AARP is the nation’s leading organization for people age 50 and older. It serves their needs and interests through information and education, advocacy, and community services, which are provided by a network of local chapters and experienced volunteers throughout the country. The organization also offers members a wide range of special benefits and services, including *Modern Maturity* and *My Generation* magazines and the monthly *Bulletin*. 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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AARP Michigan Long-Term Care Survey

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 longer1.

In Michigan, the challenges of an aging the population are especially problematic because those age 85 and older are the fastest growing segment of the population. The 85 and older population will increase by approximately 60 percent over the next quarter century. Half of those 85 and over will need help with the basic activities of daily living and almost as many will suffer from dementia2. Given the increased need for long-term care services, citizens are beginning to raise questions about the range of services available in their communities, the cost of those services, and efforts to expand existing services.

The AARP Michigan Long-Term Care Survey examines:

- The priority that Michigan should place on ensuring older persons and persons with disabilities have affordable long-term care choices
- The level of support for increased funding to make long-term care services more affordable, even if it means delaying a tax cut
- Michiganders’ likelihood of voting for a candidate who supports improving the affordability of long-term care services
- The level of concern Michigan residents express about the affordability of long-term care services

This telephone survey was conducted between March 4 and 11, 2002 with a random sample of 802 Michigan residents age fifty and older.

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Report Organization

The findings section presents the survey data. The results are reported as percentages. An annotated questionnaire, appended to the report, discloses all survey responses and provides a demographic profile of respondents.

Findings

Almost eight in ten 50+ Michigan residents rate working to ensure affordable long-term care choices as a top or high priority for Michigan

Ensuring affordable long-term care choices in nursing homes, in the community, and in their own homes is a priority for Michigan residents 50 and older. Almost eight in ten members think it should be a top (39%) or high priority (39%) for Michigan to work to ensure affordable long-term care choices.

Priority for Michigan to Work on Ensuring Affordable Long-Term Care Services (n=802)

<table>
<thead>
<tr>
<th>Priority Level</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>Top Priority</td>
<td>39%</td>
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<tr>
<td>High Priority</td>
<td>39%</td>
</tr>
<tr>
<td>Medium Priority</td>
<td>15%</td>
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<tr>
<td>Low Priority</td>
<td>2%</td>
</tr>
<tr>
<td>Not a Priority</td>
<td>3%</td>
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</tbody>
</table>

3 Percentages may not sum to 100% due to rounding. Also some graphs do not include respondents who refused to answer or said “Don’t Know.” Similarly, graphs do not include categories with less than 1% response.
Three quarters of Michigan residents 50+ support increased funding for long-term care services, even if it means delaying a reduction in state taxes

Michigan residents were asked if they support or oppose increased funding for programs that expand long-term care services, including home and community-based care options, even if it meant delaying a reduction in state taxes. Seventy-five percent of respondents strongly support (44%) or somewhat support (31%) support increased long-term care funding.

Michigan Residents 50+ Are More Likely to Vote for Candidates Who Support Improving the Affordability of Long-Term Care Services

The level of importance Michigan residents place on affordable long-term care services carries over to their voting intentions. Almost six in ten Michigan residents 50 and older say they are more likely (33%) or somewhat more likely (24%) to vote for a candidate who supports improving the affordability of long-term care services, even if it means delaying a reduction in state taxes. For a quarter of the survey respondents, the candidate’s position on this issue makes no difference. Only seven percent would be less likely to vote for candidate who supported legislation to improve the affordability of long-term care services.

Michigan survey respondents vote in most elections. Eighty-two percent of respondents have voted in nearly all (67%) or most (15%) of the state elections held in the last ten years.
Over Half of Michigan Residents Worry About Costs of Long-Term Care Services

When provided no information about long-term care costs, fifty-five percent of Michigan residents 50 and older express worry about being able to afford long-term care services for themselves and their family. Eighteen percent are very worried while 36 percent are somewhat worried.

<table>
<thead>
<tr>
<th>Worry about Affordability of Long-Term Care Services (n=802)</th>
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<tbody>
<tr>
<td>Very Worried</td>
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<tr>
<td>Somewhat Worried</td>
</tr>
<tr>
<td>Not Very Worried</td>
</tr>
<tr>
<td>Not at all Worried</td>
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<tr>
<td>Not Sure</td>
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</tbody>
</table>
Michigan Residents 50+ Are Not Confident About Affording Costs of Long-Term Care Over Time

Long-term care costs vary by the type of service an individual chooses to receive. Frequently, individuals or their families pay many of these costs out-of-pocket. The survey provided information on the costs of various types of care and then explored how confident people are about their ability to pay for long-term care costs given a short time horizon (one year) and a long time horizon (five years).

Results indicate that over half (53%) of Michigan residents 50+ are confident they could afford the cost of long-term for one year. However, when asked to consider long-term care costs over a five-year period, their level of confidence decreases substantially. Only 37 percent of those surveyed are confident they could afford long-term care costs for five years. Importantly, 58 percent are not confident they could afford these costs over five years.
Conclusions

Michigan survey respondents vote in most elections; they have strong opinions about long-term care services. They believe it should be a priority for Michigan to ensure that older persons and those with disabilities have affordable long-term care choices across the range of services available. Moreover, they strongly support increased funding for programs that expand long-term care services, including home and community-based care options, even if it means delaying a reduction in state taxes. Importantly, respondents indicate they are more likely to vote for state office candidates who support legislation that improves affordability of long-term care services, even if it means delaying a reduction in state taxes.

Michigan residents are worried about being able to afford long-term care services. Their confidence about ability to pay for those services decreases with the length of time long-term care services are needed.

Methodology

AARP contracted with Woelfel Research, Inc., a national opinion survey research firm, to conduct a telephone survey of Michigan residents age 50 and older. From a random sample of 12,771 Michiganders, 802 interviews were completed from March 5 – 12. The sample was weighted by age and gender. The response rate is 19 percent with a cooperation rate of 94 percent\(^4\). The sampling error is ± 3.46 percent\(^5\).

\(^4\) The response rate is Response Rate 3 and the cooperation rate is Cooperation Rate 3 from the following publication: The American Association for Public Opinion Research. 2000. Standard Definitions: Final Dispositions of Case Codes and Outcome Rates for Surveys. Ann Arbor, Michigan: AAPOR.

\(^5\) Sampling error means that in 95 out of 100 samples of the same size (802), the results obtained in the sample would fall in a range of ± 3.46 percentage points of what would have been obtained if every single Michigan resident 50+ had been surveyed.
AARP Michigan Long-term Care Survey
(Unweighted n = 802 , Weighted n = 802 , Sampling Error = ± 3.46 %)
Responses weighted by age and gender.
Percentages may not add to 100 percent due to rounding

Hello this is (name) from Woelfel Research, a national opinion research firm. We are conducting an important research study among Michigan residents about long-term care. 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 would remain completely confidential. The survey should take only about 5 minutes to complete.

Long-term care refers to care provided over an extended period of time in a nursing home, at home, or in a community setting. 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.

1) How much of a priority should it be for Michigan to ensure that older persons and persons with disabilities have affordable long-term care choices in nursing homes, in the community and in their own homes? Should it be a…?

- 39% Top priority
- 39% High priority
- 15% Medium priority
- 2% Low priority
- 3% Not a priority
- 3% Don’t Know (Do Not Read)
- <.5% Refused (Do Not Read)

2) Some people 50 and older express worry about being able to afford long term care services for themselves and their family. How worried are you about it?

- 18% Very worried
- 36% Somewhat worried
- 23% Not very worried
- 21% Not at all worried
- 1% Not sure (Do Not Read)
3) The cost of long-term care varies depending on the type of services a person receives. In Michigan, nursing homes cost approximately $54,000 (Fifty-four thousand dollars) ANNUALLY. Michigan assisted living facilities cost approximately $24,000 (Twenty-four thousand dollars) ANNUALLY. Home and community-based care in Michigan costs approximately $15,000 (Fifteen thousand dollars) ANNUALLY. The persons receiving the services or their family pay many of these costs out-of-pocket.

a. Knowing that, how confident are you that you could afford the cost of long-term care for one year? Are you…?

- 25% Very confident
- 28% Somewhat confident
- 19% Not very confident
- 24% Not at all confident
- 3% Not sure (Do Not Read)
- 1% Refuse (Do Not Read)

b. How confident are you that you could afford the cost of long-term care for five years?

- 15% Very confident
- 22% Somewhat confident
- 21% Not very confident
- 37% Not at all confident
- 4% Not sure (Do Not Read)
- 1% Refuse (Do Not Read)

4) Would you support or oppose increased funding for programs that expand long-term care services, including home and community-based care options, even if it meant delaying a reduction in states taxes?

- 44% Strongly support
- 31% Somewhat support
- 7% Somewhat oppose
- 9% Strongly oppose?
- 10% Don’t Know (Do Not Read)
- 1% Refused (Do Not Read)
5) If a candidate for state office in Michigan supported legislation that improves the affordability of long-term care services, even if it meant delaying a reduction in state taxes, would you be more likely to vote for that candidate, less likely to vote for them, or would it not make any difference?

- 33% Much more likely
- 24% Somewhat more likely
- 25% Would make no difference
- 3% Somewhat less likely
- 4% Much less likely
- 5% Don’t Know (Do Not Read)
- 1% Refused (Do Not Read)
- 6% Depends on other factors (Do Not Read)

Thank you, now I just need some statistical information.

901) Are you or your spouse a member of AARP (pronounce A-A-R-P), formerly the American Association of Retired Persons?

- 59% Yes
- 40% No
- 1% Not sure (do not read)

902) How old were you on your last birthday? (This question will move to the front as a screener by the vendor as it is a 50+ survey)

- 40% 50-59
- 35% 60-74
- 20% 75+

903) Which of the following best describes your highest level of education?

- 10% Less than high school graduate
- 27% High school graduate
- 34% Some college or technical school
- 29% College graduate or more
- <.5% Refused (Do not read)

904) Which of the following best describes your marital status?

- 56% Married
- 7% Single, never married
- 35% Divorced/widowed/separated
- 2% Not married, living together
- 1% Not sure/refuse (Do not read)
905) Which of the following best represents your household income in 2000?
   11% Less than $15,000
   13% $15,000 – but less than $25,000
   14% $25,000 - but less than $35,000
   16% $35,000 - but less than $50,000
   15% $50,000 - but less than $75,000
   13% $75,000 or more
   19% Refused (Do not read)

906) Gender (Do not ask, simply record.)
   45% Male
   55% Female

907) Are you currently...
   (Read List. Record One RESPONSE)
   33% Employed full time
   8% Employed part-time
   49% Retired, not working
   4% Homemaker
   1% Unemployed and looking for work
   3% Something else
   <.5% Don’t know (Do not read)
   1% Refused (Do not read)

908) Which of the following best describes your voting behavior in state elections, that is
     elections for Michigan Governor and State Legislators, held in the past ten years?
     Would you say you have voted in Nearly all, Most, Some or A few of the state elections?
     67% Nearly all
     15% Most
     7% Some
     3% A few
     6% None (Do not read)
     1% Don’t know (Do not read)
     <.5% Refused (Do not read)

909) What is your race?
   85% White/Caucasian
   10% Black/African American
   <.5% Asian
   1% Native American or Alaskan Native
   2% Other
   0% Don’t know (Do not read)
   2% Refused (Do not read)
910) Are you Hispanic, Spanish, or Latino?

  2%   Yes
  96%  No
  <.5% Don't know (Do not read)

Thank you for your time and responses to this survey.
AARP
Knowledge Management
For more information, contact Susan Silberman at 202-434-6339