

2013 Long-Term Care Poll: Californians Not Prepared and Majorities Support Public Policy Solutions

This brief describes Californians' awareness, attitudes, and level of preparedness for growing older with long-term care needs. These findings were compiled by Langer Research Associates using data from the AP-NORC Center for Public Affairs Research national poll released April 24, 2013.

Statewide and national polling, conducted by [The Associated Press-NORC Center for Public Affairs Research](#) with support from The SCAN Foundation, finds that Californians age 40 and older are more concerned about a range of aging issues and substantially more supportive of government initiatives to address long-term care needs for seniors than are all Americans.

More than half of Californians are worried about how they will pay for the care they may need as they grow older, and 41 percent have a “great deal” of concern about the issue, compared to only 29 percent nationally (Appendix A). Over half of Californians recognize that “just about everyone” will need long-term care at some point, yet there is significant confusion about how long-term care services are paid for in the United States. While Californians appear better-informed about long-term care coverage than adults in

the rest of the nation, there is still a substantial knowledge deficit: 30 percent of California adults incorrectly believe that Medicare covers the cost of ongoing home care by a licensed aide (compared with 44 percent nationally). Also, Californians are slightly more likely to know that Medicare does not cover ongoing nursing home care.

Beyond worrying about paying for the cost of care, Californians express stronger concern than do adults nationally about leaving debts to their families and burdening their loved ones as they age. They are also more likely to express a great deal of concern about losing their independence, having to move into a nursing home, and losing their memory or other mental abilities.

Denial about aging also runs higher in the state, with nearly 4 in 10 Californians indicating total avoidance of the issue altogether, saying that the idea of getting older is something they would simply “rather not think about.” In spite of these differences, Californians mirror Americans in other areas. Fewer than three in 10 adults are extremely or very confident they will have the financial resources to pay for care they may need as they get older. Only about half have high levels of confidence that they

know where to go for information about long-term care options.

About two-thirds in California and nationally have done little or no planning for their own needs for ongoing living assistance. This is in spite of the fact that, among those who are not receiving care now, 68 percent think it is at least somewhat likely that they will need some kind of long-term care some day.

In the midst of the concern and lack of preparedness, majorities of Californians support public policy solutions to address the costs of long-term care. Two-thirds of Californians favor the creation of a government-administered insurance program similar to Medicare to cover long-term care, and more than 80 percent support a tax-advantaged plan for individuals to save for future long-term care needs.

Differences Among Groups

The survey results also found a connection between socioeconomic status and aging concerns. Those in lower-income brackets, and who are especially concerned about paying for the costs of care, also are more worried about the consequences of aging. For example, among those who express a “great deal” or “quite a bit” of concern about paying for their care, 81 percent also worry about losing their independence as they get older. By contrast, among those who are less concerned about costs, just 38 percent worry about losing their independence.

People who are concerned about paying for their care are also much more worried about leaving debts to their families, being a burden

Californians express greater denial about aging, yet are more knowledgeable about future long-term care needs. Californians are also less financially prepared for these needs, and are more likely to support public policy solutions to aging and long-term care issues.

on their loved ones, having to move into a nursing home, and being left alone without family or friends.

Other key findings among Californians:

- 55 percent of nonwhites express substantial concern about leaving debts to their families, compared to only 24 percent of whites.
- Women are more likely than men to favor a Medicare-style long-term care insurance program (75 percent versus 57 percent).
- Men express greater confidence than women about where to go for information about long-term care, but also are more apt to say they have done little or nothing to make plans for their care needs.
- Women are more likely than men to have discussed their care preferences with loved ones, and are more likely to plan on relying on their children or grandchildren for support as they age.
- Women are more apt than men to worry about burdening others and losing their independence as they age.

The findings of this survey reflect a gap in knowledge and awareness that leaves individuals and their families struggling to fend for themselves when needs for long-term care services arise. However, the findings

also reflect Californians' solutions-oriented approach, and a desire for public officials to develop policies to address long-term care financing issues.

Survey Methodology

The Associated Press-NORC Center for Health Affairs Research (AP-NORC) survey, sponsored by The SCAN Foundation, was conducted by telephone February 21-March 27, 2013, among a nationally representative sample of 1,019 adults age 40 and older, with oversampling for a total of 386 respondents in California. AP-NORC reports margins of sampling error of plus or minus 4.1 points for the national sample and 6.7 points for the California sample, including design effects. All differences described in this report have been tested for statistical significance.

AP-NORC's methodological report and national topline results are available at <http://www.apnorc.org/projects/Pages/long-term-care-perceptions-experiences-and-attitudes-among-americans-40-or-older.aspx>.

The SCAN Foundation is an independent, non-profit public charity devoted to transforming health care for seniors in ways that encourage independence and preserve dignity. Its sponsorship of the AP-NORC survey was initiated and coordinated by *Langer Research Associates*, a New York-based company that designs, manages and analyzes high-quality, probability-based public opinion surveys for foundation, association, media, corporate and government clients.

**APPENDIX A: LONG-TERM CARE: PERCEPTIONS, EXPERIENCES, AND ATTITUDES AMONG AMERICANS 40 OR OLDER
COMPARED TO CALIFORNIANS 40 OR OLDER**

Question 2: Thinking about your own personal situation as you get older, for each item please tell me if it causes you a great deal of concern, quite a bit of concern, a moderate amount, only a little, or none at all?	Nation	California	Difference
<i> Losing your independence and having to rely on others</i>			
Concerned: Great deal/quite a bit	52%	61%	+9
Great deal	36%	46%	+10
<i> Being able to pay for any care or help you might need as you grow older</i>			
Concerned: Great deal/quite a bit	44%	53%	+9
Great deal	29%	41%	+12
<i> Having to leave your home and move into a nursing home</i>			
Concerned: Great deal/quite a bit	42%	50%	+8
Great deal	31%	38%	+7
<i> Losing your memory or other mental abilities</i>			
Concerned: Great deal/quite a bit	51%	57%	+6
Great deal	35%	44%	+9
<i> Leaving debts to your family</i>			
Concerned: Great deal/quite a bit	32%	38%	+6
Great deal	23%	32%	+9
<i> Being a burden on your family</i>			
Concerned: Great deal/quite a bit	41%	45%	+4
Great deal	29%	39%	+10

Question 17: Would you say that the idea of getting older is...something that you'd rather not think about, or is it something that you're comfortable thinking about? IF COMFORTABLE: Would you say you are somewhat comfortable or very comfortable thinking about getting older?	Nation	California	Difference
Very comfortable	35%	34%	-1
Somewhat comfortable	32%	25%	-7
Rather not think about	31%	39%	+8

Question 20: Which of the following statements best describes your view about the type of people who are likely to require ongoing living assistance as they grow older? Only people who become seriously ill or who have severe mobility problems are likely to require ongoing living assistance; people who have moderate or serious illnesses or mobility problems are likely to require ongoing living assistance; just about everyone will require ongoing living assistance at some point, even if they do not become seriously ill.	Nation	California	Difference
Only seriously ill	16%	13%	-3
Moderate/serious illness	33%	30%	-3
Just about everyone	48%	55%	+7

Question 23: Thinking about your current/possible needs for ongoing living assistance, how confident are you that you will have the financial resources to pay for any care you need as you get older? Would you say extremely confident, very confident, somewhat confident, not too confident, or not confident at all?	Nation	California	Difference
Extremely/very confident	27%	28%	+1
Somewhat confident	40%	33%	-7
Not too confident	21%	21%	-
Not at all confident	11%	17%	+6

Questions 29: Medicare is the national health care insurance program mainly for seniors. As far as you know, does Medicare pay for (ITEM) or not?	Nation	California	Difference
% Yes:			
Ongoing care at home by a licensed home healthcare aide	44%	30%	-14
Ongoing care in nursing home	37%	29%	-8

Question 32: To help Americans prepare for the costs of ongoing living assistance, would you favor, oppose, or neither favor or oppose (ITEM)? Is that strongly (favor/oppose) or somewhat (favor/oppose)?	Nation	California	Difference
<i>Tax breaks to encourage saving for ongoing living assistance expenses</i>			
Favor: Strongly/somewhat	77%	84%	+7
Strongly	48%	52%	+4
<i>A government administered long-term care insurance program, similar to Medicare</i>			
Favor: Strongly/somewhat	51%	66%	+15
Strongly	30%	43%	+13

Selected Demographics	Nation	California	Difference
Democrat	33%	40%	+7
Republican	21%	17%	-4
Independent	22%	18%	-4
None of these	18%	22%	+4
Hispanic/Latino origin	11%	26%	+15
White	68%	52%	-16
Black	9%	5%	-4

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