

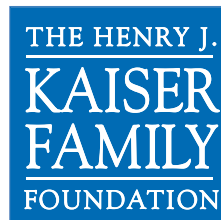
THE FAMILY CIRCLE / KAISER FAMILY FOUNDATION

National Survey on Health Care and Other Elder Care Issues

Summary of Findings and Chart Pack

September 2000

FamilyCircle



The Kaiser Family Foundation, based in Menlo Park, California, is a nonprofit, independent national health care philanthropy and is not associated with Kaiser Permanente or Kaiser Industries.

Survey Highlights

Health Status and Needs of Aging Parents

- A large share of adults with a parent 65+ say their parent has significant health problems (Chart 1).
 - More than half (55%) of adults with a parent 65+ say their parent has a physical or mental health problem, or both.
 - Over a third (38%) say their parent is in fair or poor health; Nearly two-thirds (64%) say their parent is in excellent, very good, or good health status.
 - About three-fourths (72%) say their parent takes prescription medication(s) regularly.

- A quarter (25%) of adults say their parent needs some kind of help in taking care of him or herself.

- Over a third (36%) live more than 100 miles away from their parent; A third (33%) have a parent who is living alone; Seven percent live with their parent.

Providing Help and Assistance to an Aging Parent

- Many adults report being actively involved in the daily lives of their aging parent (Chart 2).
 - 50% check in on their parent with regular phone calls or visits
 - Women are likelier than men to check in with their parent routinely (55% vs. 44%).
 - Adults with a parent 85 and older are more likely to check in than those with a parent 65-74 (59% vs. 46%).
 - 42% visit or see their parent at least once a week
 - Women are more likely than men to visit or see their parent at least once a week (45% vs. 38%).
 - 17% shop or run errands for their parents on a routine basis

- About one in four adults with a parent 65+ help their parent with health and financial decisions (Chart 3).
 - 28% help their parent make financial decisions
 - 26% help their parent make medical care decisions
 - 24% help deal with health insurance paperwork or bills
 - 24% regularly give their parent money or help with expenses
 - 13% help them choose health insurance plans

- Adults with a parent 85+, women, and racial/ethnic minorities play a relatively important role in their parent's life.
 - Adults with a parent 85 or older are more likely than those with a parent 65-74 to help make financial decisions (48% vs. 21%), help with medical care decisions (40% vs. 21%), help deal with health insurance paperwork or bills (40% vs. 17%), and help choose health insurance plans (20% vs. 9%).
 - Women are likelier than men to help their parent with health and medical decisions. A greater percentage of women say they help with medical decisions (32% vs. 19%); help deal with health insurance paperwork or bills (29% vs. 18%); and help choose a health insurance plan (15% vs. 10%) (Chart 4).
 - A greater share of African Americans (41%) and Latinos (32%) report helping their parent make medical care decisions compared to whites (24%).
 - A greater share of African Americans (50%) say they help their parent with financial decisions than Latinos (30%) and whites (26%). Similarly a greater share of African Americans (46%) help their parent deal with health insurance paperwork or bills than Latinos or whites or (25% and 21%, respectively).
- A quarter of adults with a parent 65+ (24%) say they routinely or sometimes give their parent money or help with expenses.
 - A significantly greater share of African Americans and Latinos (50% and 51%) than whites (17%) say they regularly give their parent money.

Knowledge and Information about Health Care Issues

- Family and friends are a key source of health insurance information (Chart 5).
 - Adults with a parent 65+ say their parent would be most likely to turn to themselves, other family members, or friends (43%) for health insurance information, followed by a doctor or medical provider (9%), a health insurance counseling program or senior organization (6%), the Medicare program (5%), and a Medicare HMO or health insurance plan (5%). Only 2% say their parent would turn to the internet.
 - Adults with a parent 65+ also say they would be most likely to turn to family members or friends for information about health insurance (20%), followed by the internet (14%), a doctor or medical provider (10%), a Medicare HMO or health insurance plan (8%), and the Medicare program (7%), and a health insurance counseling program or senior organization (6%).

- Despite the important role that family and friends play in advising seniors about health insurance matters, many adults with a parent 65+ lack basic information that may be needed to assist with these decisions (Chart 6).
 - 43% say they feel they know next to nothing or nothing at all about health insurance to help their parent with information about it.
 - 45% of those who say their parent has a regular doctor do not know who that doctor or health care provider is.
- 30% of adults say they do not know where their parent keeps important papers such as their health insurance card, financial statements, or will (Chart 7).

Knowledge and Information about Medicare and Medicaid

- While most adults correctly identified Medicare as the government program that provides health insurance for people ages 65 and older (58%), many lack knowledge about the Medicaid program which is an important source of supplemental coverage for 6 million low-income Medicare beneficiaries (Chart 8).
 - Only 37% of respondents correctly stated that Medicaid is the program for many low-income families, regardless of age.
- Few adults with a parent 65+ have basic knowledge of the benefits not covered by Medicare (Chart 9).
 - Only 38% correctly stated that Medicare does not pay for prescription drugs outside of a hospital. This comes at a time when Congress is actively debating adding a drug benefit to Medicare.
 - Only a third (34%) correctly stated that Medicare does not pay for long-term nursing home care.

Talking with Parents About Health and Financial Issues

- Many adult children say they have talked with their parent about medical needs (58%), long-term care (54%), and personal finances (48%) since their parent turned 65, but little more than a third have had conversations with their parent about health insurance (36%) (Chart 10).
- Nearly six in ten (59%) say they have seriously discussed with their parent the use of life-sustaining treatments.

Worries, Concerns, and Emotions

- Parent's safety is a major concern for nearly half of adults with a parent 65+ (48%) (Chart 11).
- Over a fifth of adults with a parent 65+ (21%) say they are concerned about their parent's ability to get needed medical care and a sixth (17%) say they are concerned their parent is not taking needed medications as prescribed (Chart 12).
 - Those with a parent in fair or poor health are more likely than those with a parent in better health to be concerned their parent is not getting needed medical care (35% vs. 13%) and not taking needed medications as prescribed (28% vs. 9%).
 - Racial and ethnic minorities are more likely than whites to express concern about their parent not getting needed medical care (37% of African Americans and 44% of Latinos compared to 17% of whites) and not taking medications as prescribed (30% of African Americans and 37% of Latinos compared to 13% of whites).
- About three in ten adults with a parent 65+ say they are "very" or "somewhat" concerned about the quality of providers available to their parent(s), including doctors and specialists (30%), hospitals (29%), nursing homes (30%), and home health providers (27%).
 - As might be expected, those whose parents are heavier users of health care services have the greatest concerns. Adults with a parent in relatively poor health are more likely than those with a parent in better health to be concerned about the quality of: doctors and specialists (39% vs. 24%); nursing homes (35% vs. 28%); hospitals (34% vs. 26%); and home health providers (33% vs. 23%).
 - Women tend to report higher rates of concern about the quality of health care providers available to their parent than men. A greater percentage of women say they are concerned about the quality of: hospitals (33% vs. 24%); doctors and specialists (34% vs. 25%); nursing homes (37% vs. 23%); and home health providers (33% vs. 19%).
 - African Americans and Latinos with a parent age 65+ are significantly more likely than whites to say they are concerned about the quality of health care providers available to their parent. Nearly half of African Americans (50%) and Latinos (47%) say they are concerned about the quality of doctors and specialists, compared to a quarter of whites (26%). Similar patterns hold true for the quality of hospitals and home health providers (Chart 13).
- In the course of caring for their parent, the overwhelming majority of respondents express positive feelings, saying they feel loving (96%), appreciated (90%), and proud (84%). Still, a large share say they are worried (53%), frustrated (37%), sad or depressed (28%), and overwhelmed (22%) (Chart 14).
 - Interestingly, women are more likely than men to say they feel negative emotions in the course of caring for their parent. They are more likely to say they feel frustrated (42% vs. 29%); guilty (23% vs. 9%); overwhelmed (29% vs. 13%); and sad/depressed (34% vs. 21%), but as likely as men to express positive emotions.

Stresses and Consequences of Caring for an Aging Parent

- Many adults with a parent 65+ say that caring for their parent has strained their relationships with family members (Chart 15).
 - One in four (24%) say that caring for a parent has caused stress on their relationship with that parent.
 - One in five (21%) say that caring for a parent has strained relationships with siblings.
 - One in six (16%) say caring for a parent has caused stress on their relationship with a spouse or partner.

- Many adults with a parent 65+ are concerned about the consequences of caring for an aging parent (Chart 16).
 - 37% feel very or somewhat concerned about juggling caregiving with other responsibilities.
 - 30% feel very or somewhat concerned about having enough time for oneself.
 - 28% feel very or somewhat concerned about having enough time for a spouse or partner.
 - 25% feel very or somewhat concerned about having enough time for children
 - A greater share of women than men report concerns about juggling caregiving with other responsibilities (44% vs. 27%); having enough time for oneself (33% vs. 26%); and having enough time for children (28% vs. 20%).
 - A greater share of African Americans (47%) and Latinos (57%) than whites (34%) are concerned about juggling caregiving with other responsibilities.

- 38% say they feel very or somewhat concerned about maintaining their own health (Chart 17).
 - This is especially true for those with their own health problems—63% of adults who report their health is fair or poor say they are concerned about maintaining their own health while caring for their parent, compared to 35% of those who are in excellent, very good, or good health.

- 30% of adults with a parent 65+ have missed work as a result of caring for an aging parent (Chart 18).
 - Women are more likely than men to have missed work caring for an aging parent (34 % vs. 24%).

Thinking about Growing Older and Planning for Their Own Futures:

- The majority of adults with a parent 65+ have concerns about growing older (Chart 19).
 - More than 4 in 10 (43%) say they are “very” concerned and 30% are “somewhat” concerned about their ability to care for themselves without being a burden on their families as they age.
 - Four in 10 (40%) say they are “very” concerned and 32% are “somewhat” concerned about their ability to pay for their own medical and other basic living expenses as they age.

- Nearly 3 in 10 (29%) say they are “very” concerned and 39% are “somewhat” concerned about their ability to care for their aging parent as they themselves get older.
- Many adults with a parent 65+ have begun to prepare for their own futures.
 - Over four in ten (42%) have made a will.
 - Three-quarters (76%) have been putting money away routinely for their retirement.
 - Seventy percent say they are “very well” or “somewhat well” prepared for retirement in terms of their finances.
- While most adults are saving money for their future, many adults with lower incomes have not begun to prepare for their retirement (Chart 20).
 - 20% of those with incomes less than \$20,000 say they are putting away money routinely for retirement, compared to 73% of those with incomes between \$20,000 and \$39,999, 85% of those with incomes between 40,000 and \$74,999, and 89% of those in the highest income group, \$75,000 or more.
- About nine in ten (89%) say it is “very” or “somewhat” important to them personally that Medicare will still be providing health coverage for seniors when they reach retirement age (Chart 21).

Methodology

The *Family Circle/Kaiser Family Foundation Survey on Health Care and Other Elder Care Issues* was designed and analyzed by researchers at the Kaiser Family Foundation, with advice and input from Family Circle staff. The fieldwork was conducted by telephone by ICR/International Communications Research between June 12 and July 12, 2000. The final sample includes 806 adults, 18 years of age and older who have a living parent 65 years of age or older. The sample was drawn using random digit dialing to achieve a nationally representative sample of respondents ages 18 and older. Demographic data were collected from non-eligible adults who were contacted for this study in order to weight all respondents (by gender, age, race/ethnicity, and education) to reflect the demographic profile of adults ages 18 and older in the U.S. Interviews were conducted in both English and Spanish. The margin of sampling error is plus or minus 3.6 percentage points. The overall response rate is 50.7%.

The sample is comprised of 54% females and 46% males. Four percent of respondents are between ages 18 and 29, the majority (63%) are between the ages of 30 and 49, 28% are between ages 50 and 64, and 3% are 65 and older themselves. Seventy-eight percent of the sample is white, non-Hispanic, 9% identify themselves as African American, non-Hispanic, and another 9% identify themselves as Hispanic. The remaining 4% either did not self-identify with these race and ethnic groups or did not respond to questions about race/ethnicity. More than a fifth (22%) report annual incomes of less than \$30,000, 17% report incomes between \$30,000 and 49,999, 20% report incomes between \$50,000 and \$74,999, and 24% report incomes greater than or equal to \$75,000. The majority of the sample (88%) reports having excellent, very good, or good health status; the remainder (11%) say they are in fair or poor health.

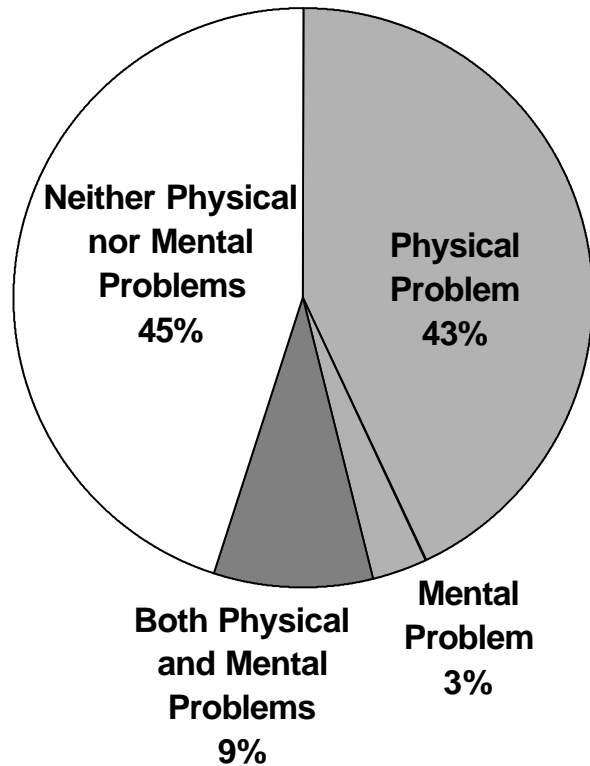
This survey, produced as part of a joint project of *Family Circle* and the Kaiser Family Foundation, was designed to examine the experiences of adults in the course of caring for an aging parent. The study findings reflect the perceptions and experiences of adult children. All differences by race, gender, and health status displayed in the chart pack are statistically significant at $p < .05$ unless otherwise noted. The article appearing in *Family Circle* (Nov. 2000) in conjunction with this project was produced with full editorial control by the magazine.

The Kaiser Family Foundation, based in Menlo Park, California, is a nonprofit, independent national health care philanthropy and is not associated with Kaiser Permanente or Kaiser Industries. Copies of the survey chart pack (publication #1603) and toplines (# 1604) are available online at www.kff.org, or by calling the Foundation's Publications Request Line at 1-800-656-4533. Additional survey data broken out by race, gender, and health status are also available on our website. An educational booklet prepared by *Family Circle* and the Kaiser Family Foundation, entitled "How to Talk to Your Parents about Health Care, Money, and Other Sensitive Issues," (#1605) is also available through our publications request line.

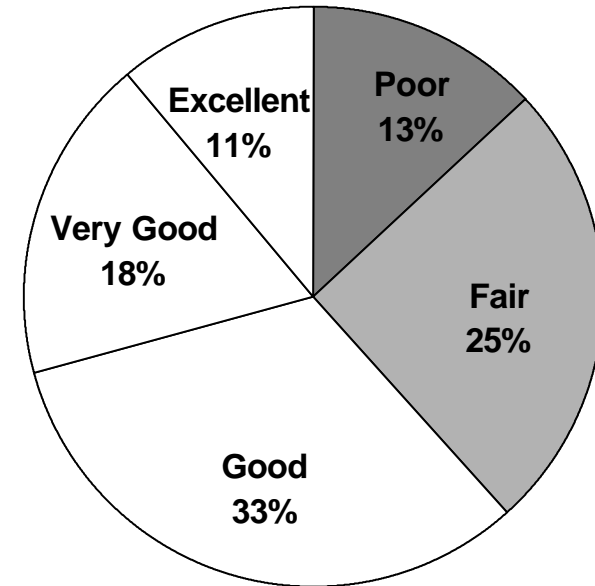
Chart 1

A large share of adults say their parent has significant health problems

Does your parent have a physical or mental health problem?



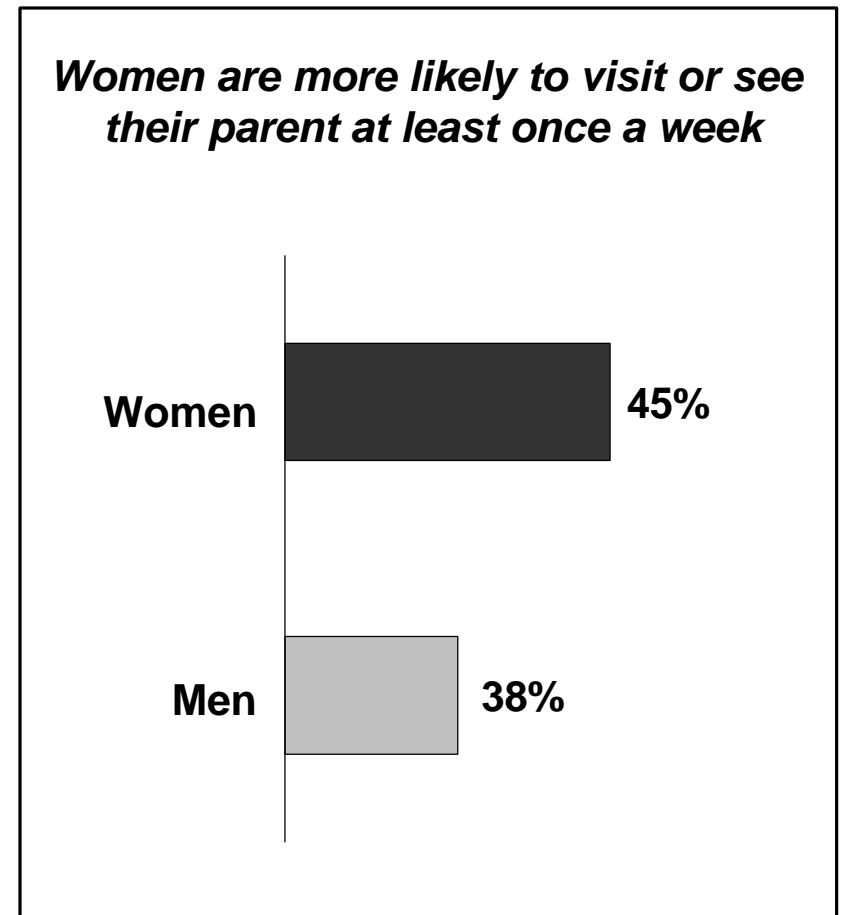
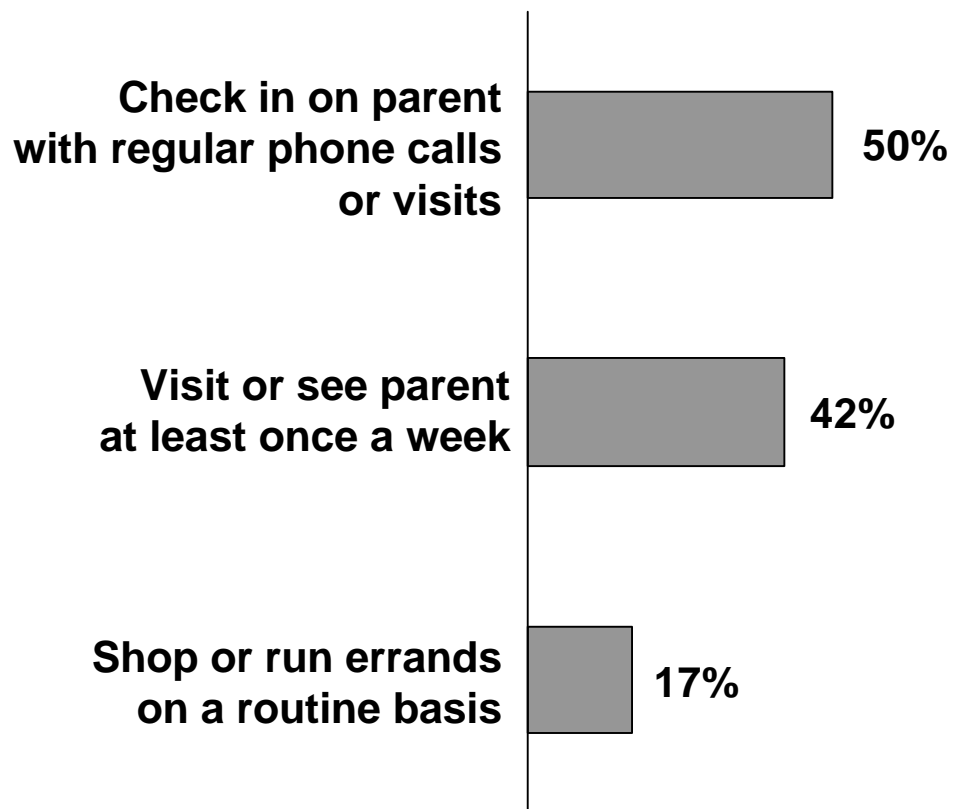
How would you describe your parent's overall health?



SOURCE: Family Circle/Kaiser Family Foundation National Survey on Health Care and Other Elder Care Issues, 2000.

Chart 2

Many adults are actively involved in the daily lives of their aging parent



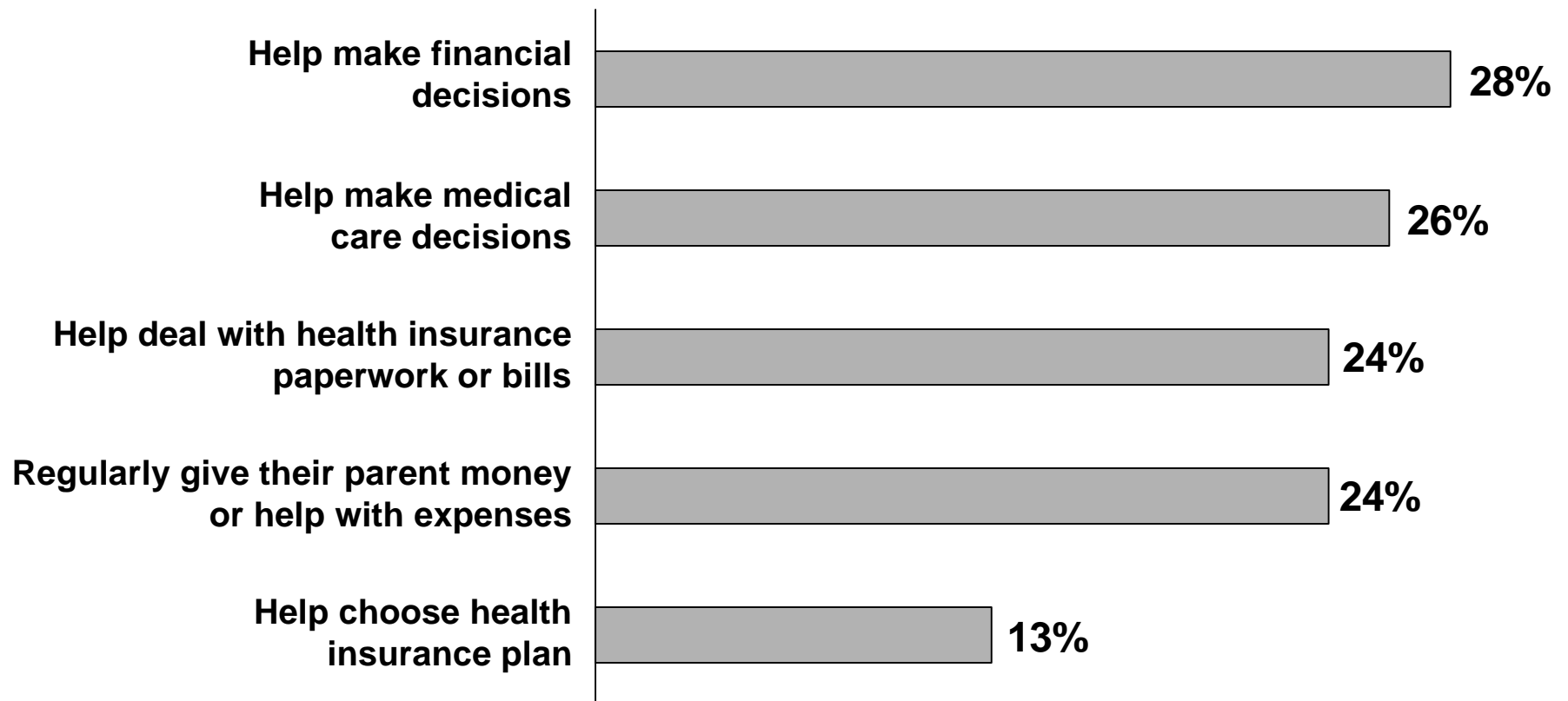
SOURCE: Family Circle/Kaiser Family Foundation National Survey on Health Care and Other Elder Care Issues, 2000.

Chart 3

About one in four adults help their parent with health and financial decisions

-- Fewer help their parent choose health plans

Percent of adults with a parent 65+ who say they:

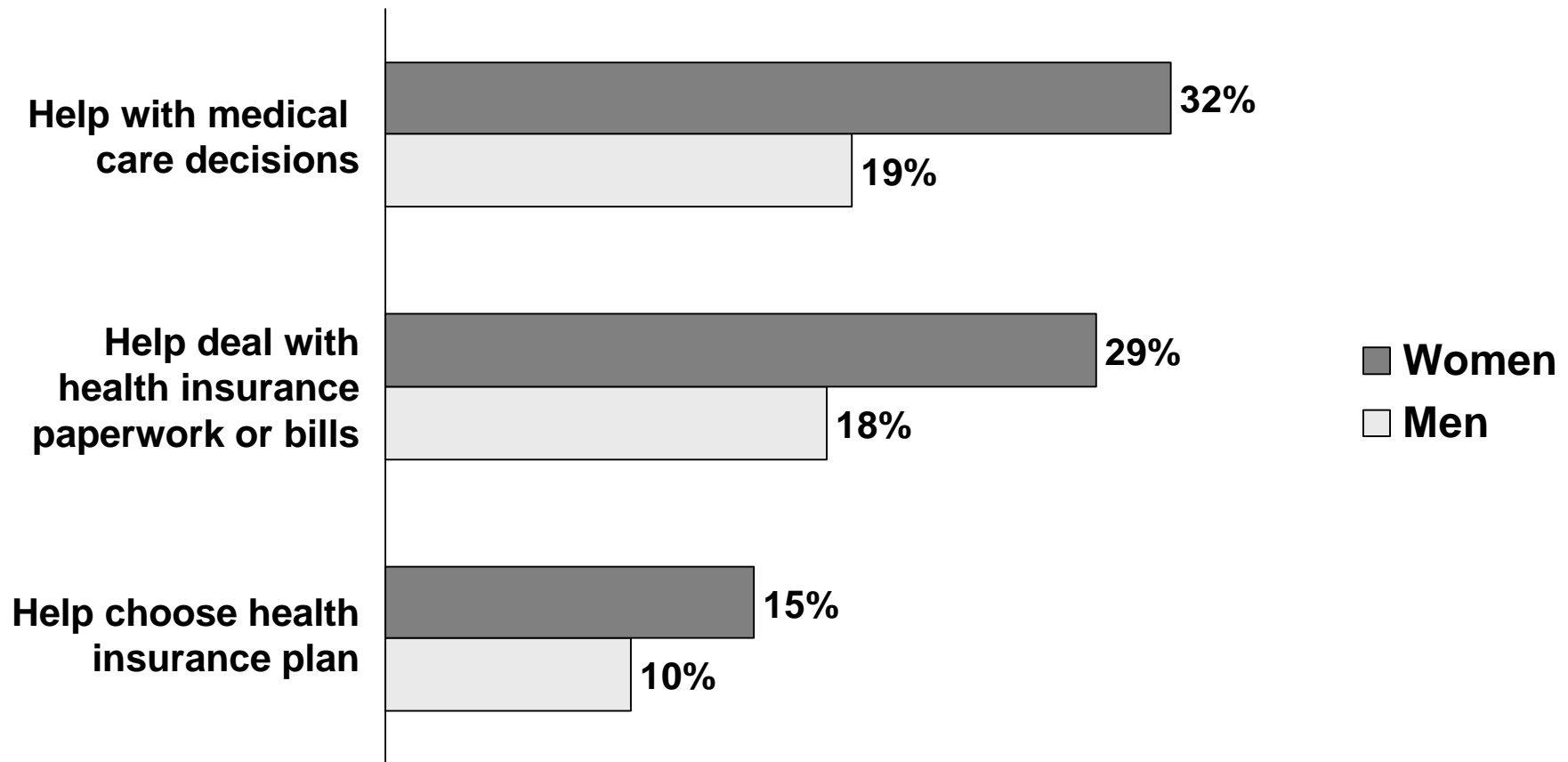


SOURCE: Family Circle/Kaiser Family Foundation National Survey on Health Care and Other Elder Care Issues, 2000.

Chart 4

Women are more likely than men to help their parent with health and medical decisions

Percent of adults with a parent 65+ who say they:



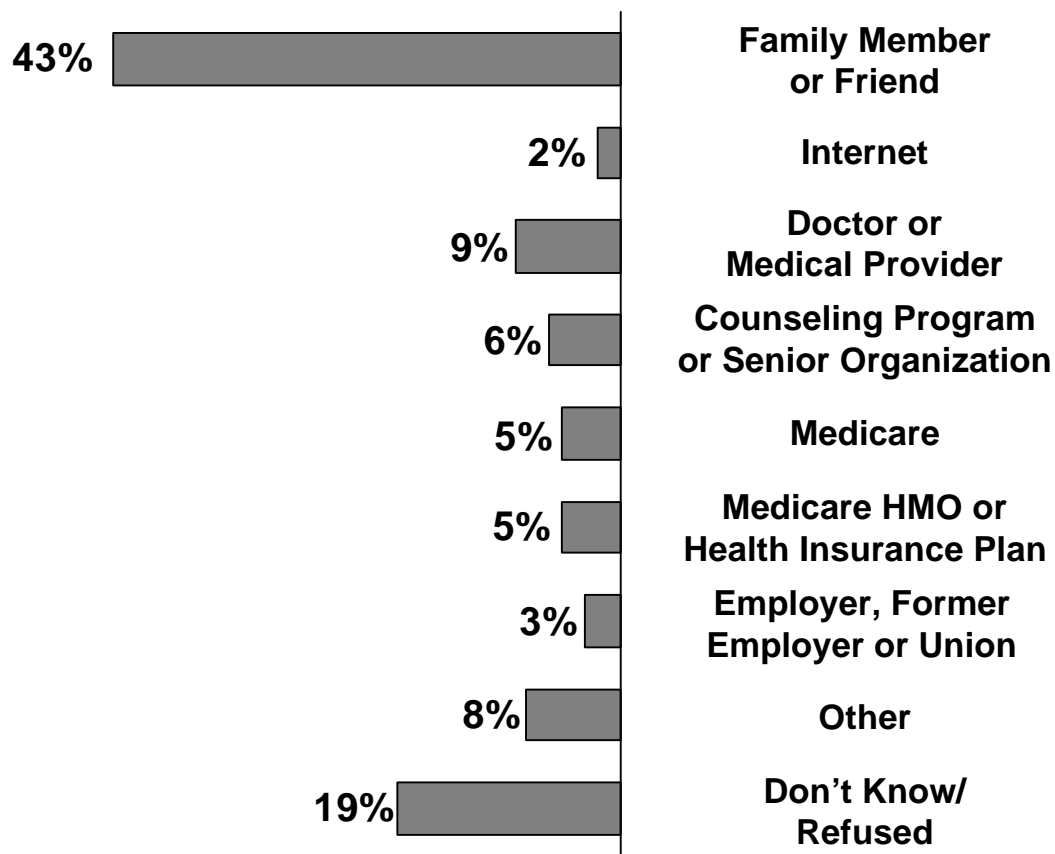
SOURCE: Family Circle/Kaiser Family Foundation National Survey on Health Care and Other Elder Care Issues, 2000.

Chart 5

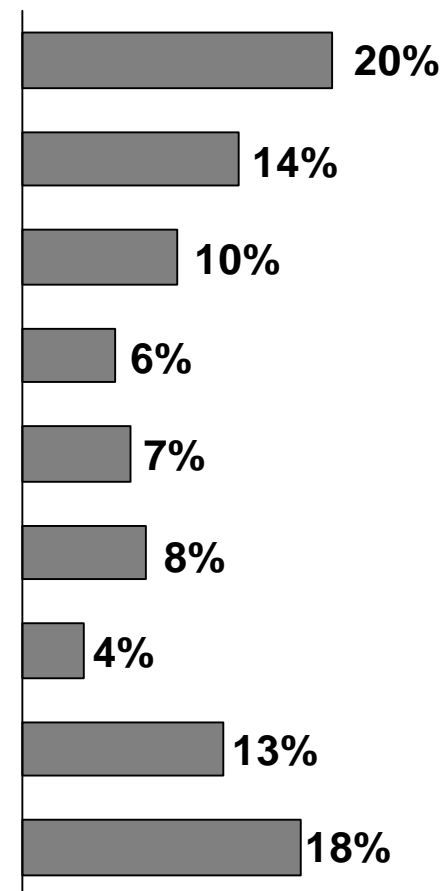
Family and friends are a key source of insurance information

-- Adult children more likely to use the internet

Where would your parent be most likely to turn for health insurance information?



Where would you most likely turn to help your parent about health insurance?

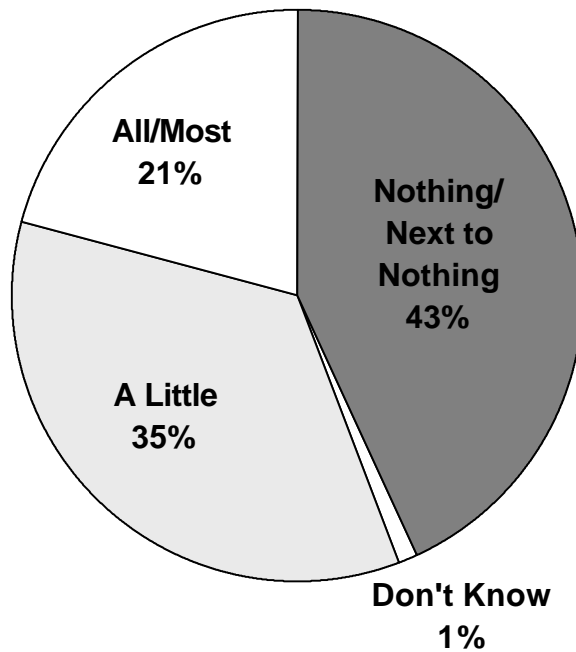


SOURCE: Family Circle/Kaiser Family Foundation National Survey on Health Care and Other Elder Care Issues, 2000.

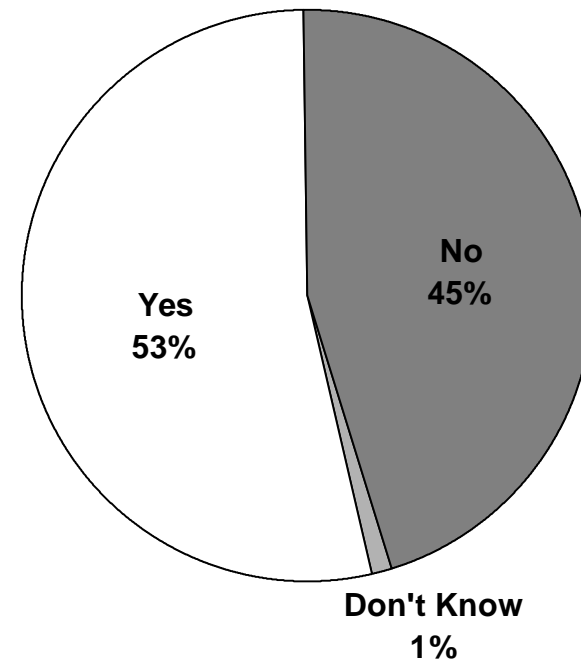
Chart 6

Many adults lack basic information to help their parent with health matters

How much do you feel you know about health insurance to help your parent with information about it?



Do you know who your parent's doctor or health care provider is? *



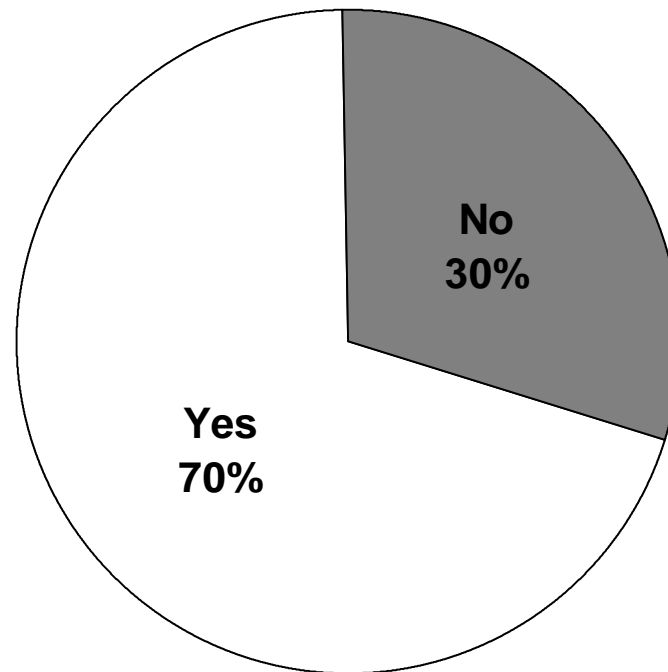
* Among those who said their parent has a regular doctor or medical provider

SOURCE: Family Circle/Kaiser Family Foundation National Survey on Health Care and Other Elder Care Issues, 2000.

Chart 7

Many adults do not know where their parent keeps important health and financial papers

Do you know where your parent keeps important papers such as a will, insurance card, house deed, tax records, or financial statements?



SOURCE: Family Circle/Kaiser Family Foundation National Survey on Health Care and Other Elder Care Issues, 2000.

Chart 8

Most adult children correctly identified Medicare as a program for seniors

-- Fewer were knowledgeable about Medicaid

Medicare is the government program that provides health insurance for people ages 65 and older, regardless of income level:

58% Answered Correctly	26% Answered Incorrectly	16% Don't Know
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Medicaid is the government program that provides health insurance for many low-income families, regardless of age:

37% Answered Correctly	41% Answered Incorrectly	22% Don't Know
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Chart 9

Few adult children have basic knowledge of benefits not covered by Medicare

Medicare does not pay for prescription drugs:

38% Answered Correctly	42% Answered Incorrectly	21% Don't Know
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Medicare does not pay for long-term nursing home care:

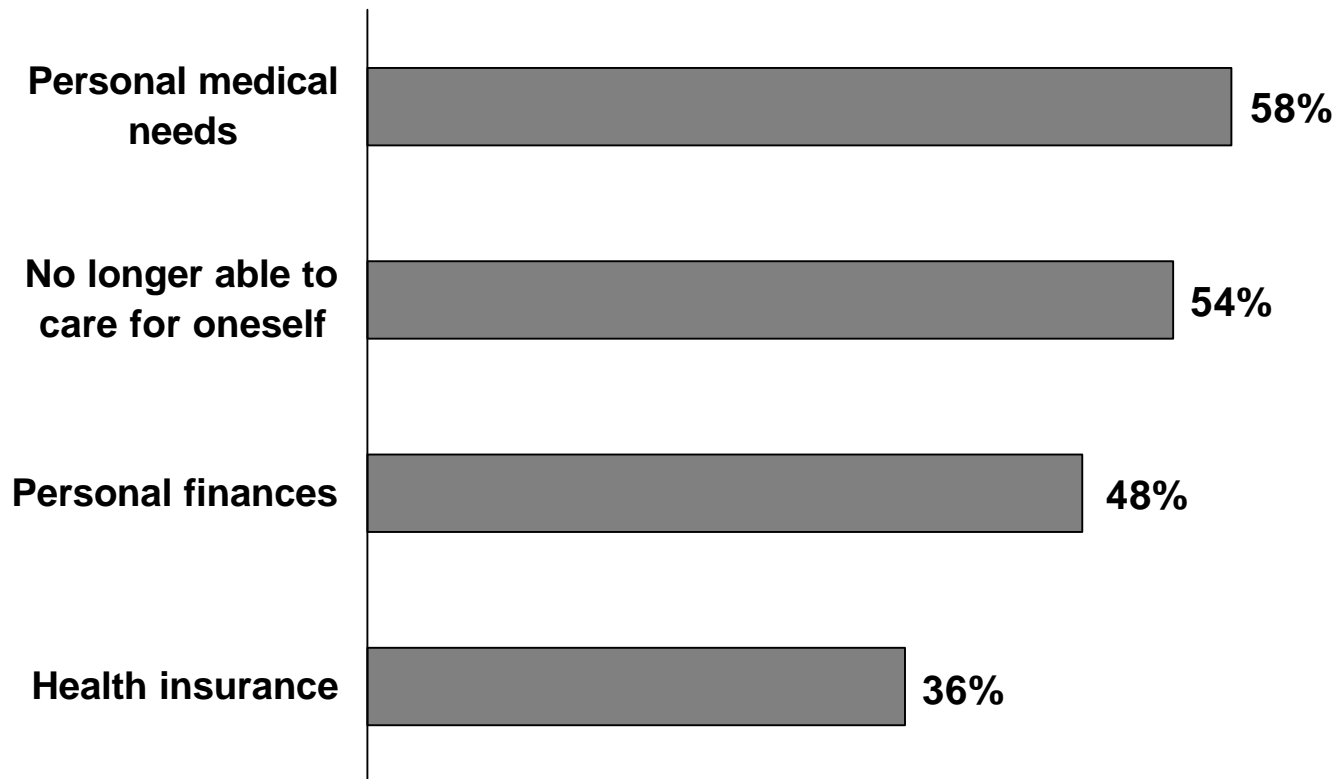
34% Answered Correctly	31% Answered Incorrectly	35% Don't Know
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Chart 10

Many adults say they have talked with their parent about health and financial issues

-- Fewer have talked about health insurance

Percent of adults with a parent 65+ reporting they have talked with their parent about:

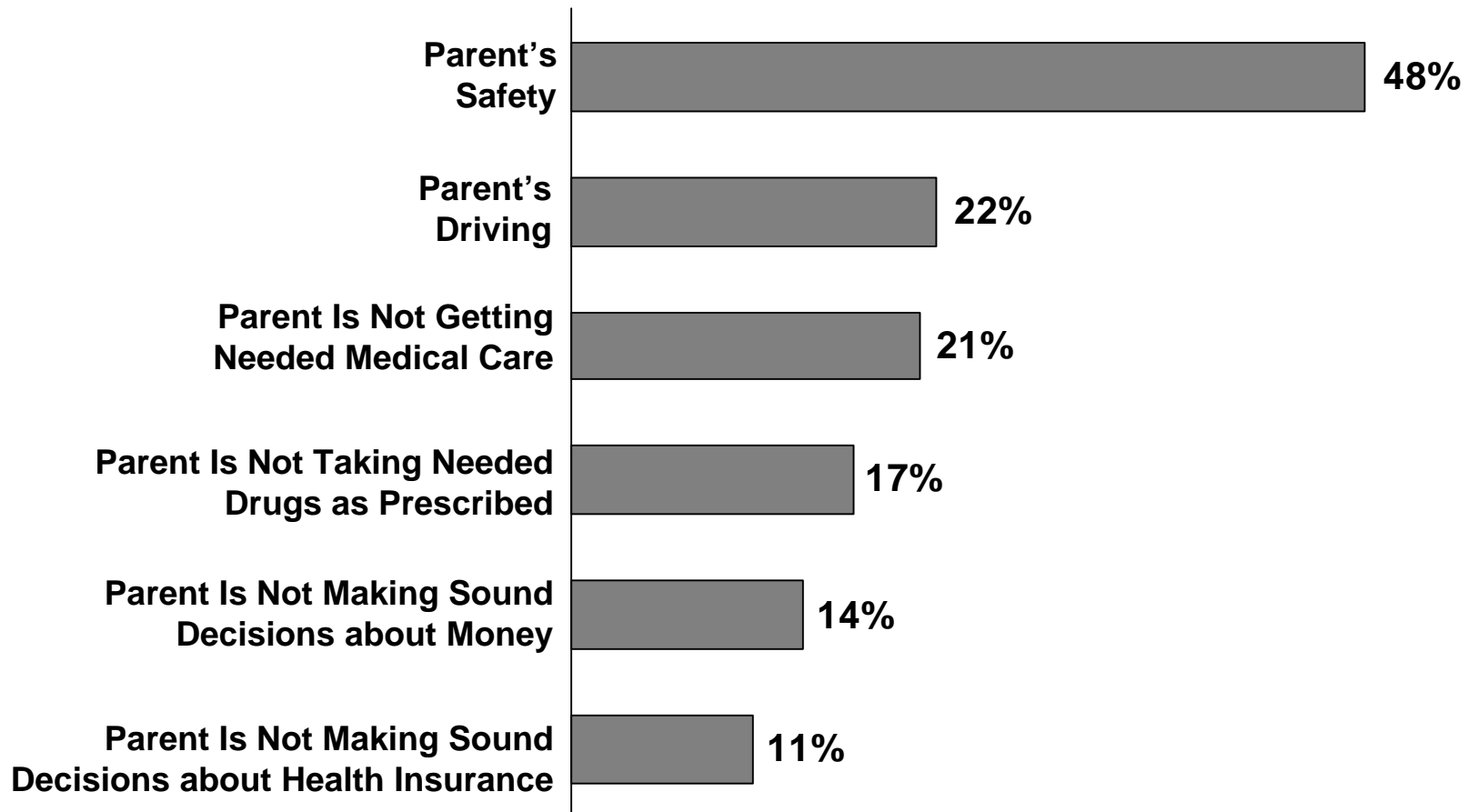


SOURCE: Family Circle/Kaiser Family Foundation National Survey on Health Care and Other Elder Care Issues, 2000.

Chart 11

Parent's safety is a major concern of adult children

Percent of adults with a parent 65+ reporting they are concerned about:



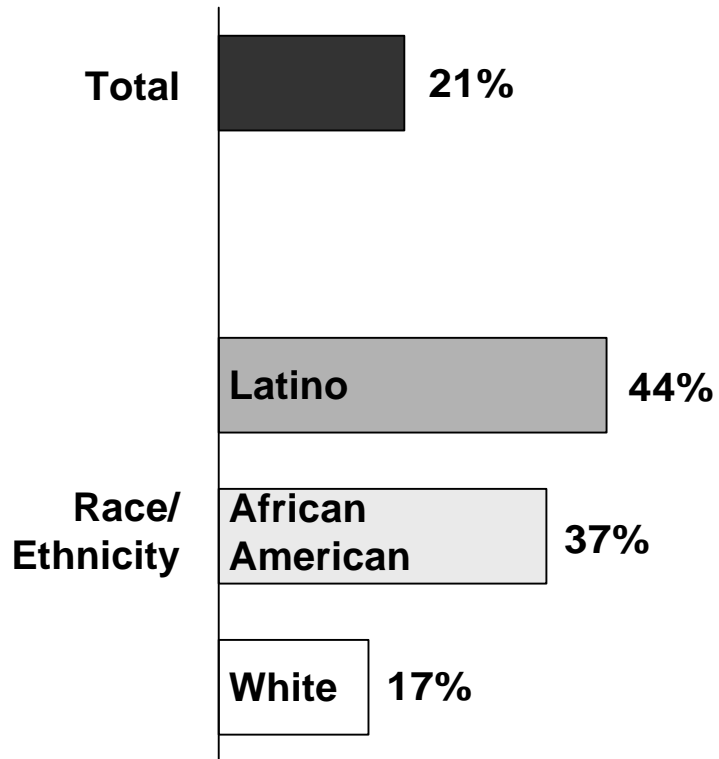
SOURCE: Family Circle/Kaiser Family Foundation National Survey on Health Care and Other Elder Care Issues, 2000.

Chart 12

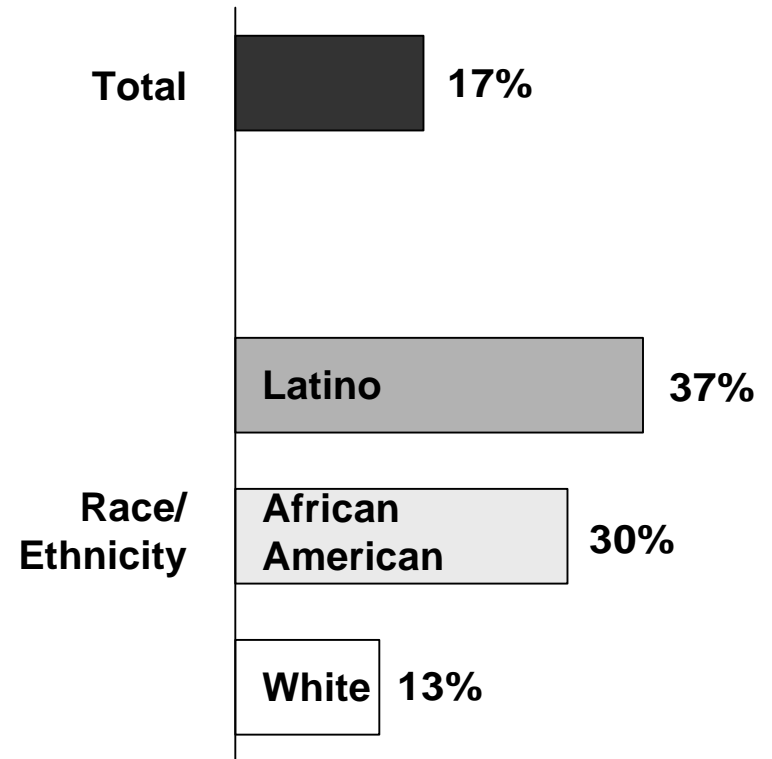
About 1 in 5 adults say they are concerned about their parent's medical care

-- Minorities have greater concerns

Percent who say they are concerned their parent is not getting needed medical care



Percent who say they are concerned their parent is not taking needed medications as prescribed



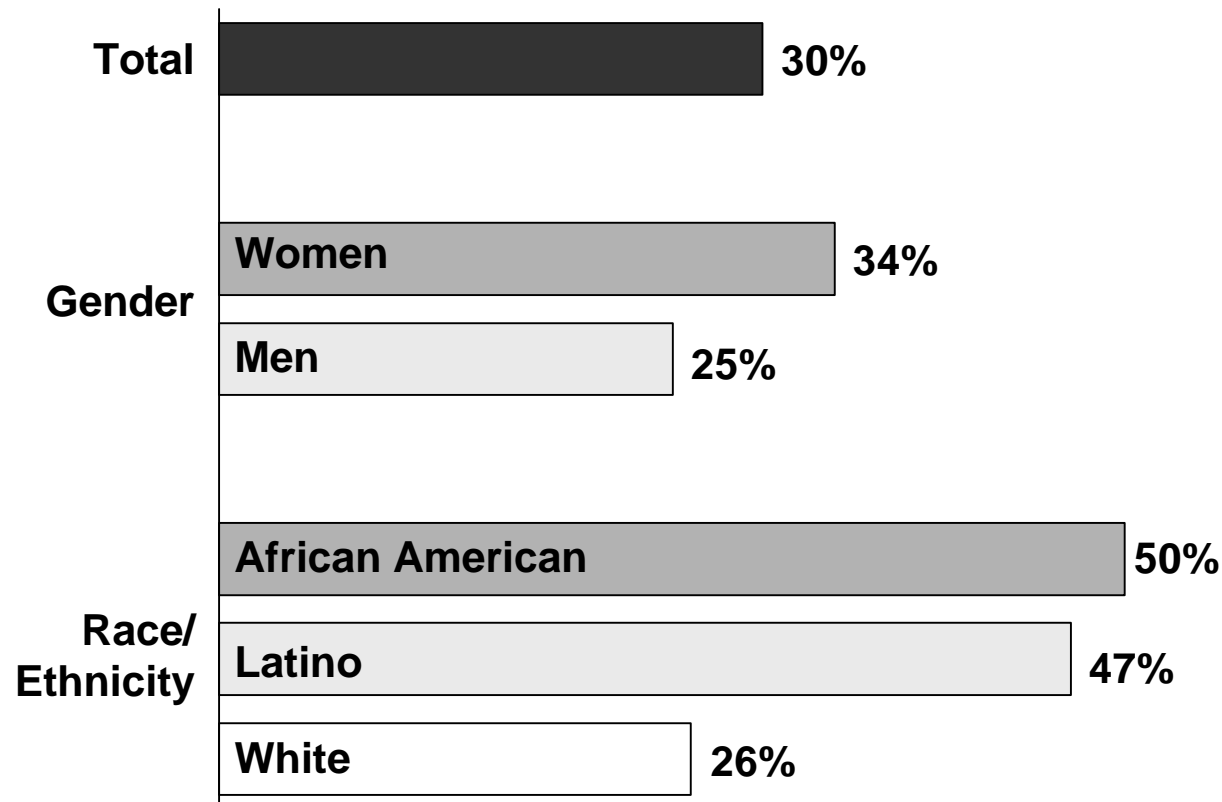
SOURCE: Family Circle/Kaiser Family Foundation National Survey on Health Care and Other Elder Care Issues, 2000.

Chart 13

Quality of doctors and specialists available to parents are a major concern

-- Women and minorities have greater concerns about quality providers

Percent of adults with a parent 65+ reporting they are concerned about the quality of doctors and specialists available to their parent:

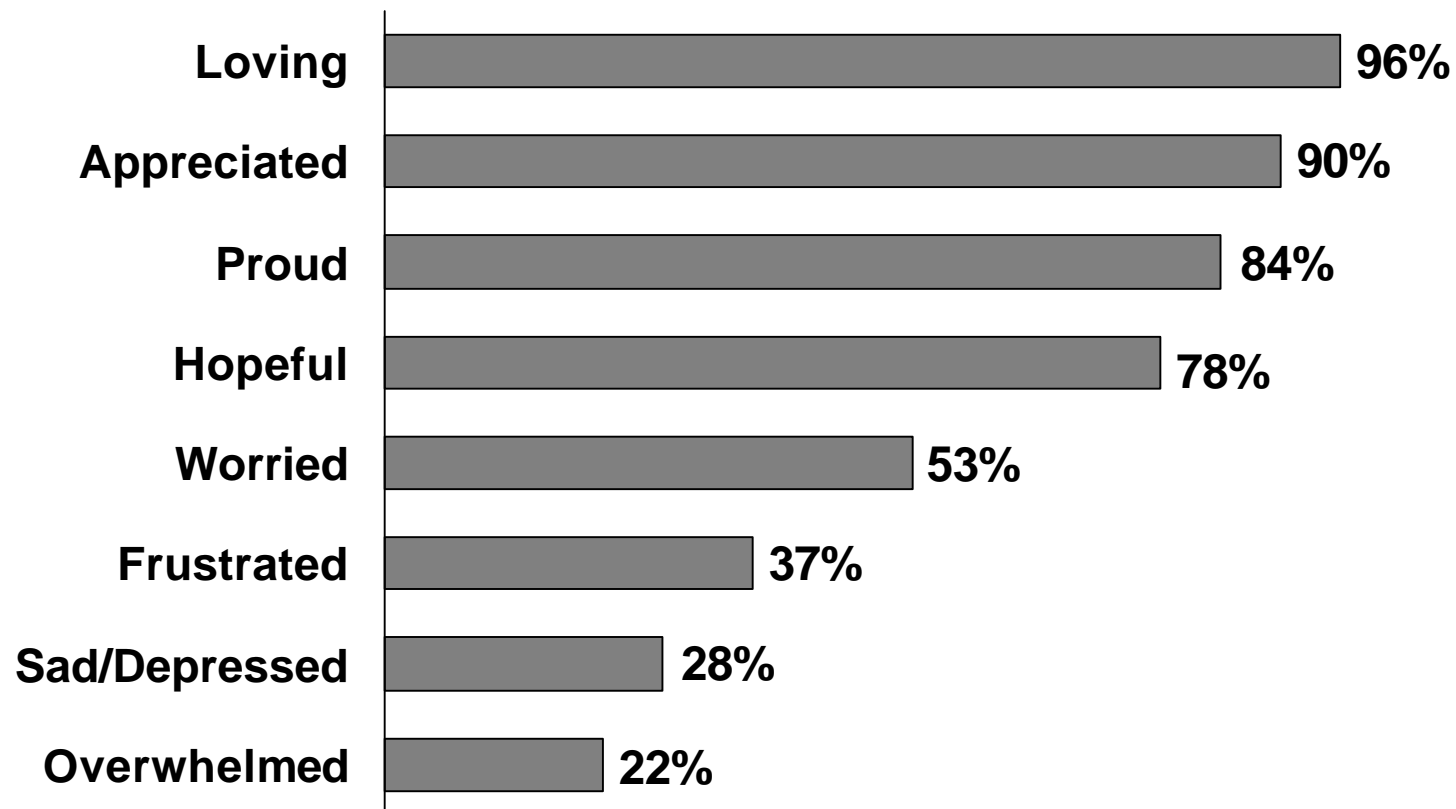


SOURCE: Family Circle/Kaiser Family Foundation National Survey on Health Care and Other Elder Care Issues, 2000.

Chart 14

Caring for a parent raises a wide range of emotions

Percent of adults with a parent 65+ who say they feel the emotion in caring for their parent:

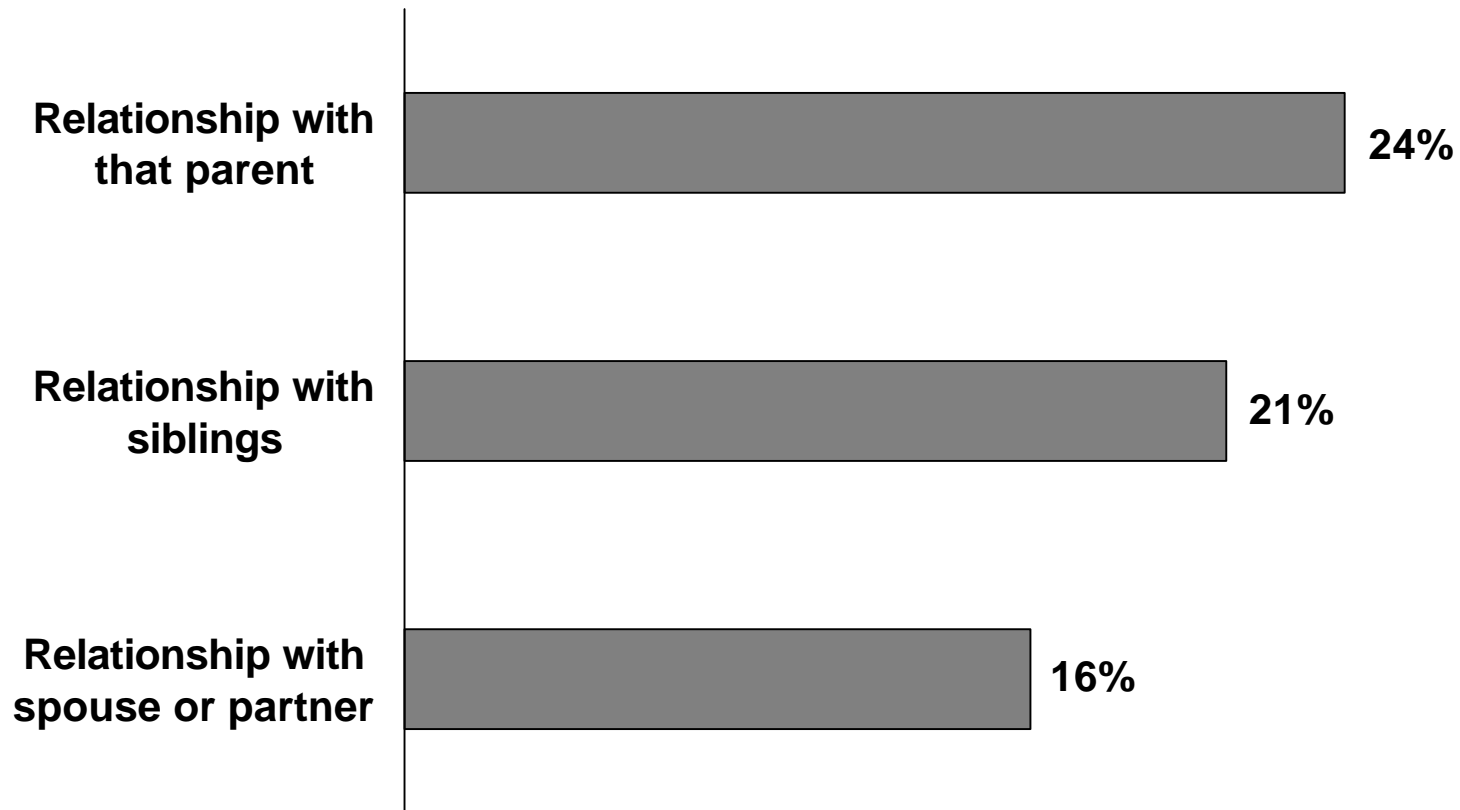


SOURCE: Family Circle/Kaiser Family Foundation National Survey on Health Care and Other Elder Care Issues, 2000.

Chart 15

Caring for an aging parent often strains relationships with family members

Percent of adults with a parent 65+ who say caring for a parent has caused stress in their:

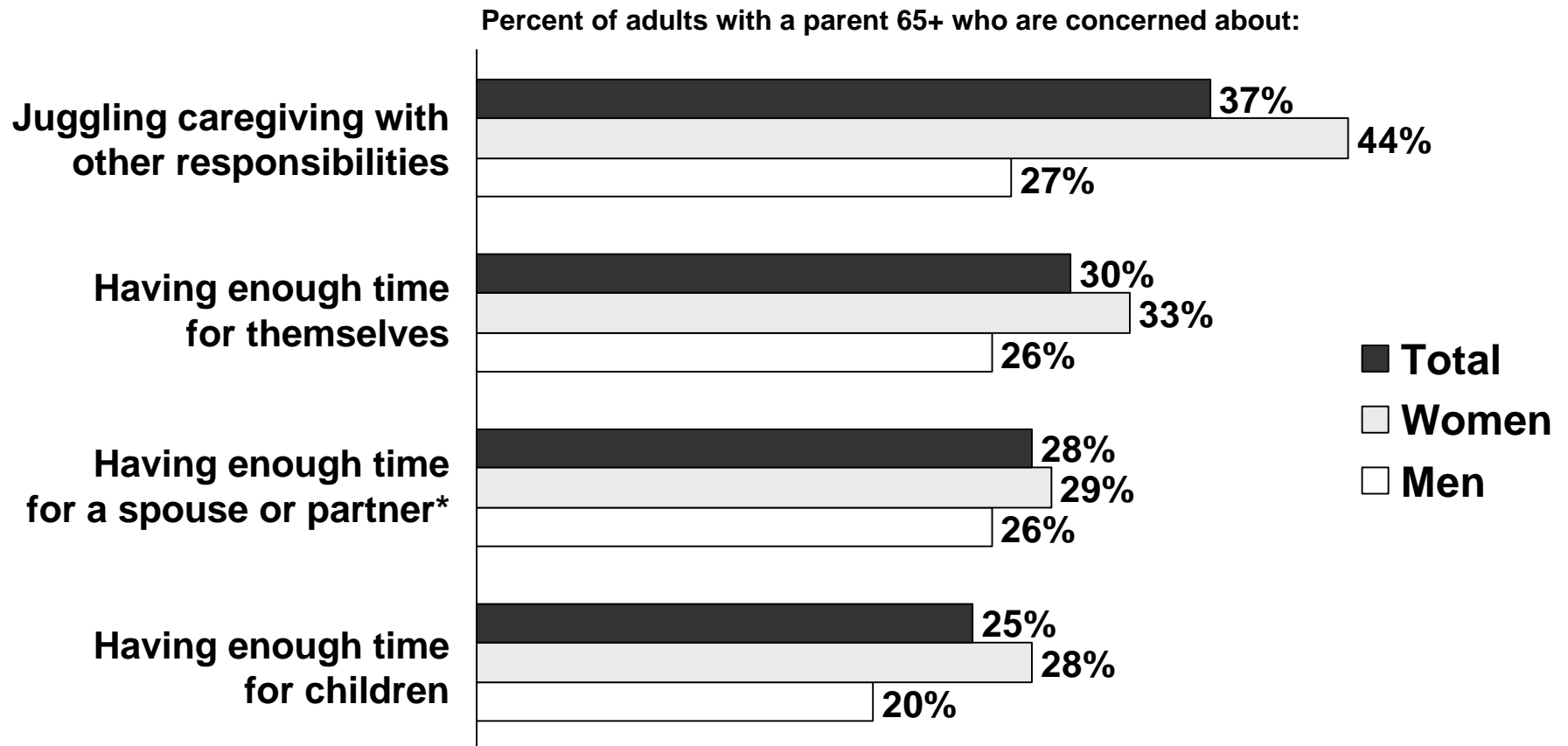


SOURCE: Family Circle/Kaiser Family Foundation National Survey on Health Care and Other Elder Care Issues, 2000.

Chart 16

Concerns about the consequences of caring for parents are numerous

-- Worries are greater among women



* Differences by gender are not statistically significant at $p < .05$

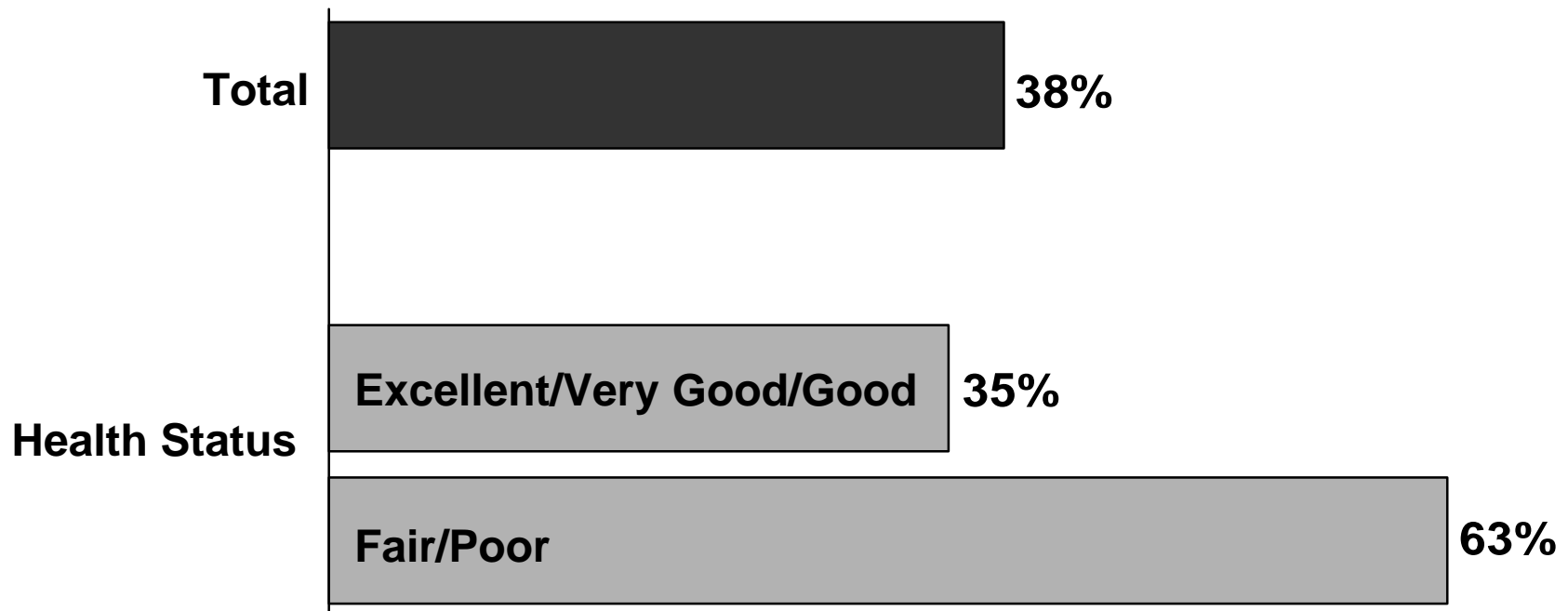
SOURCE: Family Circle/Kaiser Family Foundation National Survey on Health Care and Other Elder Care Issues, 2000.

Chart 17

Many adults worry about maintaining their *own* health while caring for their aging parent

-- This is especially true for those with their own health problems

Percent of adults with a parent 65+ (total and by health status) who are concerned about maintaining their own health while caring for their parent:



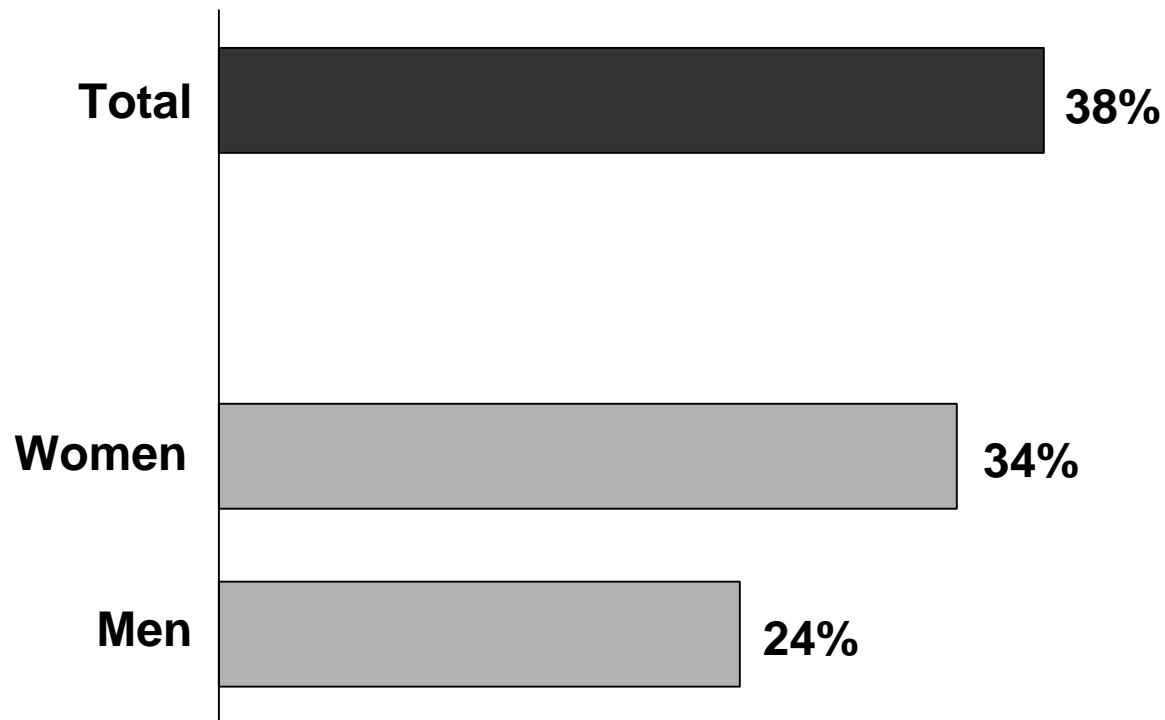
SOURCE: Family Circle/Kaiser Family Foundation National Survey on Health Care and Other Elder Care Issues, 2000.

Chart 18

Three in ten adults have missed work as a result of caring for an aging parent

-- Women are more likely to miss work for this reason

Percent of adults with a parent 65+ who have missed work as a result of caring for their parent:



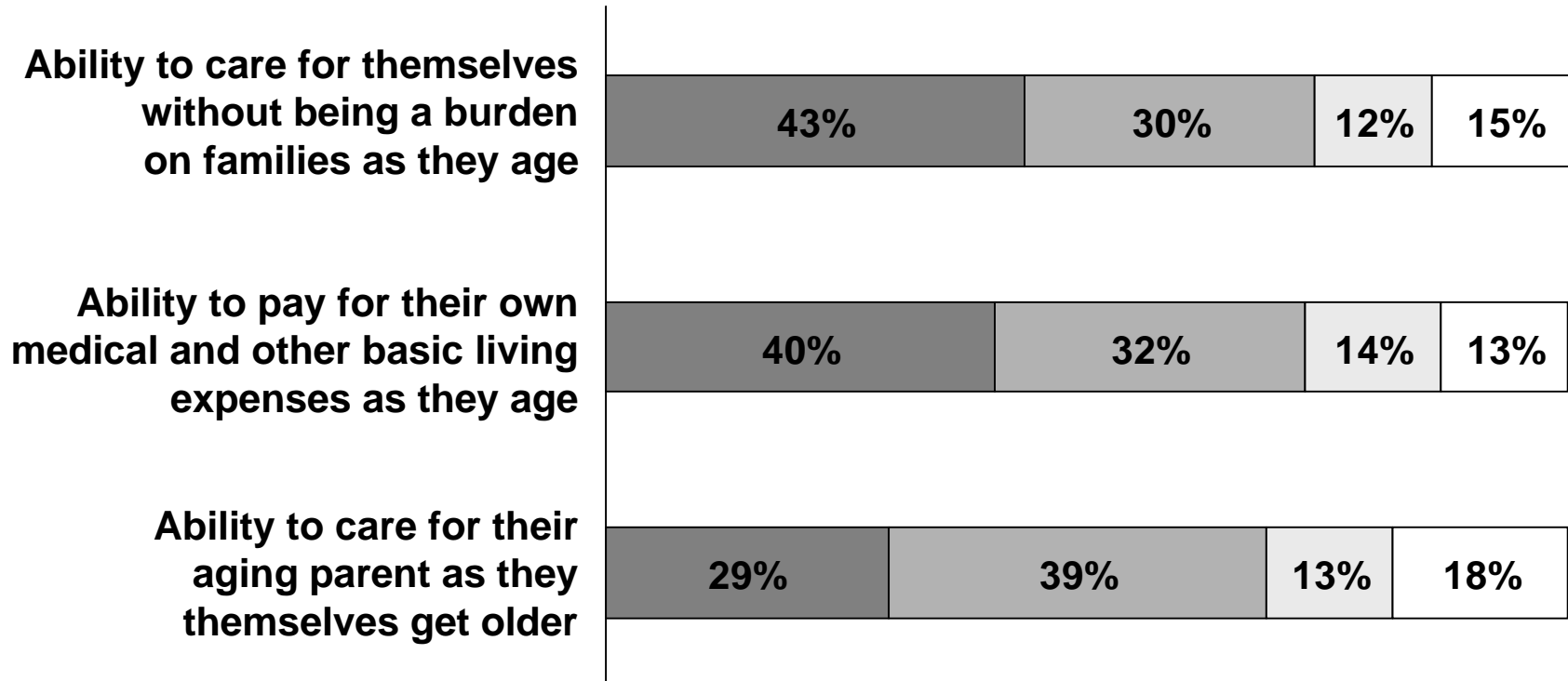
SOURCE: Family Circle/Kaiser Family Foundation National Survey on Health Care and Other Elder Care Issues, 2000.

Chart 19

A large share of adult children are “very” concerned about growing older

Percent of adults with a parent 65+ reporting they are concerned about their:

■ Very ■ Somewhat □ Not Very □ Not at All



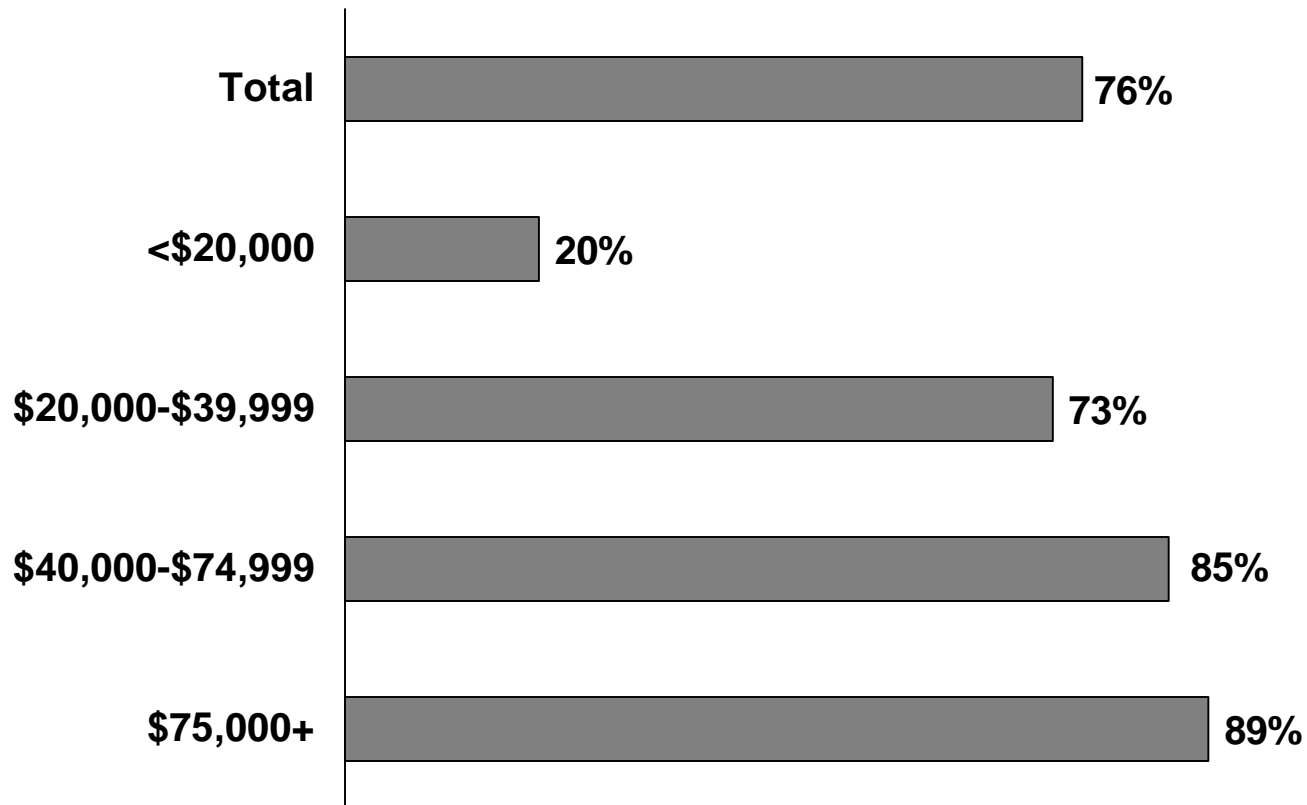
SOURCE: Family Circle/Kaiser Family Foundation National Survey on Health Care and Other Elder Care Issues, 2000.

Chart 20

Most adult children say they are saving money for their future

-- Those with lower incomes are least likely to save

Percent of adults with parents 65+ who are putting away money routinely for retirement, by income:

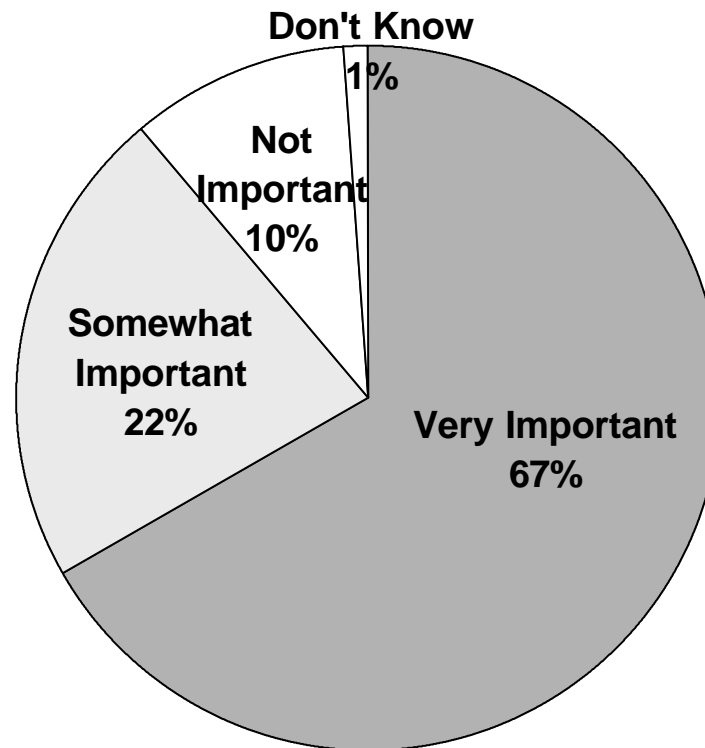


Note: The differences between the lowest income group (<\$20,000) and all other income groups is statistically significant at $p < .05$.
SOURCE: Family Circle/Kaiser Family Foundation National Survey on Health Care and Other Elder Care Issues, 2000.

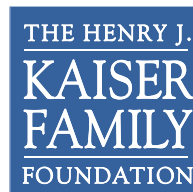
Chart 21

Medicare's future is important to the majority of adults with aging parents

Percent who say it is important to them personally that Medicare will still be providing health coverage for seniors when they reach retirement age:



SOURCE: Family Circle/Kaiser Family Foundation National Survey on Health Care and Other Elder Care Issues, 2000.



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