

## 2012 AARP Survey of Members in Indiana on Long-Term Care

The AARP Indiana State Office commissioned a survey to explore the views of its members on the topics of long-term care, caregiving, livable communities, retirement security, older workers and utilities. This brief focuses on the topic of long-term care.

These results are based on a mail survey fielded August 21 to September 18, 2012 of 2,000 AARP members in Indiana. A total of 733 surveys were returned yielding a margin of error of  $\pm 3.7$  percent. The results are weighted to reflect the AARP membership population in Indiana. This report is based on 733 weighted responses. An annotated survey of the weighted responses to the long-term care questions begins on page 7 followed by a description of the methodology. Responses to all questions asked in this survey are available upon request.

### Survey-In-Brief

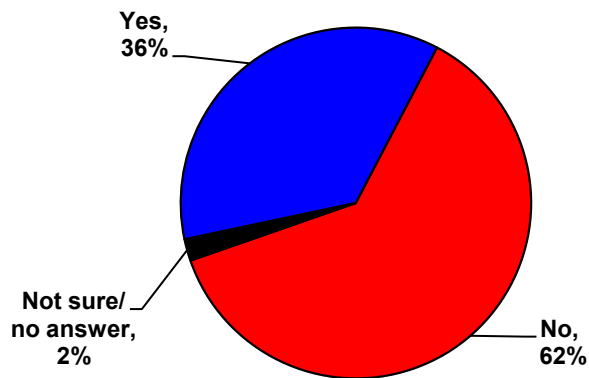
- ❖ **50+ AARP members in Indiana believe it is important to have services that would help themselves and their family members stay at home as long as possible.**
  - ✓ 89% say it is extremely or very important to have long-term care services that would help themselves or their family members stay at home as long as possible.
  - ✓ 70% want to have long-term care provided at home either by family and friends (7%), a paid home care professional (16%) or both (47%).
  - ✓ Far fewer want to have care provided in an assisted living facility (17%) or in a nursing home (2%).
  
- ❖ **50+ AARP members in Indiana are not confident that they can afford to pay for long-term care.**
  - ✓ 70% are not very or not at all confident that they can afford long-term care services for themselves or their family members.
  - ✓ 5% are extremely or very confident that they can afford these types of services, and 18% say they are only somewhat confident.
  
- ❖ **50+ AARP members in Indiana are not aware of the CHOICE Program; however once told about the program, most oppose making cuts to this program.**
  - ✓ 85% say they are not aware of the CHOICE program while only 8% say they are aware of the program.
  - ✓ 59% oppose making cuts to the CHOICE program.
  - ✓ 61% say they would be more likely to vote for a candidate for Governor who supports protecting the CHOICE program from cuts while only 3% say they would be less likely to vote for such a candidate. 14% say it would make no difference in how they vote, and 19% are not sure.
  
- ❖ **50+ AARP members in Indiana support increasing funding for home care services even if it meant reducing funding for nursing homes.**
  - ✓ 71% support increasing funding for services that would help people to stay in their own homes and communities longer even if it meant reducing funding for nursing homes.
  - ✓ 71% also say they would be more likely to vote for a candidate for Governor who supports increasing funding for services that would help people to stay in their own homes and communities longer while only 2% say they would be less likely to vote for such a candidate. 16% say it would make no difference in how they vote, and 9% are not sure.

## Detailed Findings

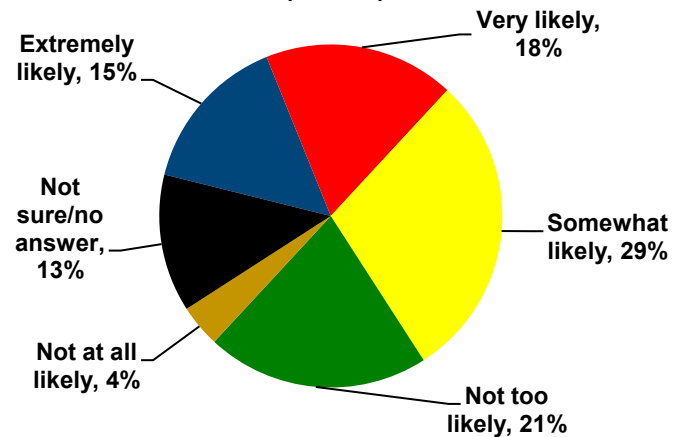
Many 50+ AARP members in Indiana have used some type of long-term care service for themselves or a family member in the past five years and many more say they are likely to need long-term care for themselves or a family member in the next five years.

- ✓ More than a third has used some type of long-term care service for themselves or a family member in the past five years.
- ✓ 62% say they are likely to need some type of long-term care service for themselves or a family member in the next five years compared to only 25% who say they will not need this type of care.

**Use of Long-term Care Services in the Past 5 Years (n=733)**



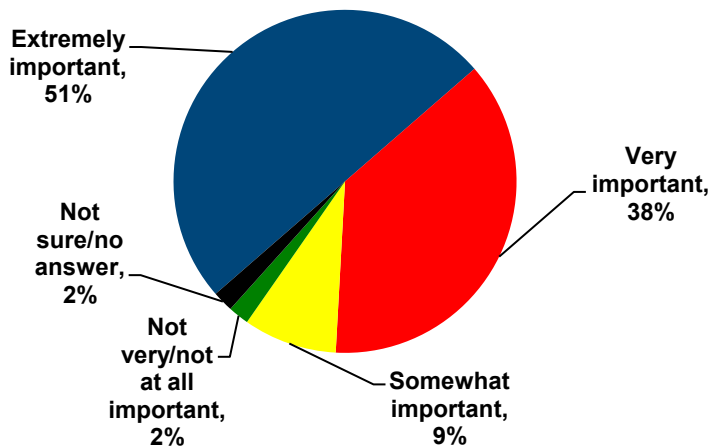
**Likelihood of Needing Long-term Care Services in the Next 5 Years (n=733)**



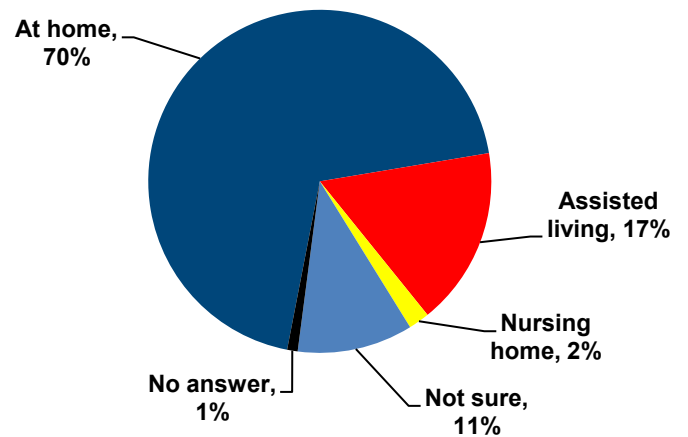
**Most 50+ AARP members in Indiana believe it is extremely or very important to have services that would help themselves and their family members stay at home as long as possible. The majority wants to have care provided at home.**

- ✓ About nine in ten say it is extremely or very important to have long-term care services that would help themselves or their family members stay at home as long as possible.
- ✓ Seven in ten want to have care provided at home either by family and friends (7%), a paid home care professional (16%) or both (47%).
- ✓ One in six prefers to have care provided in a home like setting such as assisted living and only two percent prefer to receive care in a nursing home.

**Importance of Having Long-term Care Services that Would Enable Indiana Members or Their Families to Stay at Home as Long as Possible\* (n=733)**



**Setting Preference of Indiana Members for Receiving Long-Term Care (n=733)**



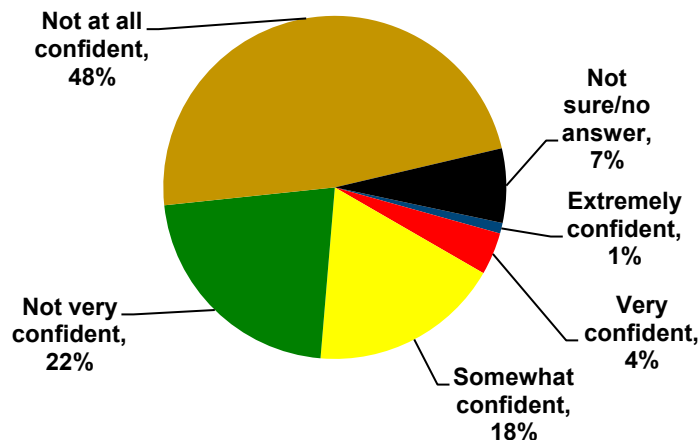
\*Percentages may not add up to 100 percent due to rounding.

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**Most 50+ AARP members in Indiana are not confident that they can afford to pay for long-term care.**

- ✓ Seven in ten are not very or not at all confident that they can afford long-term care services for themselves or their family members.
- ✓ Only five percent are extremely or very confident that they can afford these types of services and about one in five says they are somewhat confident.

**Confidence in Being Able to Afford to Pay for Long-Term Care (n=733)**

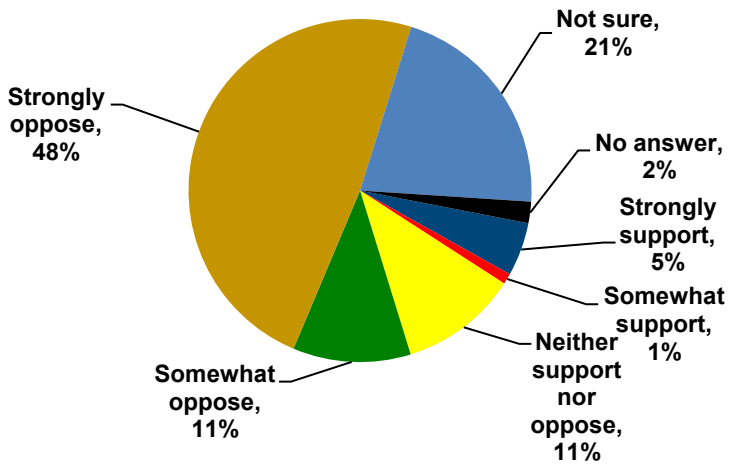


**Although most 50+ AARP members in Indiana are not aware of the Community and Home Options to Institutional Care for the Elderly and Disabled Program or CHOICE Program, the majority opposes cuts to this program.**

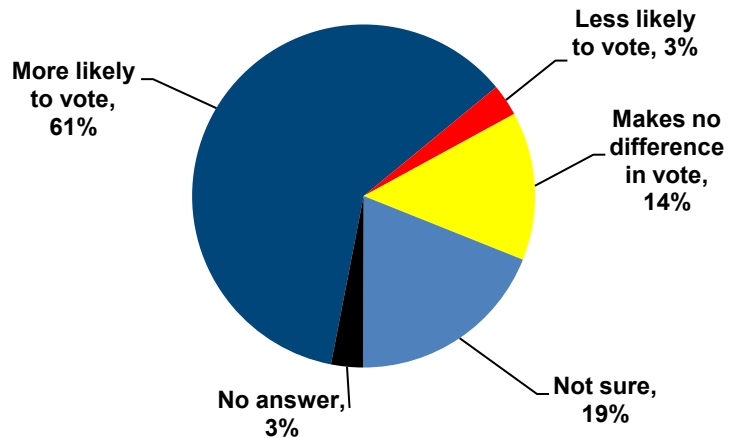
The Community and Home Options to Institutional Care for the Elderly and Disabled program (CHOICE) provides case management services, assessment, and in-home and community services to individuals who are at least 60 years old or persons of any age who have a disability due to a mental or physical impairment and who are found to be at risk of losing their independence. A person may receive services through CHOICE if they are not eligible for Medicaid or if the service they need is not offered through Medicaid. After reading the CHOICE program description, respondents were then asked if they knew about this program and if they would support or oppose cuts to the program.

- ✓ More than four in five (85%) say they are not aware of the CHOICE program while only one in twelve (8%) says they are aware of the program.
- ✓ Almost half strongly oppose cuts to the CHOICE program and another one in ten somewhat opposes these cuts.
- ✓ Over three in five say they would be more likely to vote for a candidate for Governor who supports protecting the CHOICE program from cuts while only three percent say they would be less likely to vote for such a candidate. Another one in seven says it would make no difference in how they vote, and one in five is not sure.

**Opposition and Support for Making Cuts to the CHOICE Program (n=733)**



**Likelihood of Voting for a Candidate Who Supports Protecting the CHOICE Program (n=733)**

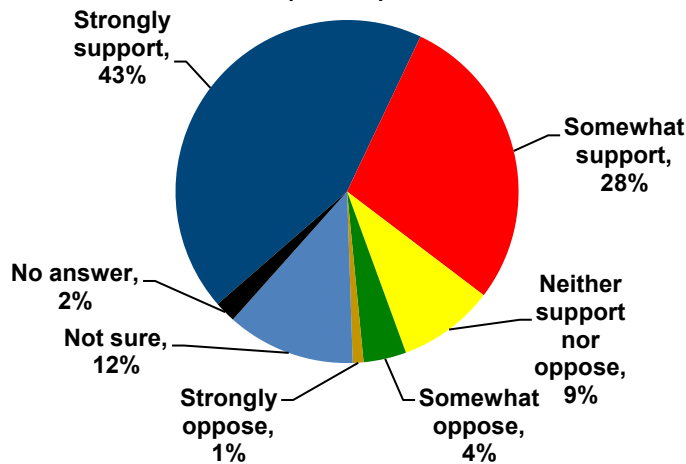


\*Percentages may not add up to 100 percent due to rounding.

**The majority of 50+ AARP members in Indiana supports increasing funds for home care services even at the risk of reducing funding for nursing home care.**

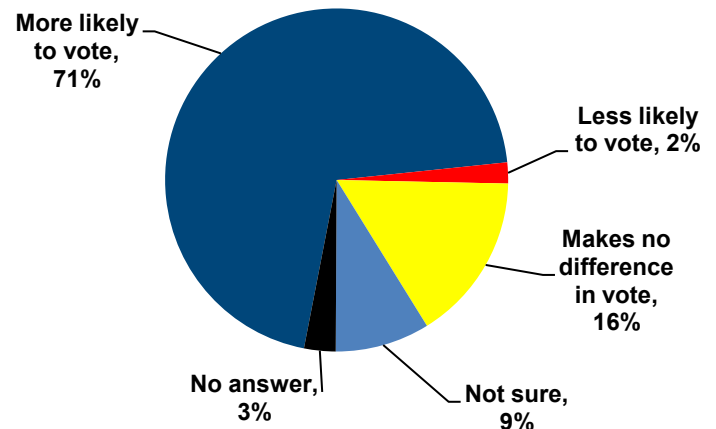
- ✓ About seven in ten strongly or somewhat support increasing funding for services that would help people to stay in their own homes and communities longer even if it meant reducing funding for nursing homes.
- ✓ About seven in ten also say they would be more likely to vote for a candidate for Governor who supports increasing funding for services that would help people to stay in their own homes and communities longer while only two percent say they would be less likely to vote for such a candidate. Another one in six says it would make no difference in how they vote, and about one in ten is not sure.

**Opposition and Support for Increasing Funding for Home Care Services Even if It Means Reducing Funding for Nursing Homes (n=733)**



\*Percentages may not add up to 100 percent due to rounding.

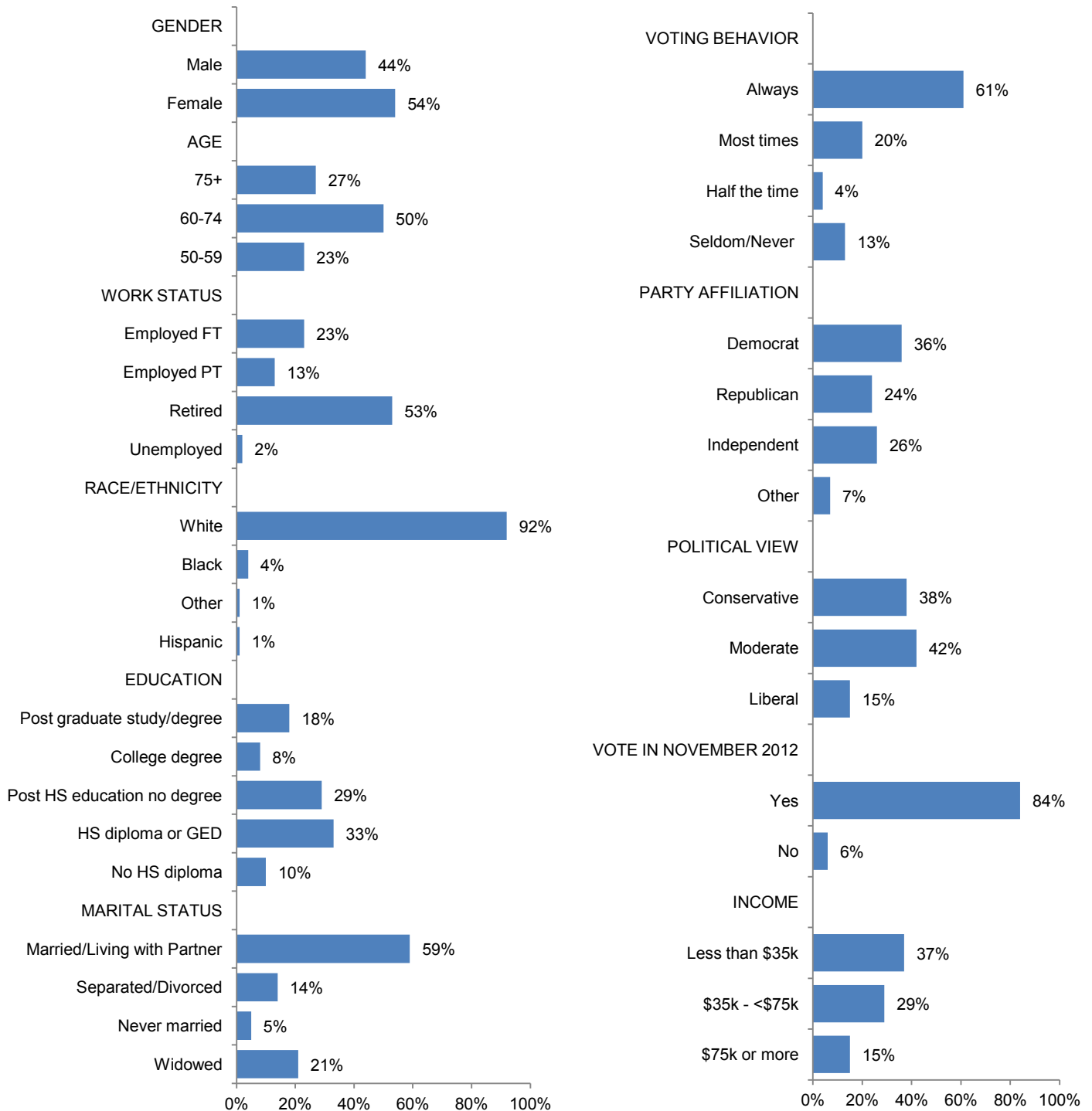
**Likelihood of Voting for a Candidate Who Supports Increasing Funding for Home Care Services (n=733)**



\*Percentages may not add up to 100 percent due to rounding.

## Demographic Profile of Respondents

- ✓ Less than a quarter of survey respondents are ages 50-59, half are ages 60-74 and over a quarter are ages 75 or older. Most respondents are married or living with a partner. The majority is retired and about a quarter is employed full-time. The majority has a high school or post high school education but no college degree. The majority has an annual household income of less than \$75,000. Over a third identifies their political party as Democrat and a quarter as Republican or Independent. The majority votes always or most of the time. About two in five identify themselves as conservative or moderate in their political views and about one in seven say they are liberal. More than four in five say they intend on voting in the November 2012 Presidential election.



## 2012 AARP Survey of Members in Indiana on Long-Term Care

(Weighted by Age & Gender, N=733 members)

### Long-Term Care

1. People of all ages who are ill, disabled, or frail and need assistance with regular daily activities like bathing, dressing, preparing meals or eating, may receive long-term care services. These services are typically provided over an extended period of time either at home, in an assisted living facility, or in a nursing home. In the past 5 years, since August 2007, have you or a member of your family, such as your spouse, parents, brothers or sisters, grandparents or other relative, received any long-term care services?

| <u>%</u> |           |
|----------|-----------|
| 36       | Yes       |
| 62       | No        |
| 1        | Not sure  |
| 1        | No answer |

2. How likely is it that you or a member of your family, such as your spouse, parents, brothers or sisters, grandparents or other relative, may need long-term care services in the next 5 years?

| <u>%</u> |                   |
|----------|-------------------|
| 15       | Extremely likely  |
| 18       | Very likely       |
| 29       | Somewhat likely   |
| 21       | Not too likely    |
| 4        | Not at all likely |
| 13       | Not sure          |
| <.5      | No answer         |

3. If you or a member of your family became ill or disabled and needed long-term care services, how important would it be to have services that would help you or a member of your family to stay at home as long as possible?

| <u>%</u> |                      |
|----------|----------------------|
| 51       | Extremely important  |
| 38       | Very important       |
| 9        | Somewhat important   |
| 1        | Not very important   |
| 1        | Not at all important |
| 1        | Not sure             |
| 1        | No answer            |

4. If you or a member of your family needed long-term care services, how would you most prefer to receive those services? Please check only one category below.

| <u>%</u> |   |
|----------|---|
| 7        | Have family and friends provide all the care at home  |
| 16       | Have care provided at home by a paid home care professional   |
| 47       | Have care provided at home by both family and friends and a paid home care professional   |
| 17       | Have care provided in a home-like setting such as an assisted living facility where housing, food, and personal help are provided |
| 2        | Have care provided in a nursing home  |
| 11       | Not sure  |
| 1        | No answer   |

5. Currently, in Indiana the cost of long-term care services can vary greatly depending on your needs. For example, in Indiana, 40 hours a week of care in the home costs about \$40,000 a year. An assisted living one bedroom apartment costs about \$43,000 each year. Care in a private room in a nursing home costs about \$82,000 a year. How confident are you about being able to afford long-term care services for you or your family?

| <u>%</u> |                      |
|----------|----------------------|
| 1        | Extremely confident  |
| 4        | Very confident       |
| 18       | Somewhat confident   |
| 22       | Not very confident   |
| 48       | Not at all confident |
| 5        | Not sure             |
| 2        | No answer            |

6. The Community and Home Options to Institutional Care for the Elderly and Disabled program (CHOICE) provides case management services, assessment, and in-home and community services to individuals who are at least 60 years old or persons of any age who have a disability due to a mental or physical impairment and who are found to be at risk of losing their independence. A person may receive services through CHOICE if they are not eligible for Medicaid or if the service they need is not offered through Medicaid.

Are you aware of the CHOICE program?

| <u>%</u> |           |
|----------|-----------|
| 8        | Yes       |
| 85       | No        |
| 6        | Not sure  |
| 2        | No answer |

7. In 2011, CHOICE allowed more than 7,000 Hoosiers to receive in-home long-term care, and currently, more than 3,500 Hoosiers remain on the CHOICE waiting list. Recently, there have been attempts to make cuts to the CHOICE program. How strongly do you support or oppose making cuts to the CHOICE program?

| <u>%</u> |                                 |
|----------|---------------------------------|
| 5        | Strongly support cuts           |
| 1        | Somewhat support cuts           |
| 11       | Neither support nor oppose cuts |
| 11       | Somewhat oppose cuts            |
| 48       | Strongly oppose cuts            |
| 21       | Not sure                        |
| 2        | No answer                       |



**8. Would you be more or less likely to vote for a candidate for Governor who supports protecting the CHOICE program from potential cuts or would it make no difference in your voting behavior?**

%

- 61 More likely to vote for a gubernatorial candidate who supports protecting the CHOICE program from cuts
- 3 Less likely to vote for a gubernatorial candidate who supports protecting the CHOICE program from cuts
- 14 Would not make a difference in your voting behavior
- 19 Not sure
- 3 No answer

**9. Many nursing home residents in Indiana have their nursing home care costs paid for by Medicaid, the state health program for low-income persons. In Indiana, about 95 percent of the state funds for long-term care are spent on nursing homes and five percent are spent on services that allow a person to stay in their own home or in a community setting such as an adult day care center. Indiana ranks as one of the lowest states, 48<sup>th</sup>, in government spending on home care services.**

**How strongly would you support or oppose Indiana increasing funding for services that would help people to stay in their own homes and communities longer, even if it meant reducing funding for nursing homes?**

%

- 43 Strongly support
- 28 Somewhat support
- 9 Neither support nor oppose
- 4 Somewhat oppose
- 1 Strongly oppose
- 12 Not sure
- 2 No answer

**10. Would you be more or less likely to vote for a candidate for Governor who supports increased funding for services that would help people to stay in their own homes and communities longer or would it make no difference in your voting behavior?**

%

- 71 More likely to vote for a candidate who supports increasing funding for services that would help people to stay in their own homes and communities longer
- 2 Less likely to vote for a candidate who supports increasing funding for services that would help people to stay in their own homes and communities longer
- 16 Would not make a difference in your voting behavior
- 9 Not sure
- 3 No answer

## About You

The following questions are for classification purposes only and will be kept entirely confidential.

### D1. Are you male or female?

| <u>%</u> |           |
|----------|-----------|
| 44       | Male      |
| 54       | Female    |
| 2        | No answer |

### D2. What is your age as of your last birthday? (in years)

| <u>%</u> |           |
|----------|-----------|
| 23       | 50-59     |
| 50       | 60-74     |
| 27       | 75+       |
| <.5      | No answer |

### D3. What is your current marital status?

| <u>%</u> |                                  |
|----------|----------------------------------|
| 57       | Married                          |
| 2        | Not married, living with partner |
| 1        | Separated                        |
| 13       | Divorced                         |
| 21       | Widowed                          |
| 5        | Never married                    |
| 1        | No answer                        |

### D4. Do you own or rent your primary residence?

| <u>%</u> |           |
|----------|-----------|
| 85       | Own       |
| 10       | Rent      |
| 4        | Other     |
| 1        | No answer |

**D5. Besides you, do you have any of the following people living in your household?**

|  | Yes<br>% | No<br>% | No<br>Answer<br>% |
|--|----------|---------|-------------------|
| a. Spouse or partner .....                                   | 58       | 25      | 18                |
| b. Child/children under 18 .....                             | 4        | 60      | 36                |
| c. Child/children 18 or older .....                          | 12       | 54      | 33                |
| d. Child/children away at college.....                       | 3        | 60      | 38                |
| e. Grandchildren under 18 .....                              | 2        | 60      | 38                |
| f. Grandchildren 18 or older .....                           | 3        | 61      | 36                |
| g. Parents/parents-in-law .....                              | 2        | 61      | 38                |
| h. Other relatives .....                                     | 2        | 60      | 38                |
| i. Others not related to you or your spouse or partner ..... | 2        | 60      | 38                |
| j. No other people in household .....                        | 24       | 49      | 27                |

**D6. Do you have any kind of health care coverage, including employer-provided health insurance, private health insurance, or government plans such as Medicare or Medicaid?**

| <u>%</u> |                                     |
|----------|-------------------------------------|
| 92       | Yes → <b>GO TO Question D7</b>      |
| 4        | No → <b>GO TO Question D8</b>       |
| 1        | Not sure → <b>GO TO Question D8</b> |
| 4        | No answer                           |

**D7. Do you have health care coverage through the following sources? (n=674)**

|  | Yes<br>% | No<br>% | No<br>Answer<br>% |
|--|----------|---------|-------------------|
| a. Current employer or spouse's current employer .....                         | 29       | 39      | 32                |
| b. Past employer or spouse's past employer (may be a retirement benefit) ..... | 21       | 44      | 35                |
| c. On your own through an individual insurance policy.....                     | 29       | 38      | 33                |
| d. Medicare .....  | 63       | 20      | 17                |
| e. Medicaid .....  | 9        | 48      | 44                |
| f. Veteran's Administration (VA) or military benefits .....                    | 9        | 48      | 44                |

**D8. Does any disability, impairment or chronic disease keep you from participating fully in work, school, household, or other activities?**

| <u>%</u> |           |
|----------|-----------|
| 24       | Yes       |
| 68       | No        |
| 4        | Not sure  |
| 1        | Refused   |
| 3        | No answer |

**D9. What is the highest level of education that you completed?**

| <u>%</u> |  |
|----------|--|
| 10       | 0-12 <sup>th</sup> grade (no diploma)  |
| 33       | High school graduate (or equivalent)   |
| 20       | Post-high school education (no degree) |
| 10       | 2-year college degree                  |
| 8        | 4-year college degree                  |
| 4        | Post-graduate study (no degree)        |
| 14       | Graduate or professional degree        |

**D10. Are you of Hispanic, Spanish, or Latino origin or descent?**

| <u>%</u> |           |
|----------|-----------|
| 1        | Yes       |
| 96       | No        |
| 3        | No answer |

**D11. What is your race?**

| <u>%</u> |   |
|----------|---|
| 92       | White or Caucasian                        |
| 4        | Black or African American                 |
| <.5      | American Indian or Alaska Native          |
| <.5      | Asian                                     |
| 0        | Native Hawaiian or other Pacific Islander |
| 1        | Other                                     |

**D12. Thinking about state elections for Indiana Governor and Legislators in the last 10 years, how often would you say you vote?**

| <u>%</u> |                         |
|----------|-------------------------|
| 61       | Always                  |
| 20       | Most of the time        |
| 4        | Almost half of the time |
| 8        | Seldom                  |
| 5        | Never                   |
| 3        | No answer               |

**D13. Do you plan to vote in the upcoming election this November 2012 for Indiana's Governor?**

| <u>%</u> |           |
|----------|-----------|
| 84       | Yes       |
| 6        | No        |
| 8        | Not sure  |
| 2        | No answer |

**D14. Do you consider yourself to be a Democrat, Republican, Independent, or something else?**

%  
 36 Democrat  
 24 Republican  
 26 Independent  
 7 Something else  
 7 No answer

**D15. In general, would you describe your political views as very conservative, somewhat conservative, moderate, somewhat liberal, or very liberal?**

%  
 9 Very conservative  
 29 Somewhat conservative  
 43 Moderate  
 11 Somewhat liberal  
 4 Very liberal  
 7 No answer

**D16. In the last 12 months, have you accessed the Internet or sent or received email?**

%  
 70 Yes → **GO TO Question 17**  
 28 No → **GO TO Question 19**  
 3 No answer

**D17. In the last 12 months, have you visited any of AARP's Internet/Web sites (aarp.org, AARPmagazine.org, etc.)? (N=509)**

%  
 35 Yes  
 63 No  
 3 No answer

**D18. Do you do any of the following activities when you use the Internet? (n=509)**

|   | Yes      | No       | No       |
|---|----------|----------|----------|
|   | <u>%</u> | <u>%</u> | Answer   |
|   |          |          | <u>%</u> |
| a. Send and receive email.....  | 95       | 4        | 1        |
| b. Perform online banking or other financial services.....  | 55       | 40       | 5        |
| c. Seek information on community events, news, or schedules.....  | 73       | 22       | 5        |
| d. Buy or make a reservation online for a travel service, such as an airline ticket, hotel room, or rental car..... | 64       | 32       | 4        |
| e. Buy a product online, such as books, music, toys, clothing.....  | 72       | 24       | 4        |
| f. Use a social networking site like Facebook or Twitter.....   | 49       | 47       | 4        |

D19. What is your 5-digit ZIP Code? (Write in your ZIP CODE) :

D20. What city or town do you live in? \_\_\_\_\_ (Write in city or town)

D21. What was your annual household income before taxes in 2011?

| <u>%</u> |                      |
|----------|----------------------|
| 5        | Less than \$10,000   |
| 11       | \$10,000 to \$19,999 |
| 21       | \$20,000 to \$34,999 |
| 13       | \$35,000 to \$49,999 |
| 8        | \$50,000 to \$59,999 |
| 8        | \$60,000 to \$74,999 |
| 6        | \$75,000 to \$99,999 |
| 9        | \$100,000 or more    |
| 9        | Not sure             |
| 10       | No answer            |

## **Full Methodology**

AARP commissioned a mail survey of 2,000 members in Indiana between August 21, 2012 and September, 18, 2012. Surveys were mailed to a statewide sample of members, stratified by age to select members proportionate to each of three age groups: 50-59, 60-74, and 75+. Each sampled member was contacted about the survey in four ways: a pre-notification postcard, the survey itself, a reminder postcard, and a second survey. Of those surveyed, 733 completed questionnaires were used yielding a response rate of 37 percent. The survey has a sampling error of  $\pm 3.7$  percent at the 95% level of confidence. This means that in 95 out of 100 samples of this size, the results would be within  $\pm 3.7$  percentage points of the results obtained had everyone in the population completed a survey. Responses were weighted to reflect the actual distribution of members by age. The weighted number of responses for this survey is also 733. Throughout the report, statistics representing member responses are reported in percentages which may not add up to 100 due to rounding and non-response. Also due to rounding, the percents reported in the text may vary slightly from those in the annotation or in graphs.

AARP is a nonprofit, nonpartisan organization, with a membership of more than 37 million, that helps people turn their goals and dreams into real possibilities, strengthens communities and fights for the issues that matter most to families such as healthcare, employment security and retirement planning. We advocate for consumers in the marketplace by selecting products and services of high quality and value to carry the AARP name as well as help our members obtain discounts on a wide range of products, travel, and services. A trusted source for lifestyle tips, news and educational information, AARP produces AARP The Magazine, the world's largest circulation magazine; AARP Bulletin; [www.aarp.org](http://www.aarp.org); AARP TV & Radio; AARP Books; and AARP VIVA, a bilingual news source. AARP does not endorse candidates for public office or make contributions to political campaigns or candidates. The 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. AARP has staffed offices in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. Learn more at [www.aarp.org](http://www.aarp.org).

State Research brings the right knowledge at the right time to our state and national partners in support of their efforts to improve the lives of people age 50+. State Research consultants provide strategic insights and actionable research to attain measurable state and national outcomes. The views expressed herein are for information, debate, and discussion, and do not necessarily represent official policies of AARP.

AARP staff from the Indiana State Office and State Research contributed to the design, implementation and reporting of this study. Special thanks go to AARP staff including Katherine Moreau, Associate State Director of Communications, Paul Chase, Associate State Director of State Advocacy, and June Lyle, State Director in Indiana; Rachelle Cummins, Angela Houghton, Darlene Matthews, Erin Pinkus and Cheryl Barnes, State Research; Patrick Willard, Coralette Hannon and Janee Briesemeister, State and National Group; and Michael Schuster, Office of General Counsel. Please contact Joanne Binette at 202-434-6303 for more information regarding this survey.



### **Research and Strategic Analysis**

**For more information about this survey, please contact Joanne Binette at:**

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