A decorative graphic is present on the page. It features a large, thin, light-brown arc that starts near the top right and curves down towards the bottom right. A horizontal line and a vertical line intersect at the end of this arc, with a small yellow square at the intersection point. Another small yellow square is located at the bottom right corner of a green rectangular area in the top left corner of the page.

# **Home and Community Based Long-Term Care: A Survey of AARP New Hampshire Members**

July 2004



# **Home and Community Based Long-Term Care: A Survey of AARP New Hampshire Members**

**Data Collected by AARP and Prepared by FGI, Inc.  
Report Written by Katherine Bridges, AARP**

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## **Acknowledgements**

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## Background

Americans are facing major long-term care challenges as the United States' population ages and people live longer. In 2001, roughly seven million Americans over the age of 65 needed long-term care. This number is expected to increase to nine million by 2005 and 12 million by 2020.<sup>1</sup> The anticipated growth of the aged population will undoubtedly place additional demands on already strained long-term care services in New Hampshire.

The costs of long-term care in New Hampshire are high and have been steadily increasing. In 2001, the average nursing home cost was \$69,000 per year for those paying privately and \$37,004 per year for those covered by New Hampshire's Medicaid program.<sup>2</sup> Nursing home rates in New Hampshire rank in the top ten most costly for both private payers and Medicaid. Community-based care typically costs less than one-third as much as nursing home care. In 2002, Medicaid spent only \$10,413 a year for those in Medicaid's Home and Community-based Care for the Elderly and Chronically Ill program, as compared to \$37,004 for nursing home care. The annual Medicaid cost for mid-level care, residential care and assisted living care, was even lower — \$7,774 or 21 percent of the cost of nursing home care. Despite the large price differences, New Hampshire's Medicaid program expends most of its long-term care dollars (over 90%) on nursing homes.

For the past several years, AARP has been exploring the opinions of its members in the state on the issue of long-term care to help direct AARP's advocacy efforts to address these increasing long-term care needs. In 2003, AARP New Hampshire members indicated through a phone survey that their preferred location for receiving long-term care services was at home, and that they supported a law that would allow Medicaid to pay for home care services instead of nursing home care for eligible individuals.<sup>3</sup> With the state facing an expanding need for long-term care services at the same time it is facing budget shortfalls, AARP New Hampshire commissioned this study to assess support for generating new state revenues in order to bridge this gap between needed services and adequate funding of home and community-based long-term care.

The present report uses data from a mail survey of 1,054 AARP New Hampshire members that was conducted from June 3 through July 1, 2004. The survey has a sampling error of plus or minus three percent.<sup>4</sup> The full questionnaire is contained in the appendix of this report.

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

<sup>2</sup> *Across The States: Profiles of Long Term Care, 2002*. AARP, Public Policy Institute, 2002.  
[http://research.aarp.org/health/d17794\\_2002\\_ats\\_nh.pdf](http://research.aarp.org/health/d17794_2002_ats_nh.pdf)

<sup>3</sup> *Long Term Care in New Hampshire: A Survey of AARP Members*. AARP, February 2003.  
[http://research.aarp.org/health/nh\\_ltc.pdf](http://research.aarp.org/health/nh_ltc.pdf)

<sup>4</sup> See page 13 for a full description of the survey methodology.

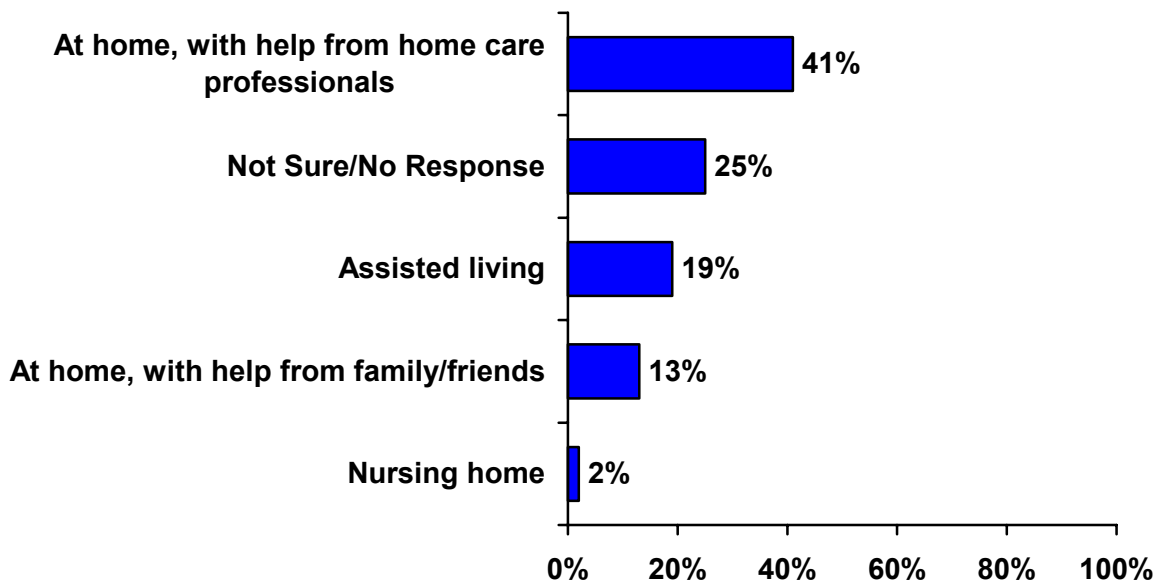
## Detailed Findings

*Long-term care refers to care provided over an extended period of time at home, in a community setting, or in a nursing home. People of all ages who are frail, ill, or disabled and need assistance with regular daily activities, such as getting dressed, bathing, preparing meals, or eating may receive long-term care services. Home and community-based services are long-term care services that are provided by health care professionals in the home or other community setting instead of in a nursing home.*

### **The majority of members would prefer to receive long-term care at home.**

The above description was provided on the survey before respondents were asked to answer questions about their experiences and opinions on long-term care. When given several options to choose from, members most often say they would want to receive long-term care for themselves or a family member at home--preferably with assistance from home care professionals, such as a nurse or personal care aid, but also with help from just family and friends. About two in ten members say they would prefer to have long-term care provided in a residential facility, such as assisted living, and only two percent would prefer nursing home care. One-quarter of New Hampshire members are unsure where they would prefer to receive such care either for themselves or a family member.

**Preference for Long-Term Care**  
(Weighted, N = 1,054)



**About one-quarter of AARP New Hampshire members or someone in their family has needed long-term care in the past five years. Of these, most received such care in nursing homes.**

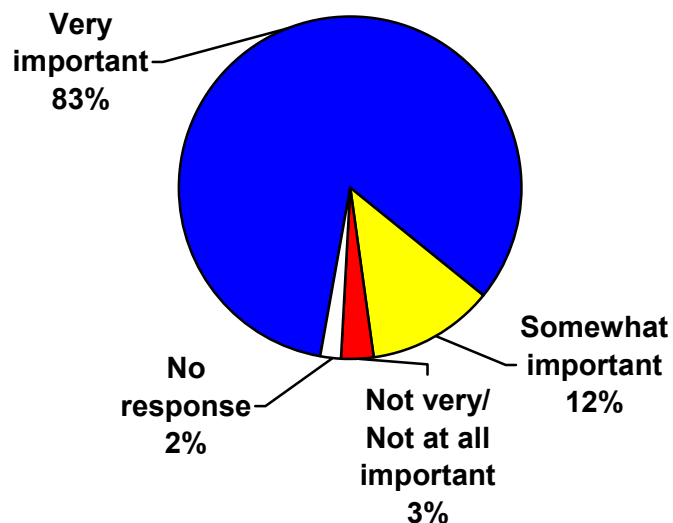
About one-quarter (24%) of members in New Hampshire report that in the past five years someone in their family, that is their spouse, parents, siblings, grandparents, or themselves, has needed long-term care. Despite the widespread preference for receiving long-term care services at home, half of these members (51%) have had this care provided in nursing homes.

**Members think it is very important to have long-term care services that would enable them or their family members to stay at home.**

More than eight in ten New Hampshire members believe that if they or a family member needed long-term care services it would be *very important* to have services that would enable them to stay at home as long as possible.

This finding contrasts with the percentage of members who say they would prefer to receive services at home. However, given the reality that most people receive services in nursing homes, it is not surprising that more members do not see home care as a viable option and therefore selected some other long-term care setting, such as assisted living.

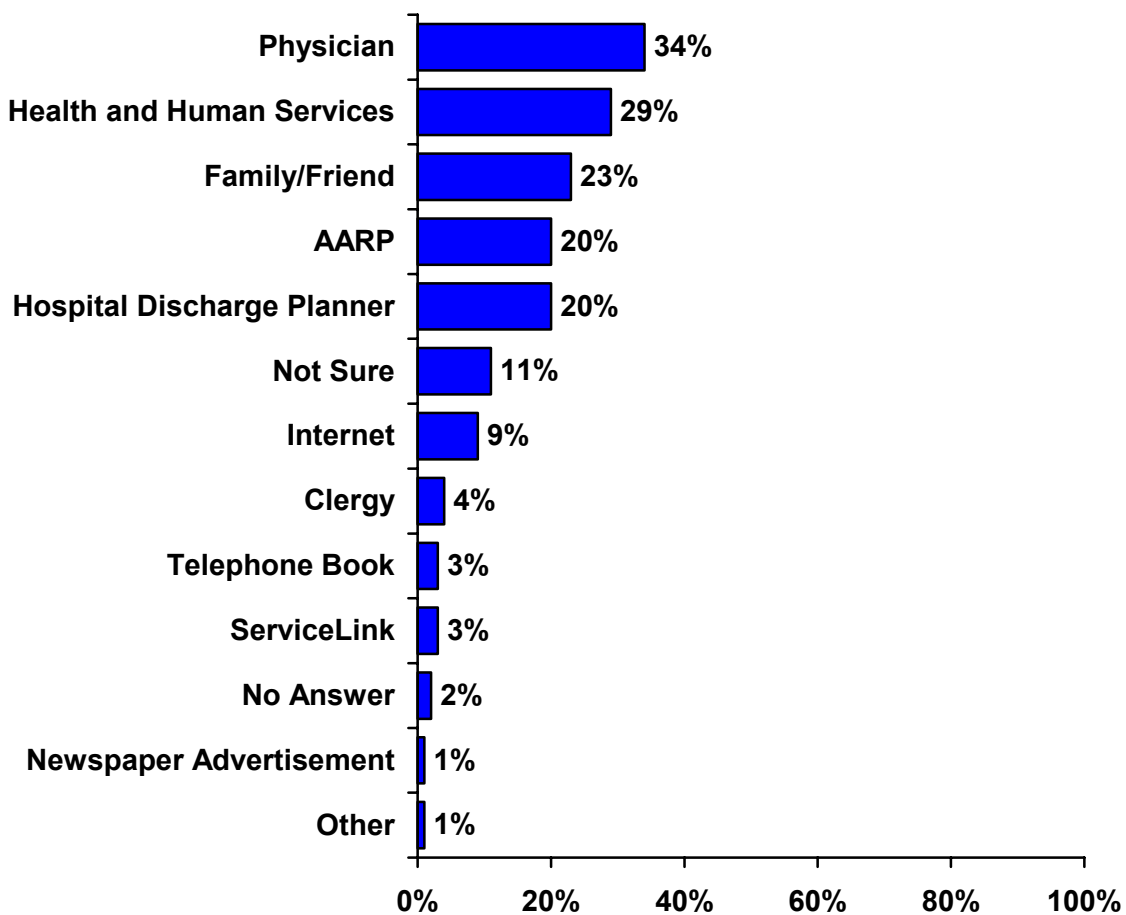
**Importance of Having Home Care Services**  
(Weighted, N = 1,054)



**Members would generally look to a physician, Health and Human Services, or a family member or friend to find out about long-term care services.**

If an AARP member in New Hampshire or a member of their family needed long-term care services, they would be most likely to find out about these services from their physician, Health and Human Services, or a family member or friend. One in five say they would be most likely to find out about long-term care services from AARP or a hospital discharge planner.

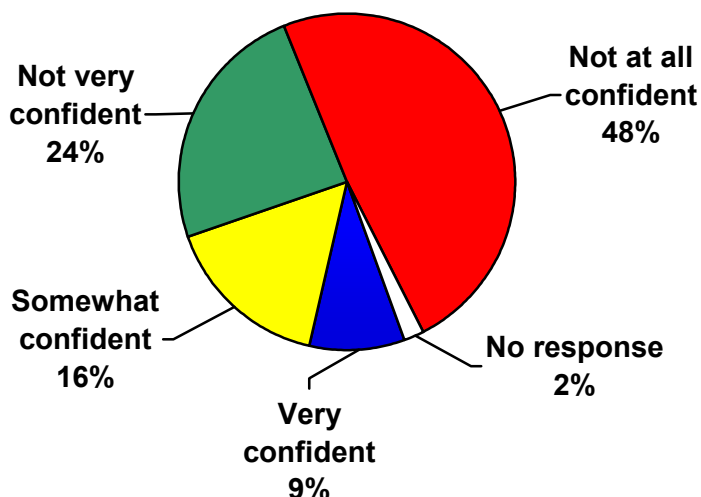
**Most Likely Reference for Long-Term Care Information  
(Weighted, N = 1,054)**



**About seven in ten New Hampshire members are not confident they would be able to afford the cost of home and community-based long-term care for even one year.**

In the survey, it was explained that the average cost for home health care in New Hampshire is about \$21.00 an hour,<sup>5</sup> and that having care provided six hours a day, seven days a week would cost about \$46,000 a year. While this amount of care is on the high end of what is typical for home care utilization, it is a realistic scenario for someone who chooses to receive their care at home instead of in a nursing home. In considering this, about half of members surveyed say they are *not at all confident* that they could afford the cost of home care at this level for a year, and another quarter say they are *not very confident*.

**Confidence in Being Able to Afford Home Care  
(Weighted, N = 1,054)**



**The majority of members think it would be hard to find long-term care services they could afford, and while most expect to use personal assets to pay for their care, many are not sure how they would pay for it if the need arose.**

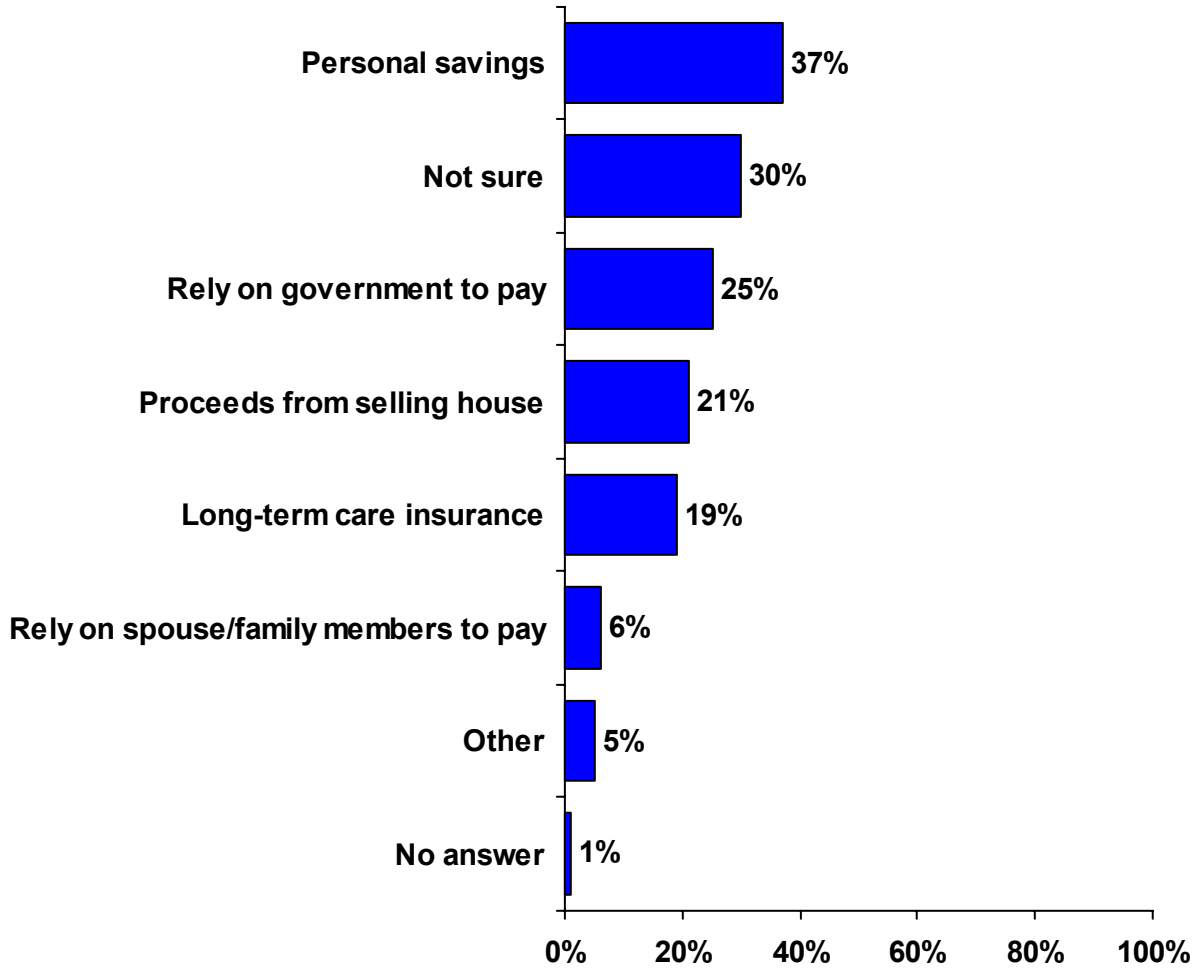
Eight in ten New Hampshire members acknowledge that it would be either *very* (40%) or *somewhat hard* (41%) to find long-term care services they could afford. However, if the need for long-term care services arises, most members plan to use personal assets, either personal savings or proceeds from selling their house, to pay for the care. One-quarter of New Hampshire members plan to rely on the government to pay for their care, while about two in ten plan to use long-term care insurance. Most troubling is that thirty percent do not have a plan for paying for this care should it be needed.

<sup>5</sup> MetLife Market Survey of Nursing Home & Home Care Costs, April 2002



Of note, one in five members say they would use the proceeds from selling their home to pay for long-term care. From this finding, it appears that some members anticipate leaving their home to receive long-term care despite their likely preference for receiving care at home.

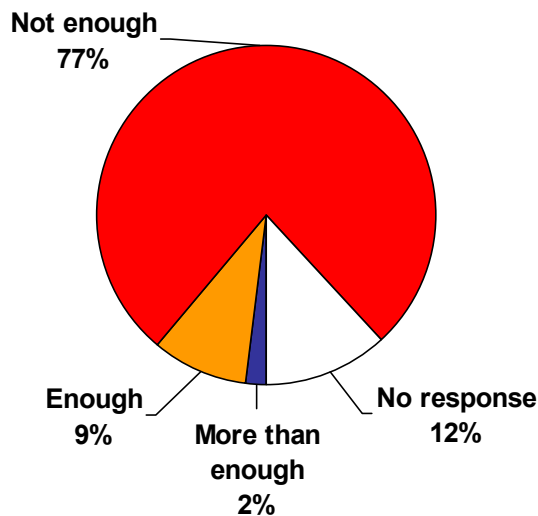
**Anticipated Means of Paying for Long-Term Care  
(Weighted, N =1,054)**



**The majority of New Hampshire members think there is not enough money in the state budget to meet the need for services and ensure quality of home and community-based long-term care.**

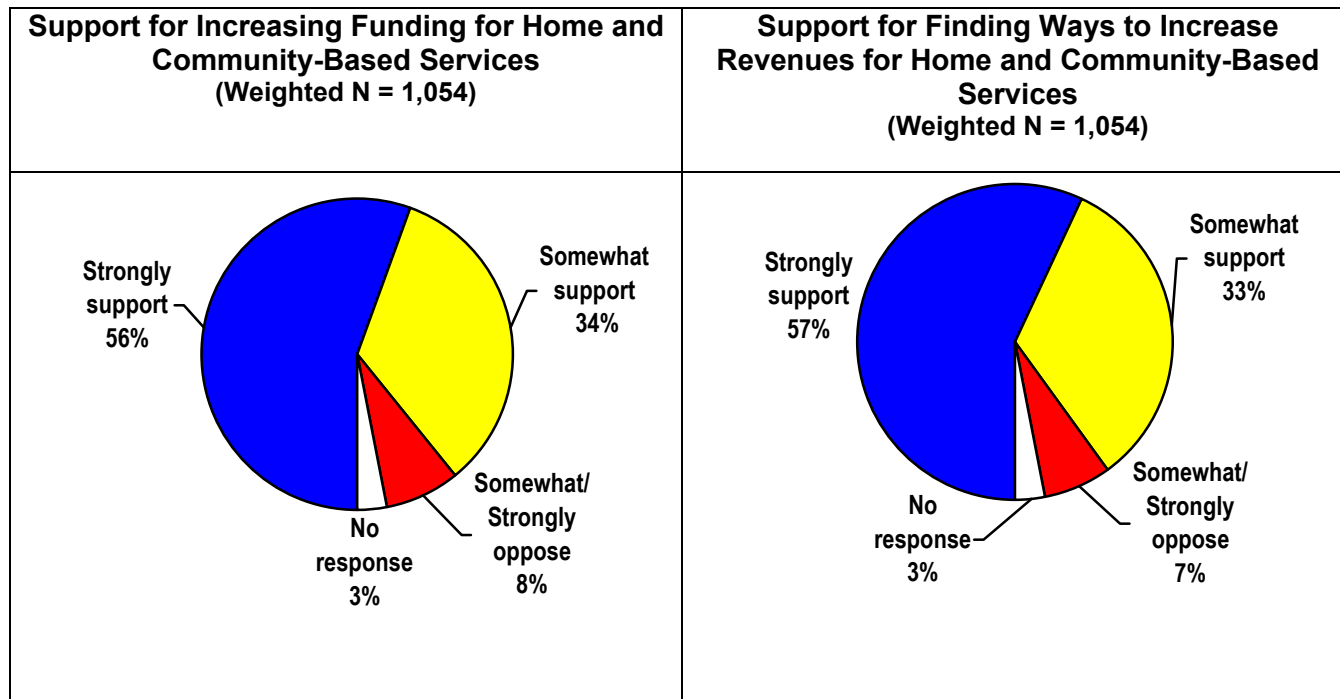
Members were asked to identify out of three phrases the one that best describes New Hampshire’s current funding for home and community-based services: “*There is more than enough..., There is enough..., or There is not enough money in the state budget to meet the need for services and ensure quality.*” Three-quarters of members responded that there is not enough money in the state budget for said services.

**Members’ Perceptions of Funding Sufficiency for Home and Community-Based Services in New Hampshire  
(Weighted N=1,054)**



**New Hampshire members support increasing funding for home and community-based care, and they support finding ways to generate additional revenues if the money is spent on this purpose.**

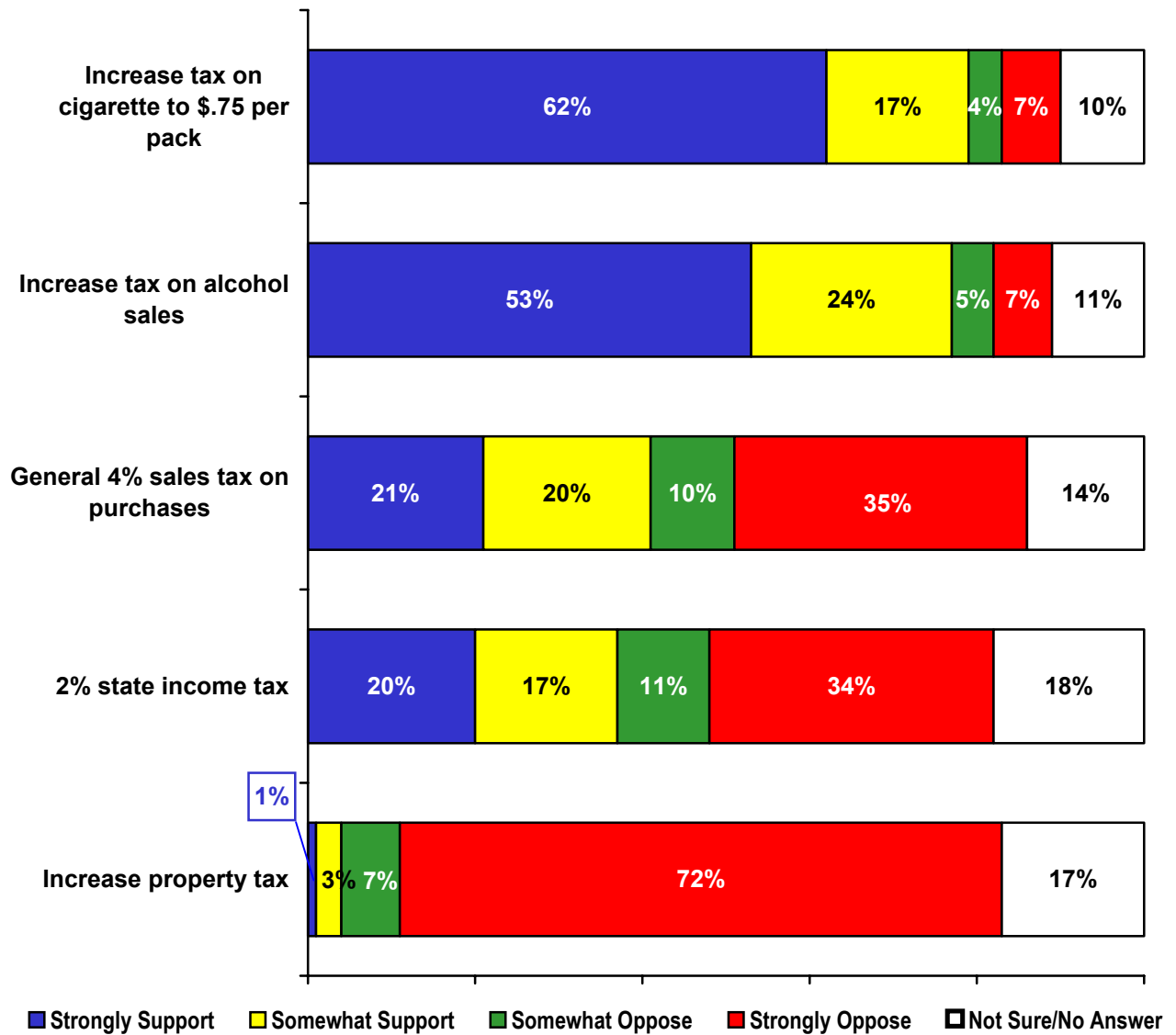
Ninety percent of New Hampshire members support increasing funding for home and community based long-term care services in the state. Moreover, nearly as many support finding ways to generate additional revenues if the money would be spent on the delivery of these services.



**Members would be most likely to support increasing the tax on cigarettes and alcohol if additional revenue is needed to adequately fund home and community-based long-term care services in New Hampshire.**

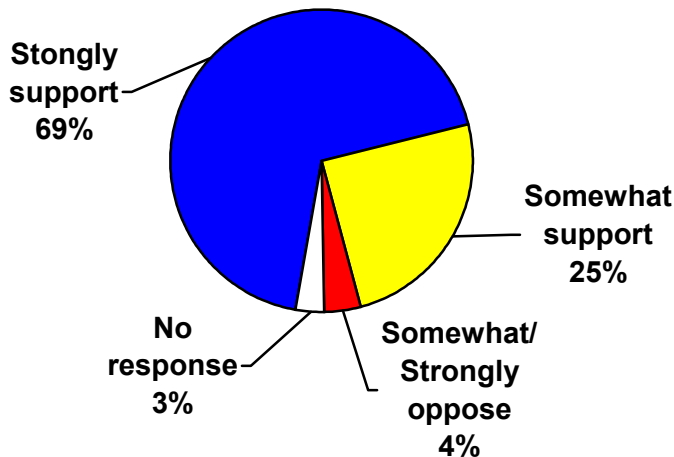
New Hampshire members were given a list of five potential state revenue sources and asked to rate their support or opposition to each of the taxes as a means for providing additional funding for home and community based long-term care services in the State. Out of the five, “sin taxes” received the greatest amount of support, with nearly eight in ten supporting an increase in taxes on cigarette and alcohol sales. About four in ten members would support implementing a general four percent sales tax or a two percent state income tax if additional revenue was needed to adequately fund home and community based services. There was very little support among members for increasing property taxes for this purpose.

## Revenue Generating Proposals (Weighted, N = 1,054)



**Members support AARP advocating in New Hampshire for increased availability and funding of long-term care services that would enable people to remain in their homes or communities.**

**Support for AARP Advocating for Increased Availability and Funding of Home and Community-Based Long-Term Care**  
(Weighted, N = 1,054)

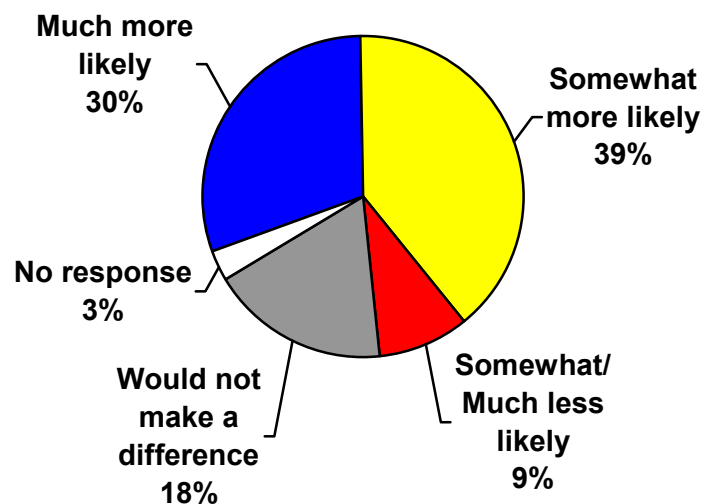


There is very strong support among New Hampshire members for AARP advocating for increased availability and funding of long-term care services that enable people to remain in their own homes and communities. About 95 percent of members say they support AARP advocating for these services on their behalf.

**Members would be more likely to vote for a candidate who supported giving people more choice and increased access to home and community base services, even if it meant generating additional state revenue.**

**Support for state office candidates who support giving people more choice and access to home and community-based services**  
(Weighted, N = 1,054)

Nearly seven in ten members say they would be *more likely* to vote for a candidate for state office in New Hampshire if that candidate supported giving people more choice about where they receive long-term care services and increased access to home and community-based services, even it required generating additional state revenue to pay for it.



## Conclusion

In considering the findings from this survey, it appears that the way New Hampshire currently allocates its Medicaid long-term care funds is not aligned with AARP New Hampshire members' preference for home and community-based services. AARP New Hampshire members clearly would prefer to receive long-term care at home, primarily from professionals but also with the assistance of family and friends. In addition, the vast majority of members feel that if they or a family member needed long-term care that it would be very important to have services available to enable them to stay at home as long as possible. Despite this preference for the provision of services at home, most members who have needed long-term care either for themselves or a family member in the last five years have received this care in nursing homes—the least preferred setting.

With the cost of home care in New Hampshire averaging at \$21.00 per hour, it is not surprising that most AARP members do not feel confident they would be able to afford these services if they needed a high level of care. It is undoubtedly for this reason that many members do not know how they will pay for long-term care services should the need arise, and many more think it would be hard to find home and community-based long-term care services that they could afford.

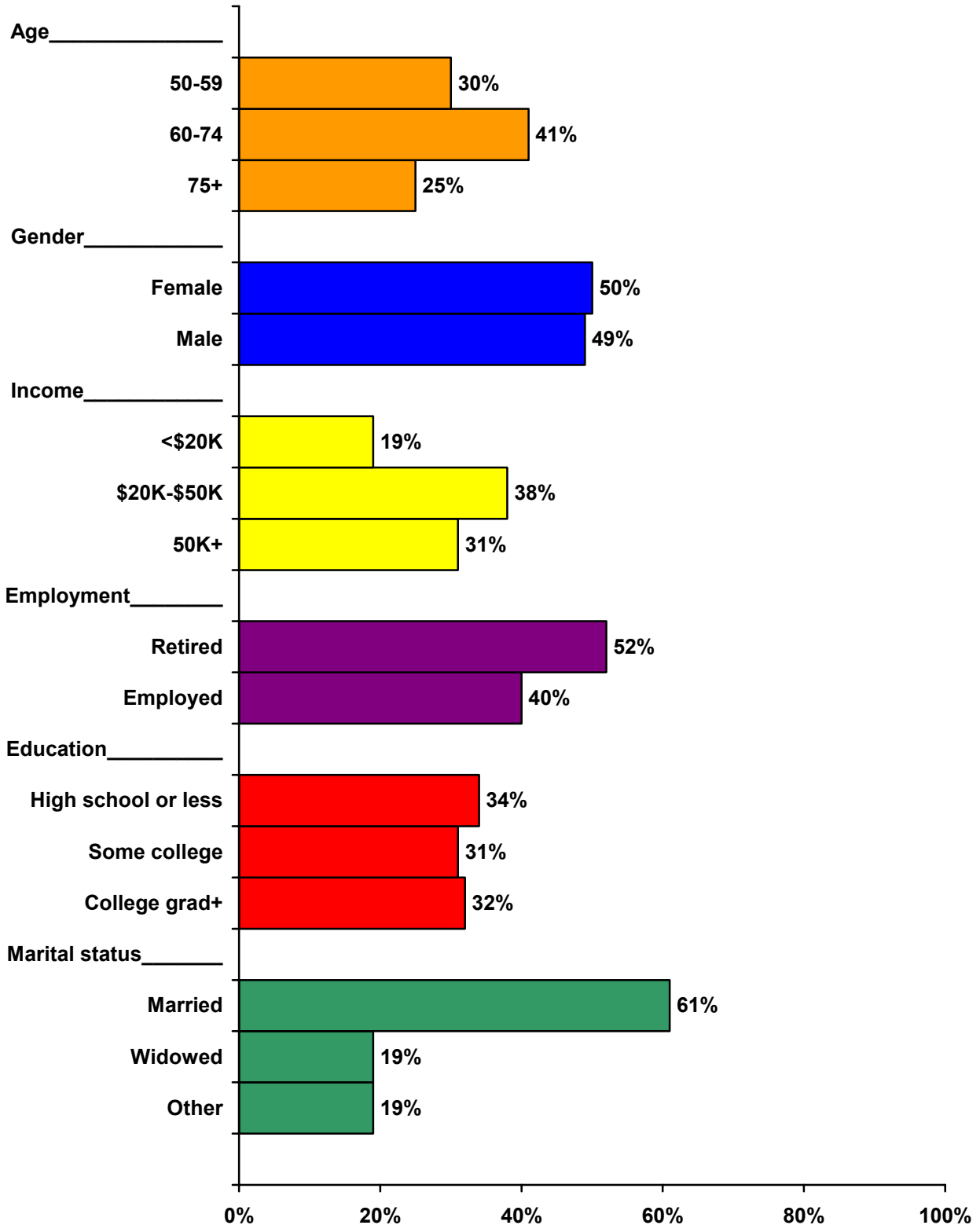
Almost eight in ten members say there is not enough money in the state budget to meet the needs for services and ensure quality of home and community-based care. As a result, almost all of the members surveyed say they support increasing funding for home and community-based long-term care services and would support finding ways to generate additional revenues for this purpose. In fact, there is substantial support for increasing the tax on alcohol and cigarette sales, as well as support from a sizable minority for implementing a general sales tax or state income tax, in order to adequately fund home and community-based services in the state.

AARP members not only strongly support AARP advocating for increased availability and funding of home and community-based long-term care services in New Hampshire, they are more likely to vote for candidates who support giving people more choice and increased access to these services, even if it requires generating additional state revenue.

## Methodology

This mail survey explores the opinions of AARP New Hampshire members on the issue of long-term care, specifically home and community-based services. It was conducted between June 3 and July 1, 2004. A random sample of New Hampshire 2000 members was selected from the AARP membership database and then surveyed using a four-contact approach, which included a pre-notification postcard, a survey, a reminder postcard, and a second survey. From the original sample, 1,054 responded by the survey cut-off date which resulted in a 53 percent response rate. The sample was weighted by age group to represent the actual composition of AARP members in New Hampshire. The sampling error for this study is plus or minus three percent; meaning that at the 95 percent confidence level, if every member in New Hampshire was surveyed their responses would be within three percentage points of those reported here.

## Demographic Characteristics Weighted N = 1,054





## **Appendix Annotated Questionnaire**

# 2004 AARP New Hampshire Home and Community-Based Long-Term Care Survey

**Weighted n = 1,054 ; Response Rate = 53 %; Sampling Error = +/-3.0**

(Percentages may not add to 100% due to rounding or multiple responses. A "\*" means less than 1%)

**Long-term care** refers to care provided over an extended period of time at home, in a community setting, or in a nursing home. People of all ages who are frail, ill, or disabled who need assistance with regular daily activities, such as getting dressed, bathing, preparing meals, or eating may receive long-term care services. **Home and community-based services** are long-term care services that are provided by health care professionals in the home or other community setting instead of nursing home care.

**1. In the past five years, have you or a member of your family, that is your spouse, parents, siblings, or grandparents, needed long-term care?**

<u>%</u>	
24	Yes
72	No → → <b>SKIP TO QUESTION 3</b>
4	No response

**2. Where have you or your family members received these long-term care services?**

(Check *ALL* that apply)

<u>%</u>	
42	At home with help from family or friends
34	At home with help from a nurse or health aide
21	Assisted living facility
2	Continuing care retirement community (CCRC)
51	Nursing home
3	Adult day care
4	Other, please specify _____
2	No response

**3. If a you or a family member needed long-term care services in the future, how would you prefer to have these services delivered?**

<u>%</u>	(Check only <i>ONE</i> )
13	Have family and friends provide all the care at home
41	Have a nurse and/or a personal care aide provide care at home
19	Have care provided in a residential facility, such as assisted living, where housing, food, and personal care are provided for residents
2	Have care provided in a nursing home
21	Not sure
4	No response

**4. If you or any member of your family needed long-term care services, how important would it be to you to have services that would enable you or your family member to stay at home as long as possible?**

<u>%</u>	
83	Very important
12	Somewhat important
2	Not very important
1	Not at all important
2	No response

**5. If you or a family member needed long-term care services, where would you be most likely to find information about services?**

<u>%</u>		<u>%</u>	
23	Family/friend	34	Physician
1	Newspaper advertisement	4	Clergy
3	ServiceLink	20	Hospital discharge planner
20	AARP	9	Internet
29	Health and Human Services	1	Other: _____
3	Telephone book	11	Not sure
		2	No response

**6. The average cost for home health care in New Hampshire is about \$21.00 an hour. To have care provided six hours a day, seven days a week would cost an individual about \$46,000 a year. Knowing this, how confident are you that you would be able to afford home and community-based services for one year?**

<u>%</u>	
9	Very confident
16	Somewhat confident
24	Not very confident
48	Not at all confident
2	No response

**7. How do you plan to pay for long-term care should the need arise?**

<u>%</u>	(Check ALL that apply)
37	Personal savings
21	Proceeds from selling home
19	Long-term care insurance
6	Rely on spouse/family members to pay
25	Rely on government to pay
5	Other, please specify _____
30	Not sure
1	No response

**8. If you needed home and community-based long-term care services for yourself or a family member, how easy do you think it would be to find affordable services?**

<u>%</u>	
2	Very easy
16	Somewhat easy
41	Somewhat hard
40	Very hard
1	No response

**9. Which of the following best describes New Hampshire's current funding for home and community-based services?**

<u>%</u>	
2	There is more than enough money in the state budget to meet the need for services and ensure quality
9	There is enough money in the state budget to meet the need for services and ensure quality
77	There is not enough money in the state budget to meet the need for services and ensure quality
12	No response

**10. Do you support or oppose increasing funding for home and community based long-term care services in New Hampshire?**

<u>%</u>	
56	Strongly support
34	Somewhat support
5	Somewhat oppose
3	Strongly oppose
3	No response

**11. Do you support or oppose finding ways to generate additional revenues if the money would be spent on the delivery of home and community-based long-term care services in New Hampshire?**

<u>%</u>	
57	Strongly support
33	Somewhat support
4	Somewhat oppose
3	Strongly oppose
3	No response

**12. If additional revenue is needed to adequately fund home and community-based long-term care services in New Hampshire, which of the following revenue generating proposals would you support or oppose implementing in the State?**

	<b>Strongly support</b>	<b>Somewhat support</b>	<b>Somewhat oppose</b>	<b>Strongly oppose</b>	<b>Not sure</b>	<b>No response</b>
Increasing the sales tax on beer, wine, and other alcoholic beverages	53%	24%	5%	7%	4%	7%
Increasing the sales tax on cigarettes from \$.52 per pack to \$.75 per pack	62%	17%	4%	7%	3%	7%
Implementing a 2% state income tax for those making more than \$20,000 a year	20%	17%	11%	34%	8%	11%
Increasing property taxes	1%	3%	7%	72%	4%	13%
Implementing a general 4% sales tax on all purchases except for food, medicines, utilities, and other essential items.	21%	20%	10%	35%	6%	9%

**13. If a candidate for state office in New Hampshire supported giving people more choice of where they receive long-term care services and increased access to home and community-based services, even if it meant generating additional state revenue, would you be more or less likely to vote for the candidate, or would it not make any difference?**

<u>%</u>	
30	Much more likely
39	Somewhat more likely
5	Somewhat less likely
4	Much less likely
18	Would not make a difference
3	No response

**14. Do you support or oppose AARP in New Hampshire advocating for increased availability and funding of long-term care services that enable people to remain in their own homes or communities?**

<u>%</u>	
69	Strongly support
25	Somewhat support
2	Somewhat oppose
2	Strongly oppose
3	No response

## About You

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

**15. Are you male or female?**

<u>%</u>	
49	Male
50	Female
2	No response

**16. What is your age as of your last birthday? \_\_\_\_\_ years**

<u>%</u>	
30	50-59
41	60-74
25	75+
4	No response

**17. What is the highest level of education that you completed?**

<u>%</u>	
7	Less than high school
27	High school graduate or equivalent
31	Some college or technical training beyond high school
16	College graduate (4 years)
16	Post-graduate or professional degree
4	No response

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

<u>%</u>	
27	Employed or self-employed <u>full-time</u>
13	Employed or self-employed <u>part-time</u>
52	Retired and not working
3	Other such as homemaker
2	Unemployed and looking for work
3	No response

**19. What is your current marital status?**

<u>%</u>	
61	Now married
19	Widowed
13	Divorced
1	Separated
5	Never married
2	No response

20. Do you have access to a personal computer at home, at work, or some other place?

%  
65 Yes  
30 No  
\* Not sure  
5 No response

a. If YES: Do you have access to the Internet?  
(n= 681)  
92% Yes                  6% No  
1% Not sure              2% No response

21. Thinking about your state elections for New Hampshire Governor and Legislators in the last ten years, which of the following best describes your voting behavior?

%  
63 I always vote  
23 I sometimes miss one  
7 I rarely vote  
5 I never vote  
3 No response

22. Which of the following activities have you participated in within the last 5 years?

% (Check ALL that apply)  
28 Phoned or written to a public official to make your views known on an issue  
16 Emailed a public official to make your views known on an issue  
23 Contributed money to a candidate or political party  
7 Volunteered to work on a campaign for a particular candidate or party  
9 Written a letter to a newspaper or called a radio or TV show to make your views known on an issue  
41 Attended a political event or town meeting  
39 No response

23. What is your 5-digit zip code? (Write in your 5-digit zip code) \_\_\_\_\_

24. What was your annual household income before taxes in 2003?

%  
6 Less than \$10,000  
13 \$10,000 to \$19,999  
15 \$20,000 to \$29,999  
11 \$30,000 to \$39,999  
12 \$40,000 to \$49,999  
15 \$50,000 to \$74,999  
16 \$75,000 or more  
4 Not sure  
9 No response

**Thank you for completing this survey. Please use the postage-paid envelope and return it to State Member Research, AARP, 601 E Street, NW, Washington, DC 20049, by July 1, 2004.**

**AARP**

**Knowledge Management**

**For more information please contact Katherine Bridges (202) 434-6329.**