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## Findings from a New Survey Among California Voters 40 and Older on Long-Term Care

Chesapeake Beach Consulting

### *Nearly Half of California Voters 40 and Older Anticipate Need for Long-Term Care for Family, Yet Most Are Unprepared for Costs*



September 13, 2012 – A new survey released today examines the long-term care issues facing voters 40 and older, while assessing their financial preparedness for obtaining care. On behalf of The SCAN Foundation and UCLA Center for Health Policy Research, Lake Research Partners and Chesapeake Beach Consulting conducted a statewide survey among 1,667 registered voters in California ages 40 and older. The survey was fielded August 15 through 22, 2012. The margin of sampling error is  $\pm 3.6$  percentage points. This survey is the third annual study of its kind.

Following are key findings:

- **Nearly half of voters 40 and older anticipate needing long-term care services for a close family member within the next five years, yet most cannot afford more than three months of care.** One in four (24%) respondents says they or a loved one has received long-term care in the past five years. About half (49%) say they are likely to need it in the next five years for a family member. Of these, 75% say they could not pay for more than three months of nursing home care. Nearly half (47%) could not pay for even one month of care.
- **Voters' ability to prepare financially for long-term care expenses continues to be hampered by California's stagnant economy.** Nearly half (47%) say their household income has declined in the past 12 months, and 22% have had to borrow money from someone because they were struggling to meet their expenses.
- **Six in ten voters 40 and older face stretched household budgets.** Fifty-nine percent say they are worried that their total family income will not be enough to meet their family's living expenses.

- **A majority of respondents are concerned about their ability to afford long-term care services in the future.** Sixty-four percent say they are worried about not being able to afford long-term care services. Concern crosses party lines and income levels: 67% of Democrats, 61% of independents and 63% of Republicans, along with 54% of respondents with household incomes over \$75,000 are worried about paying for long-term care.
- **Caregivers are feeling financial and emotional stress.** Fifty-nine percent of caregivers in the survey say providing care is emotionally stressful. Among caregivers, the same proportion (59%) says they have incurred out-of-pocket expenses related to the care they provide. Of these, 68% say their expenses have been a financial hardship.
- **Voters 40 and older place affordable long-term care high on the list of priorities for California's elected officials.** Nearly nine in ten respondents (88%) say having affordable long-term care options is a high or moderate priority for elected officials in the state. Majorities across party affiliation and income levels agree.

Key findings among Latino voters 40 and older are:

- **Latinos are more likely than others to say they are worried about making ends meet.** Almost eight in ten Latino respondents (78%) say they worry that their income will not be enough to meet their expenses and bills (vs. 59% of all voters 40 and older).
- **Four in ten Latino voters (42%) currently provide care to a family member or friend,** compared to 29% of all voters 40 and older. Additionally, 60% of Latino respondents anticipate a close family member needing long-term care in the next five years.
- **Two-thirds of Latino respondents (68%) could not afford a single month of nursing home care,** compared to 46% of all respondents. Ninety-one percent could not afford more than three months of nursing home care.
- **Only one in five Latino voters (20%) realizes Medicare does not pay for long-term nursing home care.** Almost one in three (31%) incorrectly believes Medicare covers nursing home care – twice as many as respondents overall (16%). Forty-three percent are unsure.

Following are detailed findings.

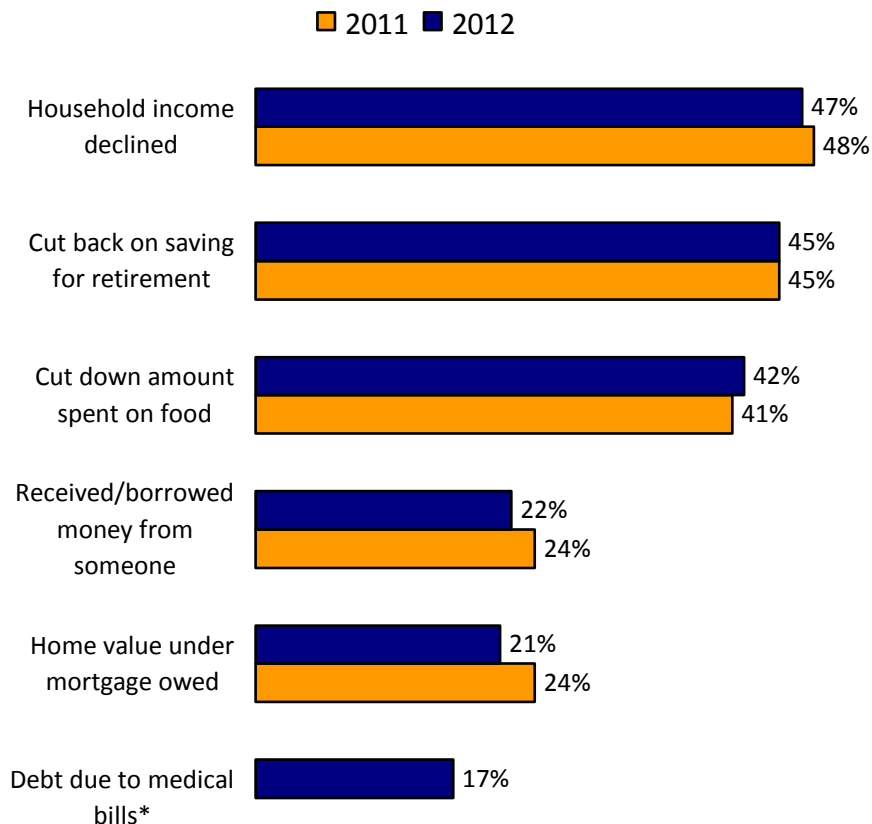
## Detailed Findings

### The recession continues to affect families throughout California.

California voters 40 and older are continuing to face tough financial choices in their daily lives. Virtually unchanged from last year's survey, nearly half (47%) say their household income has declined in the past 12 months, and 45% say they have cut back on saving for retirement. Similarly, 42% say they have had to cut down on the amount they spend on food in the last 12 months. One in five (22%) has had to borrow or receive money from a friend or family member just to help them get by. One in six (17%) reports having medical debt. (See Figure 1.)

Latino (23%) and African-American respondents (22%) are more likely than others to say they have debt due to medical bills. About one-third (36%) of Fresno area voters have medical debt – more than any other area of the state.

**Figure 1: Have you experienced any of the following in the past 12 months:**  
Percent saying yes



*Q. On a different topic, have you experienced any of the following in the last 12 months?*  
Base n=1,314 homeowners for "home value under mortgage owed" in 2012 and n=1,187 in 2011

\* Was not asked in 2011

## Six in ten respondents worry that their total family income will not be enough to meet their family's living expenses and bills.

A majority (59%) of California voters 40 and older worry these days that their total family income will not meet their family's living expenses and bills. One in four respondents (26%) says they are very worried. Fourteen percent of survey respondents say they are not worried at all about making ends meet.

Latino respondents (78%), those with the lowest incomes (78%), caregivers (67%), and Fresno area voters (78%) are among the most likely to worry about making ends meet. (See Table 1.) A large majority of respondents in fair or poor health (81%) worry about having enough income to pay their bills.

**Table 1: Worry about family income meeting expenses and bills**

<b>Income will not be enough to meet expenses and bills</b>	<i>Percent very or somewhat worried</i>
<b>All voters 40+</b>	<b>59%</b>
40-64	64%
65+	50%
Whites, non-Hispanic	53%
African Americans <sup>1</sup>	68%
Latinos	78%
Asians	61%
<\$30K household income	78%
\$30-\$49K	64%
\$50-\$74K	68%
\$75K+	39%
Caregivers	67%
Non-caregivers	56%
Excellent/very good health	49%
Good health	62%
Fair/poor health	81%
LA County	68%
Orange County	64%
Inland Empire	61%
San Diego	55%
Central Coast	61%
Fresno	78%
Sacramento	60%
Bay Area	48%

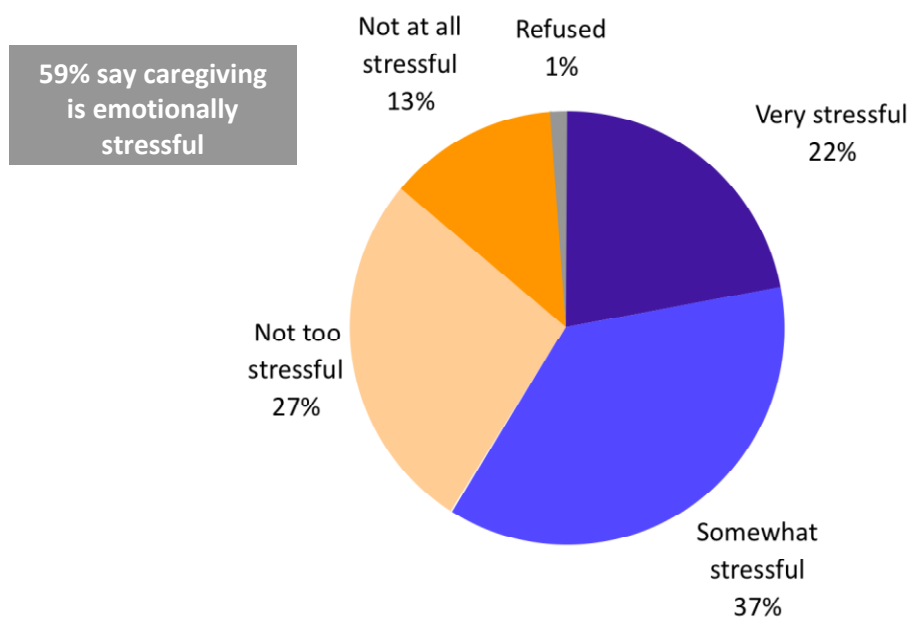
*Q. How worried are you these days that your total family income will not be enough to meet your family's living expenses and bills?*

<sup>1</sup> Sample size for African Americans is n=98 with a margin of error (MOE) of  $\pm 9.8$  percentage points; Latinos is n= 253 with a MOE of  $\pm 6.1$  percentage points; Asians is n=105 with a MOE of  $\pm 9.8$  percentage points.

Caregiving adds a financial hardship for some. Close to one in three (29%) survey respondents say they have been a caregiver of a friend or family member in the past 12 months. A majority of these caregivers (59%) have had out-of-pocket expenses due to helping provide care – 68% of whom say they have faced a financial hardship because of the costs of care.

In addition to financial concerns, many caregivers (59%) say providing care is emotionally stressful. One in five (22%) says it is very stressful. (See Figure 2.)

**Figure 2: How emotionally stressful would you say caring for your friend or family member is?**



Q. During the past 12 months, did you provide any such help to a family member or friend? Q. How emotionally stressful would you say caring for your friend or family member is?

Base n=520 caregivers

## Along with current financial struggles of California voters 40 and older, many say they lack the social and emotional support they need in daily life.

Half of survey respondents (48%) say they only sometimes, rarely or never receive the emotional and social support they need. Sixteen percent say they always receive the support they need, and 36% say they usually get that support.

Respondents ages 40 to 64 are much more likely than older respondents to say they are lacking regular support (55% say they only sometimes, rarely, or never get support vs. 32% of 65 and older.) Single respondents are more likely than married respondents or those living with a partner to say they lack support. As income increases, survey respondents are more likely to say they get the support they need. (See Table 2.)

**Table 2: Sometimes, rarely or never receive support, by demographics**

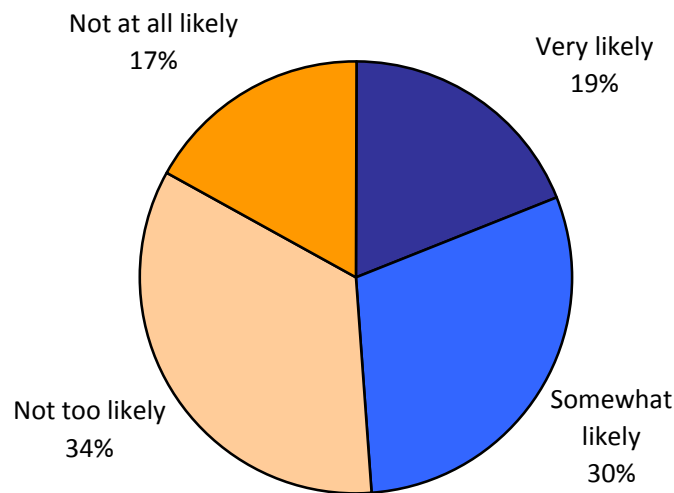
<b>Sometimes, rarely or never receive social and emotional support in daily life</b>	<i>Percent sometimes/ rarely/ never receive support</i>
<b>All voters 40+</b>	<b>48%</b>
40-64	55%
65+	32%
<\$30K household income	57%
\$30-\$49K	50%
\$50-\$74K	47%
\$75K+	41%
Married/living with partner	41%
Never married	68%
Divorced/separated	65%
Caregivers	53%
Non-caregivers	46%

*Q. Thinking about the stresses you face in your daily life, how often would you say you get the social and emotional support you need?*

## Nearly half of voters 40 and older say a close family member is likely to need paid, long-term care services in the next five years.

Forty-nine percent of respondents say it is very (19%) or somewhat (30%) likely that a family member will need paid long-term care help in the next five years. (See Figure 3.)

**Figure 3: How likely is it that a close family member will need paid, long-term care help in the next five years?**



*Q. The next questions are about the help people need when they can no longer care for themselves independently. These services include providing help with daily activities such as bathing and taking medications. They can be provided in people's homes or communities, as well as in nursing homes. How likely is it that a close family member will need this type of paid help in the next five years?*

Voters ages 40 to 64, non-whites, those in LA County and the Fresno area are among the most likely to say a family member will need long-term care in the near future. (See Table 3.)

**Table 3: Likelihood to need paid long-term care, by demographics**

	Likelihood to need paid LTC for family member in next 5 years	
	Likely	Not likely
<b>All voters 40+</b>	<b>49%</b>	<b>51%</b>
Men	47%	53%
Women	51%	49%
40-64	52%	47%
65+	41%	59%
Whites, non-Hispanic	46%	54%
African Americans	55%	44%
Latinos	60%	40%
Asians	58%	42%
<\$30K household income	48%	52%
\$30-\$49K	46%	54%
\$50-\$74K	52%	48%
\$75K+	49%	50%
Democrats	52%	48%
Independents	47%	53%
Republicans	45%	55%
LA County	58%	42%
Orange County	50%	50%
Inland Empire	43%	57%
San Diego	38%	62%
Central Coast	49%	51%
Fresno	62%	37%
Sacramento	47%	53%
Bay Area	44%	56%

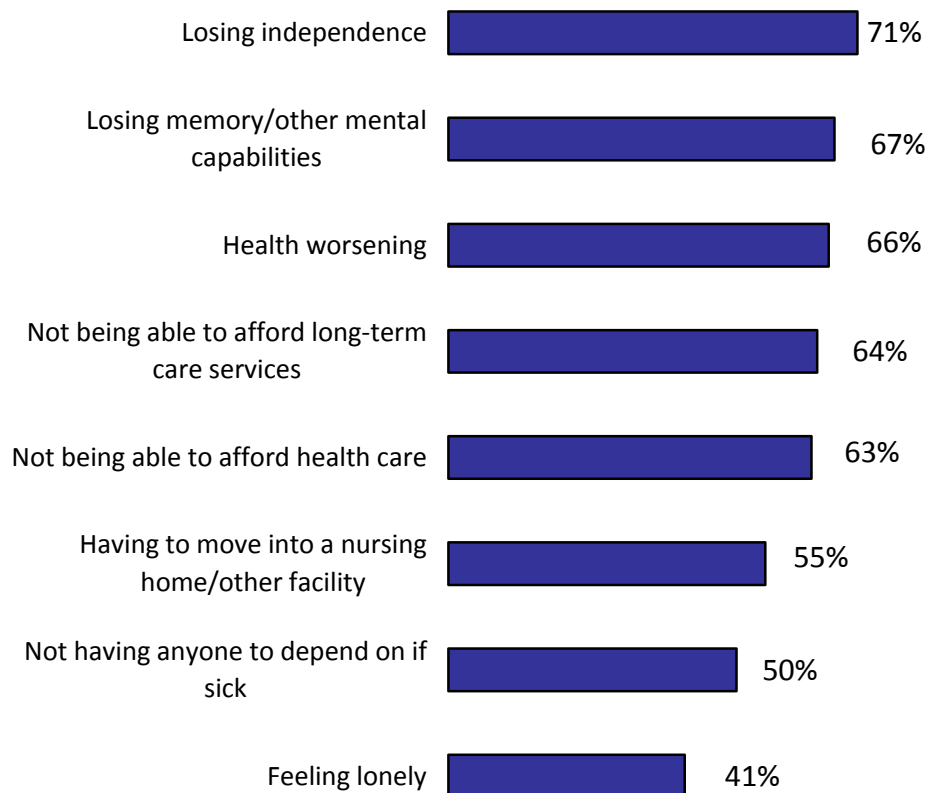
*Q. How likely is it that a close family member will need this type of paid help in the next five years?*



**Affordability of future long-term care is a worry among a majority of all survey respondents, particularly those who anticipate a need in the near future.**

Losing independence (71%), losing memory or other mental abilities (67%), health worsening (66%), paying for long-term care (64%), and affording health care (63%) all top the list of concerns about growing older. (See Figure 4.) In response to this number one concern among voters 40 and older, community based long-term care is specifically designed to maximize individual's independence.

**Figure 4: Thinking about growing older, how worried are you about:**  
*Percent saying very/somewhat worried*



*Q. Thinking about growing older, how worried are you about each of the following issues:*

Respondents who anticipate needing long-term care help for a family member in the next five years are much more worried about affording care than those who say they are not likely to need care in the near future (74% vs. 54%). (See Table 4.)

Voters between ages 40 and 64 (70%) are more likely to worry about paying for long-term care than those 65 and older (52%). Interestingly, majorities in all income brackets express concern about affording services.

**Table 4: Worry about paying for long-term care, by demographics**

<b>Worried about being able to pay for long-term care services</b>	<i>Percent very/somewhat worried</i>
<b>All voters 40+</b>	<b>64%</b>
40-64	70%
65+	52%
<\$30K household income	72%
\$30-\$49K	67%
\$50-\$74K	69%
\$75K+	54%
Democrats	67%
Independents	61%
Republicans	63%
Caregivers	72%
Non-caregivers	61%
Likely need LTC w/in 5 yrs	74%
Not likely to need LTC	54%
LA County	65%
Orange County	77%
Inland Empire	64%
San Diego	57%
Central Coast	60%
Fresno	76%
Sacramento	62%
Bay Area	60%

## Most voters 40 and older do not know whether Medicare covers long-term care services.

Sixty-three percent of registered voters are either unsure (47%) or inaccurately believe (16%) that Medicare covers long-term nursing home care. Thirty-five percent of voters 40 and older are aware that Medicare does not cover these services.

A larger proportion (78%) lacks knowledge about whether Medicare covers in-home long-term care. More than half (55%) are unsure, and 23% incorrectly say Medicare covers these services. Only one in five (21%) is aware that Medicare does not cover long-term personal care in-home. Lack of awareness spans demographic groups (See Table 5.)

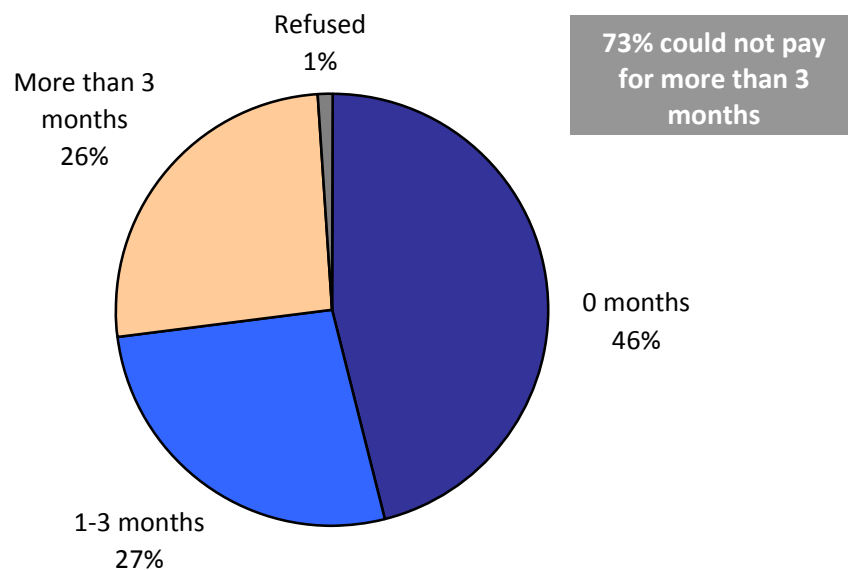
**Table 5: Awareness of whether Medicare covers long-term care by demographics**

	Nursing Home Care		In-Home Personal Care	
	<i>Correct ("no")</i>	<i>Incorrect or unsure</i>	<i>Correct ("no")</i>	<i>Incorrect or unsure</i>
<b>All voters 40+</b>	<b>35%</b>	<b>63%</b>	<b>21%</b>	<b>78%</b>
40-64	30%	68%	18%	80%
65+	46%	53%	26%	75%
Whites, non-Hispanic	40%	59%	23%	77%
African Americans	20%	79%	15%	85%
Latinos	20%	74%	17%	78%
Asians	37%	63%	21%	77%
<\$30K household income	28%	69%	18%	79%
\$30-\$49K	36%	63%	18%	82%
\$50-\$74K	36%	64%	16%	83%
\$75K+	39%	60%	27%	72%
Democrats	32%	67%	20%	78%
Independents	36%	63%	21%	79%
Republicans	40%	59%	21%	77%
Caregivers	38%	62%	24%	76%
Non-caregivers	34%	64%	19%	80%
Likely need LTC w/in 5 yrs	35%	63%	21%	77%
Not likely to need LTC	35%	64%	20%	79%
LA County	20%	78%	10%	88%
Orange County	40%	60%	25%	72%
Inland Empire	39%	61%	24%	76%
San Diego	40%	60%	19%	81%
Central Coast	41%	53%	23%	71%
Fresno	29%	68%	17%	82%
Sacramento	36%	62%	23%	77%
Bay Area	41%	59%	26%	74%

## Most could not afford more than three months of nursing home care if they needed it.

Survey respondents were presented with average costs of long-term nursing home care in California (\$6,800 per month). Respondents were also told that Medicare and regular private insurance plans do not pay for these costs. With this information, 46% say they could not afford one month of care. Nearly three-quarters (73%) say they could not afford more than three months of care. (See Figure 5.)

**Figure 5: How long could you afford nursing home care if you had to pay for it yourself?**

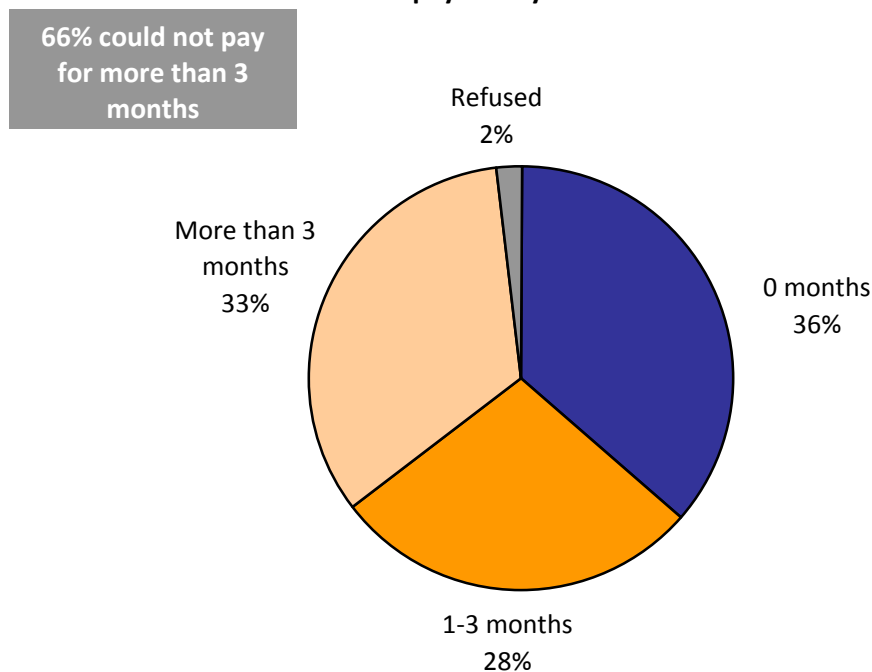


*Q. Right now, nursing home care costs about \$6,800 a month in California. Medicare and regular private insurance plans do not pay for any of these costs. How many months could you afford nursing home care, if you had to pay for all of it yourself?*

Three-quarters (75%) of respondents likely to need paid long-term care services in the next five years say they could not afford more than three months of nursing home care. Nearly half (47%) say they could not afford one month of care.

The survey also asked respondents to gauge whether they would be able to afford a part-time, licensed personal care aide if they needed it. Respondents were told that this service costs about \$2,000 per month. More than one-third (36%) of California voters 40 and older say they would not be able to pay for one month of this type of in-home care. Just over one in four (28%) says they would be able to pay for one to three months, while one in three (33%) says they could afford in-home care for more than three months. (See Figure 6.)

**Figure 6: How long could you afford a part-time, licensed personal care aide if you had to pay for it yourself?**



*Q. Right now in California, it costs about \$2,000 a month to have a licensed personal care aide come into the home part-time to help an older person with a chronic illness, such as a stroke, with daily activities. Medicare and regular private insurance plans do not pay for any of these costs. How many months could you afford this care, if you had to pay for all of it yourself?*

Women, African Americans, Latinos, and voters ages 40 to 64 are less likely than their counterparts to say paying for care is a possibility. Inability to pay also spans incomes below \$75,000. (See Table 6.)

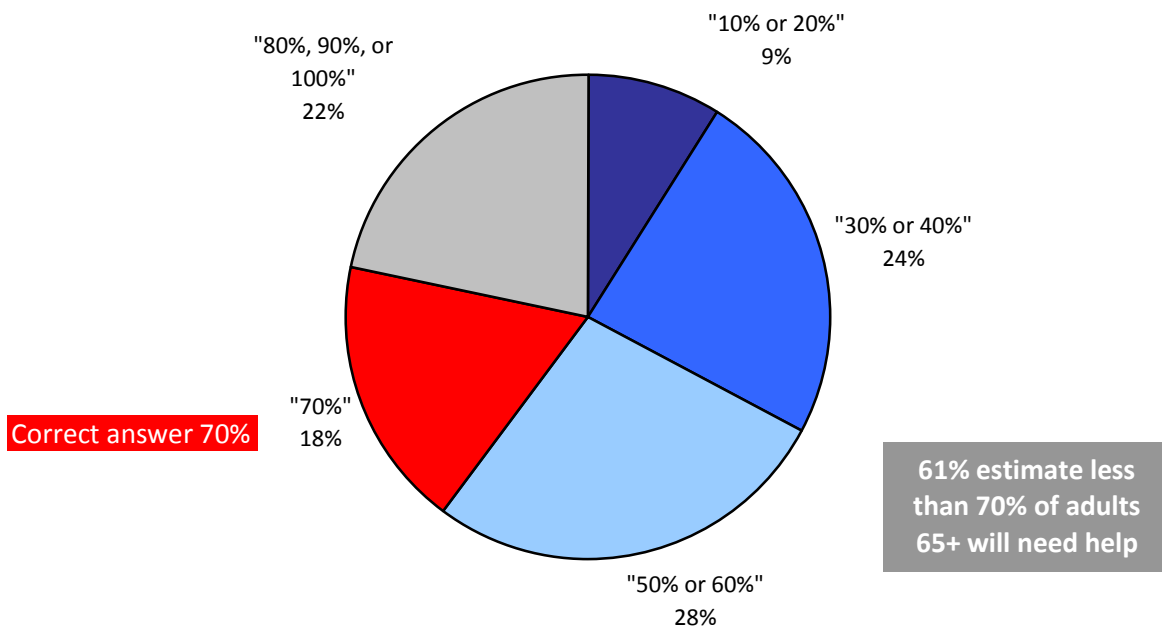
**Table 6: Inability to afford long-term care, by demographics**

	Nursing Home Care		Part-Time In-Home Personal Care Aide	
	<i>Could Not Afford More than 3 Months</i>	<i>Could Not Afford 1 Month</i>	<i>Could Not Afford More than 3 Months</i>	<i>Could Not Afford 1 Month</i>
<b>All voters 40+</b>	<b>73%</b>	<b>46%</b>	<b>66%</b>	<b>36%</b>
Men	69%	40%	60%	32%
Women	77%	51%	70%	40%
40-64	80%	52%	72%	42%
65+	60%	33%	52%	23%
Whites, non-Hispanic	68%	40%	58%	29%
African Americans	80%	62%	77%	55%
Latinos	91%	68%	86%	57%
Asians	74%	37%	69%	32%
<\$30K household income	91%	72%	83%	60%
\$30-\$49K	81%	47%	73%	36%
\$50-\$74K	73%	46%	67%	37%
\$75K+	57%	27%	49%	19%
Democrats	75%	47%	66%	37%
Independents	74%	46%	68%	36%
Republicans	70%	45%	61%	36%
Likely need LTC w/in 5 yrs	75%	47%	67%	38%
Not likely to need LTC	72%	45%	64%	34%
LA County	77%	51%	71%	42%
Orange County	76%	41%	69%	24%
Inland Empire	80%	59%	78%	45%
San Diego	78%	41%	69%	31%
Central Coast	75%	55%	64%	36%
Fresno	85%	62%	76%	57%
Sacramento	75%	50%	70%	42%
Bay Area	62%	32%	50%	26%

## A majority of California voters 40 and older underestimate how many seniors will need help with daily activities and personal care as they grow older.

National data estimate that 70% of seniors will need help at some point in their lives with daily activities and/or personal care. A majority of respondents (61%) underestimate this need. (See Figure 7.) This belief spans racial and ethnic differences, household income levels and areas throughout the state.

**Figure 7: What percent of Americans age 65 and older will need help?**

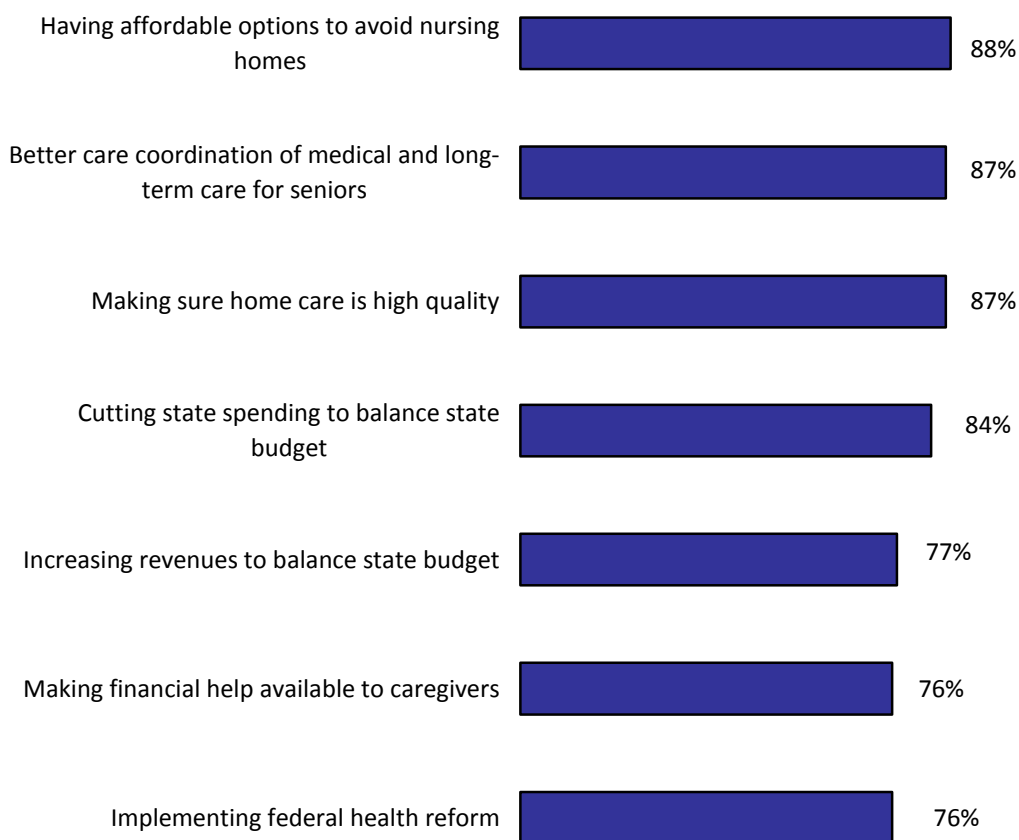


*Q. What percentage of Americans age 65 and older do you think will need help at some point with daily activities and personal care because they can no longer take care of themselves independently? (Just your guess is fine).*

## Having options for long-term care tops a list of priorities voters have for California's elected officials.

Finally, California voters 40 and older were asked about priorities about long-term care and other pressing state issues for elected officials. Among the highest priorities identified were having affordable options to avoid nursing homes (88% saying high or moderate priority) and having better care coordination for seniors (87%). (See Figure 8.)

**Figure 8: Voters' Priorities for Elected Officials in California:**  
Percent saying should be high or moderate priority



*Q. How high of a priority do you think each of the following should be for elected officials in California? RANDOMIZE a. Implementing federal health reform so all Californians have health insurance; b. Cutting state spending to balance the state budget; c. Increasing revenues to balance the state budget; d. Making financial help available to people who are providing care for their family and friends; e. Having affordable options available so that older people can get help in their homes and communities instead of going into nursing homes, regardless of their incomes; f. Making sure the care people get in their home or community is high quality and focuses on quality of life; g. Better coordinating medical care with in-home or community support services to make it easier for seniors with health problems to live independently*



Majorities across demographic groups, including income and party affiliation, say that having affordable options for long-term care should be a priority for elected officials. (See Table 7.) These priorities about long-term care solutions are as high as more widely discussed priorities, such as balancing the state budget.

**Table 7: Priorities for elected officials, by demographics**

	<i>Percent high/moderate priority</i>		
	<b>Having affordable options for LTC</b>	<b>Cutting state spending to balance budget</b>	<b>Increasing revenues to balance state budget</b>
<b>All voters 40+</b>	<b>88%</b>	<b>84%</b>	<b>77%</b>
<\$30K household income	84%	78%	75%
\$30-\$49K	92%	89%	78%
\$50-\$74K	90%	89%	75%
\$75K+	87%	84%	77%
Democrats	94%	75%	86%
Independents	85%	88%	73%
Republicans	81%	95%	64%
LA County	86%	80%	73%
Orange County	88%	86%	72%
Inland Empire	78%	83%	76%
San Diego	90%	90%	78%
Central Coast	89%	84%	66%
Fresno	86%	82%	84%
Sacramento	94%	92%	78%
Bay Area	90%	83%	81%

#### **Methodology**

Lake Research Partners and Chesapeake Beach Consulting conducted this survey, administered by [Knowledge Networks](#), among a representative probability sample of N = 1,667 registered voters ages 40 and older in California. The questionnaire was administered in both English and Spanish. The survey was fielded August 15 through August 22, 2012. The margin of sampling error for the total survey results is  $\pm 3.6$  percentage points. The sampling error is larger for smaller subgroups within the sample.