Long-Term Care National

Key findings from a national survey of 800 likely voters, conducted August 14-16, 2007

Glen Bolger & Mark Mellman
Public Opinion Strategies and The Mellman Group is pleased to present the key findings of a national telephone survey conducted August 14-16, 2007 among 800 likely voters. The survey has a margin of error of ±3.46%.

Glen Bolger and Mark Mellman were the principal researchers on this project. Jim Burton coordinated the research, and Jennifer Myers provided analytical support.
Survey Overview
SURVEY OVERVIEW

The Big Picture

Long-term care is an issue paradox. A majority of Americans (55%) have a family member or close relative that has needed long-term care, and yet only 28% have made any preparations for long term care – not only for themselves or their spouse, but not even for another relative.

Further underscoring the paradox is that while long-term care is an issue that rarely shows up on a list of top concerns, it is something voters believe the Presidential campaigns are not talking about enough. Voters also want the Presidential campaigns to address long-term care proposals in their health care reform plans. The issue may not be top of mind, but it is clearly a concern.
Specific Findings

- Long term care is an issue that is becoming increasingly more personal to American families. More than half (55 percent) of those surveyed responded that a member of their family has need long term care.

- Despite the rising demand for long term care, most Americans are not prepared for their own or a loved one’s possible future long term care needs.
  - 7 out of 10 (69%) voters admit that they have made no long term care plans for themselves, their spouses, or another relative’s long term care needs in case it is necessary.
Specific Findings

- Americans woefully underestimate how much long term care can cost, making the reality of paying for such care out-of-pocket more burdensome for family caregivers, and ultimately, the government should Medicaid assistance become needed.

- Voters overwhelmingly agree that the candidates running for President are not focusing enough attention on long term care.

- Voters want long term care to be part of national healthcare reform. Nearly 8 in 10 voters (78%) stated that the presidential candidates should make LTC part of their healthcare proposals.
Specific Findings

- 83 percent of voters say that positions on long term care funding will be important to them in deciding who they will vote for in the 2008 election.
  - 43 percent stated it was a very or one of the most important issues.

- A majority of voters (6 out of 10) support including long term care in national healthcare reform – even if they have to pay for some of it.

- Nearly one half (49 percent) of voters are willing to spend more than $25 per month in taxes or payroll deductions to include long term care as part of national healthcare reform proposal.
Survey Findings
Long-term care touches a majority of American voters and nearly two-thirds of women.

“Thinking now about the issue of long-term care, which is provided in the home by family caregivers and home health aides or at an assisted living facility, adult daycare, or nursing home... Has anyone in your family – that is your parents, spouse, children, or close relatives – ever needed long-term care, either at home or in a nursing facility?”

Overall

- Yes: 55%
- No: 45%

By Gender

- Men: Yes (48%), No (52%)
- Women: Yes (62%), No (38%)

Overall: -4%

By Gender: +24%
Yet, less than three in ten respondents say they have made long-term care plans.

“Thinking about your own personal situation... Have you made any preparations for you, your spouse, or another relative’s long-term care needs in case it is needed?”

- Yes: 69%
- No: 28%

“What preparations have you made?”

- Purchased long-term care insurance: 11%
- Savings: 7%
- Looked at or researched facilities like nursing homes and assisted living facilities: 4%
- Anticipated home alterations: 3%
- Other insurance: 3%
- Other: 3%
- Researched home care options: 2%

Based off total sample
N=800
Americans whose family members have needed long-term care are somewhat more likely to have planned for their own long-term care needs.

*Long-Term Care Preparations by Whether a Family Member Needed Long-Term Care*
Even though forty percent of Americans expect a family member to need long-term care within the next decade, they haven’t made preparations to address that need.

**Long-Term Care Preparations by Expectations of A Family Member Needing Long-Term Care**

- Need Care In Less Than One Year (7%)
  - Yes, Have Made Preparations: 27%
  - No, Have Not Made Preparations: 60%
- Need Care In the Next Five Years (13%)
  - Yes, Have Made Preparations: 31%
- Need Care In Five to Ten Years (19%)
  - Yes, Have Made Preparations: 27%
- Need Care In More Than Ten Years (48%)
  - Yes, Have Made Preparations: 27%
Younger Americans are the most likely to believe they can rely on savings.

**Specific Long-Term Care Preparations by Age**

Based off total sample  
N=800
Nearly half of Americans say it will be more than a decade before someone in their immediate family needs long-term care.

“How soon, if at all, do you expect someone in your immediate family to need long-term care? Would you say... In less than one year, In the next five years, In the next five to ten years, ...or... In more than ten years?”

<table>
<thead>
<tr>
<th>Response</th>
<th>Percentage</th>
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<tbody>
<tr>
<td>In less than one year</td>
<td>7%</td>
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<td>In the next five years</td>
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</tr>
<tr>
<td>In more than ten years</td>
<td>48%</td>
</tr>
<tr>
<td>Never (volunteered)</td>
<td>4%</td>
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<tr>
<td>Don’t Know</td>
<td>9%</td>
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<tr>
<td>Less Than One Year</td>
<td>13%</td>
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<tr>
<td>Total Five Years or Less</td>
<td>21%*</td>
</tr>
<tr>
<td>Total More Than Five Years</td>
<td>67%</td>
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</tbody>
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*Denotes Rounding

Top Groups: Five Years or Less

- Women 65+ 28%
- Retired Men 60+ 28%
- Mountain Region 27%
- Pacific Region 27%
- Homemakers 27%
- Under $40,000 26%
- Base Dem 26%
- Dem Men 26%

Genworth Financial Long-Term Care National Survey
When asked to give their best guess as to what nursing home care costs, Americans are pretty far off the mark.

“And, on an average how much do you think it costs to receive care in a nursing home for one year?”

$74,806 is the average cost of nursing home care in the United States^.

$10-20,000/yr 11%
$20-40,000/yr 27%
$40-60,000/yr 20%
Less than $10,000/yr 6%
Don’t Know 22%

^Annual cost of a private room in a nursing home, as reported by the Genworth Financial 2007 Cost of Care Survey
Voters across party say the Presidential candidates aren’t talking enough about long-term care.

“Thinking about the candidates running for President, how much are the candidates talking about their positions on long-term care – too much, too little, ...or... about the right amount?”

**Overall**

- Too Little: 47%
- Too Much: 5%
- About Right: 20%
- Don't Know: 28%

**By Party**

- **Base GOP (18%)**
  - Too Much: 7%
  - About Right: 39%
  - Too Little: 23%
- **Soft GOP (18%)**
  - Too Much: 4%
  - About Right: 20%
  - Too Little: 20%
- **Independent (21%)**
  - Too Much: 4%
  - About Right: 15%
  - Too Little: 22%
- **Soft Dem (16%)**
  - Too Much: 4%
  - About Right: 8%
  - Too Little: 47%
- **Base Dem (24%)**
  - Too Much: 3%
  - About Right: 23%
  - Too Little: 54%

*Genworth Financial Long-Term Care National Survey*
Nearly all voters say this issue is at least somewhat important in deciding how they will vote.

“How important should their positions on issues and funding of long-term care be in deciding how to vote for a candidate for President – one of the most important issues, very important, somewhat important, …or… not very important?”
Voters across party lines agree that the candidates’ health care reform plans should include long-term care.

“The candidates running for President are all talking about different ways to reform the health care system so more people have access to affordable health care. These proposals do not necessarily include long-term care. Should long-term care be included in the health care reform proposals being debated by the candidates running for President?”
Candidate A has a plan which would increase long-term care coverage by providing tax incentives to lower and middle income people who purchase long-term care insurance.

Candidate B says that we should have a new payroll deduction similar to the one for Medicare that would pay for long-term care services for lower and middle income people.

**By Party**

- **Base GOP (18%)**
  - Tax Incentives: 48%
  - Payroll Deduction: 29%
- **Soft GOP (18%)**
  - Tax Incentives: 50%
  - Payroll Deduction: 39%
- **Independent (21%)**
  - Tax Incentives: 43%
  - Payroll Deduction: 36%
- **Soft Dem (16%)**
  - Tax Incentives: 44%
  - Payroll Deduction: 45%
- **Base Dem (24%)**
  - Tax Incentives: 40%
  - Payroll Deduction: 47%

**Asked to choose between tax incentives and payroll deductions for long-term care coverage, GOPers favor the tax incentives, while Inds and Dems are divided.**

“Now thinking about health care reform plans that include long-term care, please tell me which candidate you would support based on their plan for long-term care... ”

45%

39%
Americans who anticipate needing long-term care in the next five years are more likely to support payroll deductions.

*Tax Incentives or Payroll Deductions by Expectation of Needing Long-Term Care*

- **Five Years or Less** (21%): 34% Tax Incentives, 45% Payroll Deductions
- **More Than Five Years** (67%): 51% Tax Incentives, 39% Payroll Deductions
- **Five Years or Less/Have Not Made Preparations** 14%: 36% Tax Incentives, 44% Payroll Deductions
Nearly half of voters are willing to pay at least $25 more per month to include long-term care as part of a health care reform proposal.

“As you may know, most of the health care reform proposals being debated would need to be funded by additional taxes or payroll deductions. If you knew that including long-term care as part of a proposal to reform health care would require additional taxpayer dollars, would you still support including long-term care as part of a health care reform proposal?”

Asked of voters who say long-term care should be included in the health care reform proposals being debated
Shown off total sample, N=800

“And, specifically thinking just about the long-term care portion of a health care reform proposal, how much would you be willing to pay extra per month in taxes or payroll deductions to include long-term care as part of a health care reform proposal? Would you be willing to pay...”

Asked of voters who support including long-term care as part of a health care reform proposal even if it required additional taxpayer dollars
Shown off total sample, N=800

- Less than $25/month: 3%
- $25/month: 26%
- $26-50/month: 14%
- $51-100/month: 6%
- More than $100/month: 3%