



# **2002 AARP Colorado Member Opinion Survey: Long-Term Care**

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Member Opinion Survey:  
Long-Term Care**

**Report Prepared by  
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AARP is a nonprofit, nonpartisan membership organization for people 50 and over. We provide information and resources; advocate on legislative, consumer, and legal issues; assist members to serve their communities; and offer a wide range of unique benefits, special products, and services for our members. These benefits include *AARP Webplace* at [www.aarp.org](http://www.aarp.org), the AARP lifestyle magazines, the monthly *AARP Bulletin*, and a Spanish-language newspaper, *Segunda Juventud*. Active in every state, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, AARP celebrates the attitude that age is just a number and life is what you make it.

## **Acknowledgements**

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## Background

Americans are facing major long-term care challenges as the United States population ages and people live longer lives. In 2001, about seven million men and women over the age of 65 needed long-term care. By 2020, the number will increase to twelve million. Most care taking will occur at home; family members and friends are the sole caregivers for 70 percent of elderly people. However, a U.S. Department of Health and Human Services study indicates that people who are age 65 face at least a 40 percent lifetime risk of entering a nursing home. About 10 percent will stay there for five years or longer<sup>1</sup>.

In Colorado, the challenges of an aging population are especially problematic because those over age 65 are the fastest growing segment of the population. By the year 2020, 14 percent of Colorado's population will be age 65 or older<sup>2</sup>. Given the needs of an aging population, AARP conducted the 2002 AARP Colorado Member Opinion Survey to examine members' experience, concern, and opinion about long-term care.

This report is part of a larger mail survey of 1,112 Colorado AARP members conducted between May and July 2002. The full questionnaire is contained in the appendix to this report.

## Highlights

- Almost one in four Colorado members or their families needed long-term care in the past five years. Of those, about a quarter had trouble finding long-term care when and where needed, and a third reported problems paying for it.
- A third of Colorado members think they will likely need long-term care in the future.
- Members say that it would be important to be able to stay at home as long as possible if they became ill or disabled and needed long-term care, even if it meant they would have to contribute more to the cost of their care.
- Most Colorado members prefer to pay a nurse or aide or have family and friends provide in-home care.

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

<sup>2</sup> United States Census Bureau at [www.census.gov/press-release/cb96-80.html](http://www.census.gov/press-release/cb96-80.html)

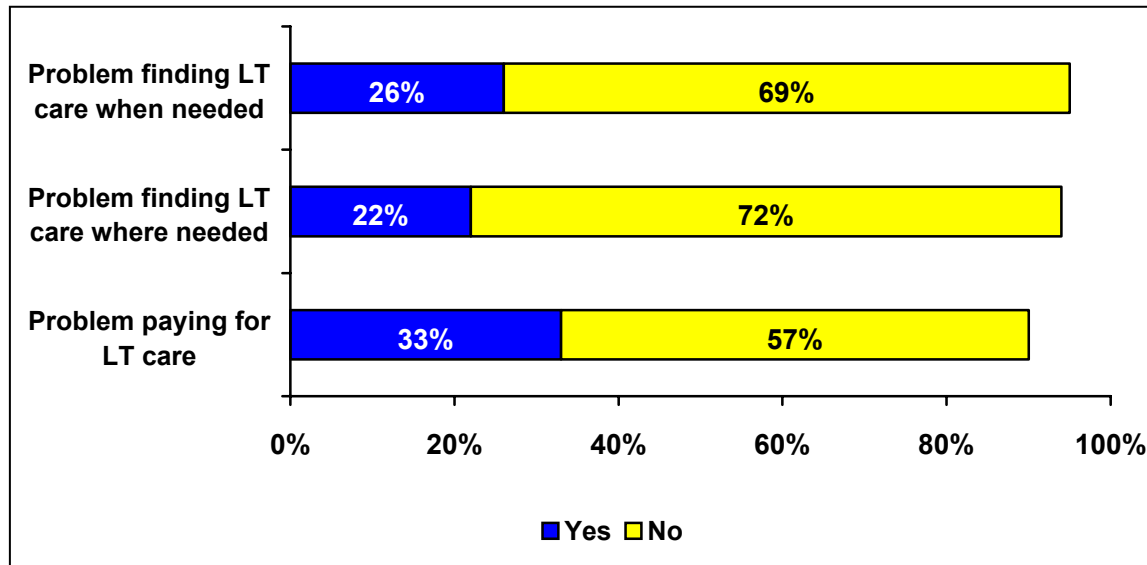
## Findings

**About a quarter of Colorado members had trouble finding long-term care *when* and *where* needed, and a third reported problems paying for it.**

About one in four (23%) Colorado members or their families needed long-term care within the past five years. Significantly more members age 50 to 59 (28%) report having needed long-term care for themselves or their families than members age 60 to 74 (20%) and 75+ (17%).

Among those needing long-term care services, one in four (26%) had a problem finding it *when* it was needed, and one in five (22%) had a problem finding it *where* it was needed. A third (33%) of those needing long-term care had a problem paying for it.

**Member Experience with Long-Term Care  
(weighted n=251)**

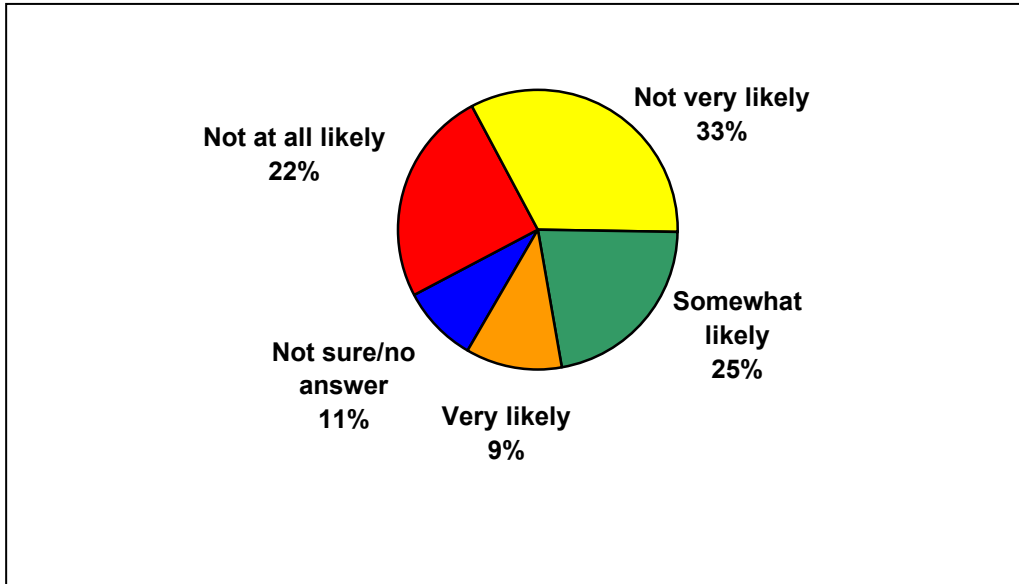


Members age 50 to 59 were more likely to have problems finding long-term care services *when* needed (34% vs. 60 to 74: 18%, 75+: 21%) and *where* needed (28% vs. 60 to 74: 15%, 75+: 19%).

**A third of Colorado members think they will likely need long-term care services in the future.**

One in three (34%) Colorado members think they or a member of their family will likely need long-term care in the next five years.

**Likelihood of Needing Long-Term Care in the Next Five Years**  
(weighted n = 1,115)

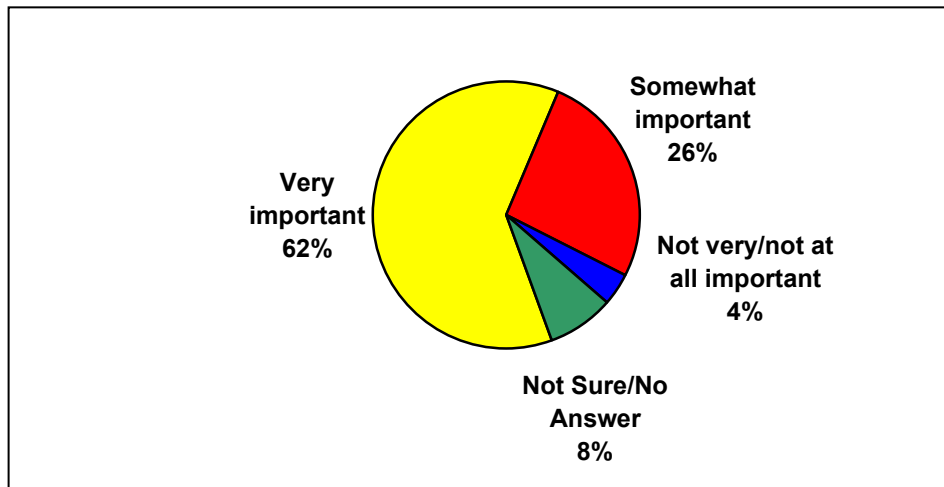


More members age 50 to 59 (34%) and 60 to 74 (41%) say they or a family member are *very* or *somewhat* likely to need long-term care in the next five years than members age 75+ (21%).

**Members feel it would be important to stay at home as long as possible.**

Nearly nine in ten Colorado members say that it would be either *very* (62%) or *somewhat* (26%) important to be able to stay at home as long as possible if they became ill or disabled and needed long-term care, even if it meant they would have to contribute more to the cost of their care.

**Importance of Staying at Home as Long as Possible**  
(weighted n = 1,115)

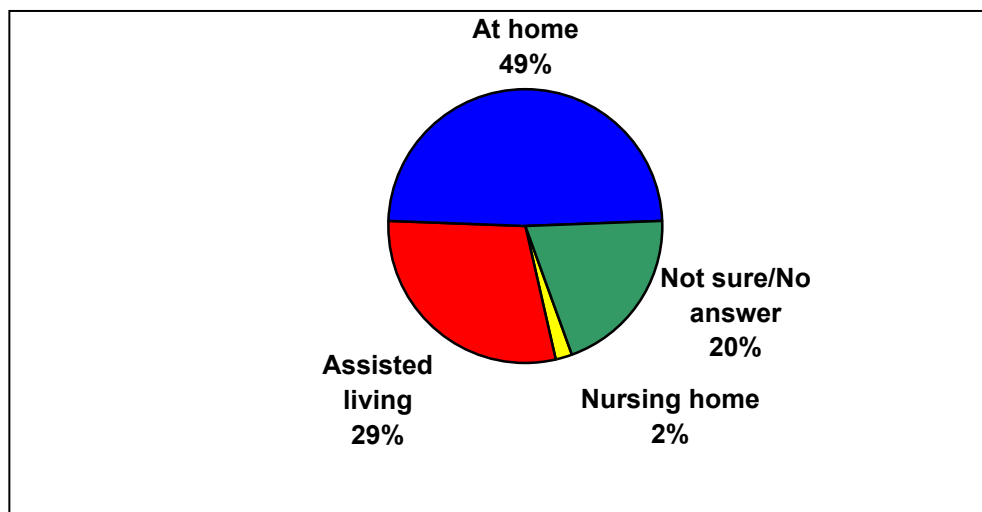


More members age 50 to 59 (91%) say it is very or somewhat important to remain at home as long as possible than members age 75+ (84%).

## Nearly half of Colorado members would prefer to receive long-term care at home.

When asked specifically about where they would prefer that they or their family members receive needed long-term care, about half (49%) prefer to stay at home by paying a nurse or aide to provide care (34%) or having family and friends provide the care (15%). Twenty-nine percent prefer to have care provided in a residential facility such as assisted living while just two percent prefer care in a nursing home.

**Where Colorado Members Prefer to Receive Long-Term Care  
(weighted n = 1,115)**



Significantly more Colorado members age 50 to 59 (39%) would prefer in-home care from a nurse or personal care aide than members age 75+ (28%).



## Conclusions

Nearly a quarter of Colorado members or their families have needed long-term care services in the past five years. Of those, about a quarter had a problem finding it *when* it was needed, and a similar proportion had a problem finding it *where* it was needed. A third of those needing long-term care had a problem paying for it.

Staying in their own homes as they get older is an important issue for members. Nine in ten say that it would be very important to be able to stay at home as long as possible if they needed long-term care, even if it meant they would have to contribute more to the cost of their care. Moreover, when asked specifically where they would prefer to receive care, half say they want to stay at home compared to three in ten who would prefer a residential facility such as assisted living or a nursing home. AARP education and advocacy efforts that enable members to remain in their homes would serve most members.

## Methodology

This report explores the long-term care experience and future preferences of Colorado AARP members age 50+.

AARP conducted the *AARP Colorado Member Opinion Survey* in May through July 2002. Fifty-six percent of the sampled Colorado members returned surveys by the mid-July cut-off date, providing 1,112 useable surveys for analysis. The survey has a sampling error of plus or minus three percent.<sup>3</sup> Survey responses were weighted to reflect the distribution of the age segments in the member population of Colorado. Due to rounding of the weights, the final number of cases for the weighted dataset is 1,115.

Throughout the report, statistics representing member responses are reported in percentages. In some instances, percentages are small and may not seem to represent a significant proportion of members, yet when projected to the total Colorado membership the actual number of people may be substantial. As of July 2002, the number of member households in Colorado was 356,203, which results in approximately 580,610 members in the state.

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<sup>3</sup> This means that in 95 out of 100 samples of this size, the results obtained in the sample would fall in a range of 3 percentage points of what would have been obtained if every AARP member in Colorado age 50 or older had been surveyed.

## **Appendix: Annotated Questionnaire**

# 2002 AARP Colorado Member Opinion Survey

**WEIGHTED n = 1,115, RESPONSE RATE = 56%, SAMPLING ERROR = +/- 3.0%**  
(Percentages may not add to 100% due to rounding or multiple responses. A “\*” means less than 1%.)

## Personal Concerns

1. Below is a list of concerns that have been expressed by people age 50 and older. Please rate your own level of concern about each item using a 5-point scale where 1 means you are "not at all concerned" and 5 means you are "extremely concerned."

	Extremely Concerned 5	4	3	2	Not At All Concerned 1	No Response
a. Having adequate information on Medicaid, the government health insurance program for low income people	28%	18%	24%	15%	13%	3%
b. Providing care or financial support for a parent, grandchild or other relative	19%	20%	25%	15%	18%	4%
c. Having Medicare as a base for retirement health coverage	53%	23%	14%	5%	3%	3%
d. Avoiding consumer fraud	53%	20%	14%	6%	3%	3%
e. Having Social Security as a base for retirement income	49%	20%	17%	6%	6%	2%
f. Finding affordable, high quality health insurance	64%	16%	10%	4%	4%	3%
g. Staying in your own home as you get older	58%	20%	12%	4%	3%	2%
h. Staying physically fit/maintaining a healthy diet	57%	25%	12%	3%	1%	3%
i. Having high quality long-term care for you or a family member	52%	23%	17%	3%	3%	2%
j. Making sure your pension benefits and/or retirement savings are safe and secure	70%	18%	6%	2%	2%	2%
k. Finding work in retirement	13%	18%	26%	18%	22%	3%
l. Dealing with the loss of a close family member	22%	20%	29%	15%	11%	4%
m. Having access to affordable prescription drugs	62%	19%	11%	3%	3%	2%
n. Having consumer protections in health care plans including managed care	54%	26%	13%	2%	2%	3%
o. Becoming ill or disabled	49%	23%	19%	5%	3%	3%
p. Being a victim of crime	31%	18%	28%	14%	6%	3%

1. (CONTINUED) Below is a list of concerns that have been expressed by people age 50 and older. Please rate your own level of concern about each item using a 5-point scale where 1 means you are "not at all concerned" and 5 means you are "extremely concerned."

	Extremely Concerned 5	4	3	2	Not At All Concerned 1	No Response
q. Keeping your family safe from acts of terrorism and violence	42%	21%	22%	9%	3%	2%
r. Protecting your right to privacy	57%	21%	14%	4%	2%	2%
s. Avoiding business practices that are unfair or fraudulent	55%	25%	14%	2%	2%	2%

## AARP Roles and Activities at the State Level

2. Listed below are some opportunities AARP could provide within Colorado to address member interests and concerns. Would you personally use the opportunity if it were offered in Colorado?

Check ALL that apply

<u>%</u>	
31	Workshop series or several meetings/classes on topics of interest or concern to you
43	One-time educational events on topics of interest or concern to you
64	Written information on topics of interest or concern to you
41	Activities to improve state laws, policies, regulations, or practices that affect you
18	Volunteering your time to an AARP activity in your own community
31	Volunteering your time with a worthy organization in your community
22	AARP Chapter meetings in your community that give your an opportunity to meet other people and provide some community service
15	No response

**3. If AARP has or were to have programs, services, or activities in your community, how would you want to find out about them?**

**Check ALL that apply**

- | <u>%</u> |   |
|----------|---|
| 13       | Visit an AARP kiosk, booth, or office located in your community   |
| 30       | Call a toll-free or local telephone number for a pre-recorded list of current AARP activities, programs, and services in your community |
| 12       | Contact an AARP volunteer or AARP Chapter member in or near your Community  |
| 17       | Attend a meeting at which AARP programs and activities are described  |
| 74       | Receive information by mail (e.g., letter, brochure, flyer)   |
| 33       | Use an online computer service to access AARP information   |
| 27       | Receive an email notification   |
| 41       | Read about local AARP activities in newspapers in your community  |
| 29       | Tune in to a local TV channel or program  |
| 20       | Hear about them on a local radio station/program  |
| 6        | No response   |

**4. Have you volunteered any of your time in the last 12 months?**

<u>%</u>	
36	Yes <b>→ SKIP TO QUESTION 5</b>

58	No <b>→</b>
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<p><b>4a. IF NO: Why not?</b> <b>(base = 643 respondents who have not volunteer in past 12 months)</b></p> <p><b>Check ALL that apply, then SKIP TO QUESTION 6</b></p> <table border="0"><thead><tr><th><u>%</u></th><th></th></tr></thead><tbody><tr><td>52</td><td>Personal schedule too full</td></tr><tr><td>11</td><td>No interest</td></tr><tr><td>40</td><td>Work commitments</td></tr><tr><td>31</td><td>Health or disability</td></tr><tr><td>6</td><td>Your skills don't match organization's needs</td></tr><tr><td>15</td><td>No one you know personally asked you</td></tr><tr><td>4</td><td>Don't have transportation</td></tr><tr><td>18</td><td>No organization contacted you and asked you to volunteer</td></tr><tr><td>4</td><td>People should be paid for their work</td></tr><tr><td>6</td><td>Other: (specify) _____</td></tr></tbody></table>	<u>%</u>		52	Personal schedule too full	11	No interest	40	Work commitments	31	Health or disability	6	Your skills don't match organization's needs	15	No one you know personally asked you	4	Don't have transportation	18	No organization contacted you and asked you to volunteer	4	People should be paid for their work	6	Other: (specify) _____
<u>%</u>																						
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4	Don't have transportation																					
18	No organization contacted you and asked you to volunteer																					
4	People should be paid for their work																					
6	Other: (specify) _____																					

**5. Which ONE of the following three statements best describes your activities in your volunteer position(s)?  
(base = 396 respondents who have volunteered in past 12 months)**

%

- 46 You volunteer occasionally during the year for special projects
- 19 You usually spend about the same amount of time volunteering each month
- 31 You volunteer a regular amount of time each month, as well as extra hours for special projects
- 4 No response

**6. How interested would you be in volunteering for AARP in the next year or so?**

%

- 3 Very interested
- 18 Somewhat interested
- 52 Not at all interested → **SKIP TO QUESTION 10**
- 20 Not sure
- 8 No response

**7. Which of the following factors might motivate you enough to volunteer for AARP?**

**Check ALL that apply**

**(base = 539 respondents who are very or somewhat interested, not sure, and did not respond to volunteering for AARP)**

%

- 40 Opportunity to learn about issues that affect people 50 and over
- 29 Possibility of developing new friendships
- 30 Opportunity for fun and socializing
- 27 Opportunity to affect public policy
- 40 Opportunity to help older people in the community
- 22 Opportunity to help youth in the community
- 24 Opportunity to use your professional and leadership skills
- 34 Opportunity to make a difference on issues that are important to you
- 28 A way to stay active/busy
- 6 None of these factors motivate you
- 21 No response

**8. Which of the following topics might interest you enough to be involved as a volunteer for AARP?**

**Check ALL that apply**

**(base = 539 respondents who are very or somewhat interested, not sure, and did not respond to volunteering for AARP)**

<u>%</u>	
32	Lifelong learning, education
17	Low-income assistance programs
28	Consumer fraud
34	Living healthy lifestyles
21	Long-term care and nursing home quality
25	Fun and leisure
35	Social Security and Medicare
20	Legal issues
20	Financial planning and information
39	Prescription drug issues
9	Grief and loss issues
18	Utility rates and service issues
18	Privacy issues
32	Health care issues
10	Children's issues
4	None of these topics would interest you
23	No response

**9. How would you like to learn about volunteer opportunities with AARP in your community?**

**Check your TOP TWO ways**

**(base = 539 respondents who are very or somewhat interested, not sure, and did not respond to volunteering for AARP)**

<u>%</u>	
12	Phone call from AARP volunteer
55	Mail
24	Email
23	Announcement in local newspaper
8	Announcement on local TV station
2	Announcement on local radio station
10	At a meeting where AARP programs and activities are described
3	You do not want to learn about AARP volunteer opportunities
22	No response

## Prescription Drugs

**10. In the past 12 months, have you or a family member bought a prescription drug?**

<u>%</u>	
93	Yes
5	No
1	Not sure
1	No response

**11. Do you get any help in paying for prescription drugs from insurance or other health coverage?**

<u>%</u>	
80	Yes
17	No
1	Not sure
2	No response

**12. In the past 12 months, has paying for prescription drugs been a major problem, a minor problem, or not a problem for you?**

<u>%</u>	
12	A major problem
33	A minor problem
55	Not a problem
1	No response

**13. In the past 12 months, approximately how much have you spent, each month, out of your own pocket for prescription drugs?**

<u>%</u>	
15	Less than \$10 per month
32	\$10 but less than \$50 per month
23	\$50 but less than \$100 per month
15	\$100 but less than \$200 per month
9	\$200 but less than \$500 per month
2	\$500 or more per month
2	Not sure
2	No response



**14. How concerned are you about being able to afford the cost of needed prescription drugs over the next two years?**

<u>%</u>	
32	Very concerned
33	Somewhat concerned
23	Not very concerned
10	Not at all concerned
2	Not sure
1	No response

**15. Many people face difficult decisions when buying prescription drugs. In the past 12 months, have you or a family member done any of the following?**

	Yes	No	Not Sure	No Response
a. Delayed getting a prescription filled because you didn't have enough money to pay for it?	11%	84%	1%	4%
b. Taken less medicine than your doctor prescribed to make it last longer?	13%	82%	1%	4%
c. Cut back on items such as food, fuel, or electricity to be able to afford a prescription drug?	6%	88%	1%	5%
d. Ordered your prescription drugs by mail or Internet because they cost less?	31%	64%	1%	4%
e. Decided not to fill a prescription because of the cost of the drug?	12%	83%	1%	4%
f. Traveled to Mexico, Canada, or another country to purchase prescription drugs because they cost less?	5%	89%	1%	5%

**16. How important is it to you that the state of Colorado makes prescription drug costs more affordable to low income persons over 65 years old?**

<u>%</u>	
70	Very important
21	Somewhat important
4	Not very important
2	Not at all important
2	Not sure
1	No response

**17. Would you support or oppose funding a prescription drug assistance program in Colorado for low-income persons over 65 years old, even if it meant allocating new or reallocating existing state funds?**

%  
46 Strongly support  
35 Somewhat support  
4 Somewhat oppose  
3 Strongly oppose  
11 Not sure  
1 No response

**18. If a candidate for state office in Colorado supported funding a prescription drug assistance program by using state funds, would you be more likely to vote for that candidate, less likely to vote for them, or would it not make any difference?**

%  
53 More likely  
6 Less likely  
24 Would make no difference  
16 Not sure  
1 No response

**19. Right now, do you have enough information about the EFFECTIVENESS of your prescription drugs compared to the effectiveness of other drugs that might work for you?**

%  
50 Yes  
27 No  
16 Not sure  
6 Do not take any prescription drugs  
1 No response

**20. Right now, do you have enough information about the COST of your prescription drugs compared to the cost of other possible drugs that might work for you?**

%  
39 Yes  
39 No  
14 Not sure  
6 Do not take any prescription drugs  
1 No response

**21. Several states are developing information on the effectiveness and cost of prescription drugs based on scientific studies. This information will be made available at no cost to doctors, pharmacists, and consumers to help them all choose the right drug at the best cost. Right now, that kind of summary information is not available in Colorado.**

**How useful do you think that this kind of information would be to YOU in helping you discuss your prescription drug selection with your doctor and pharmacist?**

<u>%</u>	
60	Very useful
27	Somewhat useful
4	Not very useful
1	Not at all useful
5	Not sure
2	No response

**22. Would you support or oppose legislation to make this kind of information available to doctors, pharmacists, and consumers in Colorado even if it required the use of state funds and research?**

<u>%</u>	
49	Strongly support
35	Somewhat support
3	Somewhat oppose
2	Strongly oppose
8	Not sure
2	No response

## Long-Term Care

**Long-term care** is care for people of all ages who are frail, ill, or disabled who need help with daily activities, such as getting dressed, bathing, preparing meals, or eating. This help could be provided at home, in the community (such as a senior center or assisted living residence), or in a nursing home on a regular basis for long periods of time.

**23. Have you or any member of your family needed long-term care within the LAST five years?**

<u>%</u>	
23	Yes
75	No → <b>SKIP TO QUESTION 27</b>
*	Not sure → <b>SKIP TO QUESTION 27</b>
2	No response

**24. Did you or your family member have any problems finding long-term care WHEN it was needed? (base = 251 responses who have needed long-term care in past five years)**

<u>%</u>	
26	Yes
69	No
3	Not sure
2	No response

**25. Did you or your family member have any problems finding long-term care WHERE it was needed? (base = 251 responses who have needed long-term care in past five years)**

<u>%</u>	
22	Yes
72	No
5	Not sure
2	No response

**26. Did you or your family member have a problem paying for long-term care? (base = 251 responses who have needed long-term care in past five years)**

<u>%</u>	
33	Yes
57	No
7	Not sure
3	No response

**27. How likely is it that you or any member of your family (that is your spouse, parents, children, siblings, or grandparents) will need long-term care within the NEXT five years?**

<u>%</u>	
9	Very likely
25	Somewhat likely
33	Not very likely
22	Not at all likely
9	Not sure
2	No response

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

<u>%</u>	
15	Have family and friends provide all the care at home
34	Pay a nurse or a personal care aide to provide care at home
29	Have care provided in a residential facility, such as assisted living, where housing, food, and personal care such as help with bathing and dressing are provided for residents
2	Have care provided in a nursing home
18	Not sure
2	No response

**29. If you became ill or disabled and needed long-term care, how important would it be to you 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?**

<u>%</u>	
62	Very important
26	Somewhat important
3	Not very important
1	Not at all important
6	Not sure
2	No response

## State Legislative Issues

**30. To be effective, AARP Colorado wants to work on the most important issues facing Colorado AARP members. Keeping in mind what's most important to you, how much of a priority should it be for AARP to work on the following legislative issues in Colorado?**

		<b>Top Priority</b>	<b>High Priority</b>	<b>Medium Priority</b>	<b>Low Priority</b>	<b>Not A Priority</b>	<b>Not Sure</b>	<b>No Response</b>
a.	Availability, cost, and quality of health care	57%	29%	7%	1%	1%	1%	5%
b.	Consumer protection against fraud	36%	29%	22%	5%	2%	1%	5%
c.	Utility services and rates	25%	31%	29%	6%	3%	1%	6%
d.	How older persons can remain in their own homes or communities as they age	43%	31%	17%	2%	2%	1%	5%
e.	Consumer protection standards for health insurance including managed care plans	44%	35%	11%	2%	2%	1%	6%
f.	Availability, cost, and quality of long-term care services	42%	33%	16%	3%	1%	1%	5%
g.	Assistance programs for older, low-income state residents	35%	31%	21%	4%	2%	1%	5%
h.	Access to affordable prescription drugs	56%	27%	9%	2%	1%	1%	4%
i.	Expanding Medicaid, the government health insurance program for low income people	32%	25%	23%	8%	5%	2%	5%

## About You

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

### 31. Are you male or female?

<u>%</u>	
46	Male
50	Female
4	No response

### 32. What is your age as of your last birthday? \_\_\_\_\_ years

<u>%</u>	
35	50-59
39	60-74
21	75+
5	No response

### 33. What is your current marital status?

<u>%</u>	
57	Now married
19	Widowed
16	Divorced
*	Separated
4	Never married
4	No response


### 34. What is the highest level of education that you completed?

<u>%</u>	
5	Less than high school
18	High school graduate or equivalent
36	Some college or technical training beyond high school
18	College graduate (4 years)
20	Post-graduate or professional degree
4	No response

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

- %
- 30 Employed or self-employed full-time
- 13 Employed or self-employed part-time
- 47 Retired and not working
- 5 Other such as homemaker
- 2 Unemployed and looking for work
- 5 No response

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

- %
  - 67 Yes  **36a. If YES: Do you have access to the Internet or the ability to use online services such as America Online (AOL)? (base = 742 respondents who have access to a personal computer)**
  - 30 No
  - 3 No response
- 85% Yes    10% No    1% Don't Know    4% No response

**37. Are you Hispanic, Spanish, or Latino?**

- %
- 4 Yes
- 92 No
- \* Don't know
- 5 No response

**38. What is your race?**

- %
- 93 White or Caucasian
- 2 Black or African American
- 1 Asian
- 1 Native American or Alaskan Native
- \* Hawaiian or Pacific Islander
- 4 No response

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



**40. What was your annual household income before taxes in 2001?**

<u>%</u>	
4	Less than \$10,000
13	\$10,000 to \$19,999
14	\$20,000 to \$29,999
11	\$30,000 to \$39,999
11	\$40,000 to \$49,999
18	\$50,000 to \$74,999
19	\$75,000 or more
10	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 12, 2002**.