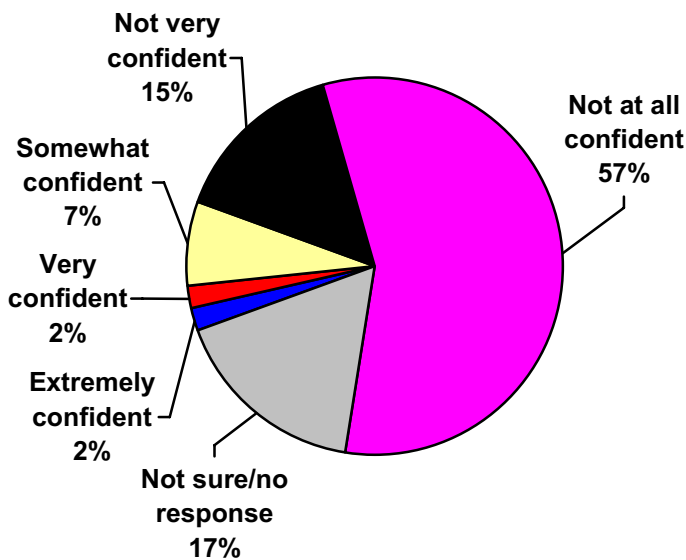


Most Virgin Islands AARP members say they are not confident they could pay for two years of nursing home care or home and community-based long-term care services.

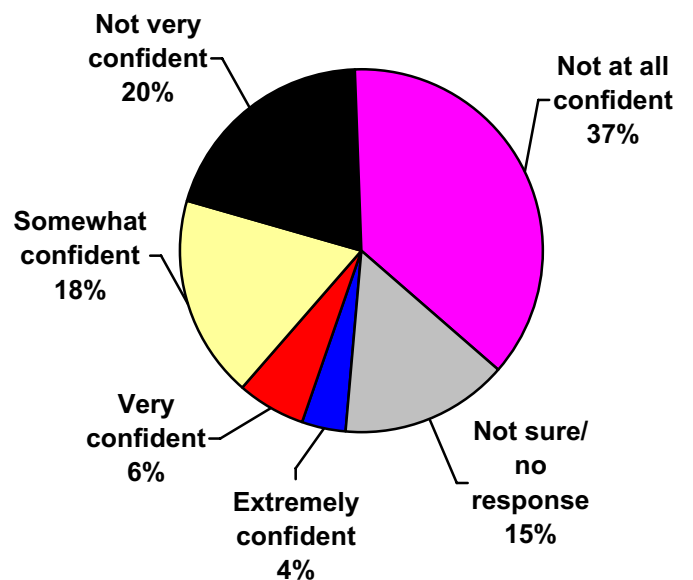
Members were asked to indicate how confident they are that they would be able to pay for nursing home care for two years (\$64,000 to \$68,000 per year) or a home health aide to come to their homes to help with bathing, dressing, and other personal care for two years (\$15,600 per year). Only four percent of members say they are extremely or very confident in their ability to afford the cost of nursing home care for two years. More members, roughly one in ten (11%), say they are extremely or very confident that they would be able to afford two years of home-based long-term care services from a home health aide.

Further, eighty percent of members say they do not have private long-term care insurance policies. Many may be relying upon various sources to help pay for needed long-term care services. In fact, seventy-one percent of members state they would rely on Medicare for help in paying for any needed long-term care services, while over half (55%) state they would rely on health insurance (individual policy or employer-provided). However, Medicare and health insurance generally do not pay for long-term care services.

Confident in Affording Nursing Home Care for Two Years (N = 786)



Confident in Affording Home-Based Care for Two Years (N = 786)



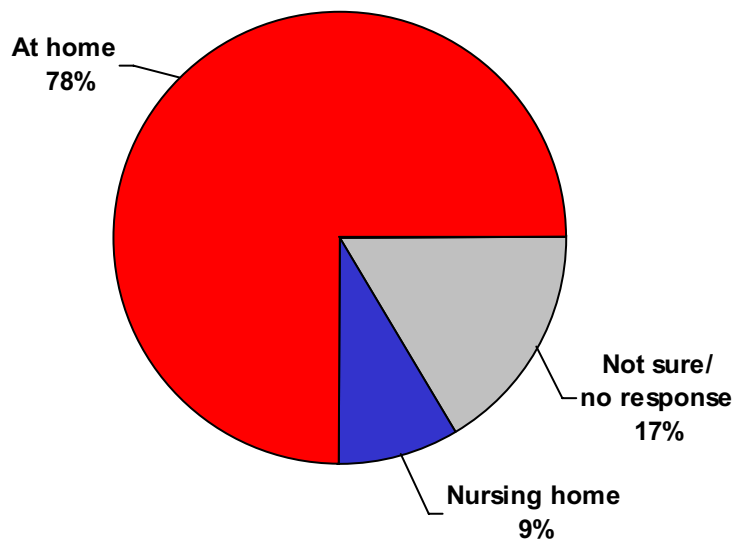
Preferences for Long-Term Care Services

Virgin Islands AARP members say it is important for them to be able to choose how and where they or their families receive long-term care services. A majority want their care provided at home.

Two-thirds (66%) of members indicate that it is extremely important that they are able to choose how and where they or their families receive care, if care is needed. In addition, more than one in four (26%) state that it is very important. Very few (1%) say it is not important.

Optimally, members say they want themselves or their families to receive long-term care at home with the help of others. Fifty-two percent of members say they prefer that they or their families receive long-term care at home with help from a nurse or a personal care aide. Twenty-seven percent of members say they prefer that they or their families have home care provided by family and friends.

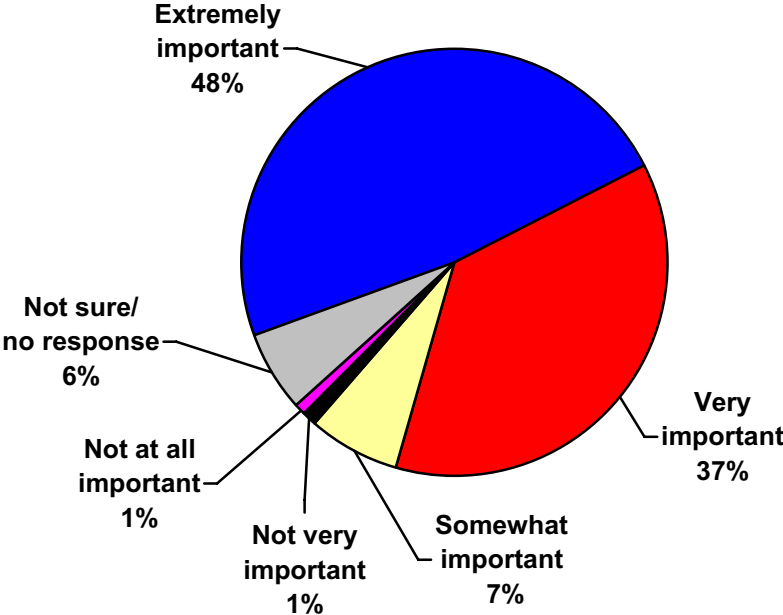
**Preferred Care Option for Members or Their Families
(N = 786)**



Virgin Islands AARP members say it is important to be able to stay at home for as long as possible, even if it means having to contribute more to the cost of their care.

More than eight in ten (85%) state that if they or their families became ill or disabled and needed long-term care services, it is important that they are able to stay at home for as long as possible, even if they have to contribute more to the cost of care. Only one percent of members say that it is not important.

**Importance of Staying at Home as Long as Possible,
Even at an Additional Cost
(N = 786)**

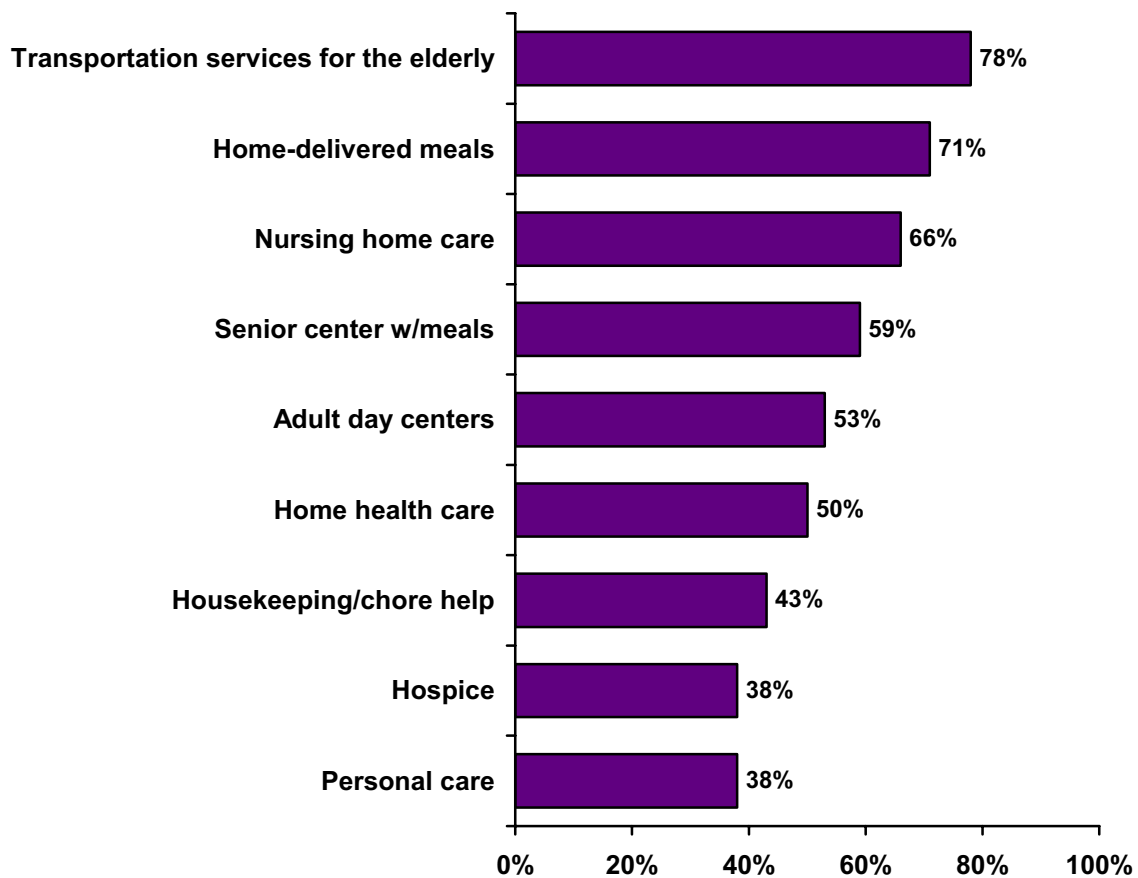


Long-Term Care Services and Their Accessibility

Many Virgin Islands AARP members say they have nursing home care, home-delivered meals, home health care, adult day centers, senior centers, and transportation services within their communities.

Members were asked to indicate whether they had various long-term care services in their communities. More than seven in ten indicate that transportation services for the elderly and home-delivered meals are available in their communities. Two-thirds report that nursing home care is available in their communities, and one-half indicate that senior centers that provide meals, adult day centers, or home health care are available.

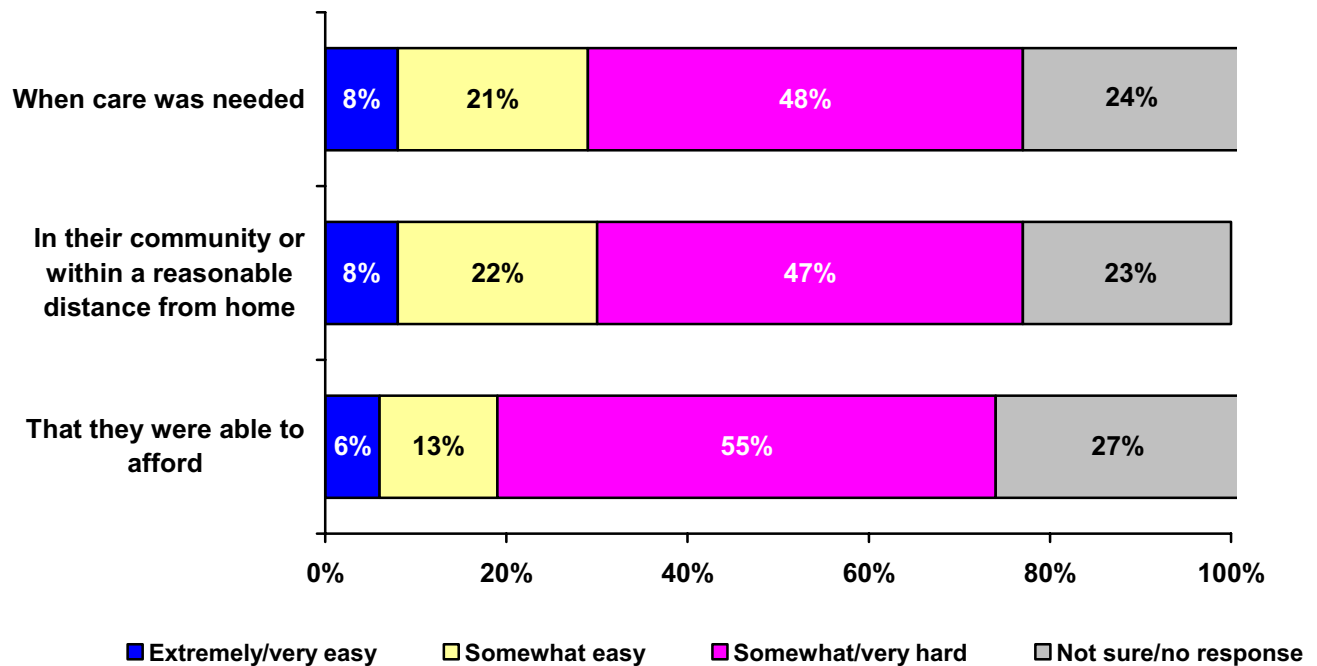
**Services Available in Members' Communities
(N = 786)**



Virgin Islands AARP members say it would be hard to find appropriate and affordable long-term care services in their communities when needed.

Although members state that they have various long-term care services in their communities, they say that long-term care services in their communities are hard to access. Members were asked how easy or hard they think it would be to find long-term care services for themselves or their families in their communities based upon three criteria: when the care was needed, distance from their homes, and affordability. Over half say it would be very or somewhat hard to find appropriate long-term care services that they can afford. Further, nearly half say it would be very or somewhat hard to find appropriate long-term care services when needed or services within a reasonable distance from their homes.

**How Easy or Hard Members Think It Would Be to Find Appropriate Care
(N = 786)**

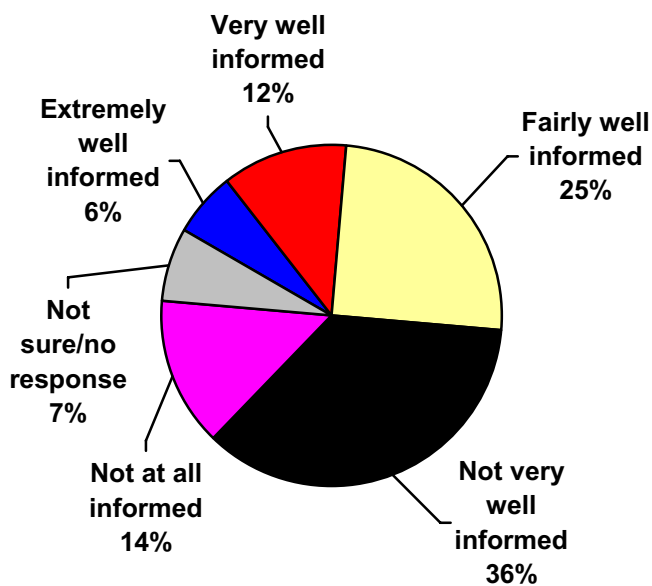


Knowledge of Long-Term Care Services

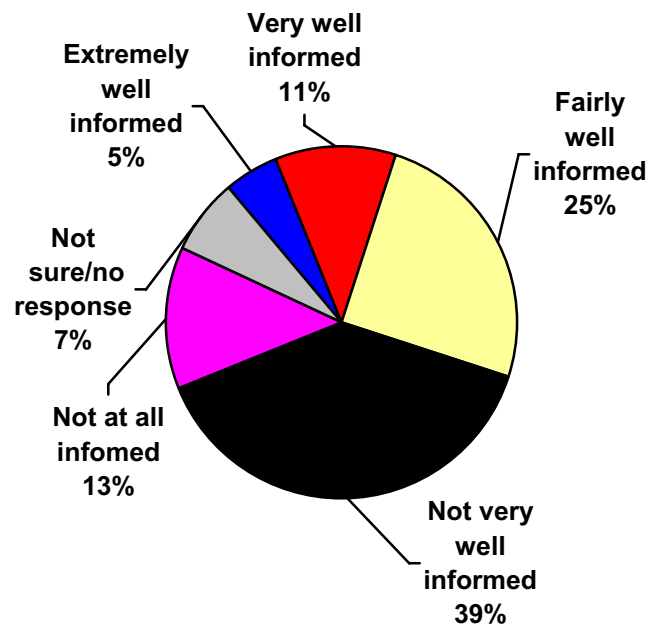
Virgin Islands AARP members say they are not informed about long-term care services or long-term care insurance plans.

About half of members say they are not very well or not at all informed about nursing homes or about long-term care services provided at home and in community settings.

**Informed About Nursing Homes
(N = 786)**



**Informed About LTC Services at Home
and in Community Settings
(N = 786)**



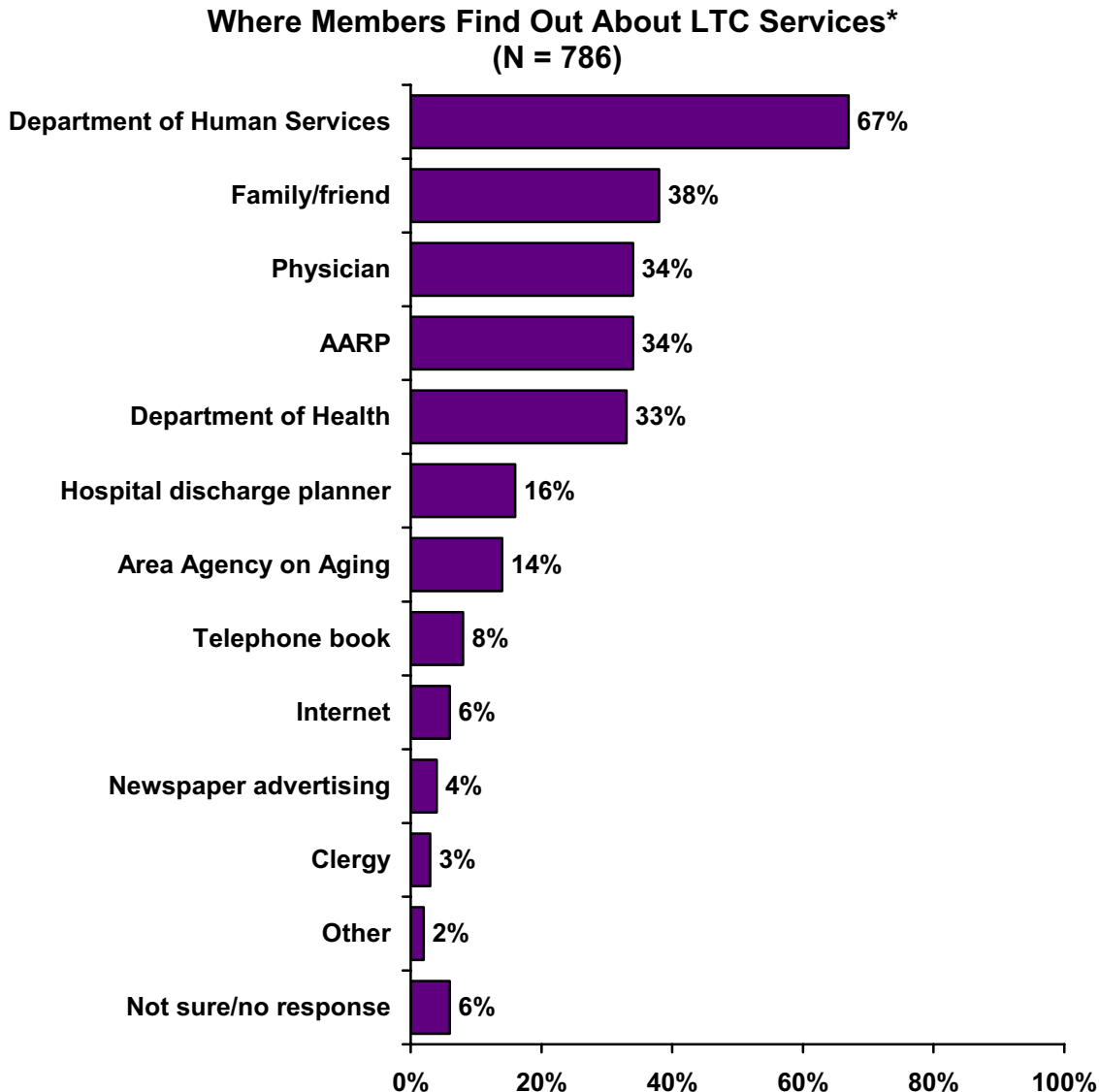
In addition, almost three-quarters (73%) say they are not very or not at all knowledgeable about long-term care insurance plans. Only four percent of respondents report they are extremely or very knowledgeable.

Resources and Information Hubs

Virgin Islands AARP members say they are most likely to find out about long-term care services through the Department of Human Services, family and friends, and physicians.

Members were asked to select their top three choices for where they are most likely to find out about long-term care services. More than two-thirds state they are most likely to find out about long-term care services from the Department of Human Services. More than one-third of members say they are most likely to find out about long-term care services from family and friends or through their physicians.

When asked if they contacted the Department of Human Services for information when they needed long-term care services, forty-three percent of members state they did not.



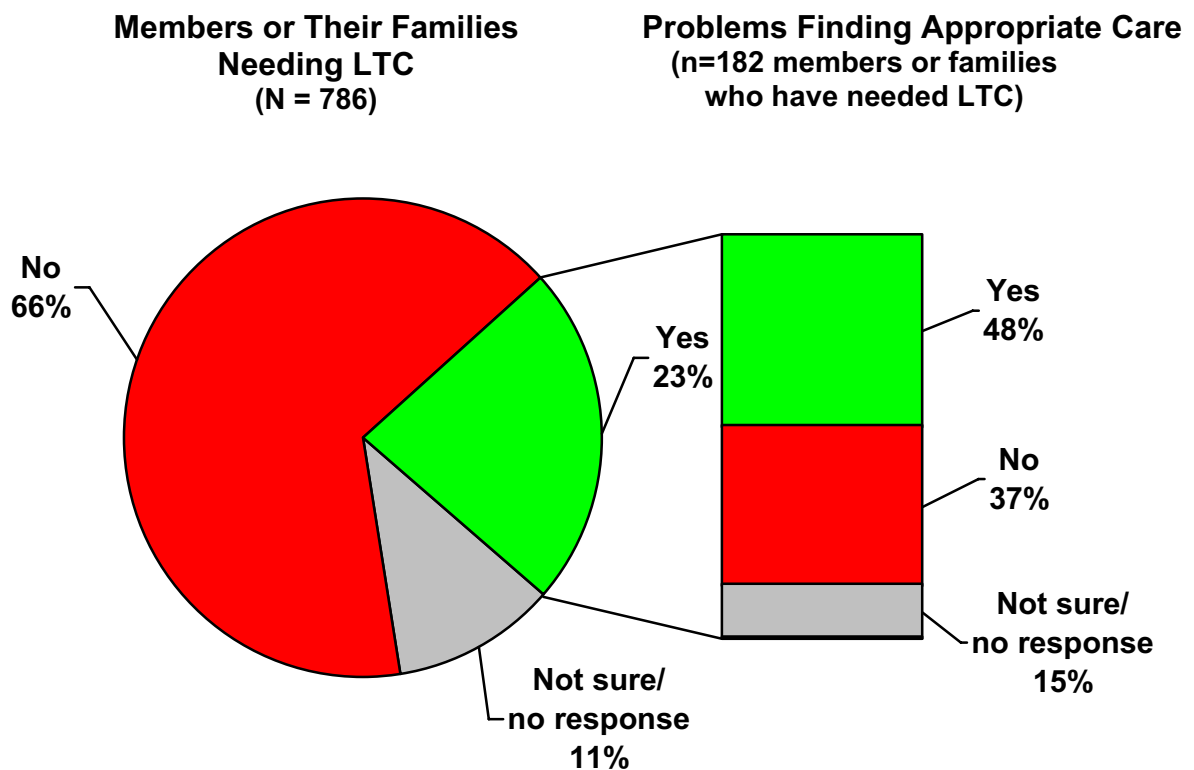
*Percentages exceed one hundred percent due to multiple responses

Past Experiences with Long-Term Care

One-quarter of Virgin Islands AARP members or their families have needed long-term care services. Of those, some experienced problems finding appropriate care.

Roughly one-quarter (23%) of members or their families have needed long-term care within the past five years. This means that approximately 4,645 members or their families have needed long-term care.

Forty-eight percent of members or their families who have needed long-term care services within the past five years say they had problems finding the appropriate care when and where it was needed.

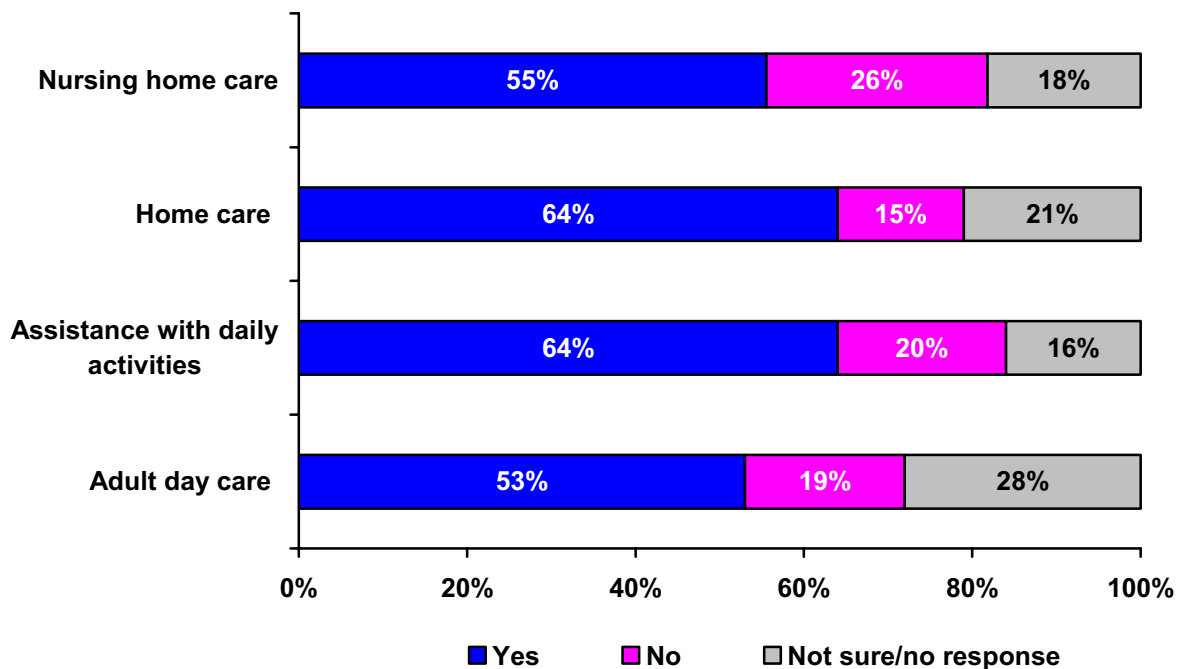


Virgin Islands AARP members say they or their families who have needed long-term care in the past five years had problems finding nursing home care, home care, personal care, and adult day care.

Two-thirds (64%) of members or their families who say they experienced problems finding long-term care services report they had specific problems finding home care provided by skilled health professionals. The same percentage (64%) says they had problems finding assistance with daily activities or personal care from a health aide. In addition, more than half say they had problems finding nursing home care or adult day care services.

Problems Finding the Specific Services

(n = 87 members or their families who have needed LTC services and had problems finding services)

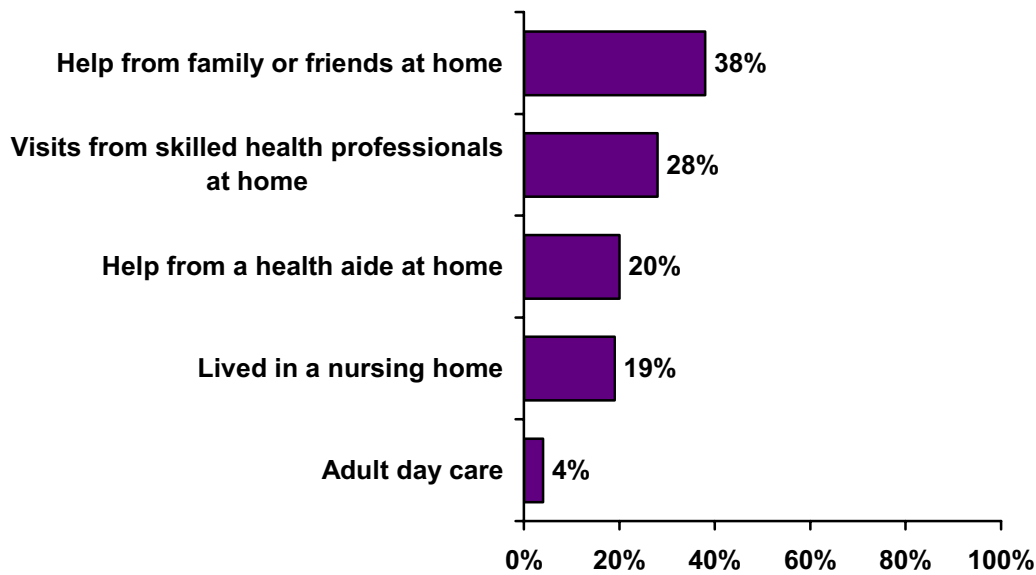


Virgin Islands AARP members say they or their families who needed long-term care lived at home while receiving care.

Over half (58%) say they have used more than one type of service. Many say they had help from family or friends at home. More than one-quarter say they received visits from skilled health professionals at home, while one in five say they received help with daily activities or personal care tasks from a health aide at home.

Of those who used long-term care services and did not live at home, one in five report they lived in a nursing home. Overall, the most common experience for members or their families was receiving help from family and friends at home.

**Types of Long-Term Care Services Used by Members or Their Families*
(n = 182 members or their families who have needed LTC services)**



*Percentages exceed one hundred percent due to multiple responses

For some Virgin Islands AARP members or their families who used long-term care services, paying for those services was a problem.

Twenty-six percent of members or their families who have received long-term care services in the past five years say they had problems paying for those services. On the other hand, almost half (48%) say they did not have problems paying for long-term care services.

Summary

Findings suggest that long-term care in the Virgin Islands is characterized by uncertainty and disconnection. There are three groups of findings that point to the ambiguity and disconnection that exists between Virgin Islands AARP members and long-term care. First, members say it is important for them to be able to choose where they and their families receive long-term care, if care is needed. Members indicate they would prefer for them and their families to be able to stay at home for as long as possible, despite the cost of care. However, members express that they are not informed about home and community-based services. This group of findings suggests that members may not be able to make informed choices about long-term care in the future.

Second, one-third of members say it is likely that they or their families will require long-term care in the next five years. In addition, one-third of members say they are unsure. Whether members say that care is likely in the future or say they are unsure, members indicate they are not confident in being able to pay for two years of nursing home care or a home health aide. Members say they are planning to use specific resources, such as Medicare or health insurance (individual policy or employer-provided), to pay for needed long-term care. Typically, Medicare and health insurance do not cover the costs of long-term care. However, of those members or their families who have needed long-term care in the past five years, a majority did not experience problems paying for care. This may be due to members and their families receiving care at home with help from family and friends. These results suggest that if care is needed in the future, members may experience problems paying for care if home care were unavailable.

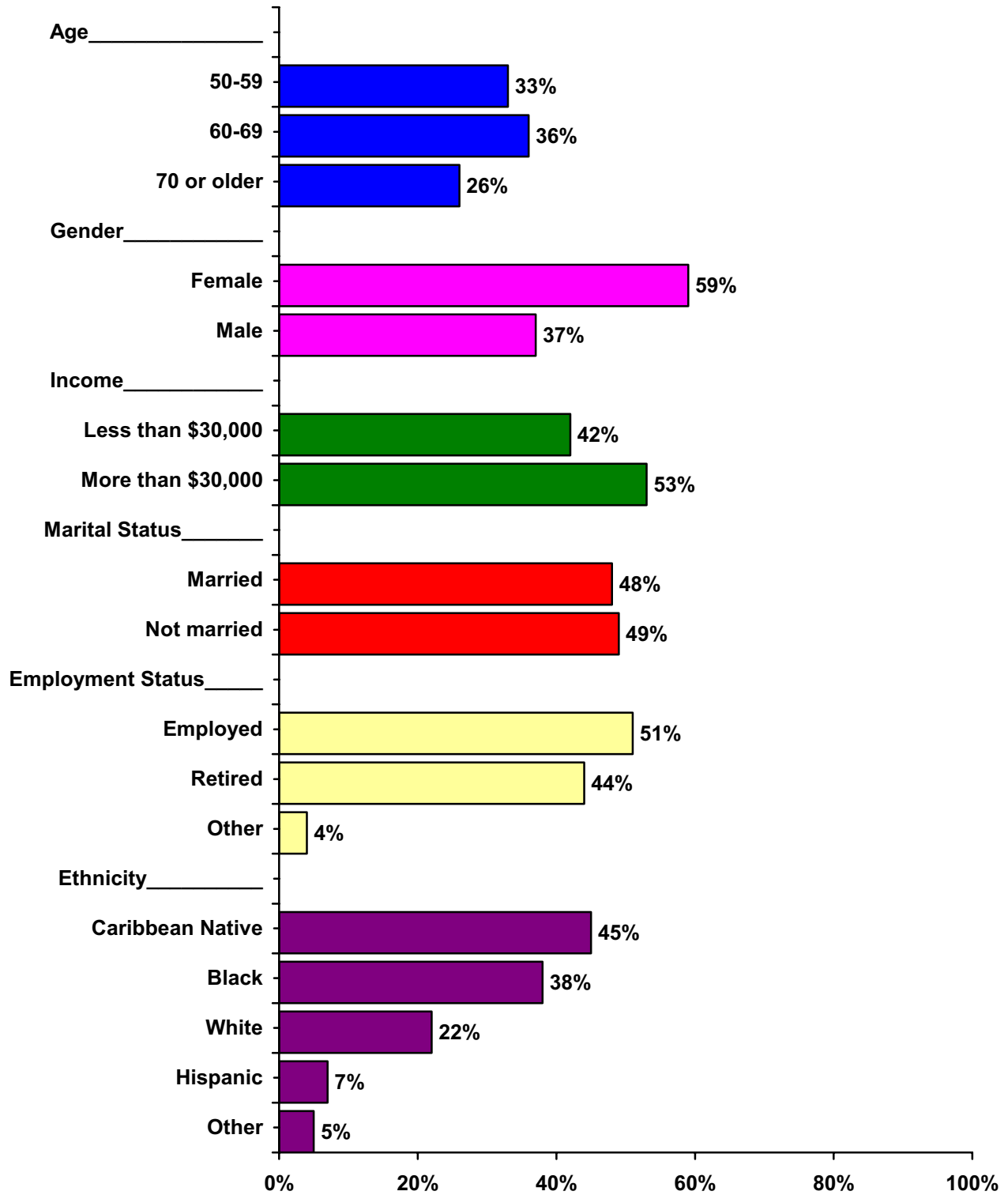
Third, members say they have various long-term care services in their communities. Yet members express that it would be hard to find services when the services are needed, in a convenient location, and that are affordable. Members who say they or their families have needed care in the past five years indicate that they had problems finding appropriate care when and where it was needed. These findings suggest that services may exist but are generally inaccessible to members.

Findings suggest that members would prefer that they and their families receive long-term care at home. However, members require information about long-term care services, such as availability, accessibility, and affordability.

Methodology

This mail survey explores the opinions of Virgin Islands AARP members on the issue of long-term care. It was conducted between August 29 and October 3, 2007. A random sample of 2,000 Virgin Islands members was selected from the AARP membership database. Each sampled member was contacted about the survey in four ways: a pre-notification postcard, the survey itself, a reminder postcard, and a second survey. Seven hundred and eight-six of those surveyed responded, giving a response rate of 39 percent and a sampling error of +/-3.55 percent, meaning that at the 95 percent confidence level, if every member in Virgin Islands was surveyed their responses would be within 3.55 percentage points of those reported here. As of November 2007, there are 20,197 AARP members in the Virgin Islands. The data are weighted to accurately represent the age segments of members in Virgin Islands. The full annotated questionnaire is contained in the appendix of this report.

Demographic Characteristics (N = 786)



Appendix I
Annotated Questionnaire

2007 AARP Virgin Islands Long-Term Care Survey

Long-term care refers to care provided over an extended period of time at home, in a community program, or in a new living arrangement such as an assisted living residence or nursing home. People of all ages who are frail, ill, or disabled and who need assistance with regular daily activities, such as getting dressed, bathing, preparing meals, or eating may receive long-term care services.

Sample Size (N = 786), Response Rate = 39%, Sampling Error = +/- 3.55%

1. 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 care option would you prefer for yourself or a family member needing long-term care?

27%	Have family and friends provide all the care at home
52%	Pay a nurse or a personal care aide to provide care at home
9%	Have care provided in a nursing home
15%	Not sure
2%	Missing / No Answer

2. 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?

66%	Extremely important
26%	Very important
3%	Somewhat important
<0.5%	Not very important
1%	Not at all important
3%	Not sure
1%	Missing / No Answer

3. If you or any member of your family became ill or disabled and needed long-term care services, how important would it be to you, personally, to be able to stay at home as long as possible, even if it meant you would have to contribute more to the cost of your care?

48%	Extremely Important
37%	Very important
7%	Somewhat important
1%	Not very important
1%	Not at all important
5%	Not sure
1%	Missing / No Answer

4. How well informed would you say you are about nursing homes?

6%	Extremely well informed
12%	Very well informed
25%	Fairly well informed
36%	Not very well informed
14%	Not at all informed
2%	Not sure
4%	Missing / No Answer

5. How well informed would you say you are about long-term care services provided at home and in community settings?

5%	Extremely well informed
11%	Very well informed
25%	Fairly well informed
39%	Not very well informed
13%	Not at all informed
3%	Not sure
4%	Missing / No Answer

6. Do you have the following services in your community? (Check the answer that applies for each type of service)

	Yes ▼	No ▼	Not Sure ▼	Missing / No Answer ▼
Nursing home care	66%	11%	17%	6%
Home-delivered meals.....	71%	5%	18%	7%
Home health care (such as a nurse or physical therapist who makes home visits)	50%	9%	34%	8%
Housekeeping or help with chores	43%	10%	39%	8%
Adult day centers (a center that offers health and social programs for older persons who need some supervision)	53%	10%	30%	7%
Senior center that provides meals	59%	6%	28%	7%
Transportation services for the elderly.....	78%	4%	12%	6%
Hospice	38%	11%	40%	10%
Personal care (help with activities like bathing and dressing)	38%	9%	47%	6%

7. If you or a family member needed long-term care services, where would you be *most* likely to find out about these services? Please check your top three choices only.

38%	Family/friend	34%	Physician
4%	Newspaper advertisement	3%	Clergy
14%	Area Agency on Aging	16%	Hospital Discharge Planner
34%	AARP	6%	Internet
33%	Department of Health	2%	Other: _____
67%	Department of Human Services	2%	Not sure
8%	Telephone book	4%	Missing / No Answer

8. If you needed services in your community for you or a family member, how easy or hard do you think it would be to...

	Extremely Easy	Very Easy	Somewhat Easy	Somewhat Hard	Very Hard	Not Sure	Missing No Answer
	▼	▼	▼	▼	▼	▼	▼
Find the appropriate long-term care services when it was needed?	2%	6%	21%	28%	21%	16%	7%
Find the appropriate long-term care services in your community or within a reasonable distance from your home?	2%	6%	22%	25%	22%	16%	7%
Find the appropriate long-term care services that you were able to afford?	1%	4%	13%	22%	33%	19%	8%

9. In the past five years, have you or any member of your family (that is your spouse, parents, children, siblings, or grandparents) needed long-term care?

23%	Yes
66%	No (Skip to question 17)
2%	Not sure (Skip to question 17)
9%	Missing / No Answer

10. Did you have any problems finding appropriate long-term care when and where it was needed? (n = 182 members or their families who have needed LTC)

48%	Yes
37%	No (Skip to question 12)
8%	Not sure (Skip to question 12)
8%	Missing / No Answer

11. Did you have problems finding the following services? (n = 87 members or their families who have needed LTC and had problems finding services)

	Yes	No	Not Sure	Missing / No Answer
	▼	▼	▼	▼
Nursing home care	55%	26%	2%	17%
Home care provided by skilled health professionals	64%	15%	7%	14%
Assistance with daily activities or personal care from a health aide	64%	20%	5%	11%
Adult day care services	53%	19%	11%	18%

12. The Department of Human Services provides consumers with a one-stop-shopping source of information on long-term care services. When you needed long-term care services, did you contact the Department of Human Services to obtain information? (n = 182 members or their families who have needed LTC)

45%	Yes
43%	No (Skip to question 14)
6%	Not sure (Skip to question 14)
6%	Missing / No Answer

13. How useful was the information provided by the Department of Human Services to you in locating quality long-term care services? (n = 82 members or their who have needed LTC and contacted the Department of Human Services for information)

6%	Extremely useful
27%	Very useful
31%	Fairly useful
28%	Not very useful
6%	Not at all useful
--	Not sure
1%	Missing / No Answer

14. What kind of long-term care service did you or a family member use during that time, and how do you rate the quality of care that was provided? (n = 182 members or their families who have needed LTC)

a. Please check all of the services that were used.

b. Please rate the quality of care for each service used.

Check if used	Rate Quality	Excellent	Good	Fair	Poor	Very Poor	Not Sure	Missing/ No Answer
		▼	▼	▼	▼	▼	▼	▼
19%	Lived in a nursing home <i>If yes, rate the quality of care</i> →	29%	25%	35%	3%	3%	3%	3%
28%	Lived at home while receiving visits from skilled health professionals <i>If yes, rate the quality of care</i> →	27%	32%	20%	4%	2%	--	16%
20%	Lived at home while receiving help with daily activities or personal care tasks from a health aide <i>If yes, rate the quality of care</i> →	34%	31%	17%	--	--	3%	15%
38%	Lived at home while receiving help from family or friends <i>If yes, rate the quality of care</i> →	10%	19%	6%	--	--	--	65%
4%	Attended adult day care <i>If yes, rate the quality of care</i> →	--	14%	16%	--	--	--	71%
7%	Other: Please Specify	--	--	--	--	--	--	--
44%	Missing / No Answer							

15. In the last five years, have you or a family member spent time in a nursing home because you could not access long-term care services at home or within the community? (n = 182 members or their families who have needed LTC)

- 19% Yes
- 71% No
- 3% Not sure
- 6% Missing / No Answer

16. Did you or your family member have a problem paying for long-term care services? (n = 182 members or their families who have needed LTC)

- 26% Yes
- 48% No
- 16% Not sure
- 11% Missing / No Answer

17. How likely is it that you or a family member will need long-term care within the next five years?

- 16% Very likely
- 20% Somewhat likely
- 20% Not very likely
- 7% Not at all likely
- 32% Not sure
- 5% Missing / No Answer

18. If you or a family member needed long-term care, would you rely on the following resources for help in paying for needed services?

	Yes ▼	No ▼	Not Sure ▼	Missing/ No Answer ▼
a. Medicare	71%	4%	10%	15%
b. Medicaid	32%	11%	14%	44%
c. Health insurance (individual policy or employer-provided)	55%	8%	7%	29%
d. Personal savings or assets	41%	12%	10%	37%
e. Long-term care insurance	15%	20%	13%	52%
f. Family members	28%	19%	11%	42%
g. Other	6%	9%	16%	69%

19. Medicare, Medigap, and most private health insurance do not pay for long-term care services for more than three months and, then, only after you meet certain strict conditions. Long-term care insurance can help you to pay for nursing home and home care services over a longer period of time. How knowledgeable are you about long-term care insurance plans?

- 1% Extremely knowledgeable
- 3% Very knowledgeable
- 12% Somewhat knowledgeable
- 33% Not very knowledgeable
- 40% Not at all knowledgeable
- 6% Not sure
- 5% Missing / No Answer

20. Do you have a private long-term care insurance policy?

- 8% Yes
- 80% No
- 7% Not sure
- 5% Missing / No Answer

21. The 2007 cost of nursing home care in the Virgin Islands ranges from about \$64,000 to \$68,000 per 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?

2%	Extremely confident
2%	Very confident
7%	Somewhat confident
15%	Not very confident
57%	Not at all confident
12%	Not sure
5%	Missing / No Answer

22. In 2007, the cost of having a home health aide come to your home to help with bathing, dressing, and other personal care is about \$15.00 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 \$300 per week over two years (\$15,600 per year), how confident are you that you would be able to pay for the services you need?

4%	Extremely confident
6%	Very confident
18%	Somewhat confident
20%	Not very confident
37%	Not at all confident
10%	Not sure
5%	Missing / No Answer

ABOUT YOU

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

23. Are you male or female?

37%	Male
59%	Female
4%	Missing / No Answer

24. What is your age as of your last birthday? _____ years

33%	50 - 59
36%	60 - 69
26%	70 or older
5%	Missing / No Answer

25. What is your current marital status?

- 48% Married
- 3% Not married, living with partner
- 3% Separated
- 19% Divorced
- 14% Widowed
- 10% Never married
- 3% Missing / No Answer

26. Which of the following best describes your current employment status?

- 18% Self-employed
- 7% Employed, part-time
- 26% Employed, full-time
- 44% Retired, not working at all
- 2% Not in labor force for other reasons
- 2% Unemployed but looking for work
- 3% Missing / No Answer

27. What is your ethnicity? (CHECK ALL THAT APPLY)

- 45% Caribbean Native
- 22% White/Caucasian
- 38% Black /African American
- 7% Hispanic/Spanish/Latino
- <0.5% Pacific Islander
- 4% Other: _____
- Missing / No Answer

28. What is your 5-digit zip code? WRITE IN YOUR ZIP CODE _ _ _ _ _

29. What was your annual household income before taxes in 2006?

- 42% Less than \$30,000
- 53% \$30,000 or more
- 5% Missing / No Answer

Thank you for completing this survey.

**Please use the postage-paid envelope and return it to State Member Research, AARP,
601 E St., NW, Washington, DC 20049, by October 3, 2007.**

AARP
Knowledge Management
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