

A decorative graphic featuring a large, thin, light-brown arc that starts near the top right and curves down towards the bottom right. A vertical grey line is positioned to the left of the arc's start, and a horizontal grey line is positioned below the arc's end. Small yellow squares are located at the intersection of the vertical line and the arc, and at the intersection of the horizontal line and the arc. A solid green rectangle is in the top-left corner, with a small yellow square at its bottom-right corner.

The Costs of Long-Term Care: Public Perceptions Versus Reality in 2006

December 2006



**The Costs of
Long-Term Care:
Public Perceptions Versus Reality
in 2006**

Conducted by GfK NOP
Roper Public Affairs & Media

Report by GfK NOP
Roper Public Affairs & Media

AARP
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AARP is a nonprofit, nonpartisan membership organization that helps people 50+ have independence, choice and control in ways that are beneficial and affordable to them and society as a whole. We produce *AARP The Magazine*, published bimonthly; *AARP Bulletin*, our monthly newspaper; *AARP Segunda Juventud*, our bimonthly magazine in Spanish and English; *NRTA Live & Learn*, our quarterly newsletter for 50+ educators; and our website, AARP.org. AARP Foundation is an affiliated charity that provides security, protection, and empowerment to older persons in need with support from thousands of volunteers, donors, and sponsors. We have staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

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Executive Summary

It is estimated that approximately nine million Americans age 65 or older will need long-term care this year and that the number may increase to twelve million by 2020.¹ Clearly, long-term care will become an increasingly vital health-care concern as America's population ages.

This report contains information culled from multiple sources. Much of it comes from a survey undertaken on behalf of AARP, specifically for this report, that gauges the extent to which Americans age 45-plus are aware of costs and funding sources of a variety of long-term care options, including nursing homes, assisted living residences, and in-home care provided by skilled nurses and aides. The survey is a replication, for comparison purposes, of a survey conducted in 2001 by AARP.

The survey data were gathered through telephone interviews with a national random sample of 1,456 adults age 45-plus, as well as national oversamples of 42-44 year-old Americans, African Americans, and Hispanics (ethnic data to be reported later). In addition, state-level data for five states were gathered through telephone interviews with a random sample of 400 people in each of the following states: California, Florida, Ohio, Pennsylvania, and South Carolina.

The actual cost estimates were provided by the AARP Public Policy Institute, The MetLife Market Survey of Nursing Home & Home Care Costs (September, 2006), and The MetLife Market Survey of Assisted Living Costs (October, 2006). National and state-specific data cited from these reports are simple averages (means) of costs in the markets surveyed.

¹ U.S. Department of Health & Human Services, Medicare, Long-Term Care Home, (<http://www.medicare.gov/LongTermCare/Static/Home.asp>)

Method

Sample

National survey

This report presents the findings of a national survey of 1,800 Americans ages 42 and older who live in the continental United States (306 are ages 42-44 and 1,456 are age 45+).

In addition, Hispanics and African-Americans were oversampled to ensure we had sufficiently large base sizes (200 total of each) for separate, top-line analyses.

All sample was drawn randomly from a nationally projectable RDD (random digit dial) list.

State surveys

In addition, 400 interviews were conducted in each of five states: California, Florida, Ohio, Pennsylvania, and South Carolina. As with the national survey, random digit dial sample was used in each state.

Interviewing dates, method and timing

All interviews were conducted by telephone (CATI) from August 23 – September 25, 2006. Each interview took approximately 16 minutes, on average, to administer.

Sampling error

All samples are subject to some degree of sampling “error”—that is, statistical results obtained from a sample can be expected to differ somewhat from results that would be obtained if every member of the target population were interviewed. In this report, the maximum margin of error at a 95% confidence level is within ± 3 percentage points for base

sizes of 1,800 (national) and ± 5 points for base sizes of 400 (states). Subsample margins of error may be significantly higher.

Weighting

Completed interviews were weighted by age within gender, education, and region to match national norms (CPS) and to ensure reliable and accurate representation of the target population.

Percentages not totaling 100%

For tabulation purposes, percentage points are rounded off to the nearest whole number. As a result, percentages in a given table column may total slightly higher or lower than 100%. In questions that permit multiple responses, columns may total significantly more than 100%, depending on the number of different responses offered by each respondent. Similarly, when only selected responses are shown, percentages may total less than 100%.

Asterisks (*) are used when percentages fall below 0.5%. A dash (-) indicates 0%.

The questionnaire

The questionnaire covered a range of topics (see appendix), including:

- Self-rated familiarity with long-term care services
- Experience with long-term care
- Perceived financial preparation to pay long-term care costs
- Awareness of costs
- Awareness of funding sources

To ensure all respondents understood what we meant by “long-term care,” the following description was read to each respondent:

“For the purposes of this survey, when I refer to ‘long-term care’ I mean care provided on a regular basis for three months or more for age-related or other chronic conditions. I am going to read some examples of long-term care, just so we are talking about the same thing in these next questions.

“First, long-term care may mean that someone comes to your home for a few hours each day to help with daily activities or personal care tasks, such as using the telephone, paying bills, shopping, driving, doing housework, preparing meals, bathing, dressing, using the toilet, getting in or out of a bed or chair, walking, or eating.

“Long-term care can also mean home visits from a nurse, physical therapist, or some other health professional who provides skilled services such as physical rehabilitation and blood pressure monitoring.

“It can also mean living in an assisted living facility where aides are available to help you with some personal care tasks or with medications.

“And it can mean living in a nursing home where aides and nurses both take care of you, as do other health professionals who provide skilled services such as physical rehabilitation.”

Reading notes

The survey in this report was first administered to Americans age 45-plus in 2001. Since then, very little has changed regarding Americans’ knowledge of long-term care options and costs. Interesting differences between waves are noted in the text.

Also note that on a number of tables, response options are summed for analysis purposes (e.g., “very familiar” might be added to “somewhat familiar” for a summary “familiar” percentage). Occasionally, due to rounding error, individual response option percentages displayed in the tables sum to a point higher or lower than the summary statistic.

Summary of Findings and Implications

Self-reported familiarity with long-term care:

More than half (60%) of Americans 45-plus say they are at least “somewhat familiar” with long-term care services currently available. About one in five (21%) say they are “very familiar.”

Self-reported familiarity is not supported by respondents’ knowledge of costs.

When asked to estimate costs for a variety of services, only small numbers offer an estimate within $\pm 20\%$ of the actual (average) cost:

- The monthly cost of nursing homes: Less than one in ten (8%) estimate within $\pm 20\%$ of the national average cost. Seventeen percent say he or she “doesn’t know.” Among those who offer a cost estimate, one in five (21%) says their estimate is based on “just a hunch.”
- The monthly cost of assisted living: Less than a quarter (23%) come within $\pm 20\%$ of the correct cost, while as many (23%) say they “don’t know.” Among those who offer a cost estimate, one in four (25%) says their estimate is based on “just a hunch.”
- The cost of an in-home visit from a skilled nurse: Americans age 45-plus give a wide range of answers, with no real consensus (the mean response is \$342, median is \$150). About one in four (23%) say they don’t know, and among those who offer a cost estimate, nearly four in ten (38%) say their estimate is based on “just a hunch.”
- The cost of an in-home visit from an aide: Here again Americans age 45-plus give a wide range of responses, with no real consensus (the mean response is \$270, median is \$100). Just nine percent come within $\pm 20\%$ of the correct cost, while one in five (20%) says he or she “doesn’t know.” Among those who offer a cost estimate, two in five (40%) say their estimate is based on “just a hunch.”

Self-reported familiarity is not supported by respondents' knowledge of funding sources.

When asked whether or not Medicare, Medigap/Medicare supplemental insurance, or Medicaid/Medi-Cal covers various types of long-term care, Americans 45-plus demonstrate a low knowledge level. They often think that funding sources are available when they are not.

Implication: In general, Americans 45-plus do not know what long-term care services cost and do not know about coverage. This combination makes it difficult for them to plan for their long-term care needs.

Moreover, Americans 45-plus believe they have long-term care insurance when they probably do not.

About three in ten respondents (29%) say they purchased long-term care insurance either through work, a private policy, or by some other means.

Whether or not a person says he or she has purchased long-term care insurance appears to impact his or her confidence regarding how prepared they are to meet the challenge of paying for long-term care services. Those who say they have insurance that covers the costs of long-term care services are noticeably optimistic about their ability to meet the challenge—indeed, seven in ten (69%) say they feel financially prepared. In contrast, only 39% of those without insurance feel as prepared.

Although it is difficult to know how many Americans currently have long-term care insurance policies, Johnson and Uccello (2005) estimate that about nine percent of adults ages 55 and older (or 5.3 million people) had private long-term care insurance coverage in 2002.¹ We have not been able to find a comparable estimate for the 45-plus population. However, since 29% of our sample say they have long-term care insurance, it appears that a substantial proportion of Americans age 45-plus think they have long-term care insurance when they probably do not. We suspect that many people are confusing long-term care insurance with other types of coverage, for example disability insurance provided by employers or Medicare. If this is the case, some Americans may think they have long-term care insurance when they do not.

¹ Johnson, Richard W. and Cori E. Uccello, "Is private Long-Term Care Insurance the Answer?", Issue Brief 29:4 published by the Center for Retirement Research, Boston College, March 2005.

If Americans 45-plus mistakenly think they have long-term care insurance when they do not have such coverage, they may have a false feeling of financial preparedness to handle the costs of long-term care. And if they eventually need long-term care services and discover they are not covered, the financial burden may be overwhelming.

Implications for AARP

Little has changed since the 2001 survey: Americans 45-plus know less about long-term care than they think—and than they should. Given the high and accelerating costs associated with long-term care and the growth of our older population, it is critical Americans become more informed about the costs, funding sources, coverage options, and state and community resources.

AARP encourages people to talk to their families about their beliefs and desires regarding the kinds of services they would like if they need long-term care services. Ultimately, if people know what they want and have an opportunity to realistically plan for their future, they have a much greater chance of living the kind of lifestyle they want in their later years.

AARP is committed to providing information and other resources that enable people to achieve the highest possible level of health and well-being as they age. The Association seeks to address the needs of its members and the general public by promoting quality services in long-term care.

The more people know about long-term care services and what they cost, the better prepared they will be to make informed decisions about their future needs.

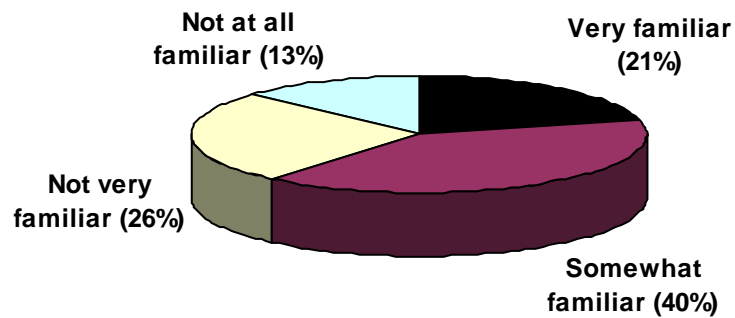
I. Overview

Self-Reported Familiarity With Long-Term Care Services

Over half of Americans 45-plus (60%) say they are at least “somewhat familiar” with long-term care services currently available, though only about one in five (21%) say they are “very familiar.”¹ This level of familiarity is virtually unchanged since the 2001 survey.

Self-Reported Familiarity With Long-Term Care Services

Base: Total respondents age 45+ (N = 1,456)



“Based on your experience or anything you might have heard or read, how familiar would you say you are with long-term care services currently available? Are you very familiar, somewhat familiar, not very familiar, or not at all familiar?” (Q.3)

¹ Percentages are rounded off to the nearest whole number. As a result, individual response categories in a graphic may not sum to the exact percentage reported in the text.

- Men and women both claim fairly high levels of familiarity with current long-term care services. However, slightly more women (63%) than men (58%) say they are very/somewhat familiar.
- It is worth noting that fully one-third (37%) of those in the age group most likely to receive long-term care—i.e., those age 65-plus—say they are “not very” or “not at all familiar” with such services.
- And perhaps not surprisingly, the less well-educated a person is, the less likely they are to say they are familiar with long-term care services—i.e., only half (49%) of those with less than a high school education say they are familiar, either very or somewhat, with long-term care services, compared to more than three quarters (77%) of persons who have completed post-graduate work.
- It is also worth noting that those perhaps least prepared to pay for long-term care—i.e., those with lower incomes—say they are least familiar with such services. For example, only about half (52%) of those reporting annual incomes of less than \$30,000 say they are at least somewhat familiar with long-term care services currently available, whereas 61% of those with incomes of at least \$75,000 make the same claim.
- Approximately seven in ten (69%) people who say they have experience with long-term care—either through themselves, a spouse or partner, or close friend or family member—say they are at least somewhat familiar with long-term care services currently available. Only half (50%) who have not had such exposure to long-term care services say they are at least somewhat familiar with them.

Self-Reported Familiarity With Long-Term Care Services

Base: Total respondents age 45+

(Unweighted base)	Total	Age			
	(1,456)	men (568)	45-54 (226)	55-64 (179)	65+ (163)
	%	%	%	%	%
<u>Very/somewhat familiar</u>	60	58	57	53	63
Very familiar	21	16	10	17	23
Somewhat familiar	40	42	47	36	40
<u>Not very/at all familiar</u>	39	42	43	46	37
Not very familiar	26	29	29	33	26
Not at all familiar	13	13	14	13	11
Don't know	*	*	--	2	--
Refused	*	--	--	--	--

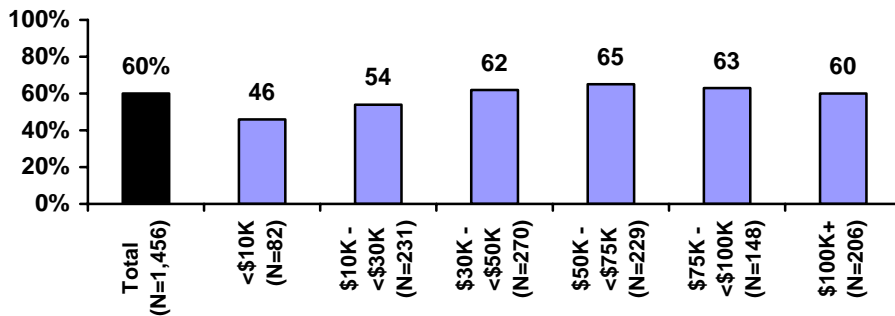
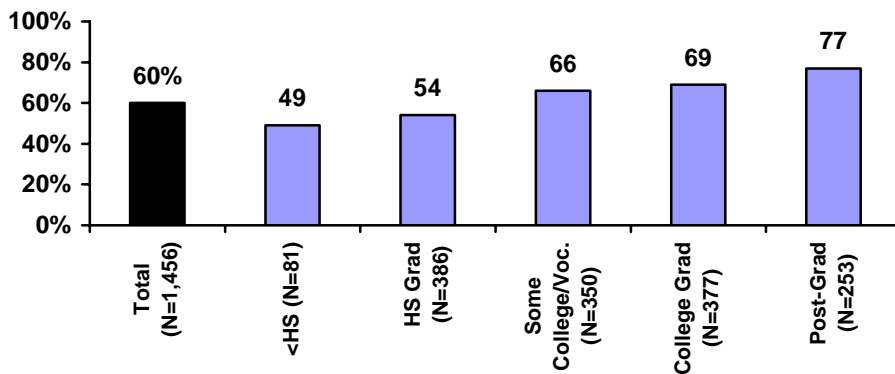
(Unweighted base)	Total	Age			
	(1,456)	women (888)	45-54 (315)	55-64 (255)	65+ (318)
	%	%	%	%	%
<u>Very/somewhat familiar</u>	60	63	62	65	62
Very familiar	21	25	24	25	27
Somewhat familiar	40	38	39	40	35
<u>Not very/at all familiar</u>	39	37	38	35	38
Not very familiar	26	24	25	21	24
Not at all familiar	13	13	12	14	14
Don't know	*	--	--	--	--
Refused	*	*	--	--	*

“Based on your experience or anything you might have heard or read, how familiar would you say you are with long-term care services currently available? Are you very familiar, somewhat familiar, not very familiar, or not at all familiar?” (Q.3)

**Self-Reported Familiarity With Long-Term Care Services Available
(by Education and Income)**

Base: Total respondents age 45+ (N = 1,456)

% “very” or “somewhat” familiar:



“Based on your experience or anything you might have heard or read, how familiar would you say you are with long-term care services currently available? Are you very familiar, somewhat familiar, not very familiar, or not at all familiar?” (Q.3)

**Self-Reported Familiarity With Long-Term Care Services
(Comparison to 2001 Responses)**

Base: Total respondents age 45+

	<u>Total</u> <u>2006</u>	<u>Total</u> <u>2001</u>	<u>Diff.</u> <u>(NA)</u>
(Unweighted base)	(1,456)	(1,800)	(NA)
	%	%	pts.
<u>Very/somewhat familiar</u>	<u>60</u>	<u>60</u>	--
Very familiar	21	21	--
Somewhat familiar	40	39	+1
<u>Not very/at all familiar</u>	<u>39</u>	<u>38</u>	+1
Not very familiar	26	25	+1
Not at all familiar	13	14	-1
Don't know	*	1	*
Refused	*	*	--

“Based on your experience or anything you might have heard or read, how familiar would you say you are with long-term care services currently available? Are you very familiar, somewhat familiar, not very familiar, or not at all familiar?” (Q.3)

Experience With Long-Term Care

The majority of Americans age 45-plus (61%) know people close to them who have had or are currently receiving some kind of long-term care, including:

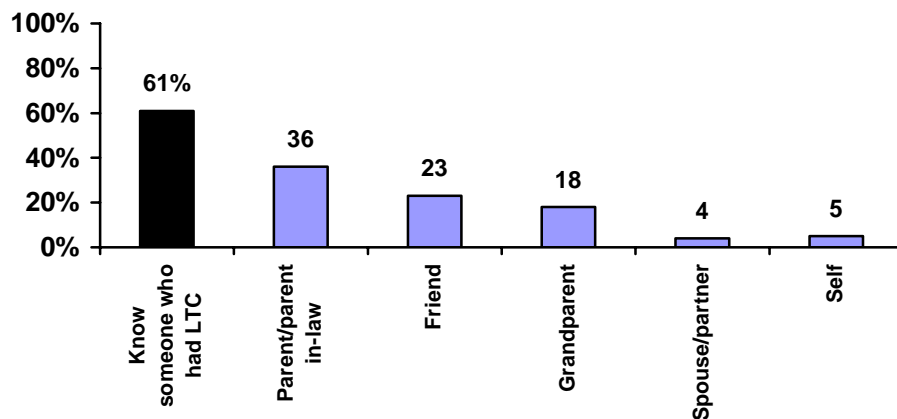
- Parents or parents-in-law (36%)
- Friends (23%), including 27% of those age 65-plus.
- Grandparents (18%), particularly among those 45-54 (26%)
- Spouse/partner (4%)

Relatively few (5%) say they have received or are currently receiving long-term care.

The level of experience with long-term care has not changed since the 2001 survey was conducted.

Experience With Long-Term Care

Base: Total respondents age 45+ to whom each item applies (base sizes vary—refer to tabulations)



“Please tell me whether each of the following are currently receiving or at some point in the past received long-term care services for which they have paid at least a portion of the cost. Just as a reminder, when I say long-term care, I mean for three or more months. If an item doesn’t apply to you, just let me know.”(Q.9)

**Experience With Long-Term Care
(by Gender and Age)**

Base: Total respondents age 45+ to whom each item applies (base sizes vary—refer to tabulations)

	<u>Total</u>	<u>Gender</u>		<u>Age</u>		
		<u>M</u>	<u>F</u>	<u>45-54</u>	<u>55-64</u>	<u>65+</u>
	%	%	%	%	%	%
<u>Respondent</u>	<u>5</u>	<u>6</u>	<u>4</u>	<u>4</u>	<u>4</u>	<u>7</u>
Current	2	2	2	2	2	2
Past	3	4	2	2	2	5
<u>Parent/parent in-law</u>	<u>36</u>	<u>35</u>	<u>39</u>	<u>39</u>	<u>38</u>	<u>34</u>
Current	10	12	9	15	10	6
Past	26	23	30	24	28	28
<u>Friend</u>	<u>23</u>	<u>22</u>	<u>23</u>	<u>19</u>	<u>22</u>	<u>27</u>
Current	11	12	10	11	8	13
Past	12	10	13	8	14	14
<u>Grandparent</u>	<u>18</u>	<u>17</u>	<u>17</u>	<u>26</u>	<u>17</u>	<u>7</u>
Current	2	1	2	3	1	1
Past	16	16	15	23	16	6
<u>Spouse/partner</u>	<u>4</u>	<u>4</u>	<u>3</u>	<u>3</u>	<u>2</u>	<u>6</u>
Current	2	2	1	2	*	3
Past	2	2	2	1	2	3

“Please tell me whether each of the following are currently receiving or at some point in the past received long-term care services for which they have paid at least a portion of the cost. Just as a reminder, when I say long-term care, I mean for three or more months. If an item doesn’t apply to you, just let me know.”(Q.9)

**Experience With Long-Term Care
(Comparison to 2001 Responses)**

Base: Total respondents age 45+ to whom each item applies (base sizes vary—refer to tabulations)

(Unweighted base)	Total <u>2006</u> (1,456) %	Total <u>2001</u> (1,800) %	<u>Diff.</u> (NA) pts.
<u>Respondent</u>	<u>5</u>	<u>4</u>	+1
Current	2	2	--
Past	3	2	+1
<u>Parent/parent in-law</u>	<u>36</u>	<u>35</u>	+1
Current	10	10	--
Past	26	25	+1
<u>Friend</u>	<u>23</u>	<u>25</u>	-2
Current	11	10	+1
Past	12	15	-3
<u>Grandparent</u>	<u>18</u>	<u>18</u>	--
Current	2	2	--
Past	16	16	--
<u>Spouse/partner</u>	<u>4</u>	<u>6</u>	-2
Current	2	2	--
Past	2	4	-2

“Please tell me whether each of the following are currently receiving or at some point in the past received long-term care services for which they have paid at least a portion of the cost. Just as a reminder, when I say long-term care, I mean for three or more months. If an item doesn’t apply to you, just let me know.”(Q.9)

Long-Term Care Coverage

Perception: About three in ten Americans age 45 years and older (29%) say they purchased long-term care insurance either through work, a private policy, or by some other means. One in ten (10%) says he or she “does not know” whether or not they have purchased long-term care insurance. These reported levels are virtually unchanged since the 2001 survey was conducted.

Those with annual household incomes of less than \$30,000 are especially unlikely to report having purchased long-term care insurance (24% of those earning less than \$30,000 versus 35% of those earning at least \$75,000).

Reality: Although it is difficult to know how many Americans currently have long-term care insurance policies, Johnson and Uccello (2005) estimate that about nine percent of adults ages 55 and older (or 5.3 million people) had private long-term care insurance coverage in 2002.¹ We have not been able to find a comparable estimate for the 45-plus population. However, since 29% of our sample say they have long-term care insurance, it appears that a substantial proportion of Americans age 45-plus think they have long-term care insurance when they probably do not.

Implication: We suspect that many people are confusing long-term care insurance with other types of coverage, for example disability insurance provided by employers or Medicare. If this is the case, some Americans may think they have long-term care insurance when they do not. If Americans 45-plus mistakenly think they have long-term care insurance when they do not have such coverage, they may have a false feeling of financial preparedness to handle the costs of long-term care. And if they eventually need long-term care services and discover they are not covered, the financial burden may be overwhelming.

¹ Johnson, Richard W. and Cori E. Uccello, “Is private Long-Term Care Insurance the Answer?”, Issue Brief 29:4 published by the Center for Retirement Research, Boston College, March 2005.

Whether or Not Have Long-Term Care Insurance

Base: Total respondents age 45+

	<u>Total</u>	<u>Gender</u>		<u>Age</u>		
		<u>M</u>	<u>F</u>	<u>45-54</u>	<u>55-64</u>	<u>65+</u>
(Unweighted base)	(1,456)	(568)	(888)	(541)	(434)	(481)
	%	%	%	%	%	%
Yes, have insurance	29	31	26	30	28	28
No, don't have insurance	61	58	64	59	61	63
Don't know	10	11	10	11	11	8
Refused	*	*	*	*	--	*

	<u>Total</u>	<u>Household Income</u>		
		<u>LT \$50K</u>	<u>\$50K-LT \$100K</u>	<u>\$100K+</u>
(Unweighted base)	(1,456)	(583)	(377)	(206)
	%	%	%	%
Yes, have insurance	29	26	29	36
No, don't have insurance	61	63	61	56
Don't know	10	11	10	8
Refused	*	--	--	--

“Have you purchased insurance that covers long-term care expenses, through work, through a private policy, or by some other means? If you're not sure, just let me know.” (Q.16)

Whether or Not Have Long-Term Care Insurance
(Comparison to 2001 Responses)

Base: Total respondents age 45+

	Total <u>2006</u> (1,456) %	Total <u>2001</u> (1,800) %	<u>Diff.</u> (NA) pts.
(Unweighted base)			
Yes, have insurance	29	31	-2
No, don't have insurance	61	60	+1
Don't know	10	8	+2
Refused	*	1	*

*“Have you purchased insurance that covers long-term care expenses, through work, through a private policy, or by some other means? If you're not sure, just let me know.”
(Q.16)*

Feeling of Financial Preparedness

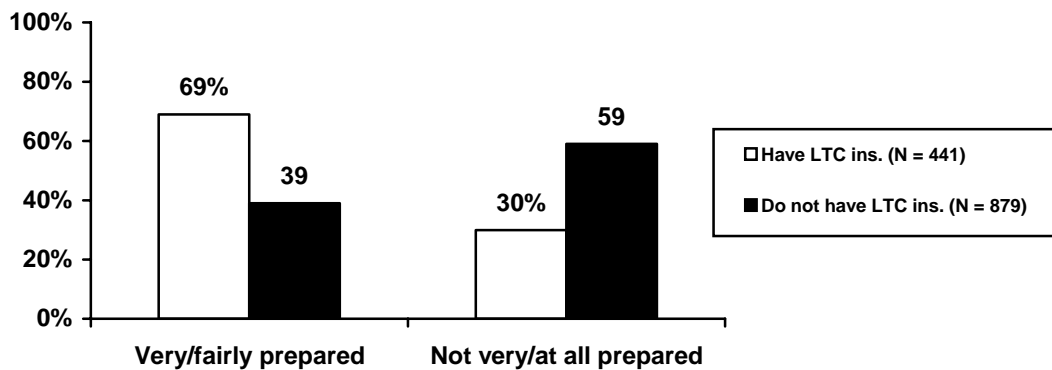
Perception: Americans age 45-plus are fairly evenly split over how financially prepared they feel to handle the costs of long-term care. About half (48%) say they are either “very” or “fairly” prepared; the other half (50%) they are “not very” or “not at all” prepared. Americans age 45+ feel no more or less prepared today than they reported in the 2001 survey.

Whether or not a person says he or she has purchased long-term care insurance appears to impact his or her confidence regarding how prepared they feel they are to meet the challenge of paying for long-term care services. Those who report they have such insurance are noticeably optimistic about their ability to meet the challenge—indeed, seven in ten (69%) say they feel financially prepared. In contrast, only 39% of those who say they do not have insurance feel as prepared.

Implication: If Americans age 45-plus mistakenly think they have long-term care insurance when they in fact do not, they may have a false feeling of financial preparedness to handle the considerable costs of long-term care. Indeed, a person may find him- or herself financially unprepared if he or she suddenly had to begin paying for long-term care.

Feeling of Financial Preparedness
(by Long-Term Care Insurance Coverage)

Base: Total respondents age 45+ (N = 1,456)



“Think for a moment about your current financial situation, any insurance you might have, and any other financial resources at your disposal. Hypothetically speaking, how financially prepared do you feel you are if you or a family member who relies on you financially suddenly required long-term care, starting right now and for an indefinite period of time? Do you feel very financially prepared, fairly prepared, not very prepared, or not at all prepared? (Q.8)

**Feeling of Financial Preparedness
(Comparison to 2001 Responses)**

Base: Total respondents age 45+

(Unweighted base)	Total <u>2006</u> (1,456) %	Total <u>2001</u> (1,800) %	Diff. (NA) pts.
<u>Very/fairly prepared</u>	<u>48</u>	<u>49</u>	--
Very prepared	14	13	+1
Fairly prepared	34	35	-1
<u>Not very/not at all prepared</u>	<u>50</u>	<u>46</u>	+4
Not very prepared	22	19	+3
Not at all prepared	28	27	+1
Don't know	1	3	-2
Refused	1	2	-1

“Think for a moment about your current financial situation, any insurance you might have, and any other financial resources at your disposal. Hypothetically speaking, how financially prepared do you feel you are if you or a family member who relies on you financially suddenly required long-term care, starting right now and for an indefinite period of time? Do you feel very financially prepared, fairly prepared, not very prepared, or not at all prepared? (Q.8)

Part I:
**Basic Knowledge of Long-Term Care
Costs and Funding (National Data)**

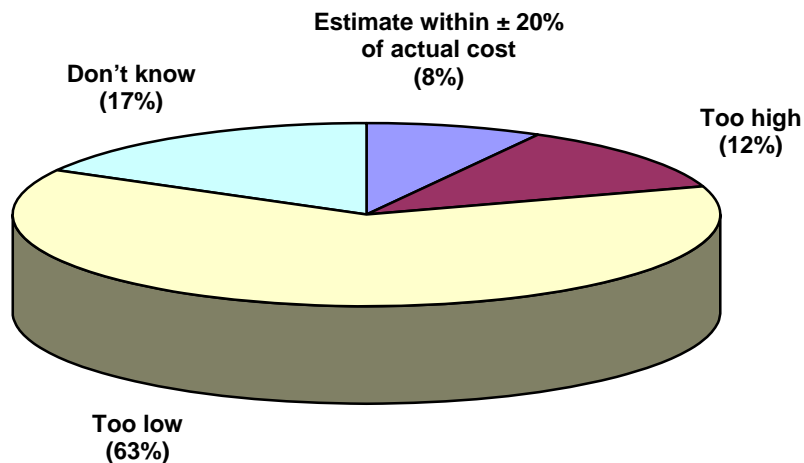
II. Basic Knowledge of Nursing Home Costs

Estimated Monthly Costs of Nursing Homes

Perception: We asked Americans 45-plus how much a nursing home in their area costs, if they had to pay the full cost themselves. Less than one in 10 (8%) estimate within $\pm 20\%$ of the national average cost. The majority (63%) estimate the cost is lower than the national average, and 17% say they “don’t know.” Those 65-plus (22%) are most likely to say they “don’t know.”

Accuracy of Estimated Monthly Costs of a Nursing Home

Base: Total respondents age 45+ (N = 1,456)



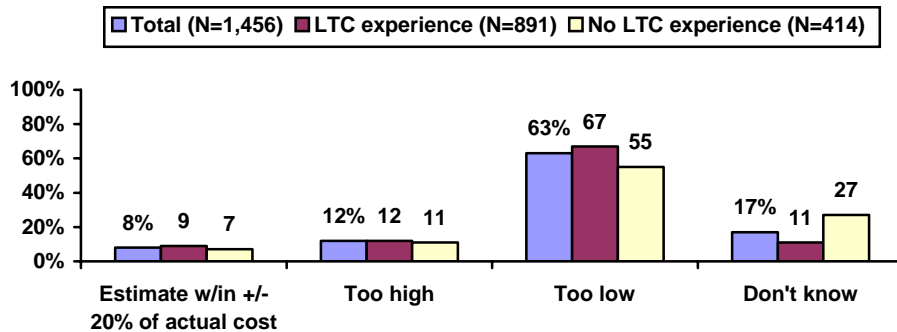
“Now please tell me, based on your experience or your best estimate, how much you believe staying in a nursing home in your area would cost if you had to pay the entire cost all by yourself. You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer.” (Q.4a).

Having personal experience (i.e., themselves and/or a spouse/partner, other family member, or friend) with long-term care does not appreciably improve the ability to estimate nursing home costs.

Those who have not had such experience, however, are more likely to say they “don’t know” how much a nursing home costs, in their area, on a monthly basis (27% versus 11% who have had personal experience).

Accuracy of Estimated Monthly Costs of a Nursing Home (by Experience with Long-Term Care)

Base: Total respondents age 45+ (N = 1,456)



“Now please tell me, based on your experience or your best estimate, how much you believe staying in a nursing home in your area would cost if you had to pay the entire cost all by yourself. You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer.” (Q.4a).

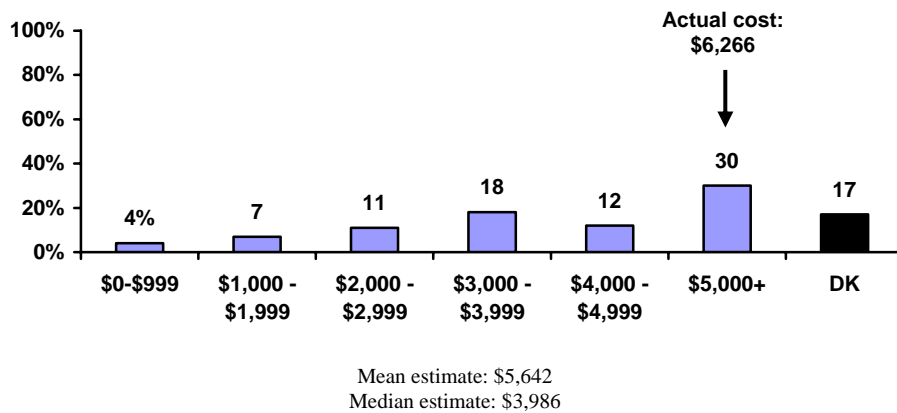
Regardless of how familiar people think they are about long-term care, they are not knowledgeable about the costs of nursing homes.

Reality: The national average cost for a nursing home is about \$6,266 per month (2006 estimate).¹

Implication: Americans 45-plus significantly underestimate the costs associated with nursing-home care. This knowledge deficiency reduces the likelihood that they can make meaningful plans for handling nursing home expenses should they arise.

Estimated Monthly Costs of a Nursing Home

Base: Total respondents age 45+ (N = 1,456)



“Now please tell me, based on your experience or your best estimate, how much you believe staying in a nursing home in your area would cost if you had to pay the entire cost all by yourself. You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer.” (Q.4a).

¹ Cost of a private room. Source: AARP Public Policy Institute calculations using data from Metlife Mature Market Institute, “The Metlife Market Survey of Nursing Home & Home Care Costs” September 2006.

**Accuracy of Estimated Monthly Costs of a Nursing Home
(Comparison to 2001 Responses)**

Base: Total respondents age 45+.

(Unweighted base)	Total <u>2006</u> (1,456) %	Total <u>2001</u> (1,800) %	<u>Diff.</u> (NA) pts.
Estimate too high	12	9	+3
Estimate w/in +/- 20% of actual cost	8	15	-7
Estimate too low	63	51	+12
Don't know	17	24	-7

“Now please tell me, based on your experience or your best estimate, how much you believe staying in a nursing home in your area would cost if you had to pay the entire cost all by yourself. You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer.” (Q.4a).

Americans 45-plus are most likely to say they base their estimate on family (34%, down 5 points from 2001) or personal experience (25%, down 7 points). One in five say that it's "just a hunch" (21%).

**Basis of Nursing Home Cost Estimate
(Comparison to 2001 Responses)**

Base: Estimated cost (Version X) age 45+

(Unweighted base)	<u>Total 2006 (701) %</u>	<u>Total 2001 (814) %</u>	<u>Diff. (NA) pts.</u>
Friends or family	34	39	-5
Personal experience	25	32	-7
Just a hunch	21	19	+2
Newspapers, magazines, radio or television	10	10	--
Something I learned through my job	6	6	--
Insurance company representative or literature	5	6	-1
A health-care professional	3	6	-3
The Internet	1	1	--
Other source	6	7	-1
Refused	*	*	--
Don't know	9	1	+8

"And what do you base your estimate on? Do you base it on..." (Q.4b)

Knowledge of Nursing Home Funding Sources

We asked Americans 45-plus whether or not they know what kinds of government benefits programs could help to pay for nursing home care. Here are the results.

Medicare

Perception: Six in ten (59%)—including those who say they are “very familiar” with long-term care (61%)—believe Medicare covers nursing home stays for three months or more for age-related or other chronic conditions. (Those 45-54 are especially likely to believe it, 64%). There has been little change in these perceptions since 2001.

Reality: For postacute institutional care, such as in a Skilled Nursing Facility (SNF), the Medicare benefit is conditioned upon a prior hospitalization of at least three days. Beneficiaries in the SNFs must pay \$119 daily (in 2006) and \$124 in 2007 from days 21-100. Thereafter, beneficiaries are liable for the full cost of skilled or custodial care, which in 2006 averaged about \$75,192 per year for a private room, according to industry sources.¹

Medicaid

Perception: More than half (57%, up 6 points from the 2001 survey) say Medicaid will pay for a nursing home stay. Especially likely to believe this are those ages 45-54 (64%).

Reality: About 65% of nursing-home residents are supported, at least in part, by Medicaid². Medicaid helps pay for nursing-home care for low-income people who meet financial and medical eligibility criteria. They also must have spent virtually all of their assets, or have virtually no assets to

¹ U.S. Department of Health and Human Services, Health Care Financing Administration, Medicare and You 2007 (Baltimore, MD: HCFA 2007).

² Helen Carrillo and Charlene Harrington, Analysis of On-Line Survey Certification and Reporting System (OSCAR) unpublished data from the Centers for Medicare and Medicaid Services, University of California, San Francisco, August 2006

begin with, and contribute all of their income towards cost of care, except for a small personal needs allowance (\$30 - \$40 in most states).¹

Medigap or Medicare Supplement

Perception: Half (51%) of Americans age 45-plus believe that Medigap/Medicare Supplemental Insurance would cover a long-term care stay in a nursing home. One in four (25%) says they “don’t know.”

Reality: Medigap, private insurance that supplements Medicare coverage, does not cover extended stays in a nursing home. Some Medigap policies cover the Medicare co-insurance for short-term care in a skilled nursing facility. The daily coinsurance amount for days 21-100 is \$124 in 2007 (this amount changes every year). The point here is that if Medicare is not covering the stay, neither will Medigap.

Implications: The findings about nursing home costs and funding sources suggest that when people need nursing home care they will be surprised both by the cost and to learn that neither Medicare nor Medigap cover the cost of long-term nursing home stays. The common belief that government programs and private insurance pay for long-term nursing-home costs also reduced the likelihood of meaningful preparation for the reality of long-term care.

¹ U.S. Department of Health and Human Services, Health Care Financing Administration (HCFA) 2006 Choosing a Medigap Policy a Guide To Health Insurance for People with Medicare (Baltimore, MD: HCFA 2006).

**Knowledge of Nursing Home Funding Sources
(by Gender and Age)**

Base: Total respondents age 45+

	<u>Total</u>	<u>Gender</u>		<u>Age</u>		
		<u>M</u>	<u>F</u>	<u>45-54</u>	<u>55-64</u>	<u>65+</u>
(Unweighted base)	(1,456)	(568)	(888)	(541)	(434)	(481)
	%	%	%	%	%	%
<u>Medicare</u>						
Will pay	59	56	61	64	60	50
Will not pay	25	26	24	20	24	33
Don't know	16	18	15	16	16	17
<u>Medicaid or Medi-Cal</u>						
Will pay	57	57	58	64	59	48
Will not pay	22	23	22	20	23	25
Don't know	20	19	21	16	18	27
<u>Medigap or Medicare supplemental insurance</u>						
Will pay	51	52	51	55	57	43
Will not pay	24	25	23	20	23	28
Don't know	25	23	26	25	20	29

“Thinking of how a long-term care stay in a nursing home might be paid for, please tell me whether or not you think the following would provide coverage in your state. First... “ (Q.15a)

**Knowledge of Nursing Home Funding Sources
(by Self-Rated Familiarity with Long-Term Care)**

Base: Total respondents age 45+

	<u>Familiarity w/ LTC</u>			
	<u>Total</u>	<u>Very</u>	<u>Some- what</u>	<u>Not at all</u>
(Unweighted base)	(1,456)	(349)	(607)	(498)
	%	%	%	%
<u>Medicare</u>				
Will pay	59	61	58	58
Will not pay	25	27	26	24
Don't know	16	12	16	18
<u>Medicaid or Medi-Cal</u>				
Will pay	57	59	62	53
Will not pay	22	22	21	24
Don't know	20	18	18	23
<u>Medigap or Medicare supplemental insurance</u>				
Will pay	51	50	53	51
Will not pay	24	30	20	24
Don't know	25	21	27	25

*“Thinking of how a long-term care stay in a nursing home might be paid for, please tell me whether or not you think the following would provide coverage in your state. First...”
(Q.15a)*

**Knowledge of Nursing Home Funding Sources
(Comparison to 2001 Responses)**

Base: Total respondents age 45+

(Unweighted base)	Total <u>2006</u> (1,456) %	Total <u>2001</u> (1,800) %	Diff. (NA) pts.
<u>Medicare</u>			
Will pay	59	55	+4
Will not pay	25	21	+4
Don't know	16	23	-7
<u>Medicaid or Medi-Cal</u>			
Will pay	57	51	+6
Will not pay	22	18	+4
Don't know	20	30	-10
<u>Medigap or Medicare supplemental insurance</u>			
Will pay	51	41	+10
Will not pay	24	20	+4
Don't know	25	39	-14

*“Thinking of how a long-term care stay in a nursing home might be paid for, please tell me whether or not you think the following would provide coverage in your state. First... “
(Q.15a)*

Paying For a Nursing Home Stay

Americans 45-plus who have not had personal experience with long-term care (i.e., neither they, their spouse/partner, other family member, nor a friend has received it) were asked the primary way they would pay for a nursing home stay (of three months or more) were it necessary.

Perception: Twenty-two percent say they would pay with Medicare and another two in ten (20%) say they “don’t know.” Slightly fewer (18%) say they would rely on private or other insurance, and about one in ten (12%) would pay for it with his or her own savings or other assets. Relatively few would hope to rely on Social Security (8%) or Medicaid (6%). These numbers are virtually unchanged since the 2001 survey.

Reality: For post-acute institutional care, such as in an SNF, the Medicare benefit is conditioned upon a prior hospitalization of at least three days. Beneficiaries in the SNFs must pay \$119 daily (in 2006) and \$127 in 2007 from days 21-100. Thereafter, beneficiaries are liable for the full cost of skilled or custodial care, which in 2006 averaged about \$75,192 per year for a private room, according to industry sources.¹

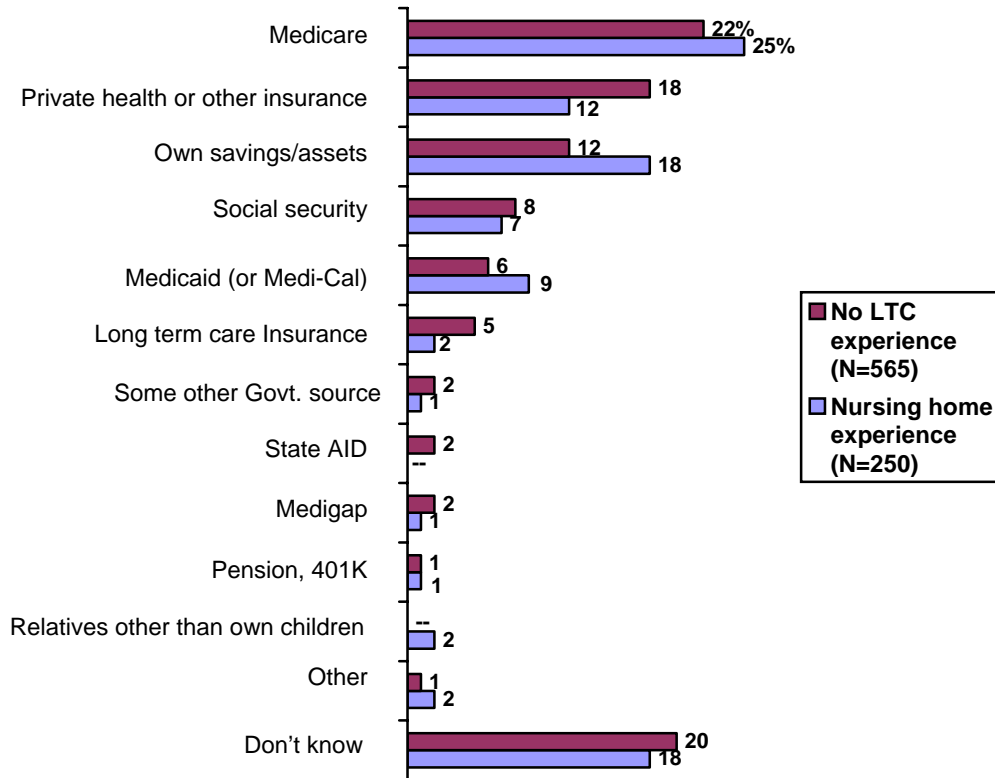
Implications: At least half of Americans age 45-plus who have not had experience with nursing homes either do not know how they would pay for them or cannot correctly identify funding sources that will cover such costs.

It is also interesting to note that even persons with personal experience regarding nursing homes say they paid for their stay using Medicare (25%), which is not likely correct. In any case, respondents do not appear to understand the limitations of the Medicare system.

¹ U.S. Department of Health and Human Services, Health Care Financing Administration, Medicare and You 2007 (Baltimore, MD: HCFA 2007)

Paying for a Nursing Home Stay

Bases: See below



“For each of the following types of long-term care, please tell me the primary way you think you would pay for it if you or a family member who relies on you financially should ever need it. First... a stay in a nursing home” (Q.14)

No LTC experience base: Neither self, spouse/partner, close family member, nor friend has ever had long-term care. Age 45+

“Please tell me the primary way you paid for... your/partner’s/close friend or family member’s stay in a nursing home.” (Q.10c, 11c, 12c)

Nursing home experience base: Either self, spouse/partner, close family member, or friend has stayed in a nursing home. Age 45+

How Would Pay for a Nursing Home Stay
 - Most common responses -
 (Comparison to 2001 Responses)

Base: Neither self, spouse/partner, close family member, nor friend has ever had long-term care. Age 45+

(Unweighted base)	Total <u>2006</u> (565) %	Total <u>2001</u> (662) %	<u>Diff.</u> (NA) pts.
Medicare	22	25	-3
Private health or other insurance	18	16	+2
My own savings or assets	12	11	+1
Social Security	8	5	+3
Medicaid or MediCal	6	6	--
Long-term care insurance	5	4	+1
Medigap or Medicare Supplement	2	3	-1
Don't know	20	24	-4

“For each of the following types of long-term care, please tell me the primary way you think you would pay for it if you or a family member who relies on you financially should ever need it. First... a stay in a nursing home” (Q.14)

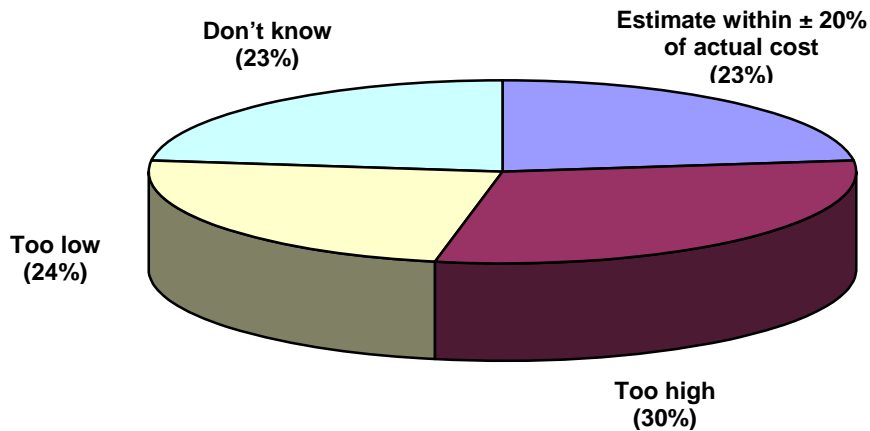
III. Basic Knowledge of Assisted Living

Estimated Monthly Costs of Assisted Living

Perception: Only about a quarter (23%) of Americans age 45-plus estimates within $\pm 20\%$ of the national average cost of assisted living, and a similar percentage (23%) say they “don’t know.” Those 65-plus (32%) are most likely to say they don’t know how much assisted living costs—especially women who are ages 65 and over (36%).

Accuracy of Estimated Monthly Costs of Assisted Living

Base: Total respondents age 45+ (N = 1,456)



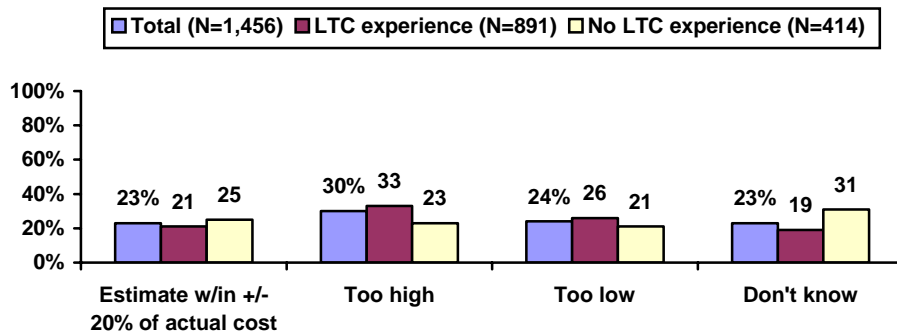
“And again based on your experience or best estimate, how much do you believe staying in an assisted living residence would cost in your area if you had to pay the entire cost all by yourself? You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer.” (Q.5a)

Having personal experience (i.e., themselves and/or a spouse/partner, other family member or friend) with long-term care does not appreciably improve the ability to estimate assisted living costs.

Those who have not had such experience, however, are more likely to say they “don’t know” how much an assisted living residence costs, in their area, on a monthly basis (31% versus 19% who have had personal experience).

Accuracy of Estimated Monthly Costs of Assisted Living (by Experience with Long-Term Care)

Base: Total respondents age 45+ (N = 1,456)



“And again based on your experience or best estimate, how much do you believe staying in an assisted living residence would cost in your area if you had to pay the entire cost all by yourself? You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer.” (Q.5a)

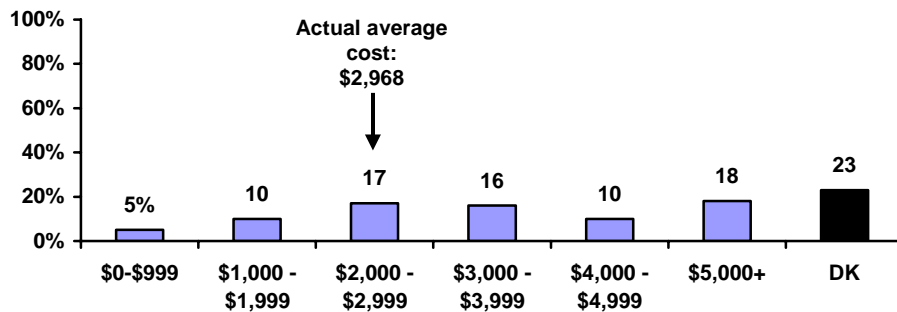
Reality: The estimated national median cost for assisted living is \$2,968 per month,¹ though costs vary by region and can be much higher for facilities with many amenities or if the resident requires a large number of services.

Regardless of how familiar people think they are about long-term care, they are not knowledgeable about the costs of assisted living.

Implication: As with nursing home care, Americans 45-plus are generally unaware of the cost of assisted living.

Estimated Monthly Costs of Assisted Living

Base: Total respondents age 45+ (N = 1,456)



Mean estimate: \$4,804
 Median estimate: \$3,019
 Base: Total respondents (N = 1,456)

“And again based on your experience or best estimate, how much do you believe staying in an assisted living residence would cost in your area if you had to pay the entire cost all by yourself? You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer.” (Q.5a)

¹ AARP Public Policy Institute calculations using data from MetLife Mature Market Institute, "The MetLife Market Survey of Assisted Living Costs" Oct 2006. Where there are multiple markets for a state, the average value is taken.

**Accuracy of Estimated Monthly Costs of Assisted Living
(Comparison to 2001 Responses)**

Base: Total respondents age 45+

	<u>Total</u> <u>2006</u>	<u>Total</u> <u>2001</u>	<u>Diff.</u> <u>(NA)</u>
(Unweighted base)	(1,456)	(1,800)	(NA)
	%	%	pts.
Estimate too high	30	17	13
Estimate w/in +/- 20% of actual cost	23	27	-4
Estimate too low	24	18	6
Don't know	23	38	-15

“And again based on your experience or best estimate, how much do you believe staying in an assisted living residence would cost in your area if you had to pay the entire cost all by yourself? You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer.” (Q.5a)

Basis of Assisted Living Cost Estimate

Asked upon what they base their estimation, a quarter (25%) says it's "just a hunch," followed by their friends or family (24%) and personal experience (18%). These proportions are all down somewhat from 2001, and the number who say "don't know" is up significantly (from 1% to 18%).

Basis of Assisted Living Cost Estimate (Comparison to 2001 Responses)

Base: Estimated cost; age 45+

	Total <u>2006</u> (701) %	Total <u>2001</u> (682) %	<u>Diff.</u> (NA) pts.
(Unweighted base)			
Just a hunch	25	32	-7
Friends or family	24	29	-5
Personal experience	18	24	-6
Newspapers, magazines, radio or television	7	7	--
Something I learned through my job	4	3	+1
Insurance company representative or literature	3	3	--
A health-care professional	2	4	-2
The Internet	1	*	*
Other source	7	8	-1
Refused	*	--	*
Don't know	18	1	+17

"And what do you base your estimate on? Do you base it on..." (Q.5b)

Knowledge of Assisted Living Funding Sources

Americans 45-plus were further probed to determine whether or not they know what kinds of government benefits programs could help pay for assisted living long-term care.

Medicare

Perception: More than half (52%)—including those who say they are “very familiar” with long-term care (45%)—believe Medicare covers assisted living. (Those 45-54 years of age are especially likely to believe Medicare covers assisted living, 59%).

Nearly one in five (18%) “doesn’t know” whether Medicare does or does not cover assisted living.

Reality: Medicare does not cover assisted living.¹ Unfortunately, the perception that it does is up significantly from 2001 (from 41% in 2001 to 52% this year).

Medigap or Medicare Supplement

Perception: Similarly to Medicare, about half (48%, up 11 points from 2001) of Americans 45-plus think that Medigap or Medicare Supplement would cover a long-term care stay in an assisted living residence. A quarter (25%) say they “don’t know.” Those ages 45-54 show the most certainty that Medigap/Medicare Supplemental Insurance will cover an assisted living residence stay (55% versus, for example, 42% of those 65-plus).

Reality: None of the Medigap or Medicare Supplement plans cover assisted living in any state.²

¹AARP Public Policy Institute *Fact Sheet on Assisted Living in the United States* – October 2004

²U.S. Department of Health and Human Services, Health Care Financing Administration (HCFA) 2006. *Choosing a Medigap Policy a Guide To Health Insurance for People with Medicare* (Baltimore, MD: HCFA 2006).

**Knowledge of Assisted Living Funding Sources
(by Gender and Age)**

Base: Total respondents age 45+

(Unweighted base)	<u>Total</u> (1,456) %	<u>Gender</u>		<u>Age</u>		
		<u>M</u> (568) %	<u>F</u> (888) %	<u>45-54</u> (541) %	<u>55-64</u> (434) %	<u>65+</u> (481) %
<u>Medicare</u>						
Will pay	52	53	50	59	50	44
Will not pay	30	28	32	26	31	34
Don't know	18	19	18	15	19	21
<u>Medigap or Medicare supplemental insurance</u>						
Will pay	48	50	47	55	46	42
Will not pay	26	25	27	22	31	27
Don't know	25	25	26	23	22	31

“Thinking of how a long-term care stay in an assisted living residence might be paid for, please tell me whether or not you think the following would provide coverage in your state. First... “ (Q.15b)

**Knowledge of Assisted Living Funding Sources
(by Self-Rated Familiarity with Long-Term Care)**

Base: Total respondents age 45+

	<u>Familiarity w/ LTC</u>			
	<u>Total</u>	<u>Very</u>	<u>what</u>	<u>Not</u>
(Unweighted base)	(1,456)	(349)	(607)	(498)
	%	%	%	%
<u>Medicare</u>				
Will pay	52	45	52	55
Will not pay	30	40	31	25
Don't know	18	15	17	20
<u>Medigap or Medicare supplemental insurance</u>				
Will pay	48	43	52	48
Will not pay	26	34	24	25
Don't know	25	23	24	27

“Thinking of how a long-term care stay in an assisted living residence might be paid for, please tell me whether or not you think the following would provide coverage in your state. First... “ (Q.15b)

**Knowledge of Assisted Living Funding Sources
(Comparison to 2001 Responses)**

Base: Total respondents age 45+

(Unweighted base)	Total <u>2006</u> (1,456) %	Total <u>2001</u> (1,800) %	<u>Diff.</u> (NA) pts.
<u>Medicare</u>			
Will pay	52	41	+11
Will not pay	30	25	+5
Don't know	18	34	-16
<u>Medigap or Medicare supplemental insurance</u>			
Will pay	48	37	+11
Will not pay	26	22	+4
Don't know	25	40	-15

“Thinking of how a long-term care stay in an assisted living residence might be paid for, please tell me whether or not you think the following would provide coverage in your state. First... “ (Q.15b)

Paying For Assisted Living

Americans 45-plus who have not had personal experience with assisted living care (i.e., neither they, their spouse/partner, other family member, nor a friend has received it) were asked the primary way they would pay for it were it necessary.

Perception: The largest proportion (24%) say they do not know how they would pay for assisted living were it necessary. One in six (16%) reports he or she would use Medicare to pay for assisted living. Another one in six (15%) would rely on private or other insurance or his or her own savings or other assets (15%).

Relatively few would hope to rely on Social Security (10%) or Medicaid (5%).

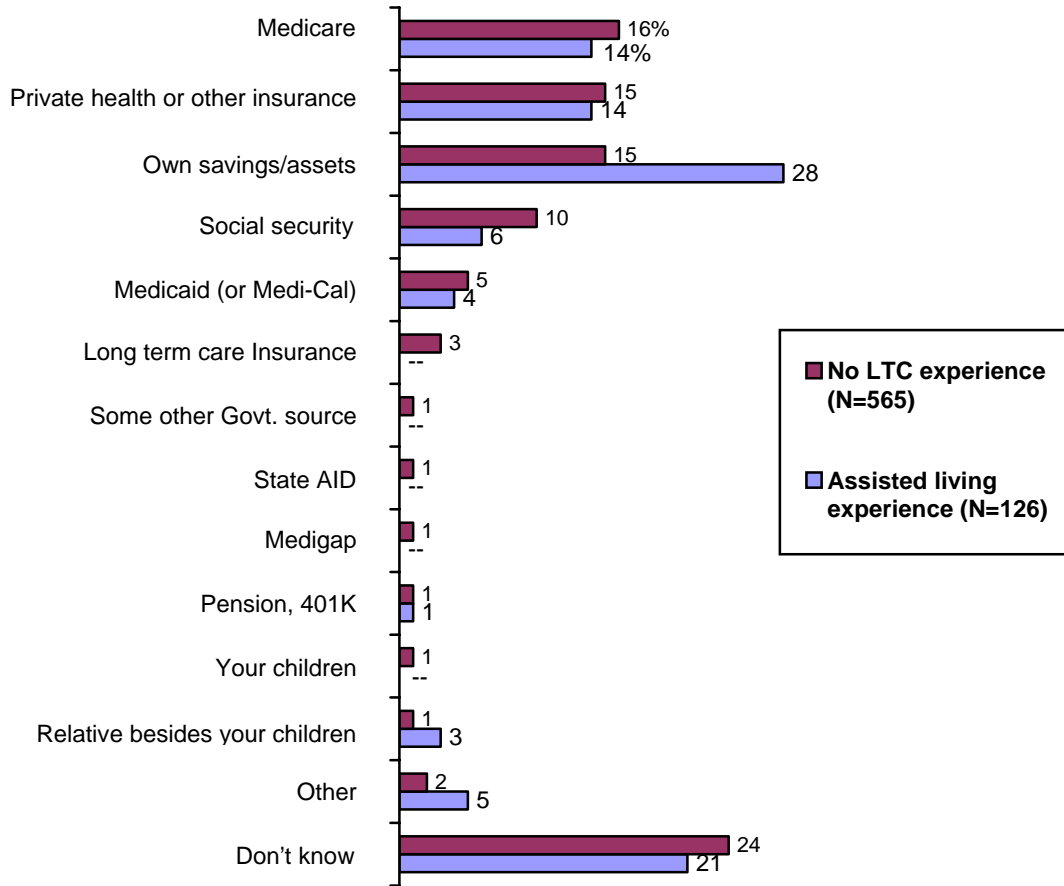
People who have had personal experience with assisted living (whether it was themselves, their spouse, or another close family member) say they paid for the care primarily via Medicare (14%).

Reality: Medicare does not pay for assisted living, which is primarily a private pay expense.¹ This year, there are signs that Americans age 45-plus are beginning to understand this fact — fewer think they would pay for assisted living with Medicare (16%, down from 21% in 2001) and more would expect to dip into their Social Security (10%, up from 5%, respectively).

¹ AARP Public Policy Institute *Fact Sheet on Assisted Living in the United States*, October, 2004

Paying for Assisted Living

Bases: See below.



“For each of the following types of long-term care, please tell me the primary way you think you would pay for it if you or a family member who relies on you financially should ever need it. First... a stay in an assisted living residence” (Q.14)

No LTC experience base: Neither self, spouse/partner, close family member, nor friend has ever had long-term care. Age 45+

“Please tell me the primary way you paid for... your/your partner’s/your close friend or family member’s assisted living.” (Q.10c, 11c, 12c)

Assisted living experience base: Either self, spouse/partner, close family member, or friend has stayed in an assisted residence facility. Age 45+

How Would Pay for Assisted Living
- Most common responses -
(Comparison to 2001 Responses)

Base: Neither self, spouse/partner, close family member, nor friend has ever had long-term care. Age 45+.

(Unweighted base)	<u>Total</u> 2006 (565) %	<u>Total</u> 2001 (662) %	<u>Diff.</u> (NA) pts.
Medicare	16	21	-5
Private health or other insurance	15	15	--
My own savings or assets	15	15	--
Social Security	10	5	+5
Medicaid or MediCal	5	6	-1
Long-term care insurance	3	3	--
Medigap or Medicare Supplement	1	2	-1
Don't know	24	27	-3

“For each of the following types of long-term care, please tell me the primary way you think you would pay for it if you or a family member who relies on you financially should ever need it. First... a stay in an assisted living residence” (Q.14)

IV. Basic Knowledge of the Cost of an In-Home Visit by a Skilled Nurse

Estimated Costs for a Home Visit by a Skilled Nurse

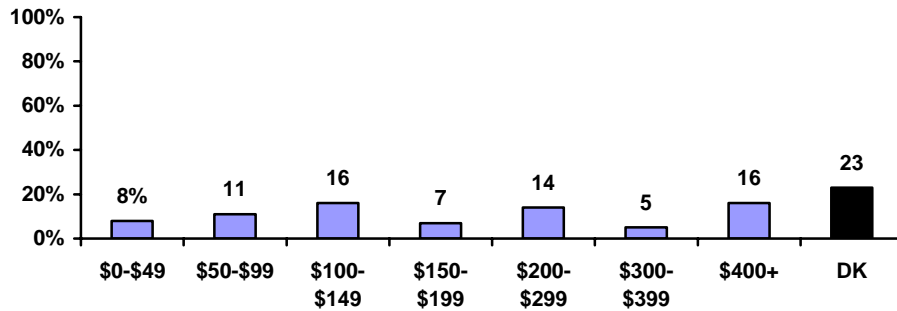
Perception: When asked how much they estimate a four-hour visit in their area would cost if they had to pay all costs themselves, Americans age 45-plus offer wide a range of answers, with no real consensus (mean response is \$342, median is \$150). About a quarter (23%) say they “don’t know.”

Regardless of how familiar people think they are about long-term care, they are not knowledgeable about these costs.

Reality: Because costs are based on the needs of the patient, and patient needs vary so greatly, it is extraordinarily difficult to plan ahead for the costs of these services.

Estimated Cost of a Four-Hour In-Home Visit By a Skilled Nurse

Base: Total respondents age 45+. (N = 1,456)



Mean estimate: \$342
Median estimate: \$150

**Estimated Cost of a Four-Hour In-Home Visit By a Skilled Nurse
(by Self-Rated Familiarity with Long-Term Care)**

Base: Total respondents age 45+.

	Total	Experience w/LTC	
		Yes	No
(Unweighted base)	(1,456)	(891)	(414)
Total cost per 4-hour visit (mean estimate)	\$342	\$343	\$348
Total cost per 4-hour visit (median estimate)	\$150	\$150	\$151
Don't know	23%	21%	26%

"And how much do you think it would cost in your area for a 4-hour home visit from a skilled nurse if you had to pay the entire cost all by yourself?" (Q.6a)

Basis of Cost Estimate for In-Home Visit By Skilled Nurse

Asked upon what they base their estimation, nearly four in ten (38%) say it is “just a hunch,” followed by friends and family (14%) and personal experience (13%). These proportions are all down somewhat from 2001, and the number who say “don’t know” is up significantly (from 1% to 20%).

Basis of Cost Estimate for In-Home Visit by Skilled Nurse (Comparison to 2001 Responses)

Base: Estimated cost (Version X); age 45+

	Total <u>2006</u> (701) %	Total <u>2001</u> (709) %	<u>Diff.</u> (NA) pts.
(Unweighted base)			
Just a hunch	38	47	-9
Friends or family	14	18	-4
Personal experience	13	20	-7
A health-care professional	4	6	-2
Newspapers, magazines, radio or television	3	3	--
Insurance company representative or literature	3	2	+1
Something I learned through my job	2	4	-2
The Internet	*	*	*
Other source	8	6	-2
Refused	--	--	--
Don't know	20	1	+19

“And what do you base your estimate on? Do you base it on...” (Q.6b)

Knowledge of Funding Sources for an In-Home Visit by a Skilled Nurse

Americans 45-plus were asked whether or not they know what kinds of government benefits programs would help to pay for in-home visits by a skilled nurse.

Medicare

Perception: Two thirds (66%, up from 57% in 2001)—including those who say they are “very familiar” with long-term care (64%)—believe Medicare will cover in-home visits by a skilled nurse. (Those 45-54 are especially likely to believe it, 73%).

Reality: To receive home health care, including the services of a home health aide, there is no requirement of prior hospitalization. In fact, not all home health users are postacute in the sense of having been recently hospitalized. However, Medicare requires that a beneficiary must be homebound — that is, able to leave home only with great difficulty and for short, infrequent excursions (e.g., a visit to a doctor) — and need skilled care, including nursing care or physical, occupational, or speech therapy. Such home health users are sometimes referred to as “sub-acute” patients. They receive Medicare home health care because of a severe chronic condition, disability, or a combination of severe health conditions. Home health visits must be ordered by a physician but are not subject to deductibles or coinsurance.¹

Medigap or Medicare Supplemental Insurance

Perception: Over half of Americans age 45-plus (57%), including those “very familiar” with long-term care services available (54%), say Medigap or Medicare Supplemental Insurance will cover such expenses.

¹ U.S. Department of Health and Human Services, Health Care Financing Administration, Medicare and You 2007 (Baltimore, MD: HCFA 2007)

Reality: A few Medigap plans (ones not widely purchased) have an at-home recovery benefit to help provide short-term assistance with activities of daily living for those recovering from an illness, injury or surgery. To use the benefit, a person must also be receiving Medicare for home health visits. There are other limits on the number and timing of at-home visits the benefit covers.¹

**Knowledge of Funding Sources for an In-Home Visit by a Skilled Nurse
(by Gender and Age)**

Base: Total respondents age 45+

	Total (1,456) %	Gender		Age		
		M (568) %	F (888) %	45-54 (541) %	55-64 (434) %	65+ (481) %
<u>Medicare</u>						
Will pay	66	64	67	73	63	59
Will not pay	19	20	19	16	21	21
Don't know	15	16	15	10	16	20
<u>Medigap or Medicare supplemental insurance</u>						
Will pay	57	55	58	63	57	49
Will not pay	18	18	18	15	20	20
Don't know	25	27	24	23	23	31

*“Thinking of how home visits from a skilled nurse might be paid for, please tell me whether or not you think the following would provide coverage in your state. First... “
(Q.15c)*

¹ National Association of Insurance Commissioners Standards for Medicare Supplement Policies

**Knowledge of Funding Sources for an In-Home Visit by a Skilled Nurse
(by Self-Rated Familiarity with Long-Term Care)**

Base: Total respondents age 45+

	<u>Familiarity w/ LTC</u>			
	<u>Total</u>	<u>Very</u>	<u>what</u>	<u>Not</u>
(Unweighted base)	(1,456)	(349)	(607)	(498)
	%	%	%	%
<u>Medicare</u>				
Will pay	66	64	68	64
Will not pay	19	23	19	17
Don't know	15	13	13	18
<u>Medigap or Medicare supplemental insurance</u>				
Will pay	57	54	61	54
Will not pay	18	20	16	19
Don't know	25	25	23	27

*“Thinking of how home visits from a skilled nurse might be paid for, please tell me whether or not you think the following would provide coverage in your state. First...“
(Q.15c)*

**Knowledge of Funding Sources for an In-Home Visit by a Skilled Nurse
(Comparison to 2001 Responses)**

Base: Total respondents age 45+

(Unweighted base)	Total <u>2006</u> (1,456) %	Total <u>2001</u> (1,800) %	<u>Diff.</u> (NA) pts.
<u>Medicare</u>			
Will pay	66	57	+9
Will not pay	19	14	+5
Don't know	15	29	-14
<u>Medigap or Medicare supplemental insurance</u>			
Will pay	57	49	+8
Will not pay	18	14	+4
Don't know	25	37	-12

*“Thinking of how home visits from a skilled nurse might be paid for, please tell me whether or not you think the following would provide coverage in your state. First... “
(Q.15c)*

Paying For an In-Home Visit by a Skilled Nurse

Americans 45-plus who have not had personal experience with long-term care (i.e., neither they, their spouse/partner, other family member, nor a friend has received it) were asked the primary way they would pay for visits from a skilled nurse if they needed to.

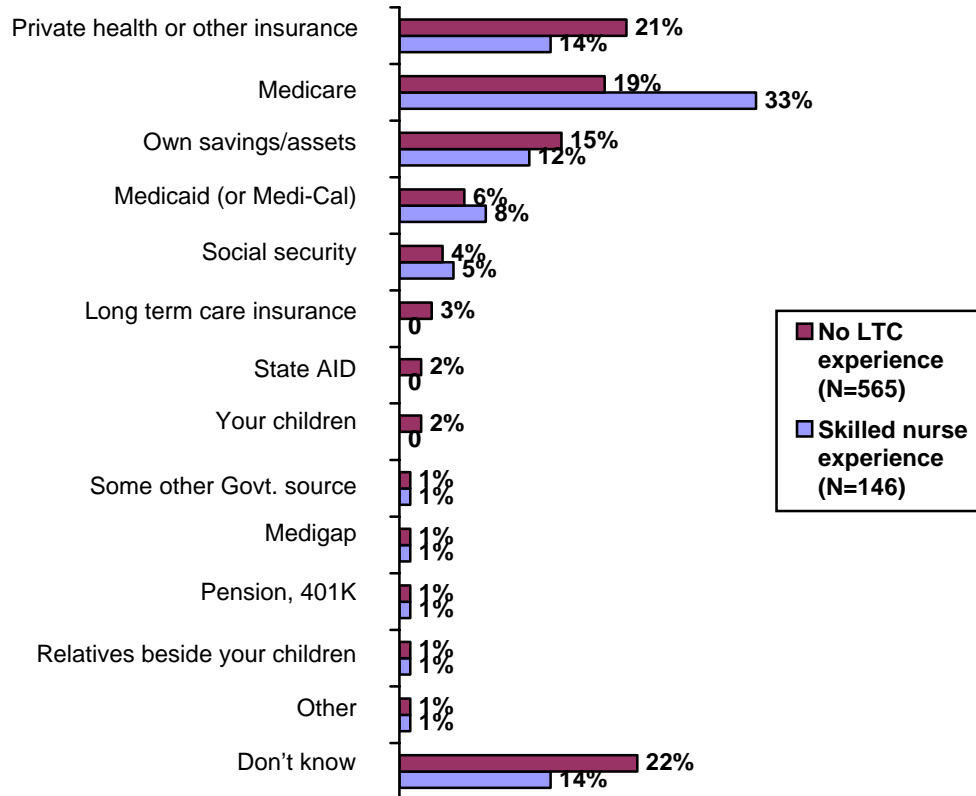
Perception: The plurality (21%) say they would pay for it with private or other insurance. Slightly fewer would rely on Medicare (19%) or their own savings or other assets (15%). These numbers are essentially the same as in the 2001 survey.

Reality: To receive home health care, including the services of a home health aide, there is no requirement of prior hospitalization. In fact, not all home health users are postacute in the sense of having been recently hospitalized. However, Medicare requires that a beneficiary must be homebound — that is, able to leave home only with great difficulty and for short, infrequent excursions (e.g., a visit to a doctor) — and need skilled care, including nursing care or physical, occupational, or speech therapy. Such home health users are sometimes referred to as “sub-acute” patients. They receive Medicare home health care because of a severe chronic condition, disability, or a combination of severe health conditions. Home health visits must be ordered by a physician but are not subject to deductibles or coinsurance.¹

¹ U.S. Department of Health and Human Services, Health Care Financing Administration (HCFA) 2006. Choosing a Medigap Policy a Guide To Health Insurance for People with Medicare (Baltimore, MD: HCFA 2006)

Paying For an In-Home Visit by a Skilled Nurse

Bases: See below.



“For each of the following types of long-term care, please tell me the primary way you think you would pay for it if you or a family member who relies on you financially should ever need it. First... an in-home visit from a skilled nurse.” (Q.14)

No LTC experience base: Neither self, spouse/partner, close family member, nor friend has ever had long-term care. Age 45+.

“Please tell me the primary way you paid for... your/your partner’s/your close friend or family member’s in-home visits from a skilled nurse.” (Q.10c, 11c, 12c)

Skilled nurse experience base: Either self, spouse/partner, close family member, or friend has had in-home visits from a skilled nurse. Age 45+.

How Would Pay For an In-Home Visit by a Skilled Nurse
 - Most common responses -
 (Comparison to 2001 Responses)

Base: Neither self, spouse/partner, close family member, nor friend has ever had long-term care. Four most-often mentioned sources listed. Age 45+.

(Unweighted base)	Total <u>2006</u> (565) %	Total <u>2001</u> (662) %	<u>Diff.</u> (NA) pts.
Private health or other insurance	21	15	+6
Medicare	19	21	-2
My own savings or assets	15	15	--
Medicaid or MediCal	6	6	--
Social Security	4	3	+1
Long-term care insurance	3	3	--
Medigap or Medicare Supplement	1	3	-2
Don't know	22	23	-1

“For each of the following types of long-term care, please tell me the primary way you think you would pay for it if you or a family member who relies on you financially should ever need it. First... an in-home visit from a skilled nurse.” (Q.14)

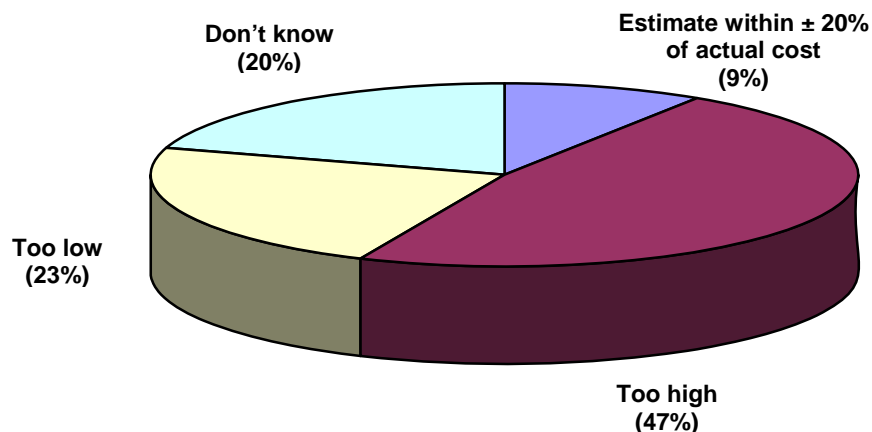
V. Basic Knowledge of the Costs of an In-Home Visit by an Aide

Estimated Costs for an In-Home Visit by an Aide

Perception: When asked how much they estimate an in-home visit by an aide would cost in their area (if paid without insurance or other assistance), Americans age 45-plus offer a wide range of responses, with no real consensus (mean response is \$270, median is \$100). Just one in ten (9%) estimates within $\pm 20\%$ of the national average cost, and many (20%) say they “don’t know.”

Accuracy of Estimated Monthly Costs of In-Home Visit by an Aide

Base: Total respondents age 45+ (N = 1,456)



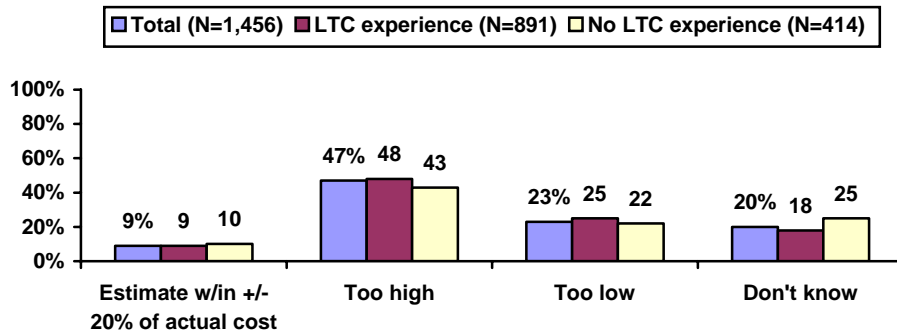
“And again, how much do you think it would cost in your area for a 4-hour home visit from an aide to help with such things as bathing, dressing, and the like, if you had to pay the entire cost all by yourself?” (Q.7a)

Having personal experience (i.e., themselves and/or a spouse/partner, other family member or friend) with long-term care does not appreciably improve the ability to estimate in-home aide costs.

Reality: The national average cost for a 4-hour in-home visit by an aide is \$76.¹

**Accuracy of Estimated Monthly Costs of In-Home Visit by an Aide
(by Experience with Long-Term Care)**

Base: Total respondents age 45+ (N = 1,456)

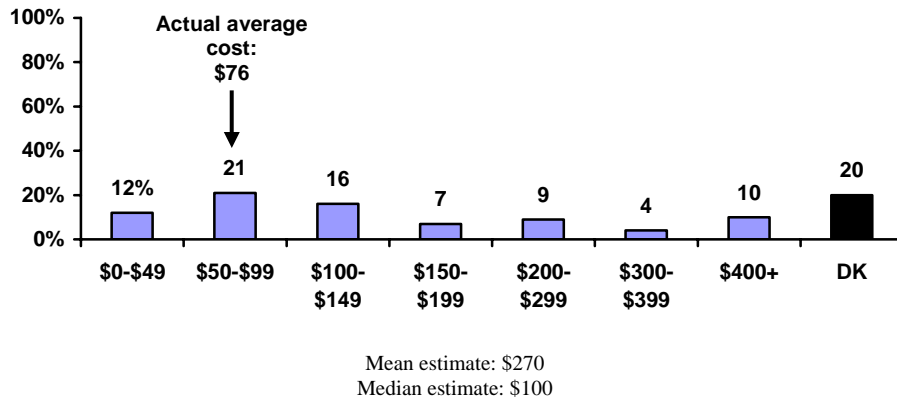


“And again, how much do you think it would cost in your area for a 4-hour home visit from an aide to help with such things as bathing, dressing, and the like, if you had to pay the entire cost all by yourself?” (Q.7a)

¹ AARP Public Policy Institute calculations using data from Metlife Mature Market Institute, "The MetLife Market Survey of Nursing Home & Home Care Costs" Sep 2006. Where there are multiple markets for a state, the average value is taken.

Estimated Cost of a Four-Hour In-Home Visit By an Aide

Base: Total respondents age 45+ (N = 1,456)



**Estimated Cost of a Four-Hour In-Home Visit By an Aide
(by Experience with Long-Term Care)**

Base: Total respondents age 45+

	<u>Total</u>	<u>Experience w/LTC</u>	
		<u>Yes</u>	<u>No</u>
(Unweighted base)	(1,456)	(891)	(414)
Total cost per 4-hour visit (mean estimate)	\$270	\$257	\$295
Total cost per 4-hour visit (median estimate)	\$100	\$100	\$103
Don't know	20%	18%	25%

“And again, how much do you think it would cost in your area for a 4-hour home visit from an aide to help with such things as bathing, dressing, and the like, if you had to pay the entire cost all by yourself?” (Q.7a)

**Estimated Cost of a Four-Hour In-Home Visit By an Aide
(by Self-Rated Familiarity with Long-Term Care)**

Base: Total respondents age 45+

	<u>Familiarity w/ LTC</u>			
	<u>Total</u>	<u>Very</u>	<u>what</u>	<u>Not</u>
(Unweighted base)	(1,456)	(349)	(607)	(498)
Total cost per 4-hour visit (mean estimate)	\$270	\$244	\$316	\$236
Total cost per 4-hour visit (median estimate)	\$100	\$96	\$102	\$104
Don't know	20%	18%	18%	24%

“And again, how much do you think it would cost in your area for a 4-hour home visit from an aide to help with such things as bathing, dressing, and the like, if you had to pay the entire cost all by yourself?” (Q.7a)

Basis of Cost Estimate for In-Home Visit by an Aide

Asked upon what they base their estimate, four in ten (40%) say it is “just a hunch.” Others base it on their friends or family (14%) or personal experience (13%). These proportions are all down from 2001, and the number who say “don’t know” is up significantly (from 1% to 19%).

Basis of Aide Cost Estimate (Comparison to 2001 Responses)

Base: Estimated cost; age 45+

	Total <u>2006</u> (701) %	Total <u>2001</u> (695) %	<u>Diff.</u> (NA) pts.
(Unweighted base)			
Just a hunch	40	50	-10
Friends or family	14	16	-2
Personal experience	13	20	-7
Newspapers, magazines, radio or television	2	4	-2
A health-care professional	2	4	-2
Something I learned through my job	2	3	-1
Insurance company representative or literature	2	1	+1
The Internet	*	*	--
Other source	8	6	+2
Refused	--	--	--
Don't know	19	1	+18

“And what do you base your estimate on? Do you base it on...” (Q.7b)

Knowledge of Funding Sources for an In-Home Visit by an Aide

Americans 45-plus were asked whether or not they knew what kinds of government benefits programs could help to pay for in-home visits by an aide.

Medicare

Perception: Six in ten (60%, up 8 points since 2001)—including those who say they are “very familiar” with long-term care (59%)—believe Medicare covers aide visits. Those 45-54 are especially likely to say it does (65%).

Reality: To receive home health care, including the services of a home health aide, there is no requirement of prior hospitalization. In fact, not all home health users are postacute in the sense of having been recently hospitalized. However, Medicare requires that a beneficiary must be homebound — that is, able to leave home only with great difficulty and for short, infrequent excursions (e.g., a visit to a doctor) — and need skilled care, including nursing care or physical, occupational, or speech therapy. Such home health users are sometimes referred to as “sub-acute” patients. They receive Medicare home health care because of a severe chronic condition, disability, or a combination of severe health conditions. Home health visits must be ordered by a physician but are not subject to deductibles or coinsurance.¹

Medigap or Medicare Supplemental Insurance

Perception: The majority of Americans age 45-plus (52%, up from 43% in 2001) believe that Medigap/Medicare Supplemental Insurance would cover an in-home visit by an aide. A quarter (24%) say they “don’t know” whether it covers such expenses.

Reality: A few Medigap plans (ones not widely purchased) have an at-home recovery benefit to help provide short-term

¹ U.S. Department of Health and Human Services, Health Care Financing Administration, Medicare and You 2007 (Baltimore, MD: HCFA 2007)

assistance with activities of daily living for those recovering from an illness, injury or surgery. To use the benefit, a person must also be receiving Medicare for home health visits. There are other limits on the number and timing of at-home visits the benefit covers.¹

¹ U.S. Department of Health and Human Services, Health Care Financing Administration (HCFA) 2006 Choosing a Medigap Policy a Guide To Health Insurance for People with Medicare (Baltimore, MD: HCFA 2006)

**Knowledge of Funding Sources for an In-Home Visit by an Aide
(by Gender and Age)**

Base: Total respondents age 45+

	<u>Total</u>	<u>Gender</u>		<u>Age</u>		
		<u>M</u>	<u>F</u>	<u>45-54</u>	<u>55-64</u>	<u>65+</u>
(Unweighted base)	(1,456)	(568)	(888)	(541)	(434)	(481)
	%	%	%	%	%	%
<u>Medicare</u>						
Will pay	60	60	60	65	60	53
Will not pay	24	24	24	23	25	24
Don't know	16	17	16	12	15	23
<u>Medigap or Medicare supplemental insurance</u>						
Will pay	52	53	52	56	54	46
Will not pay	24	24	23	22	25	24
Don't know	24	24	25	22	20	31

“Thinking of how home visits from an aide might be paid for, please tell me whether or not you think the following would provide coverage in your state. First...” (Q.15d)

**Knowledge of Funding Sources for an In-Home Visit by an Aide
(by Self-Rated Familiarity with Long-Term Care)**

Base: Total respondents age 45+

	<u>Familiarity w/ LTC</u>			
	<u>Total</u>	<u>Very</u>	<u>what</u>	<u>Not</u>
(Unweighted base)	(1,456)	(349)	(607)	(498)
	%	%	%	%
<u>Medicare</u>				
Will pay	60	59	61	60
Will not pay	24	27	26	21
Don't know	16	14	14	20
<u>Medigap or Medicare supplemental insurance</u>				
Will pay	52	52	58	47
Will not pay	24	23	23	25
Don't know	24	25	20	28

“Thinking of how home visits from an aide might be paid for, please tell me whether or not you think the following would provide coverage in your state. First... “ (Q.15d)

Knowledge of Funding Sources for an In-Home Visit by an Aide
(Comparison to 2001 Responses)

Base: Total respondents age 45+

(Unweighted base)	Total <u>2006</u> (1,456) %	Total <u>2001</u> (1,800) %	<u>Diff.</u> (NA) pts.
<u>Medicare</u>			
Will pay	60	52	+8
Will not pay	24	17	+7
Don't know	16	30	-14
<u>Medigap or Medicare supplemental insurance</u>			
Will pay	52	43	+9
Will not pay	24	16	+8
Don't know	24	40	-16

“Thinking of how home visits from an aide might be paid for, please tell me whether or not you think the following would provide coverage in your state. First... “ (Q.15d)

Paying For an In-Home Visit by an Aide

Americans 45-plus who have not had personal experience with long-term care (i.e., neither they, their spouse/partner, other family member, nor a friend has received it) were asked the primary way they would pay for an in-home visit from an aide, were it necessary.

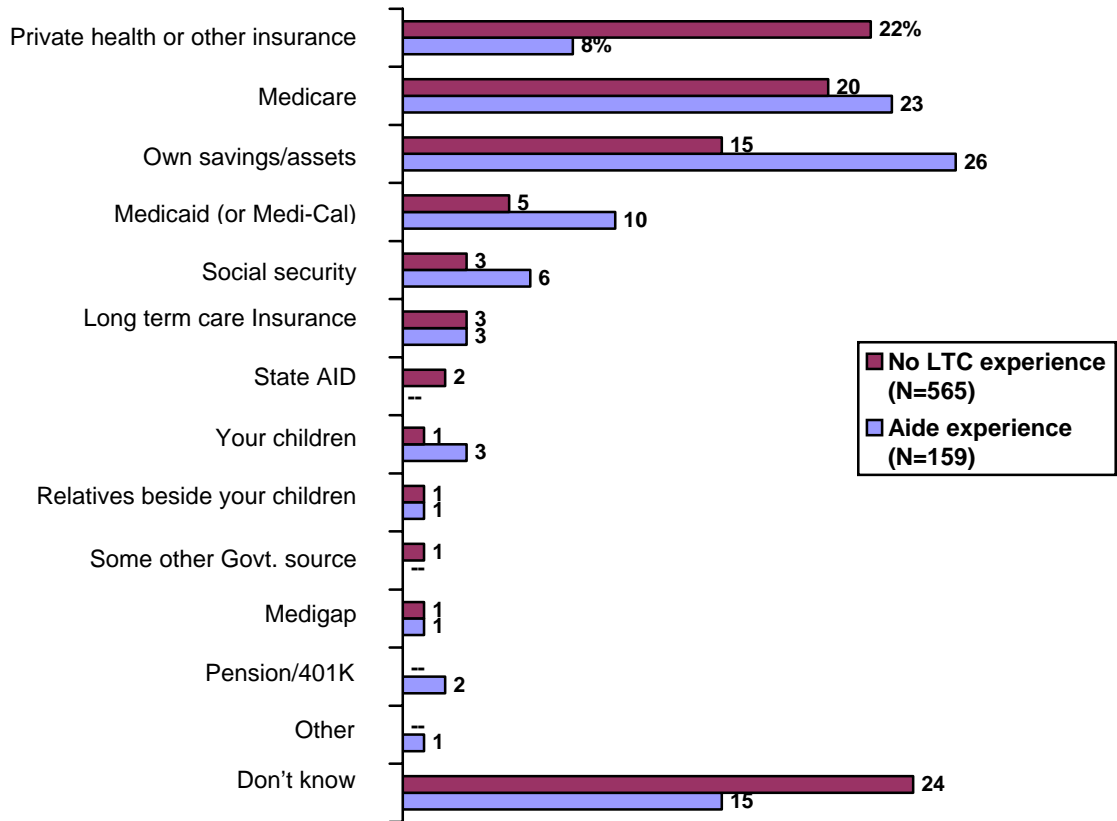
Perception: The plurality (22%) say they would pay with private or other insurance. Another one in five (20%) would rely on Medicare, and 15% would pay for it with their own savings or other assets. These numbers have changed little since 2001.

Reality: To receive home health care, including the services of a home health aide, there is no requirement of prior hospitalization. In fact, not all home health users are postacute in the sense of having been recently hospitalized. However, Medicare requires that a beneficiary must be homebound — that is, able to leave home only with great difficulty and for short, infrequent excursions (e.g., a visit to a doctor) — and need skilled care, including nursing care or physical, occupational, or speech therapy. Such home health users are sometimes referred to as “sub-acute” patients. They receive Medicare home health care because of a severe chronic condition, disability, or a combination of severe health conditions. Home health visits must be ordered by a physician but are not subject to deductibles or coinsurance.¹

¹ Our question asked people to estimate the cost of a four-hour in-home visit by an aide. Even though such a visit is unlikely to last four hours, we wanted respondents to have a shared frame of reference when responding to this question. Available actual data, however, are not defined by amount of time. Moreover, private pay data are not available and Medicare reimbursement may differ from what people actually pay. It is therefore difficult to interpret the in-home cost data. Nonetheless, a substantial proportion of our respondents say they “don’t know how much an in-home visit from an aide costs.”

Paying For an In-Home Visit by an Aide

Bases: See below



“For each of the following types of long-term care, please tell me the primary way you think you would pay for it if you or a family member who relies on you financially should ever need it. First... an in-home visit from an aide who helped with personal activities, such as bathing, getting dressed, doing laundry, etc., on a regular basis.” (Q.14)

No LTC experience base: Neither self, spouse/partner, close family member, nor friend has ever had long-term care. Age 45+.

“Please tell me the primary way you paid for... your/your partner’s/your close friend or family member’s in-home aide visits.” (Q.10c, 11c, 12c)

Aide experience base: Either self, spouse/partner, close family member, or friend has had in-home visits from an aide. Age 45+

How Would Pay For an In-Home Visit by an Aide
 - Most common responses -
 (Comparison to 2001 Responses)

Base: Neither self, spouse/partner, close family member, nor friend has ever had long-term care. Four most-often mentioned sources listed. Age 45+.

(Unweighted base)	Total <u>2006</u> (565) %	Total <u>2001</u> (662) %	<u>Diff.</u> (NA) pts.
Private health or other insurance	22	18	+4
Medicare	20	22	-2
My own savings or assets	15	13	+2
Medicaid or MediCal	5	5	--
Social Security	3	3	--
Long-term care insurance	3	3	--
Medigap or Medicare Supplement	1	3	-2
Don't know	24	24	--

“For each of the following types of long-term care, please tell me the primary way you think you would pay for it if you or a family member who relies on you financially should ever need it. First... an in-home visit from an aide who helped with personal activities, such as bathing, getting dressed, doing laundry, etc., on a regular basis.” (Q.14)

Part II:
**Basic Knowledge of Long-Term Care
Costs and Funding (Individual State Data)**

VI. Focus on California

Estimated Costs for Long-Term Care Services

Residents of California ages 45-plus, like the national sample, were asked to estimate the costs of a variety of long-term care services. Their responses were compared to state rates for nursing homes, assisted living, and in-home care by an aide. The results show that Californians are generally unaware of long-term care costs.

- Nursing home care: The average monthly cost (private pay) in California is \$6,306¹. Californians estimate, on average, that private pay monthly costs are \$4,800 (or \$3,900 median), and only seven percent offer an estimate within $\pm 20\%$ of the state average cost. Moreover, 84% either estimate too low (57%) or “don’t know” (27%) how much nursing homes cost on a monthly basis.
- Monthly assisted living: The average monthly cost of assisted-living in California is \$2,709². Californians estimate, on average, that private pay monthly costs are \$4,500 (or \$3,100 median) and only 16% offer an estimate within $\pm 20\%$ of the state’s average cost. The balance offer estimates that are either too high (34%) or too low (23%), or say they “don’t know” (27%).
- In-home visit from a skilled nurse: One in four (24%) Californians says he or she “doesn’t know” how much such a visit would cost.
- In-home visit from a home aide in California averages \$80 (four-hour visit)³. Californians estimate, on average, that such a visit would cost \$255 (or \$105 median), and only one in 10 (10%) offer an estimate within $\pm 20\%$ of the state average cost. The balance offer estimates that

¹ AARP Public Policy Institute calculations using data from Metlife Mature Market Institute, "The MetLife Market Survey of Nursing Home & Home Care Costs" Sep 2006. Where there are multiple markets for a state, the average value is taken. For the cost of NH care, the data are given as "daily rate" -- these are multiplied by 365/12 and rounded to the nearest \$5.

² AARP Public Policy Institute calculations using data from Metlife Mature Market Institute, "The MetLife Market Survey of Assisted Living Costs" Oct 2006. Where there are multiple markets for a state, the average value is taken.

³ AARP Public Policy Institute calculations using data from Metlife Mature Market Institute, "The MetLife Market Survey of Nursing Home & Home Care Costs" Sep 2006.

are either too high (46%) or too low (22%), or say they “don’t know” (22%).

**Estimated Costs of Long-Term Care Services
(California)**

Base: Total respondents age 45+

	Monthly Nursing home <u>stay</u> (400)	Monthly assisted living <u>stay</u> (400)	In-home visit by skilled <u>nurse</u> (400)	In-home visit by home <u>aide</u> (400)
(Unweighted base)				
Actual (4 hrs. for aide)	\$6.3K	\$2.7K	NA	\$80
Total cost (mean estimate; 4-hour visit by nurse/aide)	\$4.8K	\$4.5K	\$381	\$255
Total cost (median estimate; 4-hour visit by nurse/aide)	\$3.9K	\$3.1K	\$189	\$105
Estimate w/in $\pm 20\%$ of actual cost	7%	16%	NA	10%
Too high	10%	34%	NA	46%
Too low	57%	23%	NA	22%
Don't know	27%	27%	24%	22%

“Now please tell me, based on your experience or your best estimate, how much you believe staying in a nursing home in your area would cost if you had to pay the entire cost all by yourself. You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer.” (Q.4a)

“And again based on your experience or best estimate, how much do you believe staying in an assisted living residence would cost in your area if you had to pay the entire cost all by yourself? You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer.” (Q.5a)

“And how much do you think it would cost in your area for a 4-hour home visit from a skilled nurse if you had to pay the entire cost all by yourself?” (Q.6a)

“And again, how much do you think it would cost in your area for a 4-hour home visit from an aide to help with such things as bathing, dressing, and the like, if you had to pay the entire cost all by yourself?” (Q.7a)

Knowledge of Funding Sources

California residents (45-plus) were also asked whether or not they know what kinds of government benefits programs could help pay for long-term care.

Nursing home care

- Medicare: Over half (55%) incorrectly believe Medicare will pay for a long-term nursing home stay. In reality, Medicare coverage is limited to skilled nursing care for a maximum of 100 days.
- Medi-Cal: Almost half (46%) correctly understand that Medi-Cal, under certain circumstances, will pay for a nursing home stay.
- Medigap or Medicare Supplemental Insurance: Californians are less sure about this program, with 45% saying it will pay for a nursing home. In reality, Medigap coverage is limited in scope and always ends when Medicare coverage ends. Thus, by definition it does not cover a long-term nursing-home stay.

Assisted living

- Medicare: Close to half (45%) incorrectly believe Medicare will pay for assisted living residence care, even though it does not cover assisted living.
- Medi-Cal: Four in ten (40%) believe Medi-Cal will defray costs. California has no Medicaid coverage for assisted living at this time. However, recently passed legislation provides for a demonstration project to test the effectiveness of this type of reimbursement.
- Medigap or Medicare Supplemental Insurance: 45% incorrectly believe assisted living is covered by Medigap/Medicare Supplemental Insurance—it does not, in any state.

Visits from a skilled nurse

- Medicare: Six in ten (61%) correctly believe Medicare will pay for a skilled nurse home visit. So long as certain requirements are met, Medicare does help pay for this kind of care.
- Medi-Cal: Half (50%) say, correctly, that Medi-Cal will cover such costs.
- Medigap or Medicare Supplemental Insurance: Over half (55%) of Californians say Medigap/Medicare Supplemental Insurance will pay for a skilled nurse visit, but in most situations it will not.

Visits from a home care aide

- Medicare: More than half (54%) believe Medicare will pay for a visit from a home care aide. It will, but only in cases where such a visit is medically necessary.
- Medi-Cal: Less than half (45%) believe Medi-Cal will cover the costs of a home aide, which is true so long as the beneficiary meets certain stringent criteria, including needing nursing home care. However, the reality is that most states have waiting lists for such services.
- Medigap or Medicare Supplemental Insurance: 53% believe Medigap/Medicare Supplemental Insurance covers home aide visits, which, in many situations, is correct.

**Knowledge of Funding Sources
(California)**

Base: Total respondents age 45+

(Unweighted base)	Monthly Nursing home <u>stay</u> (400) %	Monthly assisted living <u>stay</u> (400) %	4-hour visit by skilled <u>nurse</u> (400) %	4-hour visit by home <u>aide</u> (400) %
<u>Medicare</u>				
Will pay	55	45	61	54
Will not pay	36	39	25	29
Don't know	9	15	14	18
<u>Medi-Cal</u>				
Will pay	46	40	50	45
Will not pay	35	38	29	32
Don't know	18	22	21	23
<u>Medigap or Medicare supplemental insurance</u>				
Will pay	45	45	55	53
Will not pay	35	37	25	29
Don't know	20	18	20	18

“Thinking of how a long-term care stay in a nursing home might be paid for, please tell me whether or not you think the following would provide coverage in your state. First...” (Q.15a)

“Thinking of how a long-term care stay in an assisted living residence might be paid for, please tell me whether or not you think the following would provide coverage in your state. First...” (Q.15b)

“Thinking of how home visits from a skilled nurse might be paid for, please tell me whether or not you think the following would provide coverage in your state. First...” (Q.15c)

“Thinking of how home visits from an aide might be paid for, please tell me whether or not you think the following would provide coverage in your state. First...” (Q.15d)

VII. Focus on Florida

Estimated Costs for Long-Term Care Services

Floridians ages 45-plus, like the national sample, were asked to estimate the costs of a variety of long-term care services. Their responses were compared to state rates for nursing homes, assisted living, and in-home care by an aide. On balance, they are not more or less knowledgeable about such costs than the rest of the country:

- Nursing home care: The average monthly cost (private pay) in Florida is \$6,205¹. Floridians estimate, on average, that private pay monthly costs are \$5,900 (or \$3,700 median). Just 15% offer an estimate within $\pm 20\%$ of the state average cost. Moreover, three quarters (74%) either estimate too low (47%) or say they “don’t know” (27%) how much nursing homes cost on a monthly basis.
- Monthly assisted living: The average cost of assisted-living in Florida is \$2,669 per month². Floridians estimate, on average, that private pay monthly costs are \$5,300 (or \$3,000 median), and just 15% offers an estimate within $\pm 20\%$ of the state’s average cost. The balance offer estimates that are either too high (29%) or too low (27%), or say they “don’t know” (29%).
- In-home visit by a skilled nurse: Three in ten (31%) Floridians say they “don’t know” how much such visits cost.
- In-home visit by a home aide in Florida averages \$64 (per four-hour visit)³. Floridians estimate, on average, that such a visit would cost \$271 (\$107 median). Just one in ten (10%) offer an estimate within $\pm 20\%$ of the state average cost, while the balance offer estimates that

¹ AARP Public Policy Institute calculations using data from Metlife Mature Market Institute, "The MetLife Market Survey of Nursing Home & Home Care Costs" Sep 2006. Where there are multiple markets for a state, the average value is taken. For the cost of NH care, the data are given as "daily rate" -- these are multiplied by 365/12 and rounded to the nearest \$5.

² AARP Public Policy Institute calculations using data from Metlife Mature Market Institute, "The MetLife Market Survey of Assisted Living Costs" Oct 2006. Where there are multiple markets for a state, the average value is taken.

³ AARP Public Policy Institute calculations using data from Metlife Mature Market Institute, "The MetLife Market Survey of Nursing Home & Home Care Costs" Sep 2006.

are either too high (45%) or too low (14%), or say they “don’t know” (30%).

**Estimated Costs of Long-Term Care Services
(Florida)**

Base: Total respondents age 45+

	Monthly Nursing home <u>stay</u> (400)	Monthly assisted living <u>stay</u> (400)	In-home visit by skilled <u>nurse</u> (400)	In-home visit by home <u>aide</u> (400)
(Unweighted base)				
Actual (4 hrs. for aide)	\$6.2K	\$2.7K	NA	\$64
Total cost (mean estimate; 4-hour visit by nurse/aide)	\$5.9K	\$5.3K	\$364	\$271
Total cost (median estimate; 4-hour visit by nurse/aide)	\$3.7K	\$3.0K	\$173	\$107
Estimate w/in $\pm 20\%$ of actual cost	15%	15%	NA	10%
Too high	11%	29%	NA	45%
Too low	47%	27%	NA	14%
Don’t know	27%	29%	31%	30%

“Now please tell me, based on your experience or your best estimate, how much you believe staying in a nursing home in your area would cost if you had to pay the entire cost all by yourself. You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer.” (Q.4a)

“And again based on your experience or best estimate, how much do you believe staying in an assisted living residence would cost in your area if you had to pay the entire cost all by yourself? You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer.” (Q.5a)

“And how much do you think it would cost in your area for a 4-hour home visit from a skilled nurse if you had to pay the entire cost all by yourself?” (Q.6a)

“And again, how much do you think it would cost in your area for a 4-hour home visit from an aide to help with such things as bathing, dressing, and the like, if you had to pay the entire cost all by yourself?” (Q.7a)

Knowledge of Funding Sources

Florida residents (45-plus) were also probed further to determine their knowledge of which government benefits programs would help pay for long-term care.

Nursing home care

- Medicare: More than half (54%) incorrectly believe Medicare will pay for a long-term nursing home stay. In reality, Medicare coverage is limited to skilled nursing care for a maximum of 100 days.
- Medicaid: About half (53%) correctly understand that Medicaid, under certain circumstances, will pay for a nursing home stay.
- Medigap or Medicare Supplemental Insurance: Half (49%) are aware that these programs will pay for a nursing home. In reality, Medigap coverage is limited in scope and always ends when Medicare coverage ends. Thus, by definition it does not cover a long-term nursing-home stay.

Assisted living

- Medicare: Four in ten (42%) Floridians incorrectly believe Medicare will pay for assisted living residence care, even though it does not cover assisted living.
- Medicaid: Slightly less than half (47%) believe Medicaid will defray costs, which it does so long as stringent requirements are met.
- Medigap or Medicare Supplemental Insurance: Four in ten (42%) also incorrectly believe assisted living is covered by Medigap/Medicare Supplemental Insurance—it does not, in any state.

Visits from a skilled nurse

- Medicare: Six in ten (60%) Floridians correctly believe Medicare will pay for a skilled nurse home visit. So long as certain requirements are met, Medicare does help pay for this kind of care.
- Medicaid: More than half (54%) say, correctly, that Medicaid will cover such costs.
- Medigap or Medicare Supplemental Insurance: The majority (56%) also believe Medigap/Medicare Supplemental Insurance will pay for a skilled nurse visit, but in most situations it will not.

Visits from a home care aide

- Medicare: Six in ten (59%) believe Medicare will pay for a visit from a home care aide. It will, but only in cases where such a visit is medically necessary.
- Medicaid: Just over half (54%) believe Medicaid will cover the costs of a home aide, which is true so long as the beneficiary meets certain stringent criteria, including needing nursing home care. However, the reality is that most states have waiting lists for such services.
- Medigap or Medicare Supplemental Insurance: About six in ten (58%) believe Medigap/Medicare Supplemental Insurance covers home aide visits, which, in many situations, is correct.

**Knowledge of Funding Sources
(Florida)**

Base: Total respondents age 45+

	Monthly Nursing home <u>stay</u> (400) %	Monthly assisted living <u>stay</u> (400) %	4-hour visit by skilled <u>nurse</u> (400) %	4-hour visit by home <u>aide</u> (400) %
<u>Medicare</u>				
Will pay	54	42	60	59
Will not pay	32	34	21	24
Don't know	15	23	19	17
<u>Medicaid</u>				
Will pay	53	47	54	54
Will not pay	25	29	22	25
Don't know	22	23	25	21
<u>Medigap or Medicare supplemental insurance</u>				
Will pay	49	42	56	58
Will not pay	37	33	21	22
Don't know	15	25	22	20

"Thinking of how a long-term care stay in a nursing home might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (Q.15a)

"Thinking of how a long-term care stay in an assisted living residence might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (Q.15b)

"Thinking of how home visits from a skilled nurse might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (Q.15c)

"Thinking of how home visits from an aide might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (Q.15d)

VIII. Focus on Ohio

Estimated Costs for Long-Term Care Services

Residents of Ohio ages 45-plus, like the national sample, were asked to estimate the costs of a variety of long-term care services. Their responses were compared to state rates for nursing homes, assisted living, and in-home care by an aide. The results show that people in Ohio are generally not more or less knowledgeable about such long-term care service costs than the rest of the country:

- Nursing home care: The average monthly cost (private pay) in Ohio is \$5,840¹. Ohioans estimate, on average, that private pay monthly costs are \$5,200 (or \$3,900 median), and only 17% offer an estimate within $\pm 20\%$ of the state average cost. Moreover, three quarters (76%) either estimate too low (53%) or “don’t know” (23%) how much nursing homes cost on a monthly basis.
- Monthly assisted living: The average cost of assisted-living in Ohio is \$2,704 per month². Ohioans estimate, on average, that private pay monthly costs are \$4,600 (or \$3,000 median), and just 14% offer an estimate within $\pm 20\%$ of the state’s average cost. The balance offer estimates that are either too high (25%) or too low (26%), or say they “don’t know” (34%).
- In-home visit from a skilled nurse: One in four (24%) says he or she “doesn’t know” how much an in-home visit by a skilled nurse costs.
- In-home visit from an aide in Ohio averages \$76 (per four-hour visit). Ohioans estimate, on average, that such a visit would cost \$173 (\$94 median)³. Less than one in five (17%) offer an estimate within $\pm 20\%$

¹ AARP Public Policy Institute calculations using data from Metlife Mature Market Institute, "The MetLife Market Survey of Nursing Home & Home Care Costs" Sep 2006. Where there are multiple markets for a state, the average value is taken. For the cost of NH care, the data are given as "daily rate" -- these are multiplied by 365/12 and rounded to the nearest \$5.

² AARP Public Policy Institute calculations using data from Metlife Mature Market Institute, "The MetLife Market Survey of Assisted Living Costs" Oct 2006. Where there are multiple markets for a state, the average value is taken.

³ AARP Public Policy Institute calculations using data from Metlife Mature Market Institute, "The MetLife Market Survey of Nursing Home & Home Care Costs" Sep 2006.

of the state's average cost, while the balance offer estimates that are either too high (41%) or too low (19%), or say they "don't know" (23%).

Estimated Costs of Long-Term Care Services (Ohio)

Base: Total respondents age 45+

	Monthly Nursing home <u>stay</u> (400)	Monthly assisted living <u>stay</u> (400)	In-home visit by skilled <u>nurse</u> (400)	In-home visit by home <u>aide</u> (400)
(Unweighted base)				
Actual (4 hrs. for aide)	\$5.8K	\$2.7K	NA	\$72
Total cost (mean estimate; 4-hour visit by nurse/aide)	\$5.2K	\$4.6K	\$291	\$173
Total cost (median estimate; 4-hour visit by nurse/aide)	\$3.9K	\$3.0K	\$151	\$94
Estimate w/in $\pm 20\%$ of actual cost	17%	14%	NA	17%
Too high	7%	25%	NA	41%
Too low	53%	26%	NA	19%
Don't know	23%	34%	24%	23%

“Now please tell me, based on your experience or your best estimate, how much you believe staying in a nursing home in your area would cost if you had to pay the entire cost all by yourself. You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer.” (Q.4a)

“And again based on your experience or best estimate, how much do you believe staying in an assisted living residence would cost in your area if you had to pay the entire cost all by yourself? You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer.” (Q.5a)

“And how much do you think it would cost in your area for a 4-hour home visit from a skilled nurse if you had to pay the entire cost all by yourself?” (Q.6a)

“And again, how much do you think it would cost in your area for a 4-hour home visit from an aide to help with such things as bathing, dressing, and the like, if you had to pay the entire cost all by yourself?” (Q.7a)

Knowledge of Funding Sources

Residents of Ohio (45-plus) were also asked whether or not they know what kinds government benefits programs would help pay for long-term care.

Nursing home care

- Medicare: Over six in ten (63%) incorrectly believe Medicare will pay for a long-term nursing home stay. In reality, Medicare coverage is limited to skilled nursing care for a maximum of 100 days.
- Medicaid: Six in ten (60%) correctly understand that Medicaid, under certain circumstances, will pay for a nursing home stay.
- Medigap or Medicare Supplemental Insurance: More than half (55%) are aware that these programs will pay for a nursing home. In reality, Medigap coverage is limited in scope and always ends when Medicare coverage ends. Thus, by definition it does not cover a long-term nursing-home stay.

Assisted living

- Medicare: Half (51%) incorrectly believe Medicare will pay for assisted living residence care, even though it does not cover assisted living.
- Medicaid: About half (47%) believe Medicaid will defray costs, which it does so long as stringent requirements are met.
- Medigap or Medicare Supplemental Insurance: 45% also incorrectly believe assisted living is covered by Medigap/Medicare Supplemental Insurance—it does not, in any state.

Visits from a skilled nurse

- Medicare: More than six in ten (63%) correctly believe Medicare will pay for a skilled nurse home visit. So long as certain requirements are met, Medicare does help pay for this kind of care.
- Medicaid: Six in ten (59%) say, correctly, that Medicaid will cover such costs.
- Medigap or Medicare Supplemental Insurance: More than half (57%) also believe Medigap/Medicare Supplemental Insurance will pay for a skilled nurse visit, but in most situations it will not.

Visits from a home care aide

- Medicare: More than half (57%) believe Medicare will pay for a visit from a home care aide. It will, but only in cases where such a visit is medically necessary.
- Medicaid: 55% believe Medicaid will cover the costs of a home aide, which is true so long as the beneficiary meets certain stringent criteria, including needing nursing home care. However, the reality is that most states have waiting lists for such services.
- Medigap or Medicare Supplemental Insurance: About half (52%) believe Medigap/Medicare Supplemental Insurance covers home aide visits, which, in many situations, is correct.

Knowledge of Funding Sources
(Ohio)

Base: Total respondents age 45+

	Monthly Nursing home <u>stay</u> (400) %	Monthly assisted living <u>stay</u> (400) %	4-hour visit by skilled <u>nurse</u> (400) %	4-hour visit by home <u>aide</u> (400) %
<u>Medicare</u>				
Will pay	63	51	63	57
Will not pay	26	35	20	29
Don't know	11	14	17	15
<u>Medicaid</u>				
Will pay	60	47	59	55
Will not pay	21	34	20	26
Don't know	19	19	21	19
<u>Medigap or Medicare supplemental insurance</u>				
Will pay	55	45	57	52
Will not pay	28	33	19	24
Don't know	17	21	24	24

"Thinking of how a long-term care stay in a nursing home might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (Q.15a)

"Thinking of how a long-term care stay in an assisted living residence might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (Q.15b)

"Thinking of how home visits from a skilled nurse might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (Q.15c)

"Thinking of how home visits from an aide might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (Q.15d)

IX. Focus on Pennsylvania

Estimated Costs for Long-Term Care Services

Residents of Pennsylvania ages 45-plus, like the national sample, were asked to estimate the costs of a variety of long-term care services. Their responses were compared to state rates for nursing homes, assisted living, and in-home care by an aide. Their responses were compared to the national average for nursing homes, the estimated median cost of assisted living, and to state rates of in-home care.

- Nursing home care: The average monthly cost (private pay) in Pennsylvania is \$6,874¹. Pennsylvania residents estimate, on average, that private pay monthly costs are \$5,500 (or \$3,900 median), and only 15% offer an estimate within $\pm 20\%$ of the national average cost. Moreover, more than three quarters (77%) either estimate too low (54%) or say they “don’t know” (23%) how much nursing homes cost on a monthly basis.
- Monthly assisted living: The average cost of assisted-living in Pennsylvania is \$2,657 per month². Pennsylvania residents estimate, on average, that private pay monthly costs are \$4,200 (or \$2,800 median), and one in five (19%) offer an estimate within $\pm 20\%$ of the state’s average cost. The balance offer estimates that are either too high (30%) or too low (25%), or say they “don’t know” (26%).
- In-home visit by a skilled nurse: One in four (26%) Pennsylvania residents does not offer an estimate.
- In-home visit by a home aide in Pennsylvania averages \$80 (per four-hour visit)³. Pennsylvanians estimate, on average, that such a visit

¹ AARP Public Policy Institute calculations using data from Metlife Mature Market Institute, "The MetLife Market Survey of Nursing Home & Home Care Costs" Sep 2006. Where there are multiple markets for a state, the average value is taken. For the cost of NH care, the data are given as "daily rate" -- these are multiplied by 365/12 and rounded to the nearest \$5.

² AARP Public Policy Institute calculations using data from Metlife Mature Market Institute, "The MetLife Market Survey of Assisted Living Costs" Oct 2006. Where there are multiple markets for a state, the average value is taken.

³ AARP Public Policy Institute calculations using data from Metlife Mature Market Institute, "The MetLife Market Survey of Nursing Home & Home Care Costs" Sep 2006.

would cost \$281 (\$104 median). Just one in ten (9%) offer an estimate within $\pm 20\%$ of the state's average cost, while the balance offer estimates that are either too high (45%) or too low (23%), or say they "don't know" (23%).

**Estimated Costs of Long-Term Care Services
(Pennsylvania)**

Base: Total respondents age 45+

	Monthly Nursing home <u>stay</u> (400)	Monthly assisted living <u>stay</u> (400)	In-home visit by skilled <u>nurse</u> (400)	In-home visit by home <u>aide</u> (400)
(Unweighted base)				
Actual (4 hrs. for aide)	\$6.9K	\$2.7K	NA	\$80
Total cost (mean estimate; 4-hour visit by nurse/aide)	\$5.5K	\$4.2K	\$431	\$281
Total cost (median estimate; 4-hour visit by nurse/aide)	\$3.9K	\$2.8K	\$163	\$104
Estimate w/in $\pm 20\%$ of actual cost	15%	19%	NA	9%
Too high	9%	30%	NA	45%
Too low	54%	25%	NA	23%
Don't know	23%	26%	26%	23%

“Now please tell me, based on your experience or your best estimate, how much you believe staying in a nursing home in your area would cost if you had to pay the entire cost all by yourself. You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer.” (Q.4a)

“And again based on your experience or best estimate, how much do you believe staying in an assisted living residence would cost in your area if you had to pay the entire cost all by yourself? You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer.” (Q.5a)

“And how much do you think it would cost in your area for a 4-hour home visit from a skilled nurse if you had to pay the entire cost all by yourself?” (Q.6a)

“And again, how much do you think it would cost in your area for a 4-hour home visit from an aide to help with such things as bathing, dressing, and the like, if you had to pay the entire cost all by yourself?” (Q.7a)

Knowledge of Funding Sources

Residents of Pennsylvania (45-plus) were further probed to determine whether or not they know what kinds of government benefits programs could help pay for long-term care.

Nursing home care

- Medicare: Over half (55%) incorrectly believe Medicare will pay for a long-term nursing home stay. In reality, Medicare coverage is limited to skilled nursing care for a maximum of 100 days.
- Medicaid: Half (51%) correctly understand that Medicaid, under certain circumstances, will pay for a nursing home stay.
- Medigap or Medicare Supplemental Insurance: About half (52%) think that these programs will pay for a nursing home. In reality, Medigap coverage is limited in scope and always ends when Medicare coverage ends. Thus, by definition it does not cover a long-term nursing-home stay.

Assisted living

- Medicare: Nearly half (46%) incorrectly believe Medicare will pay for assisted living residence care, even though it does not cover assisted living.
- Medicaid: Just over four in ten (44%) believe Medicaid will defray costs, which it does so long as stringent requirements are met.
- Medigap or Medicare Supplemental Insurance: 46% also incorrectly believe assisted living is covered by Medigap/Medicare Supplemental Insurance—it does not, in any state.

Visits from a skilled nurse

- Medicare: About six in ten (62%) correctly believe Medicare will pay for a skilled nurse home visit. So long as certain requirements are met, Medicare does help pay for this kind of care.
- Medicaid: More than half (57%) say, correctly, that Medicaid will cover such costs.
- Medigap or Medicare Supplemental Insurance: The majority (58%) also believe Medigap/Medicare Supplemental Insurance will pay for a skilled nurse visit, but in most situations it will not.

Visits from a home care aide

- Medicare: About six in ten (58%) believe Medicare will pay for a visit from a home care aide. It will, but only in cases where such a visit is medically necessary.
- Medicaid: Just over half (54%) believe Medicaid will cover the costs of a home aide, which is true so long as the beneficiary meets certain stringent criteria, including needing nursing home care. However, the reality is that most states have waiting lists for such services.
- Medigap or Medicare Supplemental Insurance: 56% believe Medigap/Medicare Supplemental Insurance covers home aide visits, which, in many situations, is correct.

Knowledge of Funding Sources
(Pennsylvania)

Base: Total respondents age 45+

	Monthly Nursing home <u>stay</u> (400) %	Monthly assisted living <u>stay</u> (400) %	4-hour visit by skilled <u>nurse</u> (400) %	4-hour visit by home <u>aide</u> (400) %
<u>Medicare</u>				
Will pay	55	46	62	58
Will not pay	30	35	21	26
Don't know	15	19	17	15
<u>Medicaid</u>				
Will pay	51	44	57	54
Will not pay	25	31	22	25
Don't know	23	25	21	21
<u>Medigap or Medicare supplemental insurance</u>				
Will pay	52	46	58	56
Will not pay	31	33	22	26
Don't know	17	21	20	19

"Thinking of how a long-term care stay in a nursing home might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (Q.15a)

"Thinking of how a long-term care stay in an assisted living residence might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (Q.15b)

"Thinking of how home visits from a skilled nurse might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (Q.15c)

"Thinking of how home visits from an aide might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (Q.15d)

X. Focus on South Carolina

Estimated Costs for Long-Term Care Services

Residents of South Carolina ages 45-plus, like the national sample, were asked to estimate the costs of a variety of long-term care services. Their responses were compared to state rates for nursing homes, assisted living, and in-home care by an aide. Their responses were compared to the national average for nursing homes, the estimated median cost of assisted living, and to state rates for in-home care.

- Nursing home care: The average monthly cost (private pay) in South Carolina is \$4,867¹. South Carolinians estimate, on average, that private pay monthly costs are \$4,200 (or \$3,000 median), and only 15% offer an estimate within $\pm 20\%$ of the state's average cost. Moreover, three quarters (74%) either estimate too low (41%) or "don't know" (33%) how much nursing homes cost on a monthly basis.
- Monthly assisted living: The average cost of assisted-living in South Carolina is \$2,591 per month². South Carolina residents estimate, on average, that private pay monthly costs are \$3,700 (or \$2,500 median), and less than one in five (18%) offer an estimate within $\pm 20\%$ of the state's average cost. The balance offer estimates that are either too high (18%) or too low (31%), or say they "don't know" (32%).
- In-home visit from a skilled nurse: One in three (32%) South Carolina residents says he or she "doesn't know" how much such care costs.
- In-home visit from a home aide in South Carolina averages \$80 (per four-hour visit)³. South Carolina residents estimate, on average, that

¹ AARP Public Policy Institute calculations using data from Metlife Mature Market Institute, "The MetLife Market Survey of Nursing Home & Home Care Costs" Sep 2006. Where there are multiple markets for a state, the average value is taken. For the cost of NH care, the data are given as "daily rate" -- these are multiplied by 365/12 and rounded to the nearest \$5.

² AARP Public Policy Institute calculations using data from Metlife Mature Market Institute, "The MetLife Market Survey of Assisted Living Costs" Oct 2006. Where there are multiple markets for a state, the average value is taken.

³ AARP Public Policy Institute calculations using data from Metlife Mature Market Institute, "The MetLife Market Survey of Nursing Home & Home Care Costs" Sep 2006.

such a visit would cost \$264 (\$85 median). Just 13% offer an estimate within $\pm 20\%$ of the state's average cost, while the balance offer estimates that are either too high (33%) or too low (23%), or say they "don't know" (32%).

**Estimated Costs of Long-Term Care Services
(South Carolina)**

Base: Total respondents age 45+

	Monthly Nursing home <u>stay</u> (400)	Monthly assisted living <u>stay</u> (400)	In-home visit by skilled <u>nurse</u> (400)	In-home visit by home <u>aide</u> (400)
(Unweighted base)				
Actual	\$4.9K	\$2.6K	NA	\$20
Total cost (mean estimate; 4-hour visit by a nurse/aide)	\$4.2K	\$3.7K	\$395	\$264
Total cost (median estimate; 4-hour visit by nurse/aide)	\$3.0K	\$2.5K	\$151	\$85
Estimate w/in $\pm 20\%$ of actual cost	15%	18%	NA	13%
Too high	11%	18%	NA	33%
Too low	41%	31%	NA	23%
Don't know	33%	32%	32%	32%

"Now please tell me, based on your experience or your best estimate, how much you believe staying in a nursing home in your area would cost if you had to pay the entire cost all by yourself. You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer." (Q.4a)

"And again based on your experience or best estimate, how much do you believe staying in an assisted living residence would cost in your area if you had to pay the entire cost all by yourself? You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer." (Q.5a)

"And how much do you think it would cost in your area for a 4-hour home visit from a skilled nurse if you had to pay the entire cost all by yourself?" (Q.6a)

"And again, how much do you think it would cost in your area for a 4-hour home visit from an aide to help with such things as bathing, dressing, and the like, if you had to pay the entire cost all by yourself?" (Q.7a)

Knowledge of Funding Sources

South Carolina residents (45-plus) were also probed further to determine their knowledge of which government benefits programs would help pay for long-term care.

Nursing home care

- Medicare: Over half (58%) incorrectly believe Medicare will pay for a long-term nursing home stay. In reality, Medicare coverage is limited to skilled nursing care for a maximum of 100 days.
- Medicaid: 54% correctly understand that Medicaid, under certain circumstances, will pay for a nursing home stay.
- Medigap or Medicare Supplemental Insurance: About half (49%) are aware that these programs will pay for a nursing home. In reality, Medigap coverage is limited in scope and always ends when Medicare coverage ends. Thus, by definition it does not cover a long-term nursing-home stay.

Assisted living

- Medicare: About half (48%) incorrectly believes Medicare will pay for assisted living residence care, even though it does not cover assisted living.
- Medicaid: The same number (48%) believes Medicaid will defray costs, which it does so long as stringent requirements are met.
- Medigap or Medicare Supplemental Insurance: 45% also incorrectly believe assisted living is covered by Medigap/Medicare Supplemental Insurance—it does not, in any state.

Visits from a skilled nurse

- Medicare: Six in ten (59%) correctly believe Medicare will pay for a skilled nurse home visit. So long as certain requirements are met, Medicare does help pay for this kind of care.
- Medicaid: More than half (55%) say, correctly, that Medicaid will cover such costs.
- Medigap or Medicare Supplemental Insurance: Over half (57%) also believe Medigap/Medicare Supplemental Insurance will pay for a skilled nurse visit.

Visits from a home care aide

- Medicare: More than half (56%) believe Medicare will pay for a visit from a home care aide. It will, but only in cases where such a visit is medically necessary.
- Medicaid: About half (52%) believe Medicaid will cover the costs of a home aide, which is true so long as the beneficiary meets certain stringent criteria, including needing nursing home care. However, the reality is that most states have waiting lists for such services.
- Medigap or Medicare Supplemental Insurance: 49% also believe Medigap/Medicare Supplemental Insurance covers home aide visits, which, in many situations, is correct.

**Knowledge of Funding Sources
(South Carolina)**

Base: Total respondents age 45+

	Monthly Nursing home <u>stay</u> (400) %	Monthly assisted living <u>stay</u> (400) %	4-hour visit by skilled <u>nurse</u> (400) %	4-hour visit by home <u>aide</u> (400) %
<u>Medicare</u>				
Will pay	58	48	59	56
Will not pay	30	37	23	25
Don't know	12	15	18	19
<u>Medicaid</u>				
Will pay	54	48	55	52
Will not pay	25	34	21	25
Don't know	21	19	24	23
<u>Medigap or Medicare supplemental insurance</u>				
Will pay	49	45	57	49
Will not pay	31	34	19	27
Don't know	20	21	24	24

"Thinking of how a long-term care stay in a nursing home might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (15a)

"Thinking of how a long-term care stay in an assisted living residence might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (15b)

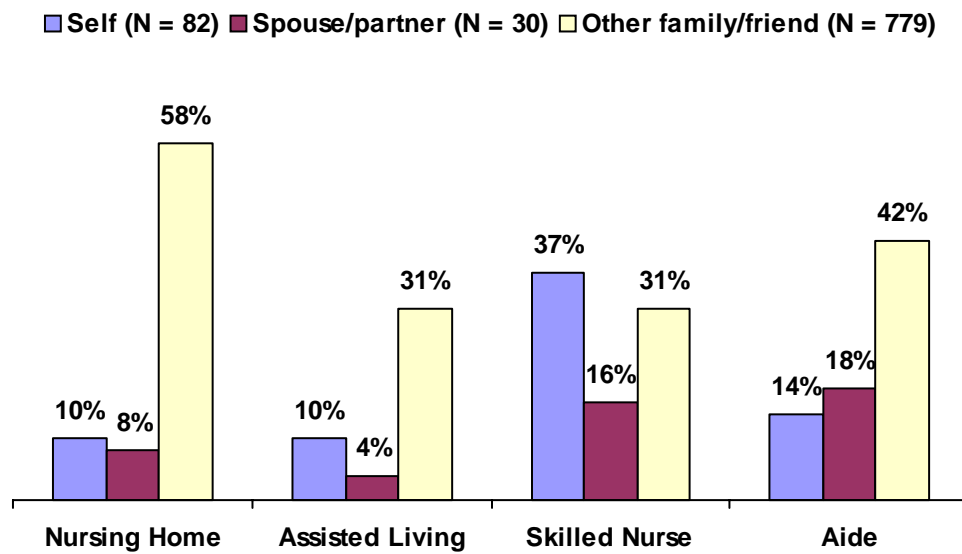
"Thinking of how home visits from a skilled nurse might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (15c)

"Thinking of how home visits from an aide might be paid for, please tell me whether or not you think the following would provide coverage in your state. First..." (15d)

Appendices

Closest Person Who Has Personal Experience With Long-Term Care

Base: Have had long-term care



Qs. 10a-12c

Demographic Characteristics of National Sample

(Unweighted base)	<u>Total %</u> (weighted)	<u>Total N</u> (unweighted)
Total	100%	1,456
<u>Gender</u>		
Male	47	568
Female	53	888
<u>Age</u>		
45-54	40	541
55-64	28	434
65+	33	481
<u>Region</u>		
Northeast	20	278
Midwest	23	433
South	37	471
West	21	274
<u>Ethnicity</u>		
White	81	1198
African-American	7	99
Hispanic	5	58
<u>Annual Household Income</u>		
LT \$10K	6	82
\$10K-LT \$30K	17	231
\$30K-LT \$50K	20	270
\$50K-LT \$75K	15	229
\$75K-LT \$100K	10	148
\$100K+	13	206

Demographic Characteristics of National Sample
(Cont'd.)

(Unweighted base)	<u>Total %</u> (weighted)	<u>Total N</u> (unweighted)
<u>Education</u>		
LT HS Grad	9	81
HS Grad	44	386
Some College/vocational	20	350
College Grad	15	377
Post-graduate	9	253

Key Differences between 42-44 Year Olds and the 45-Plus

Overview

- Americans ages 42-44 say they are less familiar—either very or somewhat—than those ages 45-plus with the long-term care services that are currently available (53% vs. 61%).
 - One in five (21%) Americans ages 45-plus says they are very familiar, while just 12% of those ages 42-44 say the same.
- Three in ten (31%) Americans ages 42-44 have experience with long-term care through grandparents—compared to just 17% of those ages 45-plus.
 - Americans ages 42-44, however, have less experience through friends than those 45-plus (13% vs. 23%).
- Nearly half (48%) of Americans ages 45-plus feel prepared—either very or somewhat—to handle the costs of long-term care. Yet, the majority (61%) of 42-44 year-old Americans say they feel “not very” or “not at all” prepared to handle these costs.
 - Thirty-eight percent of 42-44 year olds feel prepared.

Basic Knowledge of Nursing Home Costs

- Americans ages 42-44 are somewhat more likely than those ages 45-plus to believe a long-term care stay in a nursing home would be covered by the following:
 - Medicare (68% vs. 59%)
 - Medicaid or MediCAL (61% vs. 57%)
 - Medigap or Medicare Supplement (60% vs. 51%).
- Americans ages 42-44 (13%) are less likely than those 45-plus (22%) to believe they would pay for a long-term nursing home stay with Medicare.
- A quarter (25%) of Americans ages 42-44 believe they would pay for such a stay with private insurance, while somewhat fewer (18%) Americans 45-plus say the same.

Basic Knowledge of Assisted Living Costs

- Americans ages 42-44 are less likely than those 45-plus to say they “don’t know” how much an assisted living residence costs (13% vs. 23%).
- Two in five (40%) Americans ages 42-44 base their assisted living cost estimate on “just a hunch”—compared to a quarter (25%) of Americans ages 45-plus.
- Two-thirds (66%) of Americans ages 42-44 believe that Medicare would pay for long-term care in an assisted living facility, while about half (52%) of Americans ages 45-plus assume the same.

Basic Knowledge of the Cost of an In-Home Visit by a Skilled Nurse

- Americans ages 42-44 are less likely than those 45-plus to say they “don’t know” how much an in-home visit by a skilled nurse costs (12% vs. 23%).
 - Yet, they are more likely than Americans ages 45-plus to base their estimate of a four-hour visit from a skilled nurse on “just a hunch” (48% vs. 38%).

Basic Knowledge of the Cost of an In-Home Visit by an Aide

- Nearly six in ten (58%) Americans ages 42-44 over-estimate the cost of a four-hour, in-home visit by an aide—compared to 47% of those ages 45-plus.

LTC AWARENESS STUDY
POSTED QUESTIONNAIRE

All Percentages based on full sample unless otherwise noted:

2006, 42 and older: n=1,641
 2006, 45 and older: n=1,456
 2001: n=1,800

* represents less than 0.5%
 -- represents 0.0%

S1. For classification purposes, please tell me which of the following describe you.
 [READ EACH ITEM. ACCEPT MULTIPLE RESPONSES.]

	2001	2006	2006
	<u>45+</u>	<u>45+</u>	<u>42+</u>
Married.....	66%	70%	71%
Living with a steady partner, but not married.....	3	3	3
Have a steady partner, but don't live with him/her.....	2	1	1
Single without a steady partner.....	7	7	7
Divorced.....	8	8	7
Separated.....	2	1	1
Widowed.....	13	10	9
[DO NOT READ] Refused.....	2	*	*
[DO NOT READ] Don't know.....	*	*	*

S2. [IF NOT MARRIED/LIVING WITH PARTNER IN S1, ASK:] And again for classification purposes, are either of your parents living

Base: Those not married but living with a partner, in S1

	2001	2006	2006
	<u>45+</u>	<u>45+</u>	<u>42+</u>
	(n=739)	(n=530)	(n=570)
Yes	32%	33%	35%
No.....	67	67	65
Refused	1	--	--
Don't know	*	--	--

S3. [IF MARRIED/LIVING WITH PARTNER IN S1, ASK:] And are either your or your spouse's or partner's parents living?

Base: Those married or living with a partner, in S1

	2001 <u>45+</u> (n=1061)	2006 <u>45+</u> (n=926)	2006 <u>42+</u> (n=1071)
Yes	58%	60%	62%
No.....	42	40	37
Refused	--	--	--
Don't know	--	--	--

S4. How many children, if any, do you have, either living with you or out on their own?

	2001 <u>45+</u>	2006 <u>45+</u>	2006 <u>42+</u>
None.....	14%	13%	14%
One.....	13	14	15
Two.....	29	26	27
Three.....	20	22	21
Four.....	10	12	11
Five or more.....	14	12	12
Refused	*	*	*
Don't know	--	--	--

S5. [RECORD RESPONDENT'S GENDER:]

	2001 <u>45+</u>	2006 <u>45+</u>	2006 <u>42+</u>
Male	46%	47%	47%
Female.....	54	53	53

1. Generally speaking, how closely do you follow the health-care issues that face our country in the news and through other sources? Would you say you follow such issues closely, a moderate amount, or not very closely?

	2001	2006	2006
	<u>45+</u>	<u>45+</u>	<u>42+</u>
Closely	39%	43%	42%
Moderate amount	46	42	43
Not very closely	14	15	15
Refused	*	--	--
Don't know	1	*	*

2. I'd like you to think for a moment about long-term care and anything you might know about either through personal experience or something you heard or read. How would you describe long-term care in your own words, as you understand it? There are no right or wrong answers. (OPEN-END; RECORD VERBATIM. PROBE:) Anything else come to mind?

	2001	2006	2006
	<u>45+</u>	<u>45+</u>	<u>42+</u>
<i>RESPONSES GIVEN BY 2% OR MORE IN 2006</i>			
Care given because you are incapable/too ill to care for yourself	18%	14%	14%
Nursing home care	15	14	13
Provides care for the elderly	7	10	10
Expensive	9	9	9
Long-term care is inadequate/needs improvement	6	7	7
Care given by someone other than family member in your home	2	6	6
Good/OK	5	6	5
Insurance that covers long-term care (no mention of nursing home care)	3	5	5
A place/facility you can go to that takes care of your needs	3	5	5
On-going care/care until deceased	4	4	4
It is a necessity/important	3	3	3
Have/had relative/friend in a long-term care facility	3	2	3
Assisted living	2	3	3
Depend on financial status/if you have the money to pay for it ..	2	3	3
Care needed for a long period of time (general)	NA	3	3
Long-term care in a hospital	NA	2	2
The government should cover/help with long-term care	NA	2	2
If possible, care should be given by a family member	NA	2	2
I don't need it/don't want it	NA	2	2
Don't know	8	12	12

3. Based on your experience or anything you might have heard or read, how familiar would you say you are with long-term care services currently available? Are you very familiar, somewhat familiar, not very familiar, or not at all familiar?

	2001	2006	2006
	<u>45+</u>	<u>45+</u>	<u>42+</u>
Very familiar	21%	21%	20%
Somewhat familiar	39	40	40
Not very familiar	25	26	27
Not at all familiar	14	13	13
Refused	*	*	*
Don't know	1	*	*

[3a—VERSION Y]

- 3a. How strongly do you agree with the following statement: “In my opinion, an assisted living facility is just the same as a nursing home.”

Base: Version Y

	2001	2006	2006
	<u>45+</u>	<u>45+</u>	<u>42+</u>
	(n=1027)	(n=755)	(n=848)
Strongly agree	8%	10%	10%
Somewhat agree	24	22	22
Somewhat disagree	25	30	30
Strongly disagree	34	33	34
Refused	*	*	*
Don't know	9	4	3

[INTERVIEWER READ:]

For the purposes of this survey, when I refer to “long-term care” I mean care provided on a regular basis for three months or more for age related or other chronic conditions. I am going to read some examples of long-term care, just so we are talking about the same thing in these next questions.

First, long-term care may mean that someone comes to your home for a few hours each day to help with daily activities or personal care tasks, such as using the telephone, paying bills, shopping, driving, doing housework, preparing meals, bathing, dressing, using the toilet, getting in or out of a bed or chair, walking, or eating.

Long-term care can also mean home visits from a nurse, physical therapist, or some other health professional who provides skilled services such as physical rehabilitation and blood pressure monitoring.

It can also mean living in an assisted living facility where aides are available to help you with some personal care tasks or with medications.

And it can mean living in a nursing home where aides and nurses both take care of you, as do other health professionals who provide skilled services such as physical rehabilitation.

- 4a. Now please tell me, based on your experience or your best estimate, how much you believe staying in a nursing home in your area would cost if you had to pay the entire cost all by yourself. You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer.

	2001	2006	2006
	<u>45+</u>	<u>45+</u>	<u>42+</u>
Median monthly cost	\$2,993	\$3,986	\$3,994

[4b—VERSION X]

4b. And what do you base your estimate on? (READ EACH ITEM. ACCEPT MULTIPLE RESPONSES.) Do you base it on...

Base: Version X

	2001 <u>45+</u> (n=814)	2006 <u>45+</u> (n=701)	2006 <u>42+</u> (n=793)
Personal experience	32%	25%	26%
Newspapers, magazines, radio or television	10	10	10
The Internet	1	1	2
Friends or family	39	34	34
A health-care professional	6	3	3
Insurance company representative or literature	6	5	4
Something you learned through your job	6	6	6
Other source	7	6	5
Just a hunch	19	21	20
[DO NOT READ] Refused	*	*	*
[DO NOT READ] Don't know	1	9	10

5a. And again based on your experience or best estimate, how much do you believe staying in an assisted living residence would cost in your area if you had to pay the entire cost all by yourself? You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer.

	2001 <u>45+</u>	2006 <u>45+</u>	2006 <u>42+</u>
Median monthly cost	\$2,259	\$3,019	\$3,022

[5b—VERSION X]

5b. And what do you base your estimate on? (READ ONLY IF NECESSARY. ACCEPT MULTIPLE RESPONSES.)

Base: Version X

	2001 <u>45+</u> (n=682)	2006 <u>45+</u> (n=701)	2006 <u>42+</u> (n=793)
Personal experience	24%	18%	19%
Newspapers, magazines, radio or television.....	7	7	6
The Internet.....	*	1	1
Friends or family.....	29	24	24
A health-care professional	4	2	2
Insurance company representative or literature.....	3	3	3
Something you learned through your job	3	4	4
Other source.....	8	7	6
Just a hunch.....	32	25	27
[DO NOT READ] Refused.....	--	*	*
[DO NOT READ] Don't know.....	1	18	17

6a. And how much do you think it would cost in your area for a 4 hour home visit from a skilled nurse if you had to pay the entire cost all by yourself?

	2001 <u>45+</u>	2006 <u>45+</u>	2006 <u>42+</u>
Median cost for a visit	\$105	\$150	\$151

[6b—VERSION X]

6b. And what do you base your estimate on? (READ ONLY IF NECESSARY. ACCEPT MULTIPLE RESPONSES.)

Base: Version X

	2001 <u>45+</u> (n=709)	2006 <u>45+</u> (n=701)	2006 <u>42+</u> (n=793)
Personal experience	20%	13%	13%
Newspapers, magazines, radio or television.....	3	3	3
The Internet.....	*	*	1
Friends or family.....	18	14	14
A health-care professional	6	4	5
Insurance company representative or literature.....	2	3	2
Something you learned through your job	4	2	2
Other source.....	6	8	8
Just a hunch.....	47	38	38
[DO NOT READ] Refused.....	*	--	--
[DO NOT READ] Don't know.....	3	20	19

7a. And again, how much do you think it would cost in your area for a 4 hour home visit from an aide to help with such things as bathing, dressing, and the like, if you had to pay the entire cost all by yourself?

	2001 <u>45+</u>	2006 <u>45+</u>	2006 <u>42+</u>
Median cost for a visit	\$78	\$100	\$100

[7b—VERSION X]

7b. And what do you base your estimate on? (READ ONLY IF NECESSARY. ACCEPT MULTIPLE RESPONSES.)

Base: Version X

	2001 <u>45+</u> (n=695)	2006 <u>45+</u> (n=701)	2006 <u>42+</u> (n=793)
Personal experience	20%	13%	13%
Newspapers, magazines, radio or television	4	2	3
The Internet	*	*	*
Friends or family	16	14	15
A health-care professional	4	2	2
Insurance company representative or literature	1	2	2
Something you learned through your job	3	2	2
Other source	6	8	8
Just a hunch	50	40	40
[DO NOT READ] Refused	--	*	*
[DO NOT READ] Don't know	1	19	18

8. Think for a moment about your current financial situation, any insurance you might have, and any other financial resources at your disposal. Hypothetically speaking, how financially prepared do you feel you are if you or a family member who relies on you financially suddenly required long-term care, starting right now and for an indefinite period of time? Do you feel very financially prepared, fairly prepared, not very prepared, or not at all prepared?

	2001 <u>45+</u>	2006 <u>45+</u>	2006 <u>42+</u>
Very prepared	13%	14%	13%
Fairly prepared	35	34	34
Not very prepared	19	22	22
Not at all prepared	27	28	28
(VOL.) Currently receive long-term care .	*	*	*
Refused	2	1	*
Don't know	3	1	1

9. Please tell me whether any close friends or family are currently receiving or at some point in the past received long-term care services for which they have paid at least a portion of the cost. Just as a reminder, when I say long-term care, I mean for three or more months. If an item doesn't apply to you, just let me know. First... (READ EACH ITEM. READ QUESTION STEM ONLY ONCE.)

<i>ROTATED</i>	% Yes, current or past		
	2001 <u>45+</u>	2006 <u>45+</u>	2006 <u>42+</u>
a. A parent or in-law parent	33%	37%	37%
b. (If has spouse or partner, in S1) Your spouse or partner (2001 n=1585; 2006 ages 45+ n=955; 2006 ages 42+ n=1105).....	6	4	4
c. A grandparent.....	17	17	19
d. A friend	24	23	22
e. You	4	5	5

- 10a. (IF RESPONDENT HAS EVER REQUIRED LONG-TERM CARE IN Q.9e, ASK:)
Have you ever... (READ EACH ITEM.)

Base: Has ever required long-term care, in Q9e

<i>ROTATED</i>	% "Yes"		
	2001 <u>45+</u> (n=83)	2006 <u>45+</u> (n=82)	2006 <u>42+</u> (n=88)
a. Been a resident in a nursing home	10%	10%	9%
b. Been a resident in an assisted living residence	14	10	9
c. Received care from a skilled nurse in your own home on a regular basis ..	24	37	38
d. Received in-home care from an aide with personal activities, such as bathing, getting dressed, doing laundry, etc. on a regular basis	18	14	17

[10b—VERSION X]

10b. (ASK FOR EACH “YES” IN Q.10a:) And for how long were you or have you...
(READ EACH THAT APPLIES.)

Percentages not reported due to insufficient base sizes.

- a. Been a resident in a nursing home
- b. Been a resident in an assisted living residence
- c. Received care from a skilled nurse in your own home on a regular basis
- d. Received in-home care from an aide with personal activities, such as bathing, getting dressed, doing laundry, etc. on a regular basis

[10c—VERSION Y]

10c. [ASK FOR EACH “YES” IN Q.10a:] Please tell me the primary way you paid for your . . . :

Percentages not reported due to insufficient base sizes.

- a. Stay in a nursing home
- b. Stay in an assisted living residence
- c. In-home care on a regular basis from a skilled nurse
- d. In-home care on a regular basis from an aide who helps with such things as bathing, dressing, taking medications, and the like

[INTERVIEWER – FOR THE FIRST ITEM, READ ALL RESPONSE OPTIONS.
FOR ADDITIONAL ITEMS, IF ANY, READ ITEMS ONLY IF NECESSARY.]

Medicare

Medicaid or MediCal, the government program that provides health insurance for low-income families

Medigap or Medicare Supplement, that is private insurance that supplements Medicare coverage

Private health or other insurance

Social Security

Your own savings or assets

Your children

Relatives beside your children

Pension, 401K, or other income

Long-term care insurance

Some other government source, such as the Veteran’s Dept. of Defense or

CHAMPUS (SPECIFY:)

Some other source (SPECIFY:)

(DO NOT READ) Refused

(DO NOT READ) Don’t know

11a. (IF RESPONDENT HAS NOT REQUIRED LONG-TERM CARE IN Q.9, BUT SPOUSE/PARTNER HAS, ASK:) Has your spouse or partner ever... (READ EACH ITEM.)

Base: Has not required long-term care in Q.9, but spouse/partner has, in q10a

<i>ROTATED</i>	% Yes		
	2001 45+ (n=80)	2006 45+ (n=30)	2006 42+ (n=34)
a. Been a resident in a nursing home	29%	8%	8%
b. Been a resident in an assisted living residence	12	4	4
c. Received care from a skilled nurse in your own home on a regular basis ..	32	16	15
d. Received in-home care from an aide with personal activities, such as bathing, getting dressed, doing laundry, etc. on a regular basis	40	18	17

[11b—VERSION X]

11b. (ASK FOR EACH “YES” IN Q.11a:) And for how long was or has your spouse or partner... (READ EACH THAT APPLIES.)

Percentages not reported due to insufficient base sizes.

[ROTATE:]

- a. Been a resident in a nursing home
- b. Been a resident in an assisted living residence
- c. Received care from a skilled nurse in your own home on a regular basis
- d. Received in-home care from an aide with personal activities, such as bathing, getting dressed, doing laundry, etc. on a regular basis

[11c—VERSION Y]

11c. (ASK FOR EACH “YES” IN Q.11a:) Please tell me the primary way you paid for [INSERT ATTRIBUTE] for your spouse or partner:

Percentages not reported due to insufficient base sizes.

- a. Stay in a nursing home
- b. Stay in an assisted living residence
- c. In-home care on a regular basis from a skilled nurse
- d. In-home care on a regular basis from an aide who helps with such things as bathing, dressing, taking medications, and the like

[INTERVIEWER – FOR THE FIRST ITEM, READ ALL RESPONSE OPTIONS.
FOR ADDITIONAL ITEMS, IF ANY, READ ITEMS ONLY IF NECESSARY

Medicare

Medicaid or MediCal, the government program that provides health insurance for low-income families

Medigap or Medicare Supplement, that is private insurance that supplements Medicare coverage

Private health or other insurance

Social Security

Your own savings or assets

Your children

Relatives beside your children

Pension, 401K, or other income

Long-term care insurance

Some other government source, such as the Veteran’s Dept. of Defense or CHAMPUS (SPECIFY:)

Some other source (SPECIFY:)

(DO NOT READ) Refused

(DO NOT READ) Don’t know

12a. (IF NEITHER RESPONDENT NOR SPOUSE/PARTNER HAS REQUIRED LONG-TERM CARE IN Q.9, BUT SOMEONE ELSE ON LIST HAS, ASK:) Thinking of the person you know who is closest to you and has received long-term care, has he or she ever... (READ EACH ITEM. READ QUESTION STEM ONLY ONCE.)

Base: Neither Respondent nor spouse has required long-term care in Q9, but someone else has

<i>ROTATED</i>	% Yes		
	2001 <u>45+</u> (n=874)	2006 <u>45+</u> (n=779)	2006 <u>42+</u> (n=868)
a. Been a resident in a nursing home	53%	58%	59%
b. Been a resident in an assisted living residence	30	31	32
c. Received care from a skilled nurse in your own home on a regular basis ..	28	31	33
d. Received in-home care from an aide with personal activities, such as bathing, getting dressed, doing laundry, etc. on a regular basis	44	42	44

[12b—VERSION X]

12b. (ASK FOR EACH “YES” IN Q.12a:) And for how long was or has this person ... (READ EACH THAT APPLIES.)

Base: “Yes” in Q12a, for each item

<i>ROTATED</i>	% Median number months		
	2001 <u>45+</u> (n=262)	2006 <u>45+</u> (n=234)	2006 <u>42+</u> (n=260)
a. Been a resident in a nursing home	23.2	12.0	12.1
b. Been a resident in an assisted living residence	6.1	22.6	24.1
c. Received care from a skilled nurse in your own home on a regular basis ..	6.4	6.5	6.5
d. Received in-home care from an aide with personal activities, such as bathing, getting dressed, doing laundry, etc. on a regular basis	11.5	12.3	12.4

[12c—VERSION Y]

12c. (ASK FOR EACH “YES” IN Q.12a:) Please tell me the primary way you paid for [INSERT ATTRIBUTE] for your close friend or family member:

a. Stay in a nursing home

Base: Close friend or family member (but not respondent or spouse/partner) has stayed in a nursing home, in Q12a

	2001 45+ (n=249)	2006 45+ (n=239)	2006 42+ (n=267)
Medicare	22%	25%	25%
Medicaid or MediCal, the government program that provides health insurance for low-income families	8	8	8
Medigap or Medicare Supplement, that is private insurance that supplements Medicare coverage	1	1	1
Private health or other insurance	6	12	12
Social Security	12	7	8
Your own savings or assets.....	17	18	17
Your children	1	*	*
Relatives beside your children.....	3	2	3
Pension, 401K, or other income.....	2	1	1
Long-term care insurance	2	2	2
Veterans	1	--	--
Some other government source, such as the Veteran’s Dept. of Defense or CHAMPUS (SPECIFY:):.....	--	1	1
State aid/welfare/public aid/social services	NA	*	*
Retirement.....	NA	*	*
None/Didn’t pay	NA	1	1
Some other source (SPECIFY:):.....	2	2	2
(DO NOT READ) Refused.....	5	1	1
(DO NOT READ) Don’t know	19	18	19

b. Stay in an assisted living residence

Base: Close friend or family member (but not respondent or spouse/partner) has stayed in assisted living residence, in Q12a

	2001 45+ (n=138)	2006 45+ (n=118)	2006 42+ (n=138)
Medicare	20%	14%	13%
Medicaid or MediCal, the government program that provides health insurance for low-income families	6	3	3
Medigap or Medicare Supplement, that is private insurance that supplements Medicare coverage	1	--	--
Private health or other insurance	8	14	17
Social Security	11	6	6
Your own savings or assets	22	28	26
Your children	--	--	--
Relatives beside your children	3	2	2
Pension, 401K, or other income	3	1	1
Long-term care insurance	1	--	--
Veterans	3	--	--
Some other government source, such as the Veteran's Dept. of Defense or CHAMPUS (SPECIFY):	--	--	--
None/Didn't pay	NA	4	4
Some other source (SPECIFY):	1	5	4
(DO NOT READ) Refused	5	2	2
(DO NOT READ) Don't know	16	22	23

c. In-home care on a regular basis from a skilled nurse

Base: Close friend or family member (but not respondent or spouse/partner) has received in-home care on a regular basis from a skilled nurse, in Q12a

	2001 <u>45+</u> (n=131)	2006 <u>45+</u> (n=127)	2006 <u>42+</u> (n=141)
Medicare	33%	30%	28%
Medicaid or MediCal, the government program that provides health insurance for low-income families	9	9	11
Medigap or Medicare Supplement, that is private insurance that supplements Medicare coverage	*	1	1
Private health or other insurance	11	15	16
Social Security	3	6	6
Your own savings or assets	14	16	16
Your children	1	--	--
Relatives beside your children	2	1	1
Pension, 401K, or other income	5	2	2
Long-term care insurance	4	*	*
Veterans	1	--	--
Some other government source, such as the Veteran's Dept. of Defense or CHAMPUS (SPECIFY):	--	1	1
None/Didn't pay	NA	1	1
Some other source (SPECIFY):	3	--	*
(DO NOT READ) Refused	2	1	*
(DO NOT READ) Don't know	13	17	19

- d. In-home care on a regular basis from an aide who helps with such things as bathing, dressing, taking medications, and the like

Base: Close friend or family member has received in-home care on a regular basis from an aide who helps with such things as bathing, dressing, taking medications, and the like, in Q12a

	2001 45+ (n=216)	2006 45+ (n=146)	2006 45+ (n=169)
Medicare	29%	23%	22%
Medicaid or MediCal, the government program that provides health insurance for low-income families	10	11	11
Medigap or Medicare Supplement, that is private insurance that supplements Medicare coverage	2	1	1
Private health or other insurance	10	8	9
Social Security	6	6	5
Your own savings or assets.....	16	24	24
Your children	1	--	--
Relatives beside your children.....	1	1	1
Pension, 401K, or other income.....	3	2	2
Long-term care insurance	1	2	2
Some other government source, such as the Veteran's Dept. of Defense or CHAMPUS (SPECIFY:)	--	3	2
None/Didn't pay	NA	1	*
Some other source (SPECIFY:)	3	2	2
(DO NOT READ) Refused.....	2	*	*
(DO NOT READ) Don't know	15	16	18

[14—ASK ONLY IF, IN Q.9, ANSWERED “NO,” “DOESN’T APPLY,” “DON’T KNOW,” OR “REFUSED” ON ALL ITEMS A-E]

14. For each of the following types of long-term care, please tell me the primary way you think you would pay for it if you or a family member who relies on you financially should ever need it. First... (FOR FIRST ITEM, READ EACH ITEM. FOR LATER ITEMS, READ ONLY AS NECESSARY) ACCEPT ONLY ONE RESPONSE.)

a. A stay in a nursing home

Base: Did not indicate, in Q9, that anyone had received long-term care services

	2001 45+ (n=662)	2006 45+ (n=565)	2006 42+ (n=651)
Medicare	25%	22%	21%
Medicaid or MediCal, the government program that provides health insurance for low-income families	6	6	5
Medigap or Medicare Supplement, that is private insurance that supplements Medicare coverage	3	2	1
Private health or other insurance	16	18	20
Social Security	5	8	8
Your own savings or assets.....	11	12	12
Your children	1	*	*
Relatives beside your children.....	*	--	--
Pension, 401K, or other income.....	1	1	1
Long-term care insurance	4	5	4
Veterans	1	--	--
CHAMPUS	*	--	--
State aid/Welfare/Public aid/Social Services.....	NA	2	2
Some other government source, such as the Veteran’s Dept. of Defense or CHAMPUS (SPECIFY:):.....	*	2	2
None/Did not pay	NA	*	*
Some other source (SPECIFY:):.....	2	1	2
(DO NOT READ) Refused.....	2	1	1
(DO NOT READ) Don’t know.....	24	20	21

b. A stay in an assisted living residence

Base: Did not indicate, in Q9, that anyone had received long-term care services

	2001 45+ (n=662)	2006 45+ (n=565)	2006 42+ (n=651)
Medicare	21%	16%	16%
Medicaid or MediCal, the government program that provides health insurance for low-income families	6	5	5
Medigap or Medicare Supplement, that is private insurance that supplements Medicare coverage	2	1	1
Private health or other insurance	15	15	16
Social Security	5	10	9
Your own savings or assets.....	15	15	16
Your children	1	1	1
Relatives beside your children.....	*	1	1
Pension, 401K, or other income.....	2	1	2
Long-term care insurance	3	3	3
Veterans	2	--	--
CHAMPUS	*	--	--
Defense Department.....	*	--	--
State aid/Welfare/Public aid/Social Services.....	NA	1	1
Some other government source, such as the Veteran's Dept. of Defense or CHAMPUS (SPECIFY:)	*	1	1
Retirement.....	NA	*	*
None/Didn't pay	NA	1	1
Some other source (SPECIFY:)	1	2	2
(DO NOT READ) Refused.....	2	2	2
(DO NOT READ) Don't know.....	27	24	24

c. In-home care on a regular basis from a skilled nurse

Base: Did not indicate, in Q9, that anyone had received long-term care services

	2001 <u>45+</u> (n=662)	2006 <u>45+</u> (n=565)	2006 <u>42+</u> (n=651)
Medicare	23%	19%	18%
Medicaid or MediCal, the government program that provides health insurance for low-income families	6	6	5
Medigap or Medicare Supplement, that is private insurance that supplements Medicare coverage	3	1	1
Private health or other insurance	19	21	22
Social Security	3	4	4
Your own savings or assets.....	12	15	17
Your children	1	2	2
Relatives beside your children.....	1	1	1
Pension, 401K, or other income.....	2	1	1
Long-term care insurance	3	3	3
Veterans	1	--	--
CHAMPUS	*	--	--
Defense Department.....	*	--	--
State aid/Welfare/Public aid/Social Services.....	NA	2	2
Some other government source, such as the Veteran's Dept. of Defense or CHAMPUS (SPECIFY:).....	*	1	1
Retirement.....	NA	*	*
None/Didn't pay	NA	*	*
Some other source (SPECIFY:).....	1	1	1
(DO NOT READ) Refused.....	1	1	1
(DO NOT READ) Don't know	23	22	21

- d. In-home care on a regular basis from an aide who helps with such things as bathing, dressing, taking medications, and the like

Base: Did not indicate, in Q9, that anyone had received long-term care services

	2001 <u>45+</u> (n=662)	2006 <u>45+</u> (n=565)	2006 <u>42+</u> (n=651)
Medicare	22%	20%	19%
Medicaid or MediCal, the government program that provides health insurance for low-income families	5	5	5
Medigap or Medicare Supplement, that is private insurance that supplements Medicare coverage	3	1	1
Private health or other insurance	18	22	22
Social Security	3	3	3
Your own savings or assets.....	13	15	16
Your children	1	1	1
Relatives beside your children.....	*	1	1
Pension, 401K, or other income.....	1	*	1
Long-term care insurance	3	3	3
Veterans	1	--	--
CHAMPUS	*	--	--
Defense Department.....	*	--	--
State aid/Welfare/Public aid/Social Services.....	NA	2	1
Some other government source, such as the Veteran's Dept. of Defense or CHAMPUS (SPECIFY):.....	--	1	1
Retirement.....	NA	*	*
None/Didn't pay	NA	*	*
Some other source (SPECIFY):.....	2	*	1
(DO NOT READ) Refused.....	2	1	1
(DO NOT READ) Don't know	24	24	23

15a. Thinking of how a long-term care stay in a nursing home might be paid for, please tell me whether or not you think the following would provide coverage in your state. First... [READ EACH ITEM. REPEAT QUESTION STEM ONLY IF NECESSARY.]

<i>ROTATED</i>	Percent “Yes”		
	2001	2006	2006
	<u>45+</u>	<u>45+</u>	<u>42+</u>
a. Medicare	55%	59%	59%
b. Medicaid or MediCal, the government program that provides health insurance for low-income families.....	51	57	57
c. Medigap or Medicare Supplement, that is private insurance that supplements Medicare coverage	41	51	51

15b. And thinking of how a long-term care stay in an assisted living residence might be paid for, please tell me whether or not you think the following would provide coverage in your state. First... [READ EACH ITEM. REPEAT QUESTION STEM ONLY IF NECESSARY.]m

<i>ROTATED</i>	Percent “Yes”		
	2001	2006	2006
	<u>45+</u>	<u>45+</u>	<u>42+</u>
a. Medicare	41%	52%	52%
c. Medigap or Medicare Supplement, that is private insurance that supplements Medicare coverage	37	48	48

15c. And thinking of how home visits from a skilled nurse might be paid for, please tell me whether or not you think the following would provide coverage in your state. First... [READ EACH ITEM. REPEAT QUESTION STEM ONLY IF NECESSARY.]

<i>ROTATED</i>	Percent “Yes”		
	2001	2006	2006
	<u>45+</u>	<u>45+</u>	<u>42+</u>
a. Medicare	57%	66%	65%
c. Medigap or Medicare Supplement, that is private insurance that supplements Medicare coverage	49	57	57

15d. And thinking of how home visits from an aide to help with such things as bathing, dressing, taking medications, and the like might be paid for, please tell me whether or not you think the following would provide coverage in your state. First... [READ EACH ITEM. REPEAT QUESTION STEM ONLY IF NECESSARY.]

<i>ROTATED</i>	Percent "Yes"		
	2001	2006	2006
	<u>45+</u>	<u>45+</u>	<u>42+</u>
a. Medicare	52%	60%	59%
c. Medigap or Medicare Supplement, that is private insurance that supplements Medicare coverage	43	52	52

16. Have you purchased insurance that covers long-term care expenses, through work, through a private policy, or by some other means? If you're not sure, just let me know.

	2001	2006	2006
	<u>45+</u>	<u>45+</u>	<u>42+</u>
Yes, have insurance	31%	29%	29%
No, don't have insurance	60	61	60
Refused	1	10	10
Don't know	8	*	*

19. Generally speaking, would you say you are the type of person who always plans ahead for things, usually plans ahead, sometimes plans ahead, rarely plans ahead, or never plans ahead?

	2001	2006	2006
	<u>45+</u>	<u>45+</u>	<u>42+</u>
Always plans ahead	19%	19%	18%
Usually plans ahead	38	37	37
Sometimes plans ahead	27	29	29
Rarely plans ahead	8	9	9
Never plans ahead	5	5	5
Refused	1	--	*
Don't know	2	1	1

20. Earlier we defined what we mean by long-term care services and we have spent several minutes talking about them. At this point, how familiar would you say you are with long-term care services current available—Very familiar, somewhat familiar, not very familiar, or not at all familiar?

	2001	2006	2006
	<u>45+</u>	<u>45+</u>	<u>42+</u>
Very familiar.....	13%	14%	14%
Somewhat familiar.....	45	48	48
Not very familiar.....	23	24	24
Not at all familiar.....	16	13	13
Refused.....	1	--	--
Don't know.....	1	1	1

DEMOGRAPHICS:

Now, I have some final questions for statistical purposes...

D1. How old are you? [RECORD AGE:] _____

	2001	2006	2006
	<u>45+</u>	<u>45+</u>	<u>42+</u>
42-44 years.....	--	--	8%
45-49	17%	19	17
50-59	32	37	33
60-69	21	21	19
70-79	16	16	15
80 and older	9	7	6
Refused	4	--	3
Don't know	1	--	--

D2. What was the last level of education you completed? [DO NOT READ.]

	2001	2006	2006
	<u>45+</u>	<u>45+</u>	<u>42+</u>
Less than high school.....	15%	9%	8%
High school graduate	37	44	43
Post high-school vocational training	2	5	4
Some college.....	17	16	16
College graduate	17	15	15
Some post-graduate work	3	2	2
Post-graduate degree.....	6	9	9
Refused	3	*	1
Don't know	*	1	1

D3. Are you currently...(READ EACH ITEM)?

	2001	2006	2006
	<u>45+</u>	<u>45+</u>	<u>42+</u>
Employed full-time	40%	40%	41%
Employed part-time	8	8	9
Unemployed	9	11	12
Retired	40	39	36
Refused	2	*	1
Don't know	1	1	1

D4. Would you say you...(READ EACH ITEM)?

	2001	2006	2006
	<u>45+</u>	<u>45+</u>	<u>42+</u>
Live in an urban area	23%	20%	20%
Live in a suburban area.....	34	36	36
Live in a rural area	37	39	40
(DO NOT READ) Refused.....	2	*	*
(DO NOT READ) Don't know.....	4	4	4

D5. [IF HAVE KIDS IN S4, ASK:] And how many children age 18 or younger, if any, do you have living at home with you now?
 [RECORD # OF CHILDREN:] _____

Base: Have kids, in S4

	2001	2006	2006
	<u>45+</u>	<u>45+</u>	<u>42+</u>
	(n=1,513)	(n=1,234)	(n=1,399)
None.....	81%	76%	73%
One.....	9	13	14
Two.....	6	7	9
Three.....	1	2	3
Four.....	*	*	1
Five or more.....	1	*	*
Refused.....	1	--	*
Don't know.....	*	*	*

D6. [IF HAVE KIDS IN S4, ASK:] Do you have any adult children living within an hour of your current residence?

Base: Have kids, in S4

	2001	2006	2006
	<u>45+</u>	<u>45+</u>	<u>42+</u>
	(n=1,513)	(n=1,243)	(n=1,399)
Yes.....	68%	68%	65%
No.....	30	32	35
Refused.....	2	--	*
Don't know.....	--	*	*

D7. [IF HAVE KIDS IN S4, ASK:] Do you have any grandchildren?

Base: Have kids, in S4

	2001	2006	2006
	<u>45+</u>	<u>45+</u>	<u>42+</u>
	(n=1,513)	(n=1,243)	(n=1,399)
Yes	72%	69%	66%
No.....	26	31	34
Refused	2	--	--
Don't know	--	*	*

D8. Do you consider yourself Hispanic, Spanish, or Latino?

	2001	2006	2006
	<u>45+</u>	<u>45+</u>	<u>42+</u>
Yes	5%	5%	5%
No.....	92	94	93
Refused	3	1	1
Don't know	*	1	1

D9. What do you consider to be your racial background? [READ ITEMS IF NECESSARY.] [PROGRAMMER: ACCEPT ONLY ONE ANSWER]

	2001	2006	2006
	<u>45+</u>	<u>45+</u>	<u>42+</u>
White/Caucasian	79%	81%	81%
Black/African American	7	7	7
Asian	1	1	1
Pacific Islander	*	*	*
Native American/Alaskan.....	3	2	1
(VOL.) Hispanic	2	--	--
Other (specify)	1	7	7
(DO NOT READ) Refused	5	2	2
(DO NOT READ) Don't know	1	*	*

D10. Compared to people your age, would you say your health is excellent, very good, good, fair, or poor?

	2001	2006	2006
	<u>45+</u>	<u>45+</u>	<u>42+</u>
Excellent	20%	22%	22%
Very good.....	30	30	31
Good.....	27	27	27
Fair	14	14	14
Poor	6	5	5
Refused	2	*	*
Don't know	1	*	*

D11. I am going to read a list of income ranges. Please stop me when I reach the category that contains your household's total year 2005 annual pre-tax household income, including wages, dividends and any other income. Please remember that your name will not in any way be associated with your response. [READ EACH ITEM; STOP WHEN REACH ITEM THAT CONTAINS RESPONDENT'S INCOME.]

	2001	2006	2006
	<u>45+</u>	<u>45+</u>	<u>42+</u>
Less than \$10,000	7%	7%	6%
\$10,000 to less than \$20,000	9	9	8
\$20,000 to less than \$30,000	12	8	8
\$30,000 to less than \$40,000	11	11	11
\$40,000 to less than \$50,000	10	9	9
\$50,000 to less than \$75,000	13	15	15
\$75,000 to less than \$100,000	6	9	10
\$100,000 to less than \$150,000	4	8	8
\$150,000 to less than \$200,000	1	3	3
\$200,000 or more	1	2	2
[DO NOT READ] Refused.....	19	17	17
[DO NOT READ] Don't know..	7	3	2

D12. How many telephone numbers are there in this household where YOU can be reached? Please do not include cell phones or lines that are used ONLY for a computer or modem, or those that are used ONLY by some other household member. [DO NOT READ.]

	2001	2006	2006
	<u>45+</u>	<u>45+</u>	<u>42+</u>
One line.....	90%	91%	91%
Two lines.....	5	5	5
Three lines.....	1	1	1
Four lines	*	*	*
Five lines.....	*	*	*
More than 5 lines	8	--	*
Refused	4	2	2
Don't know	5	*	*

D13. At the beginning of the survey, I mentioned that it is being conducted for a major organization. This organization is AARP and they would welcome the opportunity to talk more in depth with some of the people taking this survey. No one will try to sell you anything. Your participation would be completely voluntary. Would you be willing to talk to someone from AARP?

[READ ONLY IF ASKED ABOUT CONFIDENTIALITY:]

Please remember that today's survey is being conducted by Roper. All answers you provided today will be held strictly confidential by Roper, and will not even be seen by anyone from AARP who would call you, if you consent.

	2001	2006	2006
	<u>45+</u>	<u>45+</u>	<u>42+</u>
Yes	34%	31%	31%
No.....	66	69	69

Region (From Sample)

	2001	2006	2006
	<u>45+</u>	<u>45+</u>	<u>42+</u>
Northeast.....	20%	20%	20%
Midwest.....	23	23	23
South	36	36	36
West	21	21	21

[READ SIGN-OFF:]

Those are all of my questions. Thanks very much for your time and participation—it is greatly appreciated.

STATE LTC AWARENESS STUDY
POSTED QUESTIONNAIRE

All Percentages based on full sample of persons 45 and older, unless otherwise noted:

California (n=400)
Florida (n=400)
Ohio (n=400)
Pennsylvania (n=400)
South Carolina (n=400)

-- represents 0

* represents less than 0.5%

S1. For classification purposes, please tell me which of the following describe you. [READ EACH ITEM. ACCEPT MULTIPLE RESPONSES.]

	<u>California</u>	<u>Florida</u>	<u>Ohio</u>	<u>Pennsylvania</u> <u>a</u>	<u>S. Carolina</u>
Married	61%	63%	67%	69%	65%
Living with a steady partner, but not married	6	3	1	2	2
Have a steady partner, but don't live with him/her.....	1	1	1	1	3
Single without a steady partner ...	11	7	6	7	7
Divorced	9	10	8	5	8
Separated.....	1	1	1	*	2
Widowed.....	12	14	15	15	13
[DO NOT READ] Refused.....	1	*	*	*	*
[DO NOT READ] Don't know	--	--	--	*	*

S2. [IF NOT MARRIED/LIVING WITH PARTNER IN S1, ASK:] And again for classification purposes, are either of your parents living

Base: Not married and not living with spouse

	<u>California</u>	<u>Florida</u>	<u>Ohio</u>	<u>Pennsylvania</u> ^a	<u>S. Carolina</u>
	(n=168)	(n=164)	(n=174)	(n=155)	(n=158)
Yes.....	39%	36%	22%	26%	33%
No	60	64	78	74	67
Refused.....	--	--	--	--	--
Don't know	--	--	--	--	--

S3. [IF MARRIED/LIVING WITH PARTNER IN S1, ASK:] And are either your or your spouse's or partner's parents living?

Base: Married or living with spouse

	<u>California</u>	<u>Florida</u>	<u>Ohio</u>	<u>Pennsylvania</u> ^a	<u>S. Carolina</u>
	(n=232)	(n=236)	(n=226)	(n=245)	(n=242)
Yes.....	68%	50%	56%	61%	53%
No	32	50	44	39	47
Refused.....	--	--	--	--	--
Don't know	--	--	--	--	--

S4. How many children, if any, do you have, either living with you or out on their own?

	<u>California</u>	<u>Florida</u>	<u>Ohio</u>	<u>Pennsylvania</u> ^a	<u>S. Carolina</u>
None	20%	12%	14%	14%	15%
One.....	18	12	11	14	13
Two	24	31	27	36	30
Three.....	15	21	22	16	18
Four.....	12	12	11	11	11
Five or more.....	10	11	14	10	13
Refused.....	--	1	--	--	--
Don't know	--	--	--	--	*

S5. [RECORD RESPONDENT'S GENDER:]

	<u>California</u>	<u>Florida</u>	<u>Ohio</u>	<u>Pennsylvania</u>	<u>S. Carolina</u>
Male	47%	46%	44%	45%	45%
Female	53	54	56	55	55

[No questions 1, 2, or 3]

[INTERVIEWER READ:]

These first questions are about long-term care. For the purposes of this survey, when I refer to “long-term care” I mean care provided on a regular basis for three months or more for age related or other chronic conditions. I am going to read some examples of long-term care, just so we are talking about the same thing in these next questions.

First, long-term care may mean that someone comes to your home for a few hours each day to help with daily activities or personal care tasks, such as using the telephone, paying bills, shopping, driving, doing housework, preparing meals, bathing, dressing, using the toilet, getting in or out of a bed or chair, walking, or eating.

Long-term care can also mean home visits from a nurse, physical therapist, or some other health professional who provides skilled services such as physical rehabilitation and blood pressure monitoring.

It can also mean living in an assisted living facility where aides are available to help you with some personal care tasks or with medications.

And it can mean living in a nursing home where aides and nurses both take care of you, as do other health professionals who provide skilled services such as physical rehabilitation.

4. Now please tell me, based on your experience or your best estimate, how much you believe staying in a nursing home in your area would cost if you had to pay the entire cost all by yourself. You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer.

Record daily, monthly or yearly basis and then amount

	<u>California</u>	<u>Florida</u>	<u>Ohio</u>	<u>Pennsylvania</u> <u>a</u>	<u>S. Carolina</u>
Median monthly cost.....	\$3,882	\$3,733	\$3,919	\$3,896	\$3,004

5. And again based on your experience or best estimate, how much do you believe staying in an assisted living residence would cost in your area if you had to pay the entire cost all by yourself? You can give me your estimate on a daily, monthly, or yearly basis, whichever you prefer.

Record daily, monthly or yearly basis and then amount

	<u>California</u>	<u>Florida</u>	<u>Ohio</u>	<u>Pennsylvania</u> <u>a</u>	<u>S. Carolina</u>
Median monthly cost.....	\$3,065	\$2,990	\$2,959	\$2,844	\$2,473

6. And how much do you think it would cost in your area for a 4 hour home visit from a skilled nurse if you had to pay the entire cost all by yourself?

Record amount

	<u>California</u>	<u>Florida</u>	<u>Ohio</u>	<u>Pennsylvania</u> <u>a</u>	<u>S. Carolina</u>
Median cost.....	\$189	\$173	\$151	\$163	\$151

7. And again, how much do you think it would cost in your area for a 4 hour home visit from an aide to help with such things as bathing, dressing, and the like, if you had to pay the entire cost all by yourself?

	<u>California</u>	<u>Florida</u>	<u>Ohio</u>	<u>Pennsylvania</u> <u>a</u>	<u>S. Carolina</u>
Median cost.....	\$105	\$107	\$94	\$104	\$85

[No Q 8]

9. Please tell me whether any close friends or family are currently receiving or at some point in the past received long-term care services for which they have paid at least a portion of the cost. If an item doesn't apply to you, just let me know. First...

	<u>California</u>	<u>Florida</u>	<u>Ohio</u>	<u>Pennsylvania</u> ^a	<u>S. Carolina</u>
a. A parent or in-law parent					
Yes, current	8%	7%	8%	7%	7%
Yes, past	15	17	23	19	17
No	72	70	63	67	69
Doesn't apply	5	5	6	6	7
Refused.....	--	--	--	--	--
Don't know.....	*	1	--	1	*
b. Your spouse or partner (If has one in S1)					
	(n=239)	(n=241)	(n=234)	(n=249)	(n=251)
Yes, current	4%	8%	1%	2%	2%
Yes, past	3	3	3	3	3
No	88	82	92	86	89
Doesn't apply	4	6	4	8	5
Refused.....	--	--	--	--	--
Don't know.....	*	--	*	*	*
c. A grandparent					
Yes, current	3%	2%	1%	3%	3%
Yes, past	12	9	12	10	9
No	78	77	78	77	77
Doesn't apply	7	10	8	9	10
Refused.....	--	--	--	--	--
Don't know.....	1	1	*	1	1
d. A friend					
Yes, current	7%	10%	8%	8%	7%
Yes, past	9	6	10	9	11
No	79	76	76	76	74
Doesn't apply	5	7	6	7	6
Refused.....	--	--	--	*	--
Don't know.....	*	1	1	1	2
e. You					
Yes, current	4%	6%	3%	2%	4%
Yes, past	3	3	3	5	4
No	88	85	89	85	84
Doesn't apply	4	6	6	7	7
Refused.....	--	--	--	--	--
Don't know.....	*	*	--	*	1

[No Q 10 - 14]

15a. Thinking of how a long-term care stay in a nursing home might be paid for, please tell me whether or not you think the following would provide coverage in your state. First...
[ITEMS ROTATED:]

	% "Yes"				
	<u>California</u>	<u>Florida</u>	<u>Ohio</u>	<u>Pennsylvania</u> <u>a</u>	<u>S. Carolina</u>
a. Medicare	55%	54%	63%	55%	58%
b1. [IN CALIFORNIA ONLY:] Medical, the government program that provides health insurance for low-income families.....	46	NA	NA	NA	NA
b2. [IN OTHER STATES ONLY:] Medicaid, the government program that provides health insurance.....	NA	53	60	51	54
c. Medigap or Medicare supplemental insurance; that is, private insurance that supplements Medicare coverage	45	49	55	52	49

15b. And thinking of how a long-term care stay in an assisted living residence might be paid for, please tell me whether or not you think the following would provide coverage in your state. First...

	% "Yes"				
	<u>California</u>	<u>Florida</u>	<u>Ohio</u>	<u>Pennsylvania</u> <u>a</u>	<u>S. Carolina</u>
a. Medicare	45%	42%	51%	46%	48%
b1. [IN CALIFORNIA ONLY:] Medical, the government program that provides health insurance for low-income families.....	40	NA	NA	NA	NA
b2. [IN OTHER STATES ONLY:] Medicaid, the government program that provides health insurance.....	NA	47	47	44	48
c. Medigap or Medicare supplemental insurance; that is, private insurance that supplements Medicare coverage	45	42	45	46	45

15c. And thinking of how home visits from a skilled nurse might be paid for, please tell me whether or not you think the following would provide coverage in your state. First...

	% "Yes"				
	<u>California</u>	<u>Florida</u>	<u>Ohio</u>	<u>Pennsylvania</u> <u>a</u>	<u>S. Carolina</u>
a. Medicare	61%	60%	63%	62%	59%
b1. [IN CALIFORNIA ONLY:] Medical, the government program that provides health insurance for low-income families.....	50	NA	NA	NA	NA
b2. [IN OTHER STATES ONLY:] Medicaid, the government program that provides health insurance.....	NA	54	59	57	55
c. Medigap or Medicare supplemental insurance; that is, private insurance that supplements Medicare coverage	55	56	57	58	57

15d. And thinking of how home visits from an aide to help with such things as bathing, dressing, taking medications, and the like might be paid for, please tell me whether or not you think the following would provide coverage in your state. First...

	% "Yes"				
	<u>California</u>	<u>Florida</u>	<u>Ohio</u>	<u>Pennsylvania</u> <u>a</u>	<u>S. Carolina</u>
a. Medicare	54%	59%	57%	58%	56%
b1. [IN CALIFORNIA ONLY:] Medical, the government program that provides health insurance for low-income families.....	45	NA	NA	NA	NA
b2. [IN OTHER STATES ONLY:] Medicaid, the government program that provides health insurance.....	NA	54	55	54	52
c. Medigap or Medicare supplemental insurance; that is, private insurance that supplements Medicare coverage	53	58	52	56	49

16. Have you purchased insurance that covers long-term care expenses, through work, through a private policy, or by some other means? If you're not sure, just let me know.

	<u>California</u>	<u>Florida</u>	<u>Ohio</u>	<u>Pennsylvania</u>	<u>S. Carolina</u>
Yes, have insurance	28%	32%	31%	30%	33%
No, don't have insurance	69	65	65	67	64
Refused.....	*	1	1	*	*
Don't know	2	2	3	3	3

Now, I have some final questions for statistical purposes...

D1. How old are you?
 [RECORD AGE:] _____

	<u>California</u>	<u>Florida</u>	<u>Ohio</u>	<u>Pennsylvania</u> a	<u>S. Carolina</u>
45-49 years	24%	15%	16%	16%	16%
50-59	26	25	33	33	29
60-69	25	26	20	23	26
70-79	12	16	16	17	16
80 and older	10	12	9	8	7
Refused.....	4	6	6	3	5

D2. What was the last level of education you completed? [DO NOT READ.]

	<u>California</u>	<u>Florida</u>	<u>Ohio</u>	<u>Pennsylvania</u> a	<u>S. Carolina</u>
Less than high school	10%	9%	9%	14%	17%
High school graduate	33	41	46	48	38
Post high-school vocational training	6	6	6	5	6
Some college	18	16	15	10	15
College graduate	21	16	14	12	14
Some post-graduate work.....	3	2	1	3	2
Post-graduate degree.....	7	6	6	7	6
[DO NOT READ] Refused	2	4	3	2	2
[DO NOT READ] Don't know	1	--	*	*	1

D3. Are you currently...(READ EACH ITEM)?

	<u>California</u>	<u>Florida</u>	<u>Ohio</u>	<u>Pennsylvania</u> a	<u>S. Carolina</u>
Employed full-time	38%	29%	27%	33%	31%
Employed part-time	10	7	10	10	6
Unemployed	12	11	14	12	15

Retired.....	39	50	46	44	45
[DO NOT READ] Refused	1	3	2	1	1
[DO NOT READ] Don't know.....	*	--	--	--	1

D4. Would you say you...(READ EACH ITEM)?

	<u>California</u>	<u>Florida</u>	<u>Ohio</u>	<u>Pennsylvania</u> <u>a</u>	<u>S. Carolina</u>
Live in an urban area	36%	31%	22%	18%	18%
Live in a suburban area	38	40	41	36	36
Live in a rural area	22	23	32	44	42
[DO NOT READ] Refused	1	4	3	1	2
[DO NOT READ] Don't know.....	3	2	2	*	2

D5. [IF HAVE KIDS IN S4, ASK:] And how many children age 18 or younger, if any, do you have living at home with you now?
[RECORD # OF CHILDREN:] _____

Base: Have children, in S4

	<u>California</u> (n=321)	<u>Florida</u> (n=335)	<u>Ohio</u> (n=344)	<u>Pennsylvania</u> <u>a</u> (n=334)	<u>S. Carolina</u> (n=338)
None	74%	78%	74%	77%	75%
One.....	12	11	9	10	10
Two	8	4	5	6	6
Three.....	3	1	2	1	3
Four.....	*	1	1	1	*
Five or more.....	*	*	1	*	1
Refused.....	1	4	3	1	1
Don't know	--	--	*	--	--

D6. [IF HAVE KIDS IN S4, ASK:] Do you have any adult children living within an hour of your current residence?

Base: Have children, in S4

	<u>California</u>	<u>Florida</u>	<u>Ohio</u>	<u>Pennsylvania</u> <u>a</u>	<u>S. Carolina</u>
	(n=321)	(n=335)	(n=344)	(n=334)	(n=338)
Yes.....	58%	51%	63%	69%	57%
No.....	42	45	34	29	41
Refused.....	1	4	3	3	2
Don't know	--	--	*	--	--

D7. [IF HAVE KIDS IN S4, ASK:] Do you have any grandchildren?

Base: Have children, in S4

	<u>California</u>	<u>Florida</u>	<u>Ohio</u>	<u>Pennsylvania</u> <u>a</u>	<u>S. Carolina</u>
	(n=321)	(n=335)	(n=344)	(n=334)	(n=338)
Yes.....	63%	72%	69%	69%	71%
No.....	36	24	29	28	27
Refused.....	1	4	2	2	2
Don't know	--	--	1	--	--

D8. Do you consider yourself Hispanic, Spanish, or Latino?

	<u>California</u>	<u>Florida</u>	<u>Ohio</u>	<u>Pennsylvania</u> <u>a</u>	<u>S. Carolina</u>
Yes.....	16%	5%	2%	2%	3%
No.....	82	91	96	97	95
Refused.....	1	4	2	1	2
Don't know	*	--	--	--	*

D9. What do you consider to be your racial background? [READ ITEMS IF NECESSARY.]
 [PROGRAMMER: ACCEPT ONLY ONE ANSWER]

	<u>California</u>	<u>Florida</u>	<u>Ohio</u>	<u>Pennsylvania</u> <u>a</u>	<u>S. Carolina</u>
White/Caucasian	69%	77%	85%	87%	70%
Black /African American.....	6	10	7	5	23
Asian	3	1	1	1	--
Pacific Islander.....	*	--	--	--	--
Native American/Alaskan	4	2	*	*	1
Other (specify)	15	5	5	4	3
[DO NOT READ] Refused	3%	4	3	3	2
[DO NOT READ] Don't know.....	*	1	*	--	*

D10. Compared to people your age, would you say your health is excellent, very good, good, fair, or poor?

	<u>California</u>	<u>Florida</u>	<u>Ohio</u>	<u>Pennsylvania</u> <u>a</u>	<u>S. Carolina</u>
Excellent	24%	21%	21%	18%	19%
Very good.....	32	23	27	31	24
Good	30	30	30	32	30
Fair	9	15	13	14	16
Poor.....	4	8	5	4	8
Refused.....	1	3	2	2	2
Don't know	1	*	1	--	1

D11. I am going to read a list of income ranges. Please stop me when I reach the category that contains your household's total year 2005 annual pre-tax household income, including wages, dividends and any other income. Please remember that your name will not in any way be associated with your response. [READ EACH ITEM; STOP WHEN REACH ITEM THAT CONTAINS RESPONDENT'S INCOME.]

	<u>California</u>	<u>Florida</u>	<u>Ohio</u>	<u>Pennsylvania</u>	<u>S. Carolina</u>
Less than \$10,000	7%	7%	9%	7%	13%
\$10,000 to less than \$20,000.....	12	11	11	11	11
\$20,000 to less than \$30,000.....	9	13	11	17	12
\$30,000 to less than \$40,000.....	10	8	14	10	10
\$40,000 to less than \$50,000.....	12	8	10	8	8
\$50,000 to less than \$75,000.....	16	14	14	9	12
\$75,000 to less than \$100,000.....	7	6	7	6	6
\$100,000 to less than \$150,000.....	5	3	3	4	3
\$150,000 to less than \$200,000.....	3	1	1	3	1
\$200,000 or more.....	2	1	1	1	2
[DO NOT READ] Refused	11	22	15	16	16
[DO NOT READ] Don't know	6	7	5	8	8

D12. How many telephone numbers are there in this household where YOU can be reached? Please do not include cell phones or lines that are used ONLY for a computer or modem, or those that are used ONLY by some other household member. [DO NOT READ.]

	<u>California</u>	<u>Florida</u>	<u>Ohio</u>	<u>Pennsylvania</u> <u>a</u>	<u>S. Carolina</u>
One line	89%	84%	89%	89%	88%
Two lines	7	6	4	6	6
Three lines.....	1	3	2	1	2
Four lines.....	1	1	*	1	*
Five lines	--	--	*	--	*
More than 5 lines.....	--	*	--	--	*
Refused.....	2	4	3	3	3
Don't know	--	1	1	*	*

[READ SIGN-OFF:]

Those are all of my questions. Thanks very much for your time and participation—it is greatly appreciated.