

OLDER CALIFORNIANS' LONG-TERM CARE EXPERIENCES AND POLICY PREFERENCES

Since 2014, The Associated Press-NORC Center for Public Affairs Research, with funding from The SCAN Foundation, has been tracking the attitudes and perceptions of California residents age 40 and older on key long-term care issues. The results provide new insights for California policymakers at a time when the state is preparing for the long-term care needs of its large, and growing, older population.¹ With the costs of long-term care services for the average American ranging from \$91,000 to \$182,000, providing and financing long-term care services will remain an important public policy issue for decades to come.²

This new report takes a close look at older Californians' awareness of, and support for, California's Paid Family Leave Program, an initiative that provides partial payment replacement for workers who take time off to care for a sick family member. While the program is popular among Californians age 40 and older, a significant minority would not feel comfortable using its benefits, citing fear of losing their job and needing their full pay as major reasons why they wouldn't take advantage of the program.

The poll also continues to track how Californians age 40 and older compare to residents in the rest of the United States in their support of various policies to help Americans prepare for the costs of their own long-term care and the costs of providing care to a family member or friend, their preferences for their own long-term care needs, and how they are preparing for the financial



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Three Things You Should Know from The AP-NORC Center's 2016 Long-Term Care Poll Among Californians age 40 and older:

- 1) More than 3 in 4 support programs that offset the cost of providing ongoing living assistance, such as tax breaks for providers and paid family leave.
- 2) Four in 10 say they are confident they will have the resources to pay for any ongoing care they may need, similar to older Americans in the rest of the U.S.
- 3) Three-quarters say they would prefer to receive any necessary living assistance services in the comfort of their own homes.

¹ The population age 65 and older in California is expected to increase from 15 percent of the total population in 2020 to 20 percent of the total population by 2030.

² Tumlinson, A., Juring, M., and Alkema, G. 2016. *Side-By-Side Review of Long-Term Care Financing Policy Recommendations*. Long Beach, CA: SCAN Foundation.

burden of care, with an eye toward the role long-term care insurance could play in that equation.

The 2016 study conducted interviews with a nationally representative sample of 1,698 adults age 40 and older, including an oversample of 526 California residents and 400 Hispanics. Key findings are summarized below:

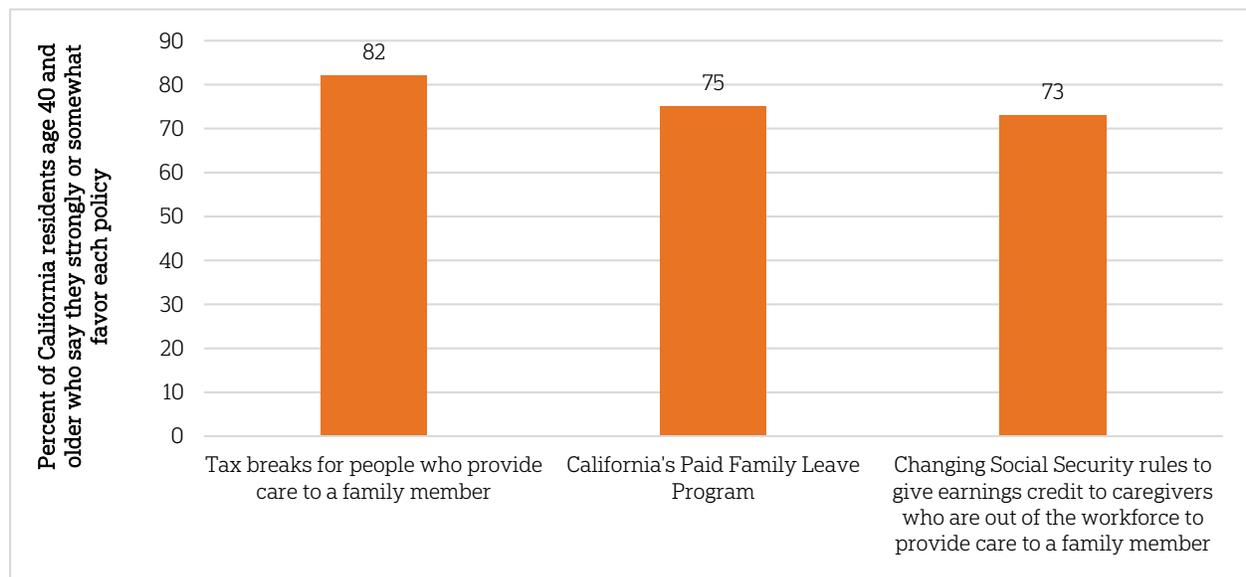
- There is broad support among older Californians for policy measures designed to reduce the financial costs of providing ongoing living assistance services to family members. For example, 82 percent say they favor a proposal that would give tax breaks to people providing care to a family member.
- About one-third of older Californians who are not currently providing ongoing living assistance believe they will be responsible for providing care to a family member in the next five years, and many are not particularly confident in their own ability to provide that care. Just 38 percent say they are extremely or very prepared, 30 percent say they are somewhat prepared, and 31 percent say they are not too or not at all prepared.
- There is also broad support for several policy measures designed to reduce the financial costs of receiving long-term care services. For example, 74 percent of Californians age 40 and older say they favor a proposal that would provide tax breaks to incentivize saving for long-term care services, but far fewer, just 28 percent, say they would favor requiring individuals to purchase private long-term care insurance.
- Most older Californians (75 percent) would prefer that they receive any necessary ongoing care in their own homes. Far fewer (32 percent), however, would prefer that their family member or close friends receive care in that family member or friend's own home. Thirty-three percent would prefer for the care to be provided to their loved one in the respondent's own home.
- More Californians age 40 and older say they expect to rely on government programs like Medicare or Social Security to fund their long-term care needs than expect to rely on their personal savings or the resources of a family member.

LARGE MAJORITIES SUPPORT ADDITIONAL PROGRAMS TO ADDRESS THE COST OF PROVIDING CARE TO A FRIEND OR LOVED ONE.

Most Californians age 40 and older support a number of measures to offset the cost of providing long-term care to family members or friends. Eight in 10 say they would favor tax breaks for people who provide care to a family member. Another 7 in 10 say they would favor a change in Social Security rules that would give earnings credit to caregivers who have taken time out of the workforce to provide care to a family member. These numbers mirror those for residents of the rest of the United States.

California's Paid Family Leave Program, which allows residents to take up to six weeks off of work with a percentage of their pay so that they can care for a family member with a serious health condition, enjoys broad support among the 55 percent of Californians age 40 and older who have heard of the program, as well as three-quarters of all Californians age 40 and older once the program is described.

Measures to ease the burden of providing long-term living assistance receive wide support among older Californians.



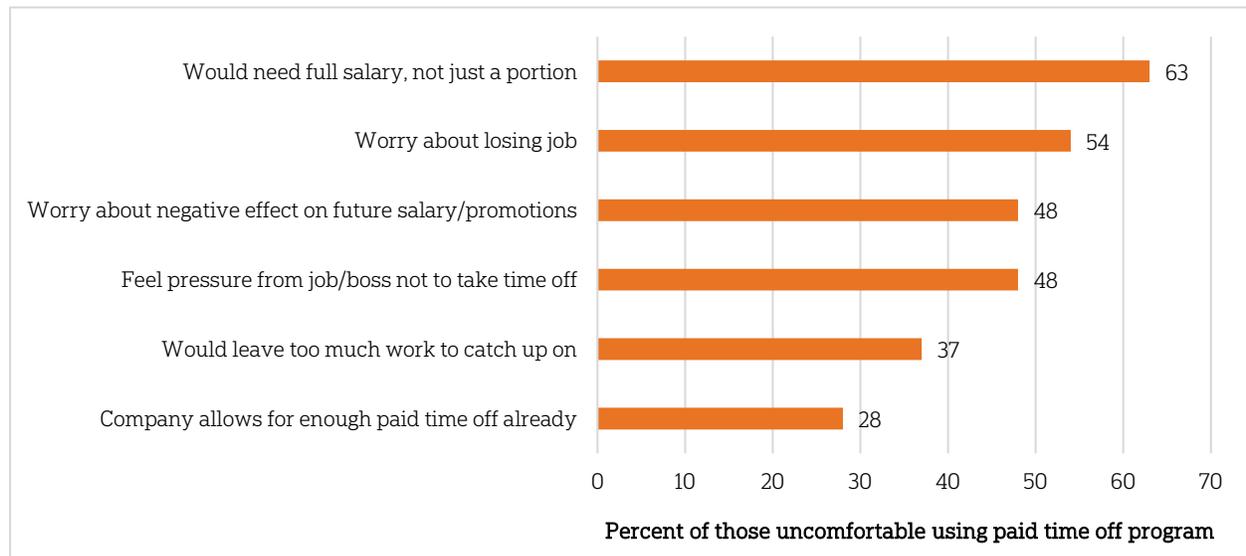
Questions: To help Americans prepare for the costs of providing ongoing living assistance, would you favor, oppose, or neither favor nor oppose...?

As you may know, some states, including California, allow residents to take up to four to six weeks off of work with pay in order to take care of a family member with a serious health condition. This family member can be a child, parent, spouse, or domestic partner, or in some states a grandparent, grandchild, sibling, or parent-in-law. Benefits are paid for by employee payroll deductions. The benefit is typically a portion of weekly salary. Would you favor, oppose, or neither favor nor oppose this program?

Sixty-three percent of Californians age 40 and older who are working and not self-employed say they would feel comfortable asking their employer for time off work under the Paid Family Leave Program if they personally needed to provide care for a family member, 20 percent say they would feel somewhat comfortable, and 12 percent say they would not be comfortable asking for time off under this program. Needing to receive their full salary and worrying about losing their job are most often cited as major reasons why those who say they would be somewhat, not too, or not at all comfortable taking leave under this program feel this way.³

³ For further detail on attitudes toward California's Paid Family Leave Program, see AP-NORC Center for Public Affairs Research. 2016. *Paid Family Leave in California. Awareness, Support, and Barriers to Use*. Chicago, IL: AP-NORC Center. <http://www.longtermcarepoll.org/PDFs/LTC%202016/CA%202016%20Paid%20Family%20Leave.pdf>

Needing their full salary and fear of losing their job top the list of concerns about using paid leave benefits in California.



Question: Please tell me if each of the following is a major reason, a minor reason, or not a reason at all that you might feel uncomfortable asking your employer for time off work under this program. How about...?

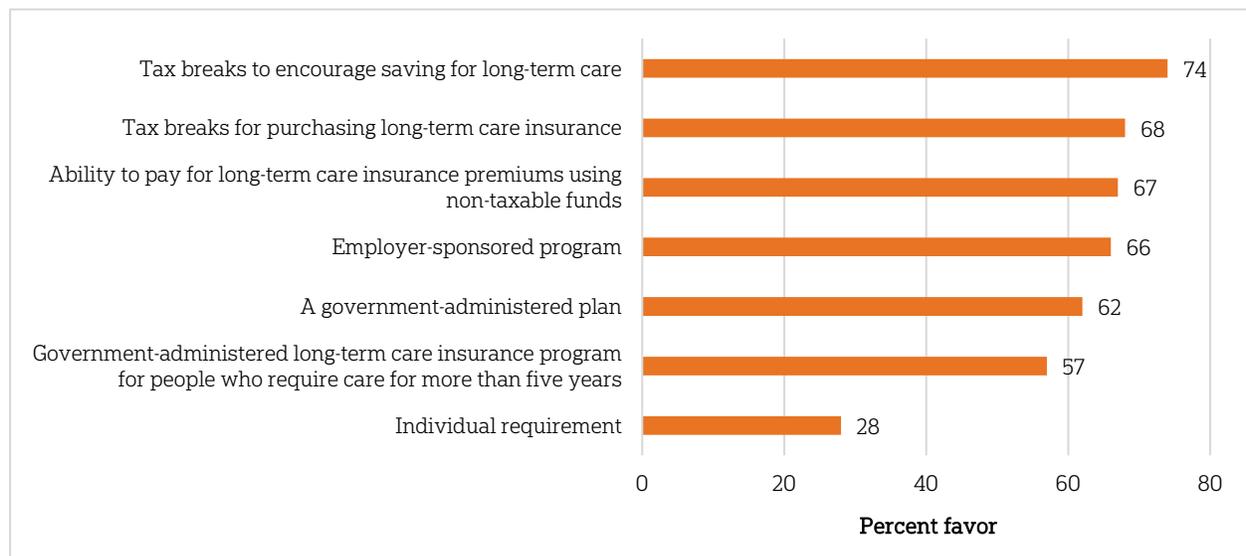
OLDER CALIFORNIANS FAVOR MANY PROGRAMS AND POLICIES TO HELP AMERICANS PAY FOR LONG-TERM CARE EXPENSES.

When it comes to helping Americans offset the cost of long-term care, several proposed policies enjoy widespread support among Californians age 40 and older, mirroring the trends in support throughout the rest of the United States. Three in four say they favor tax breaks to encourage saving for ongoing living assistance expenses. Roughly two-thirds express support for tax breaks for consumers who purchase long-term care insurance (68 percent), the ability for individuals to use non-taxable funds to pay for long-term care insurance premiums (67 percent), and the ability for individuals to purchase portable long-term care insurance through their employer (66 percent). And 57 percent say they would favor a government-administered long-term care insurance program for those who require more than five years of care, which is a longer period of time than is typically covered by private long-term care insurance.

Older Californians differ from Americans living in the rest of the country in their support for a proposed government-administered long-term care insurance program that would be similar to Medicare. Sixty-two percent of Californians age 40 and older say they would favor such a program, compared with 51 percent of Americans age 40 and older living outside of California.

The only policy that a majority of Californians and non-Californians age 40 and older do not support is a requirement that individuals purchase private long-term care insurance. Just 28 percent say they would favor such a mandate, similar to the 25 percent of older Americans outside of California who say the same.

Older Californians express widespread support for policies that provide tax incentives to ease the financial burden of long-term care expenses.

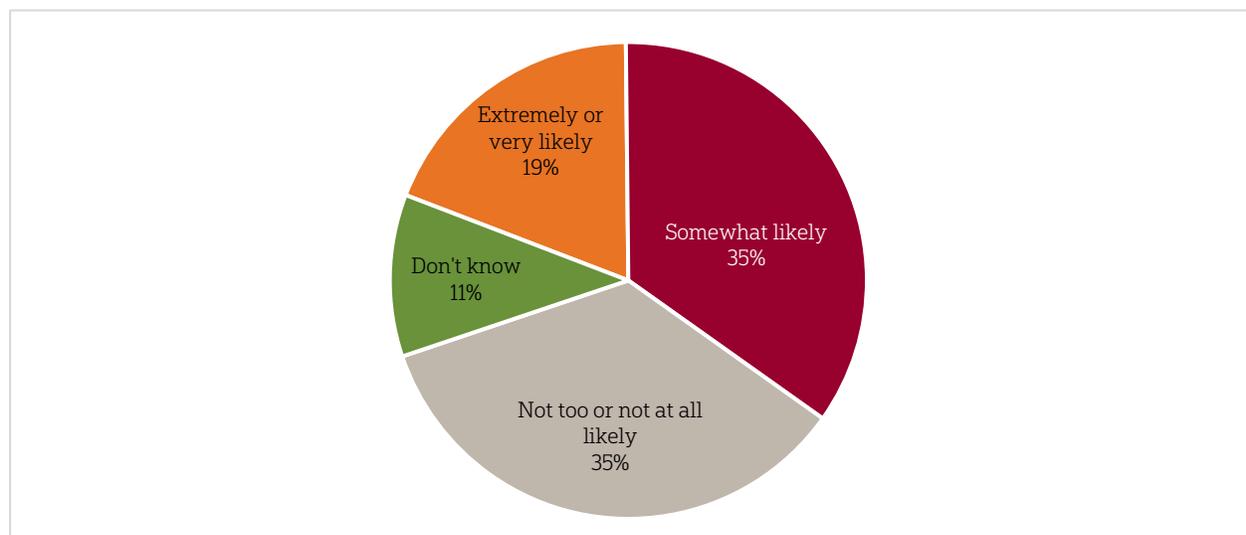


Question: To help Americans prepare for the costs of ongoing living assistance, sometimes referred to as long-term care, would you favor, oppose, or neither favor nor oppose...?

MOST OLDER CALIFORNIANS SAY THEY WOULD PREFER TO RECEIVE ONGOING LIVING ASSISTANCE IN THEIR OWN HOME.

Fewer than 1 in 10 Californians age 40 and older (7 percent) are currently personally receiving ongoing living assistance, though another 54 percent anticipate that it is at least somewhat likely that they will need this type of care in the future.

Over half of Californians age 40 and older who are not currently receiving living assistance anticipate needing care as they age.



Question: How likely do you think it is that you will personally require ongoing living assistance some day?

Ongoing living assistance can be provided in a multitude of settings, and older Californians express similar preferences for location of care to those of older Americans outside of California. In the event that ongoing living assistance is needed, three-quarters of Californians age 40 and older say they would prefer to receive this type of care in their own home. Another 14 percent say they would prefer to receive this care in a senior community. Fewer than 5 percent say their preference would be to receive assistance in their friend or family member's home (4 percent) or in a nursing home (4 percent).

Fifty-nine percent of those who are not currently receiving any type of ongoing living assistance say it is extremely or very likely that, in the event that they need this type of care, they would be able to receive it in their preferred location, 26 percent say it would be somewhat likely, and 9 percent say it is not too likely or not likely at all. Older Californians' confidence that they will be able to receive care in their preferred location is about the same whether their preference is to receive care at home, in a senior community, in a family member's home, or in a nursing home.

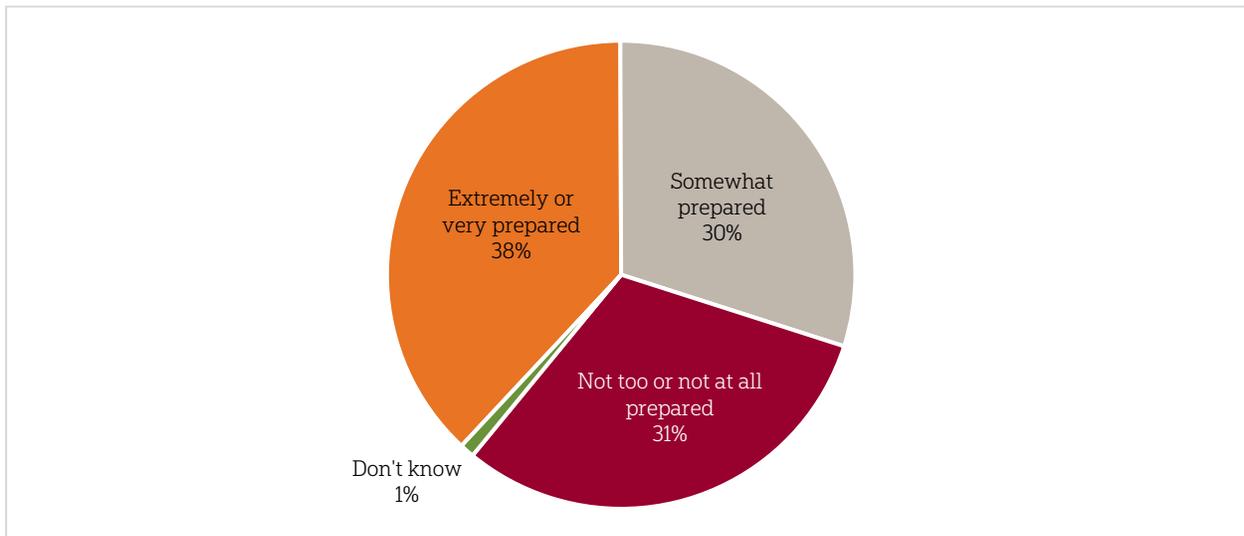
Of those Californians age 40 and older who are currently receiving ongoing living assistance or who have received ongoing living assistance in the past, 83 percent are getting care in their own home, 9 percent are getting care in a senior community, 5 percent are getting care in a nursing home, and 3 percent are getting care in a friend or family member's home.

In the event that ongoing living assistance is necessary, 40 percent of those who would prefer to receive assistance in a home setting—either their own home or in a friend or family member's home—say their spouse or partner would be the first choice for providing care. One in 5 say they would prefer that care be provided by a professional home health care aide, and 17 percent say they would prefer that their children provide care. Fewer would like another relative (9 percent) or a friend (3 percent) to provide them with ongoing living assistance.

MANY OLDER CALIFORNIANS EXPECT A FAMILY MEMBER OR FRIEND TO NEED ONGOING LIVING ASSISTANCE, AND ABOUT A THIRD WOULD PREFER THAT FAMILY MEMBER OR FRIEND TO RECEIVE THAT CARE AT HOME.

Nearly 2 in 10 Californians (17 percent) age 40 and older say they are currently providing ongoing living assistance to a family member or close friend on a regular basis. Of those not currently providing care, nearly half (48 percent) expect that an aging family member or close friend will need ongoing living assistance in the next five years, including a third who expect to be personally responsible for providing that care. Those who say they will be responsible for providing ongoing living assistance are not particularly confident in their own ability to provide care. Just 38 percent say they are extremely or very prepared, 30 percent say they are somewhat prepared, and 31 percent say they are not too or not at all prepared.

Older Californians who anticipate that they will someday need to provide care to a loved one are not particularly confident they are prepared to do so.



Question: Do you, personally, feel extremely prepared, very prepared, somewhat prepared, not too prepared, or not at all prepared to provide ongoing living assistance to that aging family member or friend?

While an overwhelming majority of Californians age 40 and older would prefer to receive any needed care for themselves in their own home, in the event that an aging family member or close friend needed ongoing living assistance, they are split on where they would prefer their loved one to receive this assistance. One-third say they would prefer that their loved one receive care in their own home, and another third say they would prefer the care to be given in that aging family member or close friend’s home. Fewer say they would prefer that their loved one receive this assistance in a senior community (13 percent), a nursing home (4 percent), or another friend or family member’s home (3 percent).

Older Californians are split in how confident they are that their aging family member or close friend will receive care in their preferred location. Of those who are not currently providing any type of ongoing living assistance to a loved one, 54 percent say it is extremely or very likely that their loved one would be able to receive it in their preferred location, 30 percent say it would be somewhat likely, and 9 percent say it is not too likely or not likely at all.

Of those Californians age 40 and older who are currently providing ongoing living assistance to a family member or close friend, 55 percent say they are giving this care in their own home and 25 percent say they are giving this care in their aging family member or friend’s home. Fewer say they are providing this care in another friend or family member’s home (12 percent), a nursing home (4 percent), or a senior community (2 percent).

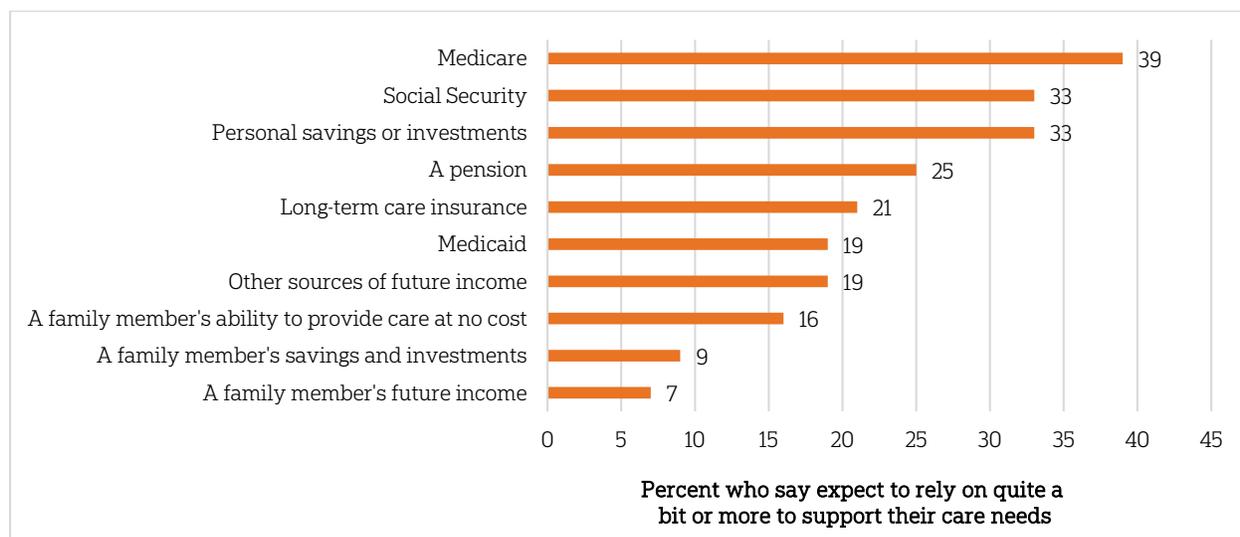
OLDER CALIFORNIANS EXPRESS SIMILAR LEVELS OF CONFIDENCE AS AMERICANS OVERALL IN THEIR FINANCIAL PREPAREDNESS FOR LONG-TERM CARE.

California residents age 40 and older, like those living in the rest of the United States, do not feel well prepared for the financial burden long-term care may bring. Four in 10 say they are very or extremely confident that they will have the financial resources to pay for any ongoing living assistance they may

need as they age, 3 in 10 percent are somewhat confident, and 27 percent are not too or not at all confident. Just one-third say they have set aside money to pay for ongoing living assistance expenses, including nursing home care, senior community living, or at-home care from a health care aide.

To pay for any ongoing living assistance that may be needed as they age, many older Californians expect that they will rely on government programs like Medicare and Social Security to offset these costs, even though these programs generally do not cover the costs associated with long-term care services. Thirty-nine percent say they will rely completely or quite a bit on Medicare, and 33 percent say they will rely on Social Security. Personal savings or investments are an expected source to support living assistance needs for 33 percent of older Californians. A quarter plan to rely on a pension. Equal numbers say they will rely on other sources of future income as say they will rely on Medicaid (19 percent). Fewer will rely on the help of a family member, whether it be their ability to provide care at no cost (16 percent), their savings and investments (9 percent), or their future income (7 percent).

Medicare tops the list of sources Californians age 40 and older intend to rely on to support any care they may need as they age.



Question: Thinking about your current/possible needs for ongoing living assistance, how much do you think you will rely on each of the following sources to support any care you need as you get older? How about...?

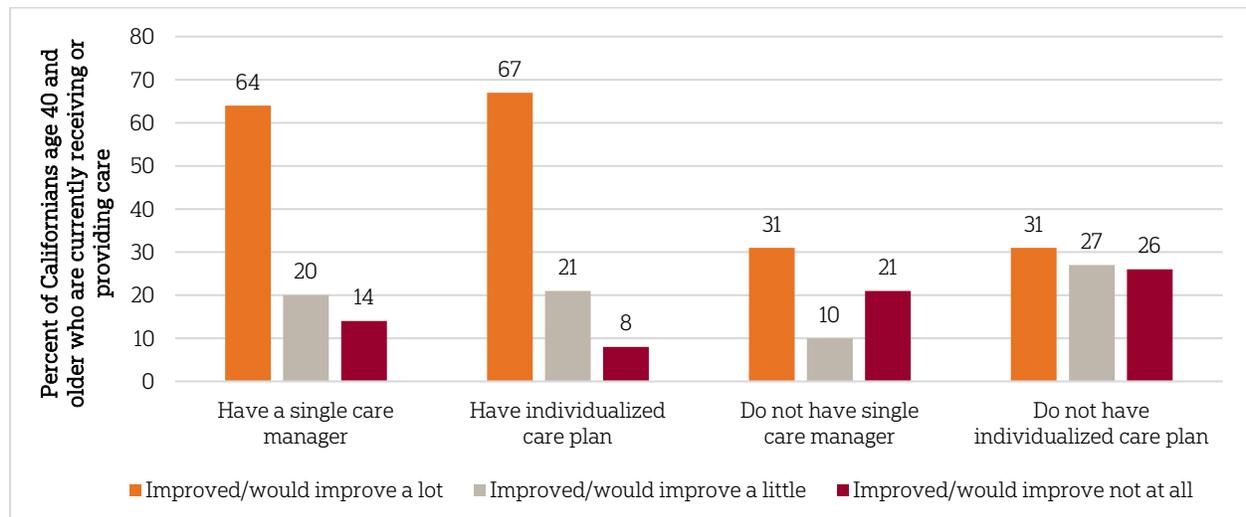
CALIFORNIANS AGE 40 AND OLDER THINK PERSON-CENTERED CARE HAS HELPED IMPROVE THE TREATMENT THEY RECEIVE.

A majority of Californians age 40 and older who are currently receiving or are providing a loved one with ongoing living assistance say this care has incorporated elements of person-centered care. Sixty percent say there is a single care manager who serves as a point of contact and can coordinate all aspects of care, of whom 64 percent say having a care manager has improved their care a lot. Among those who say there is not a single care manager who coordinates care, 31 percent say having one would improve their care a lot.

Similarly, 61 percent of older Californians currently experiencing ongoing living assistance say there is an individual care plan designed to take into account the care recipient's personal goals and preferences, of whom 67 percent say having a care plan has improved their care a lot. Among those

who say there is not an individualized care plan, 31 percent say having one would improve their care a lot.

Californians age 40 and older who do not have a single care manager or an individualized care plan have mixed feelings about the value of these person-centered care practices.



Questions: Do you feel that having a single care manager who serves as a point of contact and can coordinate all aspects of care has improved your/the care of the person you provide ongoing living assistance to a lot, a little, or not at all? Do you feel that having a single care manager who serves as a point of contact and can coordinate all aspects of care would improve your/the care of the person you provide ongoing living assistance to a lot, a little, or not at all? Do you feel that having an individualized care plan designed to take into account your/his or her personal goals and preferences has improved your/the care of the person you provide ongoing living assistance to a lot, a little, or not at all? Do you feel that having an individualized care plan designed to take into account your/his or her personal goals and preferences would improve your/the care of the person you provide ongoing living assistance to a lot, a little, or not at all?

CONTINUING TRENDS FROM 2015

As in prior years of the poll, Californians age 40 and older have not done much planning for their own long-term care needs and their concerns about aging generally mirror those of older Americans in the rest of the country.

- Similar to the previous year and to the rest of the country, just over half of Californians age 40 and older say they have done only a little or no planning at all for their own long-term care needs.
- Californians age 40 and older are slightly less likely than those living in the rest of the country to say they have discussed with their families their preferences for the kinds of ongoing living assistance they do and do not want to receive (40 percent vs. 47 percent). For various other actions, however, older Californians say they have done them at similar rates to other older Americans.
 - 60 percent of Californians age 40 and older say they have discussed their preferences for funeral arrangements with someone they trust.
 - 45 percent say they have created a legal document such as a living will or advance treatment directive.
 - 33 percent have set aside money to pay for ongoing living assistance expenses.
 - 29 percent have modified their home to make it easier to live in as they age.

- 26 percent have looked for information about long-term care insurance.
 - 25 percent have looked for information about aging issues and ongoing living assistance.
 - 11 percent have moved or made plans to move in with a family member or friend.
 - 10 percent have moved or made plans to move to a community or facility designed for older adults.
- Fewer Californians age 40 and older than those living outside of California say leaving debts to their family causes them a great deal or quite a bit of concern (23 percent vs. 30 percent). For a variety of other potential aging issues, older Californians express similar levels of concern.
- 47 percent say losing their memory or other mental abilities causes them a great deal or quite a bit of concern.
 - 43 percent say losing their independence and having to rely on others causes them a great deal or quite a bit of concern.
 - 35 percent say being able to pay for any care or help they might need as they grow older causes them a great deal or quite a bit of concern.
 - 34 percent say having to leave their home and move into a nursing home causes them a great deal or quite a bit of concern.
 - 31 percent say being a burden on their family causes them a great deal or quite a bit of concern.
 - 30 percent say not planning enough for the care they might need when they get older causes them a great deal or quite a bit of concern.
 - 27 percent say being alone without family or friends around them causes them a great deal or quite a bit of concern.

ABOUT THE STUDY

Survey Methodology

This study, funded by The SCAN Foundation, was conducted by The Associated Press-NORC Center for Public Affairs Research. Interviews were conducted by Interviewing Services of America between the dates of February 18 and April 9, 2016. Staff from NORC at the University of Chicago, The Associated Press, and The SCAN Foundation collaborated on all aspects of the study.

This survey of the 50 states and the District of Columbia was conducted via telephone with 1,698 adults age 40 and older. The sample included 1,117 respondents on landlines and 581 respondents on cell phones. The sample also included an oversample of Californians 40 years and older. The sample includes 526 residents of California age 40 and older. In addition, the sample included an oversample of Hispanics 40 years and older. The sample includes 400 Hispanics age 40 and older.

Respondents on landline phones were selected randomly within households. For households with two eligible adults age 40 and older, one respondent was selected randomly by the computer-assisted telephone interviewing system. For households with three adults or more age 40 and older, the respondent who most recently celebrated a birthday at the time of the call was selected. If the selected respondent was not available at the time of the call, interviewers were trained to set up a time to call

back to speak with that respondent. Interviews were conducted in both English and Spanish, depending on respondent preference. All interviews were completed by professional interviewers who were carefully trained on the specific survey for this study.

The random digit dial sample, including the California oversample, was provided by a third-party vendor, Scientific Telephone Samples. The final response rate for the overall sample was 37 percent, based on the American Association of Public Opinion Research Response Rate 3 Method. Additionally, the final response rate for the California sample was 40 percent, and the final response rate for the Hispanic sample was 15 percent.

The sampling frame utilizes the standard dual telephone frames (landline and cell), with an oversample of numbers from the state of California, and a supplemental sample of both landline and cell numbers targeting households with Hispanic adults. The targeted sample was provided by Scientific Telephone Samples and Marketing Systems Group and was pulled from a number of different commercial consumer databases and demographic data.

Sampling weights were calculated to adjust for sample design aspects (such as unequal probabilities of within household selection) and for nonresponse bias arising from differential response rates across various demographic groups. Poststratification variables included age, sex, race, region, education, and landline/cell phone use. The weighted data, which thus reflect the U.S. population, were used for all analyses. The overall margin of sampling error was +/- 3.4 percentage points, adjusted for design effect resulting from the complex sample design. The California sample's margin of sampling error was +/- 5.5 percentage points, and the Hispanic sample's margin of sampling error was +/- 6.7 percentage points, both also adjusted for design effect resulting from the complex sample design.

All analyses were conducted using STATA (version 14), which allows for adjustment of standard errors for complex sample designs. All differences reported between subgroups of the U.S. population are at the 95 percent level of statistical significance, meaning that there is only a 5 percent (or less) probability that the observed differences could be attributed to chance variation in sampling. Additionally, bivariate differences between subgroups are only reported when they also remain robust in a multivariate model controlling for other demographic, political, and socioeconomic covariates.

A comprehensive listing of all study questions, complete with tabulations of top-level results for each question, is available on The AP-NORC Center for Public Affairs Research long-term care website: www.longtermcarepoll.org.

CONTRIBUTING RESEARCHERS

From NORC at the University of Chicago

Jennifer Benz
Emily Alvarez
Jennifer Titus
Dan Malato
Alejandra Cancino
Trevor Tompson
Wei Zeng
Jason Rajan

From The Associated Press

Emily Swanson

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- NORC at the University of Chicago is one of the oldest and most respected, independent research institutions in the world.

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The complete topline data are available at www.longtermcarepoll.org.