



The Associated Press-NORC
Center for Public Affairs Research

LONG-TERM CARE IN AMERICA: AMERICANS WANT TO AGE AT HOME

In the wake of a pandemic that was especially devastating for nursing homes, the vast majority of Americans want to age at home and want government action to help them do so, according to a new study from The Associated Press-NORC Center for Public Affairs Research.

Even as concerns about the safety of nursing homes decline as more and more COVID-19 vaccines are administered, 88% of Americans would prefer to receive any ongoing living assistance they need as they age at home or with loved ones.¹ Just 12% want to receive care in a senior community or nursing home. With that objective of aging in place in mind, more than 6 in 10 support a variety of policies that would facilitate aging at home including a government-administered long-term care insurance program, similar to Medicare.

Overall, the public believes Medicare, health insurance companies, and Medicaid should bear a large responsibility for the costs of long-term care. And with the Medicare trust fund at risk of insolvency in the coming years, 89% think shoring up the trust fund should be an important priority for Congress and the Biden administration. This is a priority on which both Democrats and Republicans agree.



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Three Things You Should Know

About The Long Term Care Poll on Aging at Home Among Americans Adults:

- 1) 88% would prefer to receive any ongoing living assistance they need as they age at home or in a loved one's home
- 2) 51% think Medicare should have a large responsibility for paying for ongoing living assistance, and 49% expect to rely on it to pay for care they need as they age.
- 3) 53% have already received health care at home during the pandemic through telehealth

¹ 76% would prefer to receive this care in their own home and 11% would prefer a friend or family member's home. Adding these categories together, this rounds to a total of 88% of Americans who prefer one of these two options.

Despite the impact of COVID-19 on older adults, few Americans are prepared for their own aging and potential care needs. Although Medicare only covers limited ongoing living assistance services, the program is cited as a key component of the long-term care financing plan for many Americans – 49% of those age 40 and older expect to rely on the program to pay for their long-term care needs. And a majority of Americans age 40 and older have done little or no planning for their own care needs.

During the pandemic, many Americans have become accustomed to receiving health care at home. 53% say they have used live video, phone calls, text messages, or email to receive health care from a doctor or other health care provider over the last year.

Thinking ahead to their personal situation as they age, many express concerns about being alone without family and friends, having their social needs met, and health and safety issues at a retirement community or nursing home. They also worry about a loved one needing care in a nursing home, though those concerns have declined since last September.

The AP-NORC Center conducted this study with funding from The SCAN Foundation. The survey includes 1,113 interviews with a nationally representative sample of Americans using the AmeriSpeak Panel®, the probability-based panel of NORC at the University of Chicago. Interviews were conducted between March 25-29, 2021 via web and phone in English. The margin of sampling error is +/- 3.7 percentage points.

Key findings from the study include:

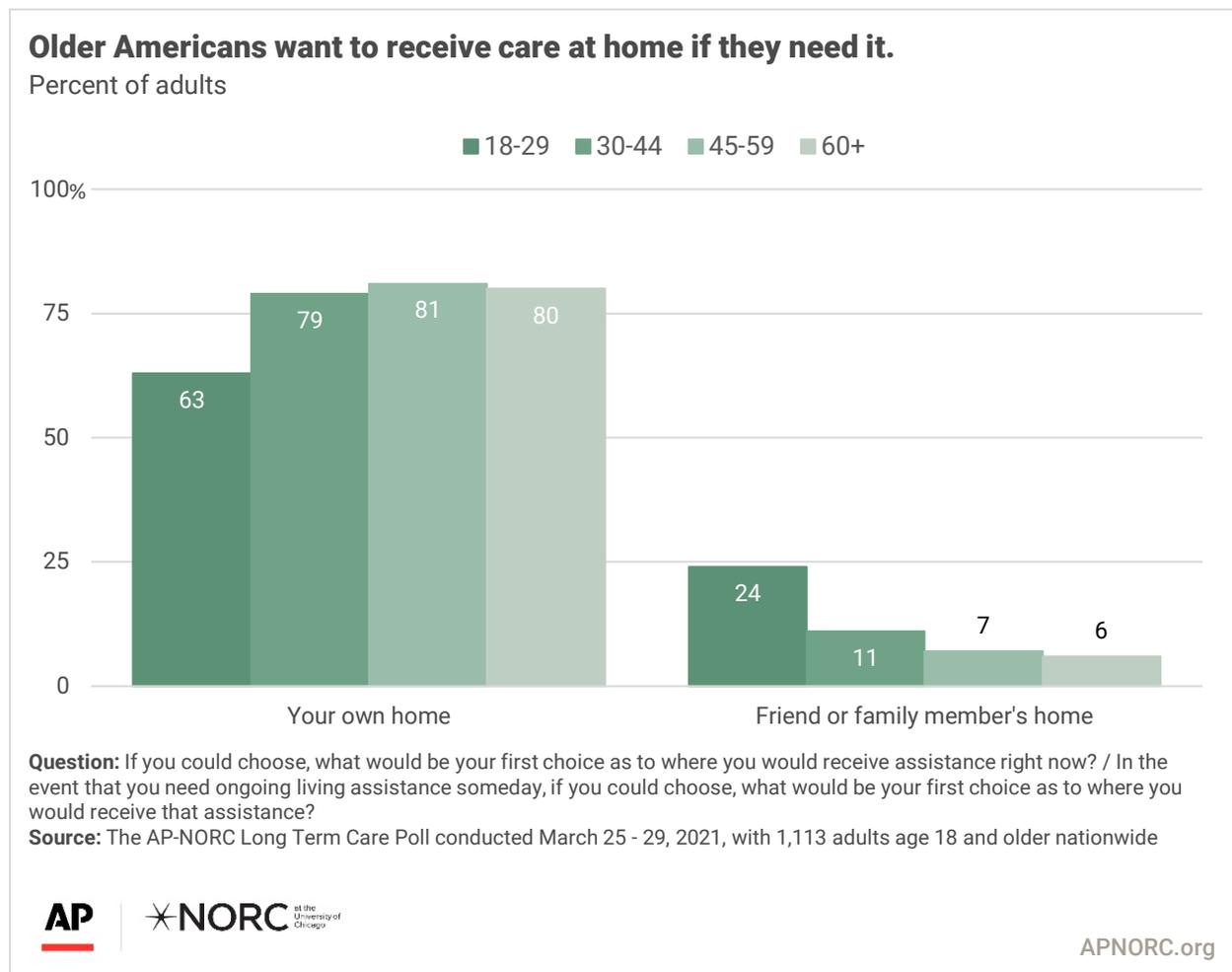
- Support is high for government action in helping Americans pay for long-term care: 60% favor a government-administered long-term care insurance program similar to Medicare and 63% favor government funding for program to allow people with low incomes to receive care at home.
- Americans think health insurance companies (52%), Medicare (51%), and Medicaid (41%) should have a large or very large responsibility to pay for ongoing living assistance. Just 35% think individuals and 15% think families should be responsible.
- 51% think shoring up the Medicare trust fund should be a top priority for the Congress and the Biden administration and another 38% think it is a lower but still important priority. Just 9% think it is not an important priority or shouldn't be done at all.
- Reflecting their strong preference for receiving care in a home environment, common aging concerns about aging include losing independence as they age (67%), being alone without family or friends around them (60%), and having social needs met (57%). Many also worry about having to leave their home and move into a nursing home (53%) and about experiencing health and safety issues in a retirement community or nursing home (54%).
- 33% would be very or extremely concerned about a loved one needing a short-term stay in a nursing home for rehabilitation, and 44% would be concerned about a long-term stay or permanent residence in a nursing home. These concerns have declined since September 2020 (44% and 60%, respectively).
- Most Americans do not feel prepared for their own care needs: 69% say they have done little or no planning and just 16% are confident they will have the financial resources they need to pay for long-term care.
- Few have discussed their preferences for ongoing living assistance with their doctor (11%) or family and friends (31%). Even among those age 60 and older, rates are low (14% and 46% respectively).

AMERICANS STRONGLY PREFER TO AGE AT HOME.

The vast majority of Americans (88%) want to stay in their own home or the home of a loved one in the event they need ongoing living assistance as they age. Receiving care at their own home is the preferred option for 76%, and 11% would prefer a friend or family member’s home. Just 10% would prefer a senior community, and 2% a nursing home.

This remains essentially unchanged from previous years. In 2020, 89% preferred to receive care at home or with friends or family. In a 2016 survey of Americans age 40 and older, 81% said the same.²

In 2021, younger Americans are more likely than older Americans to prefer a friend or family member’s home, while older Americans want to age in place. The desire to age in their own home is consistent across race and ethnicity, as well as urban, suburban, and rural environments.



² https://www.longtermcarepoll.org/wp-content/uploads/2017/11/AP-NORC-Long-term-Care-2016_Trend_Topline.pdf

In addition to their own future needs, Americans remain skeptical about nursing home facilities for both long and short term stays for loved ones. A third would be very or extremely concerned about a loved one receiving care in a nursing home for a short-term stay for rehabilitation, and 44% say the same about a long term stay or permanent residence.

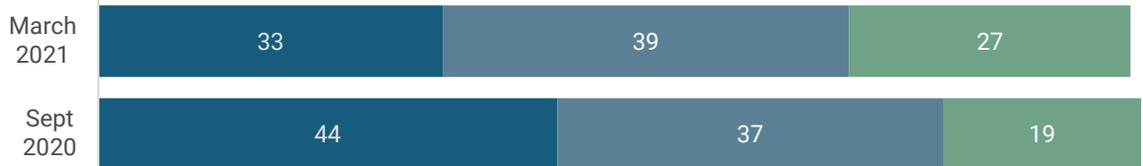
Although Americans still express reservations about nursing homes, these concerns have decreased since September 2020.

Americans are less concerned about family or friends in nursing homes than they were in September 2020.

Percent of adults

■ Extremely/very concerned ■ Moderately concerned ■ Not at all/only a little concerned

Short-term stays for rehabilitation before moving home



Long term or permanent residence



0 25 50 75 100%

Question: If [another] aging family member or friend were to need ongoing living assistance during the COVID-19 outbreak, how concerned would you be about having them receive the following types of care in a nursing home?
Source: The AP-NORC Long Term Care Polls conducted March 25 - 29, 2021, with 1,113 adults age 18 and older nationwide, and August 27- September 14, 2020, with 1,893 adults age 18 and older nationwide



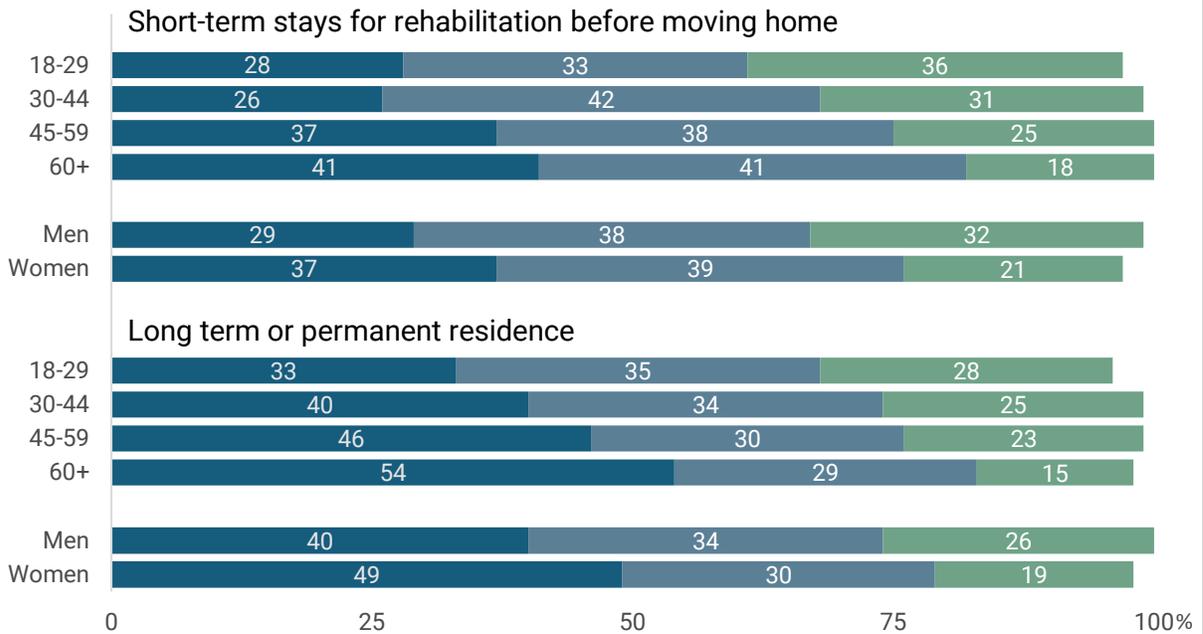
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Older Americans are more concerned than younger Americans about both short and long-term stays in nursing homes for their loved ones. Women are also more concerned than men.

Older adults and women are more concerned about family or friends in nursing homes.

Percent of adults

■ Extremely/very concerned ■ Moderately concerned ■ Not at all/only a little concerned



Question: If [another] aging family member or friend were to need ongoing living assistance during the COVID-19 outbreak, how concerned would you be about having them receive the following types of care in a nursing home?

Source: The AP-NORC Long Term Care Poll conducted March 25 - 29, 2021, with 1,113 adults age 18 and older nationwide

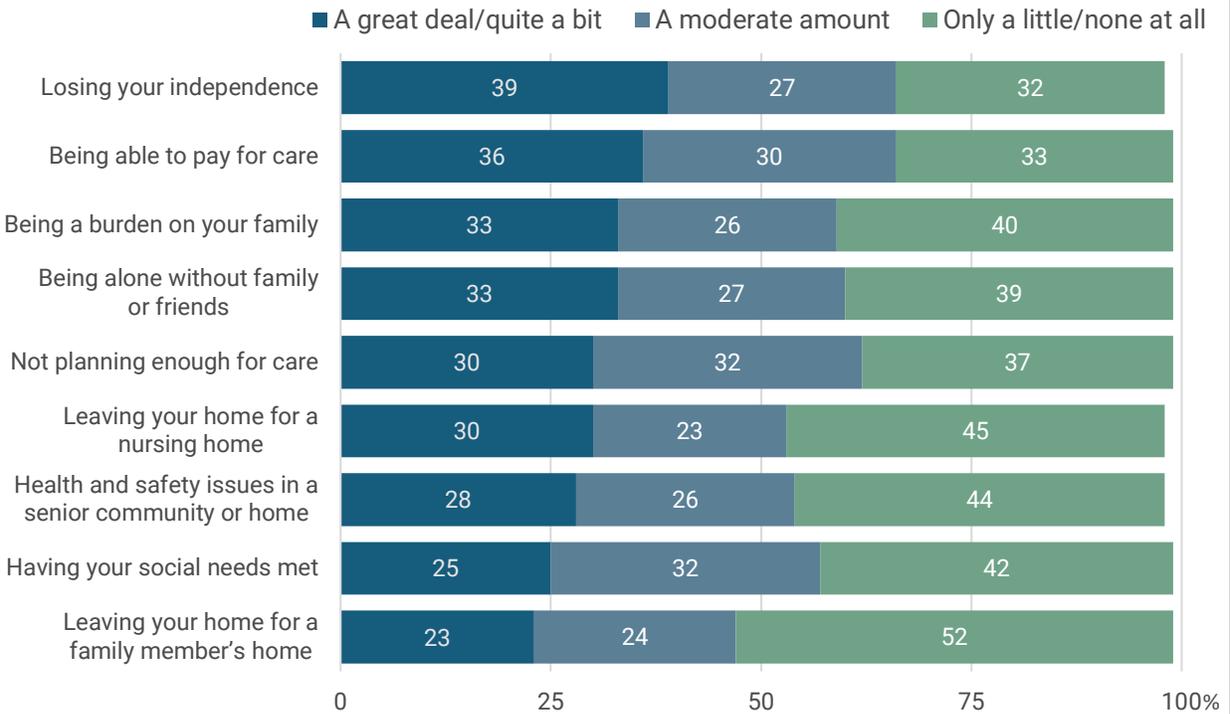


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Reflecting their strong preference to age in a home setting, the top worry on Americans' minds when asked about potential concerns as they grow older is losing their independence. Many are also worried about being alone without family or friends around them, having to leave their home, and being a burden on family.

Americans' top concern about growing older is losing their independence.

Percent of adults



Question: Thinking about your own personal situation as you get older, does each of the following cause you a great deal of concern, quite a bit of concern, a moderate amount, only a little, or none at all?

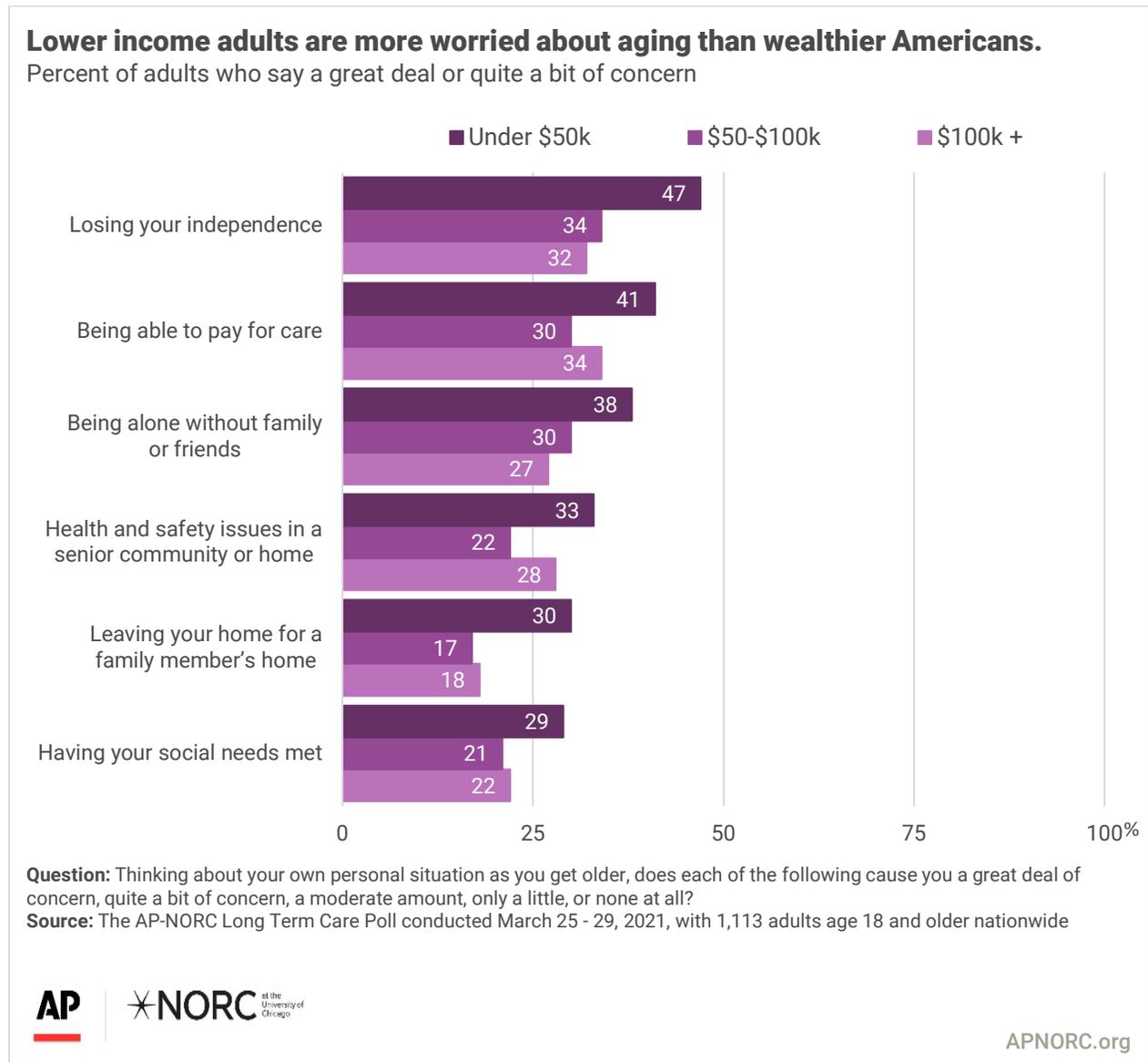
Source: The AP-NORC Long Term Care Poll conducted March 25 - 29, 2021, with 1,113 adults age 18 and older nationwide



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Older and younger Americans have different concerns about aging. For example, 35% of those age 40 and older are very concerned about having to leave their home and move into a nursing home, compared to 22% of those age 18-39. And 33% of those age 40 and older are very worried about health and safety issues in a retirement community, compared to 20% of younger adults. Older Americans, however, are less worried about being alone without friends and family than younger Americans. Forty-three percent of those age 40 and older are only a little or not at all concerned about being alone, while 32% of those under age 40 are not concerned.

Adults with lower incomes are generally more concerned than wealthier Americans, particularly about needing to leave home for care.

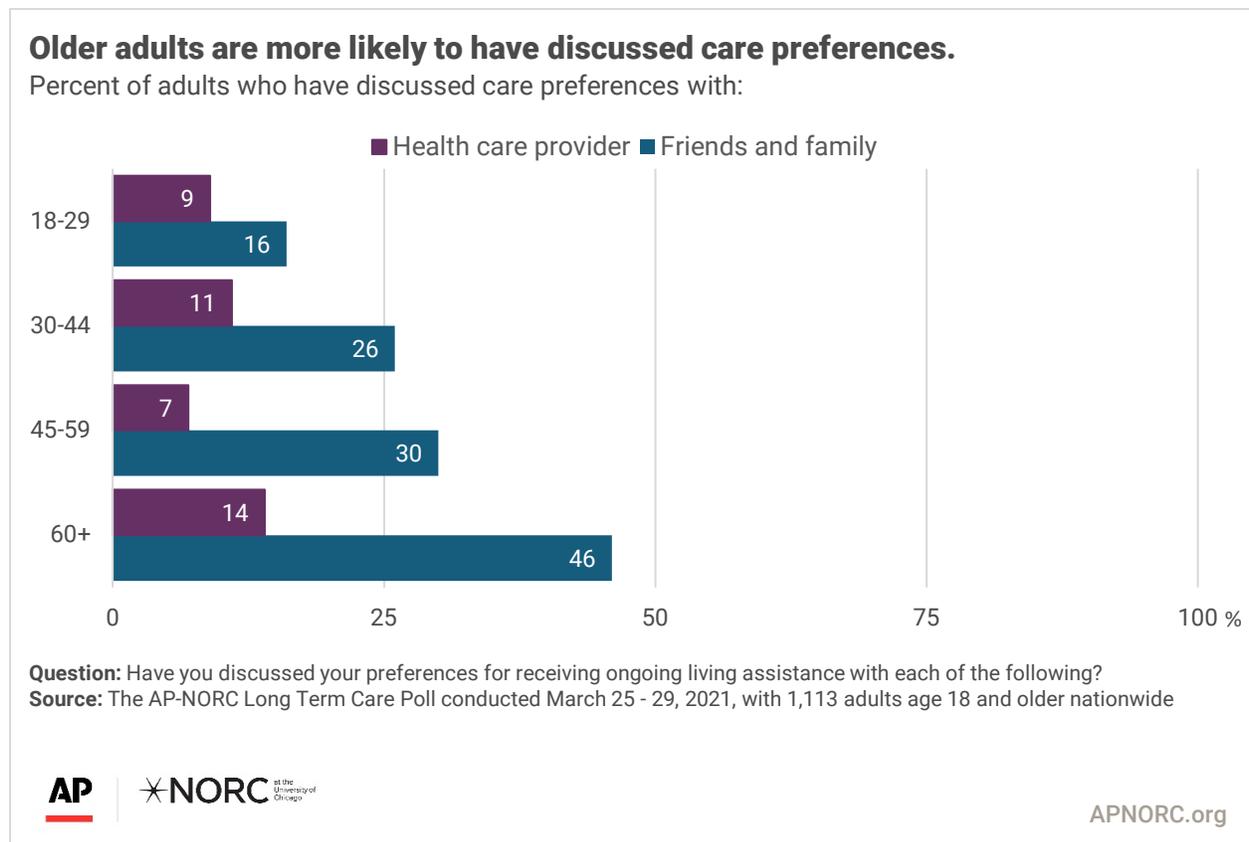


MANY ARE USING TELEHEALTH TO RECEIVE CARE AT HOME DURING THE PANDEMIC, BUT FEW ARE DISCUSSING THEIR PREFERENCES FOR CARE AS THEY AGE.

Many Americans are already receiving some form of health care from home. Over the past year during the pandemic, 53% of Americans received some form of virtual health care. Thirty-five percent spoke on the phone with a health care provider, 33% communicated using live video, 18% used email, and 13% used text messages. This has increased from 46% who already reported using telehealth for health care in September 2020.

Although most Americans continue to access medical care during the pandemic, many report that the health care system has not taken their preferences into consideration during the past year. Forty-five percent feel that their preferences for care are only sometimes or never taken into account.

Thinking about their future needs for care, very few Americans have discussed their preferences about ongoing living assistance. Thirty-one percent have done so with their friends and family, and just 11% have with their doctor or other health care provider. Although older Americans are more likely to have these conversations than young people, still just 46% of Americans age 60 and older have expressed their aging preferences with family or friends and just 14% have done so with their health care provider.



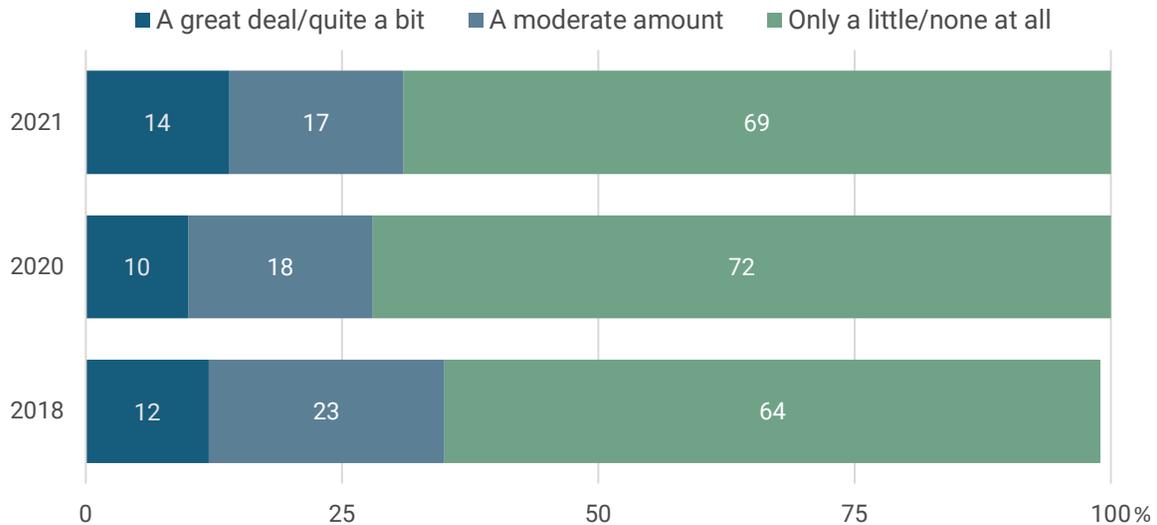
RATES OF PLANNING FOR LONG-TERM CARE REMAIN LOW.

Twelve percent of Americans are providing ongoing living assistance to a friend or family member right now, and 6% of Americans age 40 and older are currently receiving ongoing living assistance themselves.

But few have done enough planning for their own care needs and many worry about their ability to afford care in the future. And despite the impact of COVID-19 on older Americans, rates of planning remain similar to 2020 and 2018.

Despite COVID-19 pandemic, few have planned for ongoing living assistance.

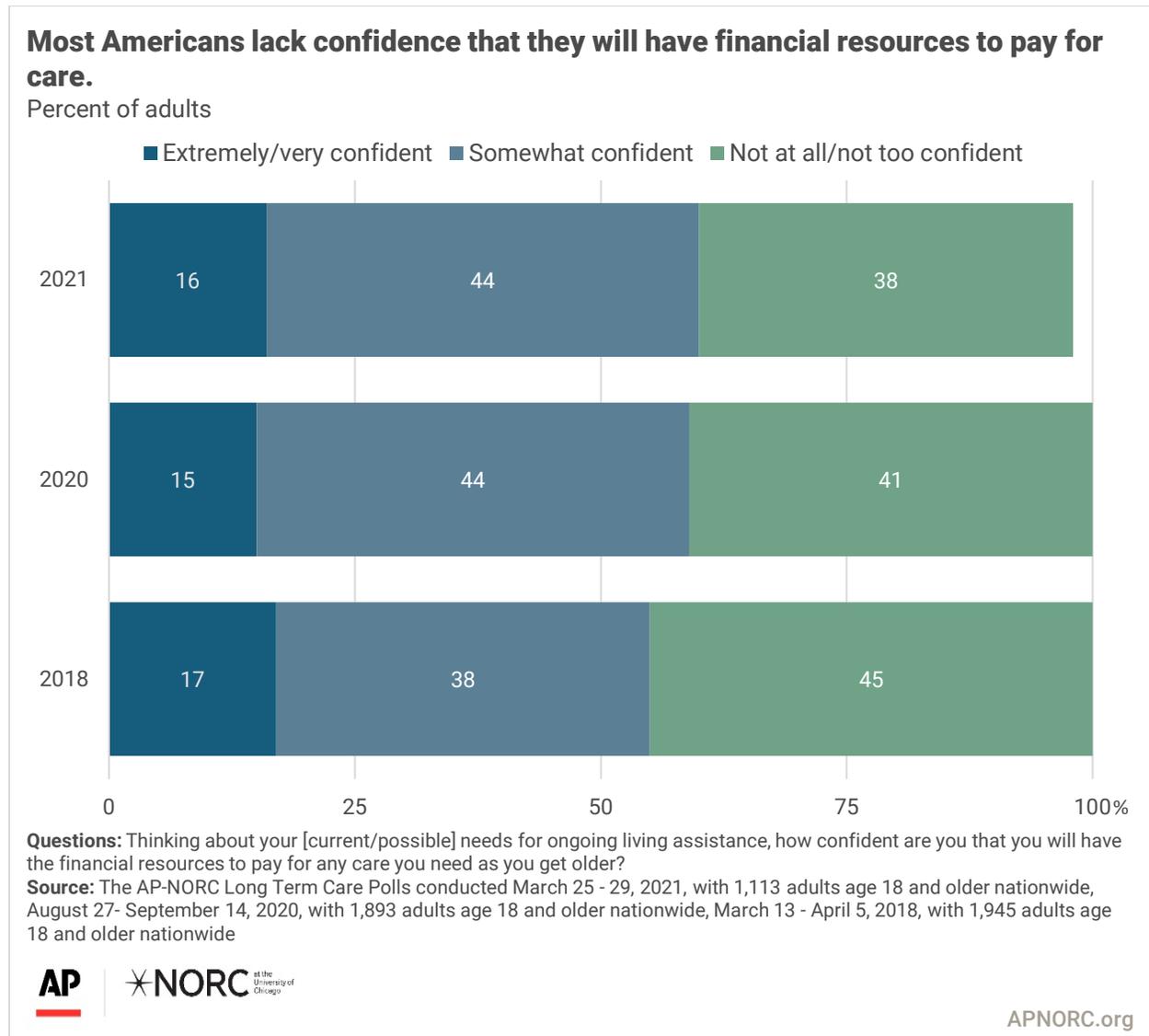
Percent of adults age 40+



Questions: How much planning, if any, have you done for your own needs for ongoing living assistance?

Source: The AP-NORC Long Term Care Polls conducted March 25 - 29, 2021, with 1,113 adults age 18 and older nationwide, August 27- September 14, 2020, with 1,893 adults age 18 and older nationwide, March 13 - April 5, 2018, with 1,945 adults age 18 and older nationwide

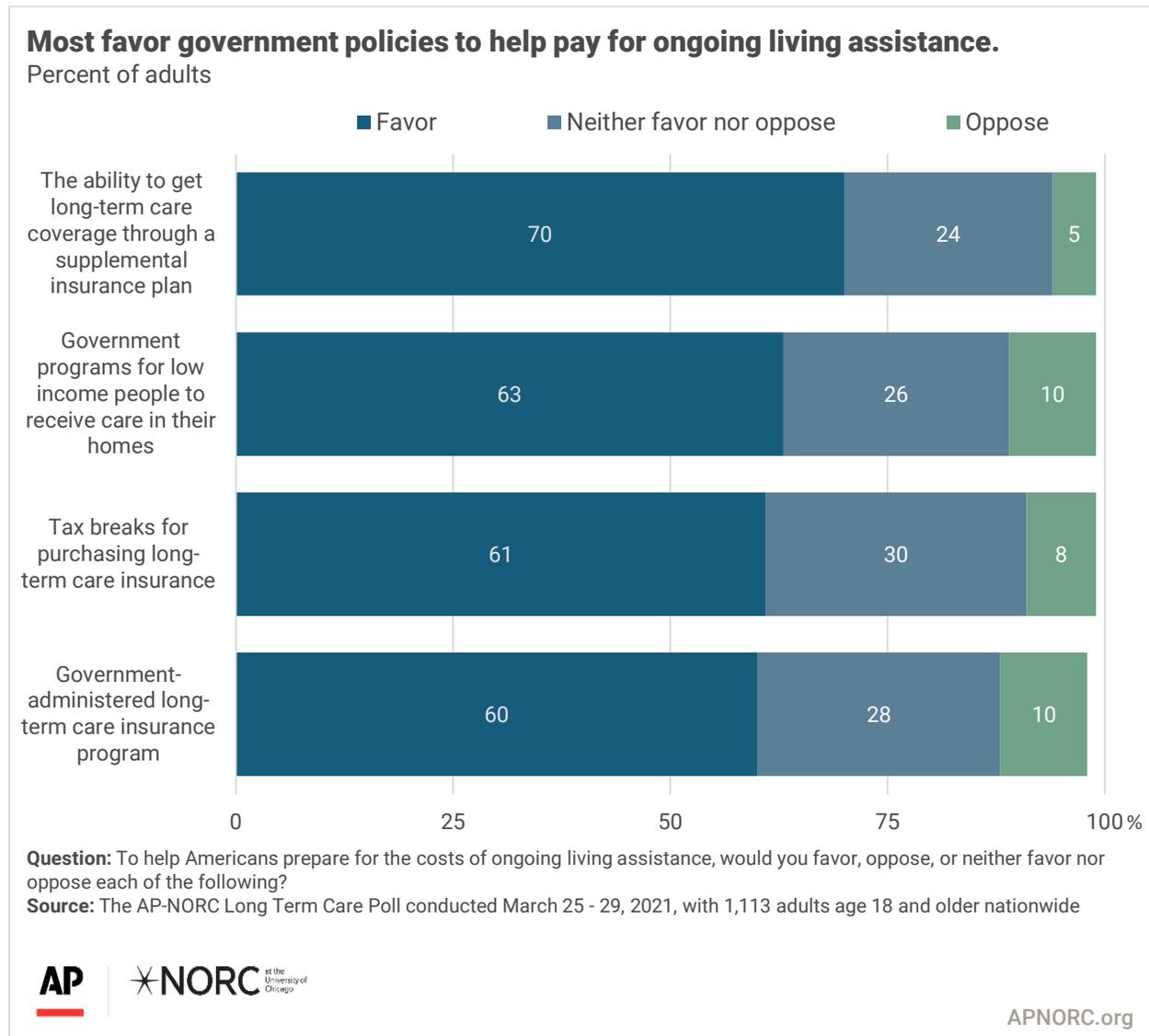
Since 2018, Americans have consistently felt unprepared financially for the costs of ongoing living assistance. Only 16% are very or extremely confident they will have the financial resources they need to pay for any care they need as they age, about the same level of confidence in 2020 (15%) and in 2018 (17%). Women are less likely than men to feel confident that they will have adequate financial resources (12% vs. 20%).



Most Americans are at least moderately concerned about not having planned enough for care (62%) or being unable to pay for needed care (66%). These rates are similar to 2020, when 64% reported concern about not planning enough and 66% about being able to pay for it.

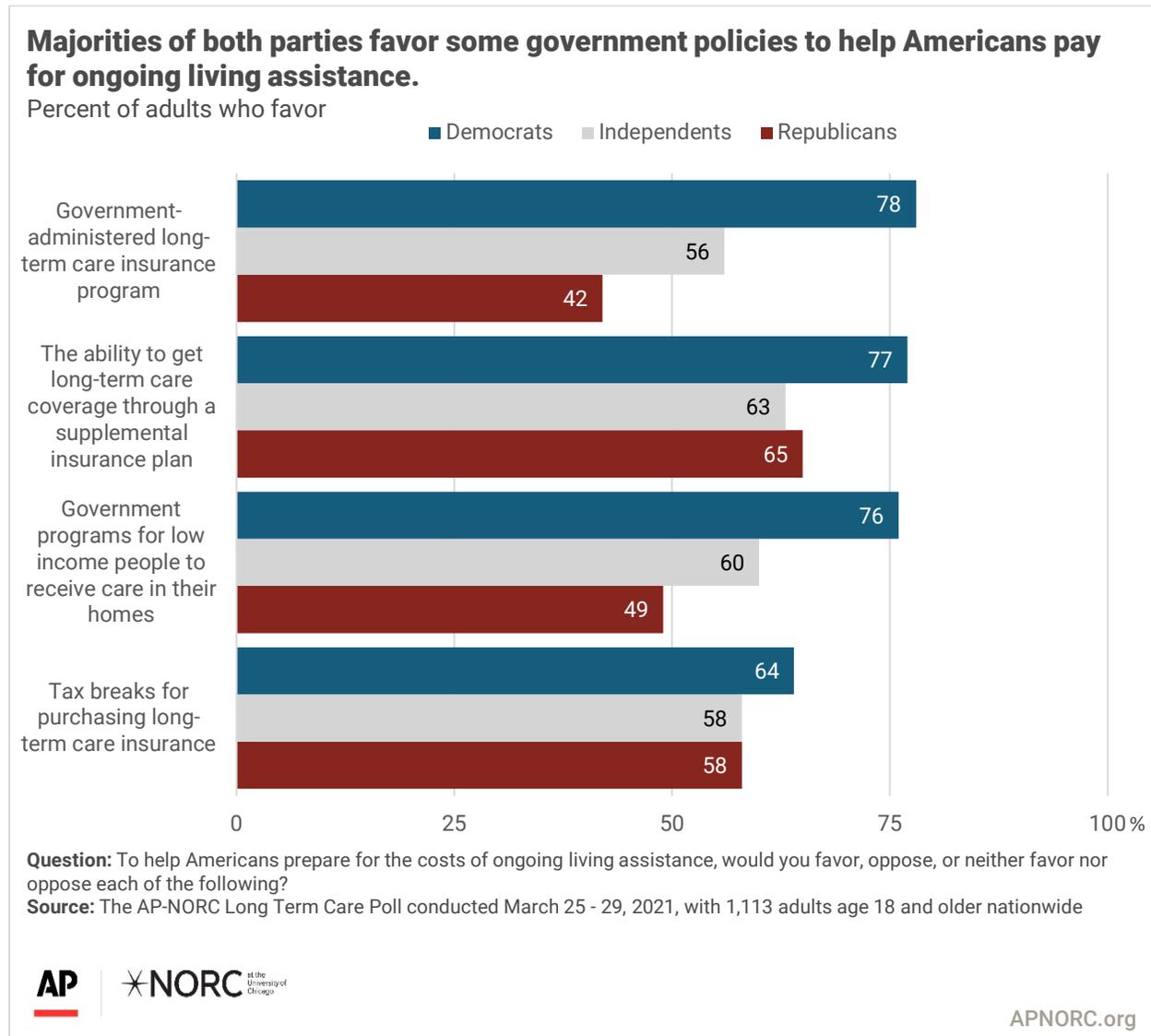
AMERICANS SUPPORT GOVERNMENT ACTION TO PAY FOR LONG-TERM CARE INCLUDING WAYS TO HELP PEOPLE AGE AT HOME.

A majority of Americans support a number of government policies to help people prepare for the costs of ongoing living assistance. Seventy percent favor the ability to get long term care coverage through Medicare Advantage or a supplemental insurance plan. About 6 in 10 favor government funding for programs to allow more people with low incomes to receive long term care at home; a government-administered long-term care insurance program, similar to Medicare; or tax breaks for consumers who purchase long-term care insurance.



In 2018, slightly more favored a government administered plan or tax breaks for purchasing long-term care insurance when 66% and 70% supported each policy, respectively.

In the current survey, a majority of both Republicans and Democrats support tax breaks for purchasing long-term care insurance and the ability to get long-term care coverage through a supplemental insurance plan. But while a large majority of Democrats favor long-term care insurance and programs for low income people, there is less Republican support for either government plan.



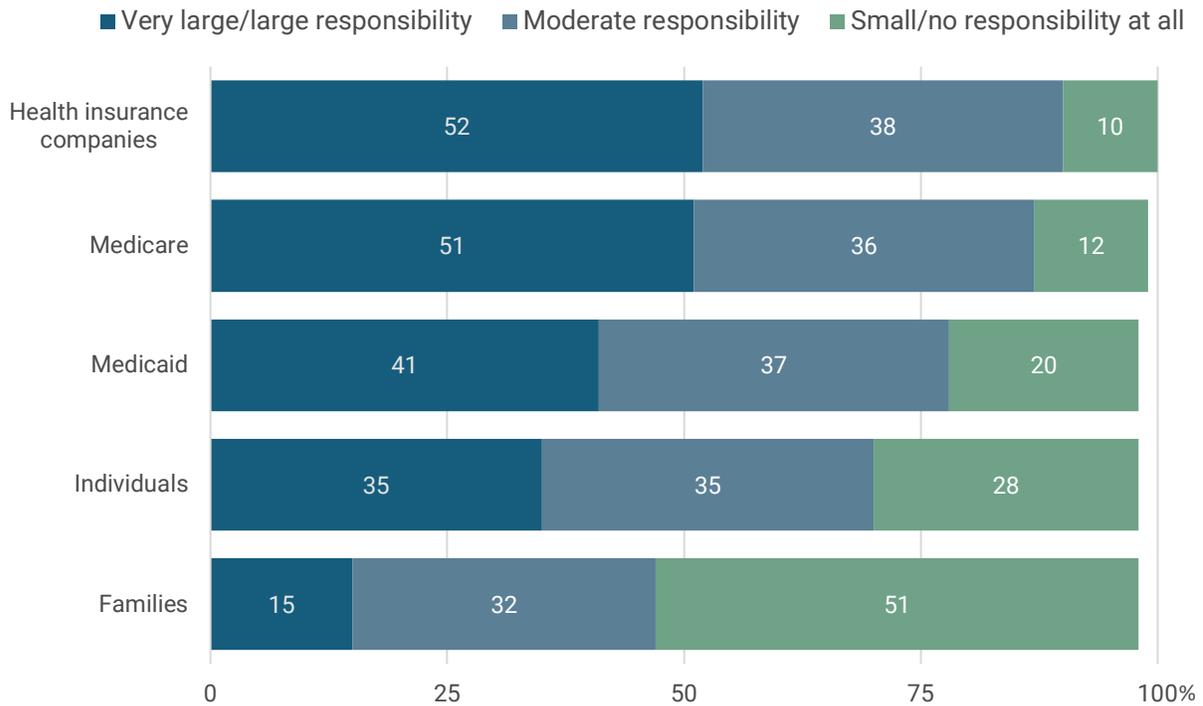
Adults age 40 and older are more supportive than younger adults of a government-administered long-term care insurance program (65% vs. 53%), tax breaks for consumers who purchase long-term care insurance (66% vs. 52%), and the ability to purchase long-term care coverage through a supplemental insurance plan (77% vs. 58%).

AMERICANS THINK GOVERNMENT PROGRAMS AND INSURANCE COMPANIES SHOULD COVER THE COSTS OF LONG-TERM CARE.

Americans believe the responsibility for long-term care costs should fall primarily on health insurance companies and Medicare rather than individuals or families.

Health insurance companies and Medicare should be responsible for ongoing care.

Percent of adults



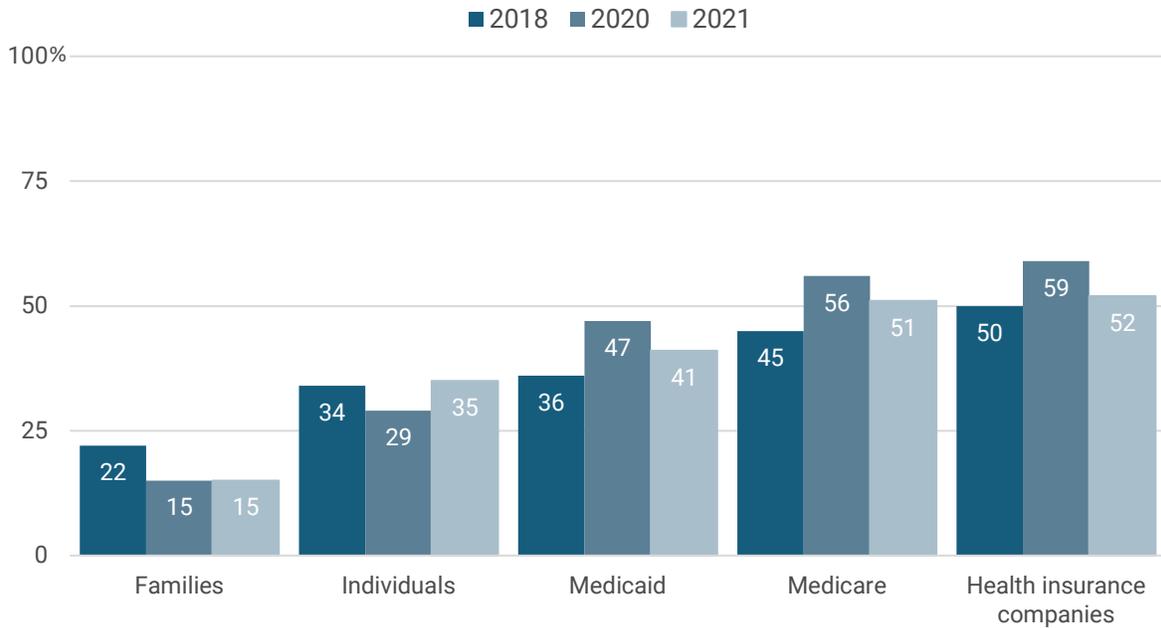
Question: How much responsibility should each of the following have for paying for the costs of ongoing living assistance?

Source: The AP-NORC Long Term Care Poll conducted March 25 - 29, 2021, with 1,113 adults age 18 and older nationwide

Although there has been some variation over time, Americans consistently put the responsibility on Medicare and insurance companies relative to individuals and their families.

Americans consistently want health insurers and Medicare to shoulder costs for ongoing living assistance.

Percent of adults who say very large or large responsibility



Question: How much responsibility should each of the following have for paying for the costs of ongoing living assistance?

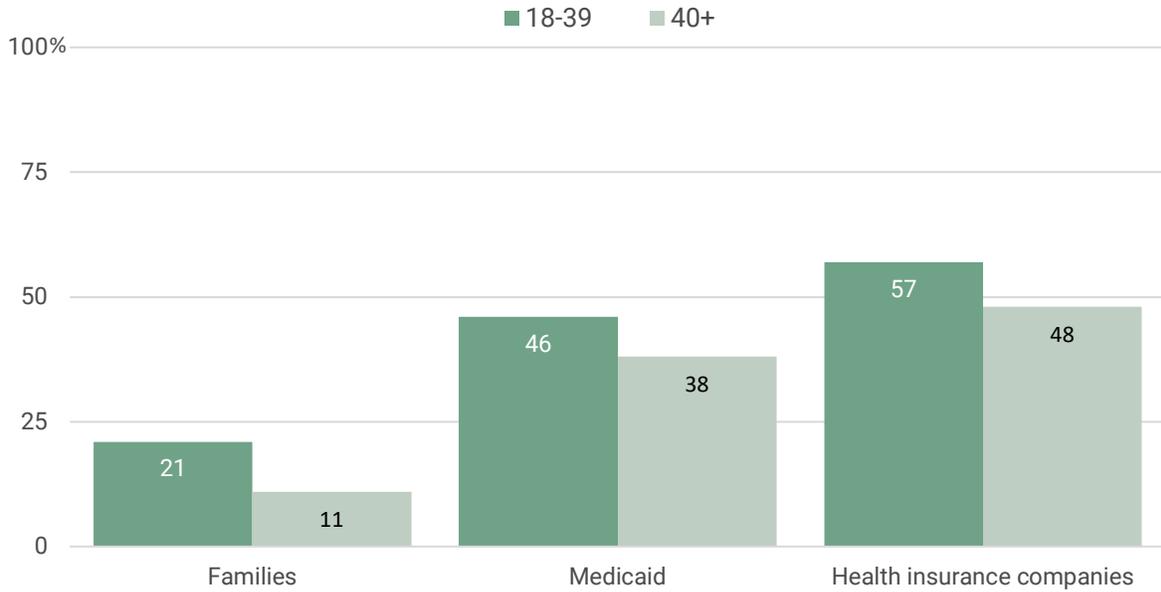
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Younger Americans are more likely to say families, Medicaid and health insurance companies should be responsible for paying for care.

Younger Americans are more likely to say families, Medicaid, and insurance should be responsible for paying for long-term care.

Percent of adults who say very large or large responsibility



Question: How much responsibility should each of the following have for paying for the costs of ongoing living assistance?

Source: The AP-NORC Long Term Care Polls conducted March 25 - 29, 2021, with 1,113 adults age 18 and older nationwide, August 27- September 14, 2020, with 1,893 adults age 18 and older nationwide, March 13 - April 5, 2018, with 1,945 adults age 18 and older nationwide

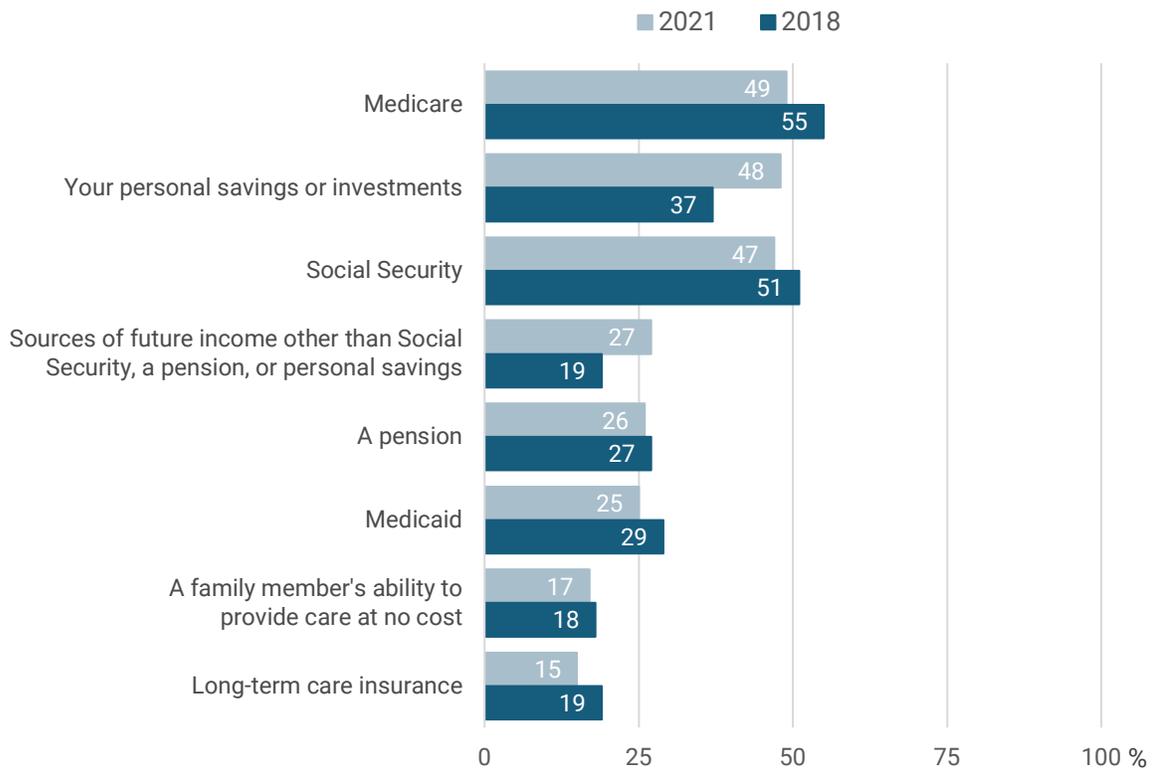


Few Republicans and Democrats think that families (13% and 15%) and individuals (36% and 34%) should be responsible for paying for ongoing living assistance. And about half of each party say Medicare (47% and 56%) and health insurance companies (47% and 55%) should be responsible. However, 47% of Democrats say that Medicaid should be responsible, compared to just 32% of Republicans.

Although Medicare does not cover many costs of long-term care, 49% of those 40 and older expect to rely on it if they need care. Since 2018, the number of Americans expecting to rely on personal savings has increased, while the number of those expecting to rely on Medicare has decreased.

Americans expect to rely on Medicare, savings, and Social Security to pay for care

Percent of adults age 40 and older who say they will rely on the following completely/quite a bit



Questions: 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?

Source: The AP-NORC Long Term Care Polls conducted March 25 - 29, 2021, with 1,113 adults age 18 and older nationwide, March 13 - April 5, 2018, with 1,945 adults age 18 and older nationwide



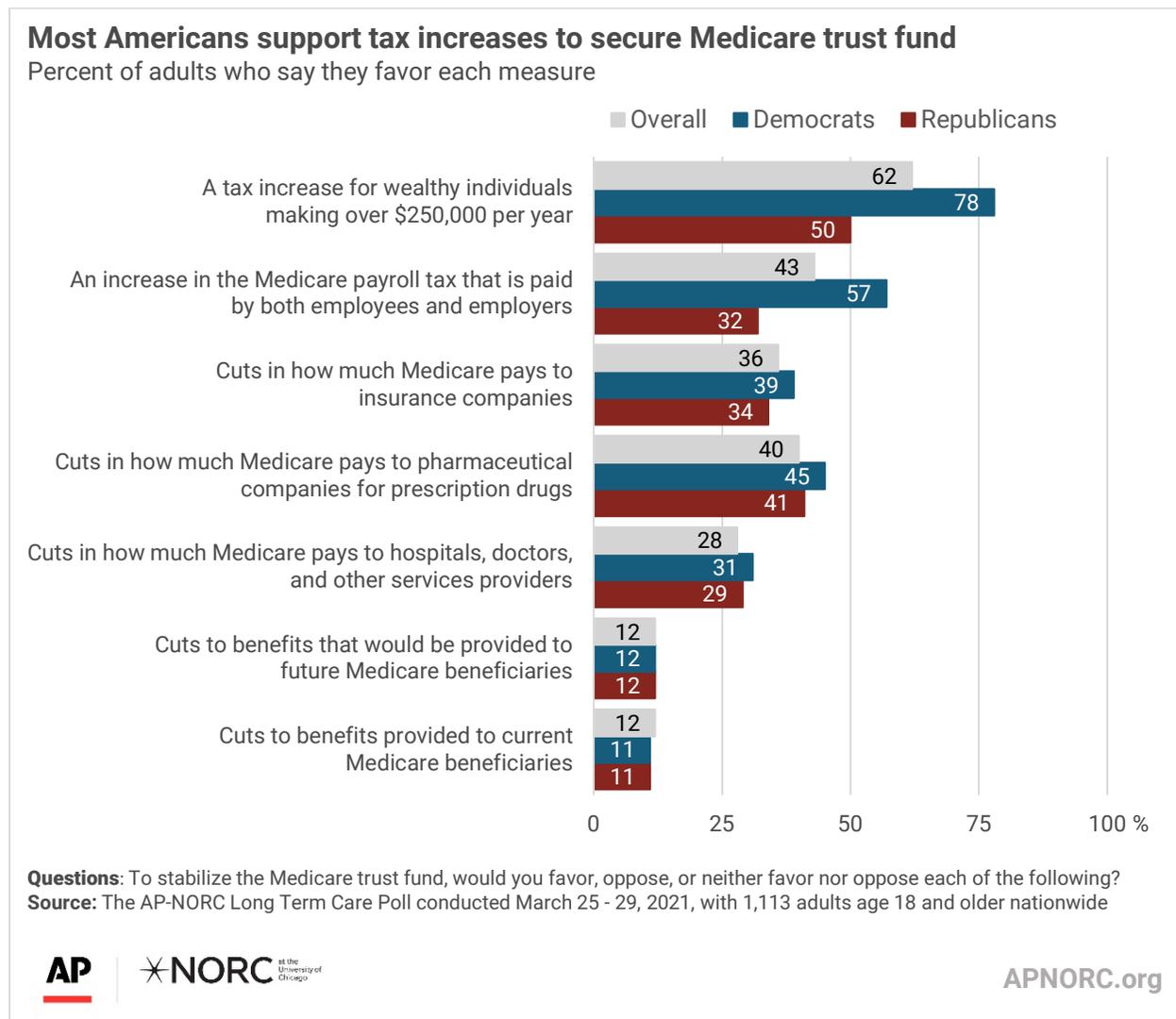
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AMERICANS WANT THE GOVERNMENT TO SHORE UP THE MEDICARE TRUST FUND.

With many Americans expecting to rely on Medicare to cover long-term care costs, 51% think shoring up the Medicare trust fund should be a top priority for Congress and the Biden administration, and another 38% say it is important but at lower priority. Both Democrats and Republicans strongly support securing the Medicare trust fund, with about 9 in 10 saying it is an important priority.

Support for securing the Medicare trust fund varies by age though, with older Americans more likely to view it as a priority. The most popular way to address shortfalls in the Medicare trust fund is tax increases for wealthy individuals, followed by increasing the payroll tax and cuts in how much Medicare pays pharmaceutical or insurance companies. Few support cutting benefits to current or future Medicare beneficiaries or cutting payments to hospitals, doctors, and other services.

Although Democrats and Republicans are unified in their support for securing the Medicare trust fund, they differ on which measures should be taken to stabilize it. Support for tax increases on the wealthy is high for both parties, but Democrats are more supportive. Democrats are also more supportive of increasing the payroll tax. Cuts to how much Medicare pays insurance companies, pharmaceutical companies, and doctors have modest support from both parties, while few from either party support cuts to current or future Medicare beneficiaries.



STUDY METHODOLOGY

This study, funded by [The SCAN Foundation](#), was conducted by The Associated Press-NORC Center for Public Affairs Research. Data were collected using the AmeriSpeak Omnibus®, a monthly multi-client survey using NORC's probability-based panel designed to be representative of the U.S. household population. The survey was part of a larger study that included questions about other topics not included in this report.

During the initial recruitment phase of the panel, randomly selected U.S. households were sampled with a known, non-zero probability of selection from the NORC National Sample Frame and then contacted by U.S. mail, email, telephone, and field interviewers (face to face). The panel provides sample coverage of approximately 97% of the U.S. household population. Those excluded from the sample include people with P.O. Box only addresses, some addresses not listed in the USPS Delivery Sequence File, and some newly constructed dwellings. Of note for this study, the panel would also exclude recipients of long-term care who live in some institutional types of settings, such as skilled nursing facilities or nursing homes, depending on how addresses are listed for the facility. Staff from NORC at the University of Chicago, The Associated Press, and The SCAN Foundation collaborated on all aspects of the study.

Interviews for this survey were conducted between March 25 and March 29, 2021, with adults age 18 and older representing the 50 states and the District of Columbia. Panel members were randomly drawn from AmeriSpeak, and 1,113 completed the survey—1,040 via the web and 73 via telephone. Interviews were conducted in English. Respondents were offered a small monetary incentive (\$3) for completing the survey.

The final stage completion rate is 22.5 percent, the weighted household panel response rate is 19.5 percent, and the weighted household panel retention rate is 75.0 percent, for a cumulative response rate of 3.3 percent. The overall margin of sampling error is +/- 3.7 percentage points at the 95 percent confidence level including the design effect.

Once the sample has been selected and fielded, and all the study data have been collected and made final, a poststratification process is used to adjust for any survey nonresponse as well as any non-coverage or under and oversampling resulting from the study specific sample design. Poststratification variables included age, gender, census division, race/ethnicity, and education. Weighting variables were obtained from the 2020 Current Population Survey. The weighted data reflect the U.S. population of adults age 18 and over.

Topline data and reports for all previous years, including full methodology statements, are available at www.longtermcarepoll.org. For more information, email info@apnorc.org.

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