Long-term Care: Perceptions, Experiences, and Attitudes of Americans 40 or Older

Associated Press-NORC Center for Public Affairs Research survey yields important new information about what older Americans understand about the long-term care system; uncovers misperceptions regarding the likelihood of needing long-term care services and the cost of those services; and reveals attitudes and behaviors regarding planning for long-term care.

Chicago, April 24, 2013—The Associated Press-NORC Center for Public Affairs Research announces the publication and availability of a major survey that provides a new baseline of understanding about what Americans 40 years or older believe about their need for long-term care services, what such care would cost, and how such issues fit into their concerns about growing older. The survey reveals that while there is widespread concern among this population about the need for long-term care, little is being done to plan for it. Funding for the survey was provided by The SCAN Foundation.

“It is estimated that 70 percent of Americans who reach the age of 65 will need some form of long-term care for an average of three years each,” said Trevor Tompson, director of the AP-NORC Center. “The rapidly aging population brings with it important social and public policy questions about preparing for and providing quality long-term care. This survey establishes what Americans 40 and over understand about the need for long-term care and reveals troubling facts about what is being done to prepare for it.”

Statistics about the aging of America are compelling. Population projections for 2030 show that older Americans—the classic Baby Boom generation—will make up 19 percent of the population, up from 12 percent today and totaling 72 million people. To deepen understanding and to provide accurate information about long-term care issues, the AP-NORC Center carried out its survey by conducting 1,019 interviews with a nationally representative sample of adults who are at least 40 years old.

Critical issues revealed by the survey include:
• There are widespread misperceptions of the cost of long-term care with most underestimating the cost of nursing home care and overestimating what Medicare will cover.

• Nearly one-third of older Americans would rather not think about getting older at all, and when prompted, a majority worry about losing their independence. Significant majorities prioritize factors that promote independence as they age such as homes with no stairs; and living close to family members, health care services, and stores.

• While few are setting aside funds to deal with long-term care issues, there is broad concern about key issues of aging such as loss of mental ability, being a burden to family, leaving unpaid debts, and being alone without family or friends.

• Though Americans 40 years or older are concerned about issues of aging, only 41 percent have taken the step of talking about long term care preferences with their families, and only 35 percent have set aside money to pay for long term care needs.

• There is faith in family, with 68 percent of Americans age 40 or older feeling they can rely on their family a great deal or quite a bit in time of need, with another 15 percent saying they can rely on their family for at least a moderate level of support.

• There is majority support for public policy options for financing long-term care, with more than 75 percent in favor of tax incentives to encourage saving for long-term care expenses and 51 percent in favor of a government administered plan.

About the Survey
The Associated Press-NORC Center for Public Affairs Research survey of perceptions, experiences, and attitudes of Americans about long-term care was conducted from February 21 through March 27, 2013 with 1,019 adults age 40 or older. AP and NORC staff collaborated on all aspects of the study, with input from NORC’s Health Care Department and AP’s subject matter experts. This nationally representative survey was conducted by telephone with 797 respondents on landlines and 222 respondents on cell phones. Additional information, including the Associated Press stories and the survey’s complete topline findings, can be found on the AP-NORC Center’s website at www.apnorc.org.

NORC at the University of Chicago is an independent research organization headquartered in downtown Chicago with additional offices in the University of Chicago campus, the D.C. Metro area, Atlanta, Boston, and San Francisco. NORC also supports a nationwide field staff as well as
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The SCAN Foundation, is dedicated to creating a society in which seniors receive medical
treatment and human services that are integrated in the setting most appropriate to their
needs.

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