

# Half of middle-aged voters likely to need long-term care for family member in next 5 years

September 14 2012, by Letisia Marquez

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(Phys.org)—Nearly half of California voters aged 40 and older say they will need long-term care for a close family member within the next five years, yet just as many say they couldn't afford even a single month of nursing home care, according to a new [poll](#) from The SCAN Foundation and the UCLA Center for Health Policy Research.

The poll, now in its third year, shows that [Californians](#)—regardless of their political party or income level—are struggling in the weak economy to save money for future long-term care expenses. One month of nursing [home care](#) in California costs an average of \$6,800.

Nearly half of those polled (47 percent) said their [household income](#) has declined in the past year, and 22 percent had to borrow money from someone because they were struggling to meet their expenses. Forty-two percent said they had to cut back on food and other costs.

[Voters](#) also expressed worries about the costs of growing older at a time when the number of [senior citizens](#) is increasing and the state's budget woes continue. In California, the population of those aged 65 and older is expected to double to 8 million in the next 20 years.

Roughly two-thirds of respondents (64 percent) said they're worried about being able to afford long-term care, and nearly 90 percent said that despite the state's [economic crisis](#), state leaders should make it a priority to provide affordable options for long-term care and services so that older people can stay in their communities instead of going into [nursing](#)

[homes.](#)

"A significant wave of demand for long-term care is headed our way—we cannot, as a state, stand around and wait for it to hit us before we do something about it," said Dr. Bruce Chernof, president and CEO of The SCAN Foundation. "The voters have spoken for a third straight year, and the message is clear: They want affordable options for care and to ensure that individuals can age in their homes with dignity and independence."

The poll, conducted by the bipartisan team of Lake Research Partners and Chesapeake Beach Consulting, surveyed 1,667 registered California voters age 40 and older in English and Spanish.

Among other findings, California voters:

### **Cannot afford services**

The percentage of voters who said they couldn't afford care services increased from last year. Seventy-three percent (compared with 66 percent last year) could not afford more than three months of nursing home care, while 46 percent (42 percent last year) could not afford even one month.

### **Are facing stretched budgets**

Nearly six in 10 voters (59 percent) said they're worried that their total family income will not be enough to meet their family's living expenses, and more than one in five (22 percent) have had to borrow money just to meet expenses.

### **Are concerned across party lines, income levels**

Sixty-seven percent of Democrats, 61 percent of independents and 63

percent of Republicans—and 54 percent of those with household incomes over \$75,000—said they are worried about paying for long-term care.

### **Are stressed by current caregiving responsibilities**

Fifty-nine percent of respondents who care for a loved one said it is emotionally stressful, and 68 percent of those who help pay for a loved one's care have faced a financial hardship.

### **Want California's elected officials to take action**

Large majorities of Democrats (94 percent), independents (85 percent) and Republicans (81 percent) said making affordable options for long-term care and services should be a priority for state officials.

Respondents' support for long-term care services (88 percent) was at least as high as their support for balancing the state budget through either reducing state spending (84 percent) or increasing revenues (77 percent). (The survey has a 3.6 percentage-point margin of error.)

"Understandably, the state Legislature has had to focus so much of its attention on balancing the state budget in the last couple of years," said Steven P. Wallace, associate director of the UCLA Center for [Health Policy Research](#). "The poll demonstrates that the voting public is just as concerned with finding solutions to affordable long-term care.

"Policymakers need to offer them a hand in facing the long-term care needs many anticipate in the near future," he added.

### **SPOTLIGHT: Latino Voter Perspectives on Long-Term Care**

In this poll, Latino voters expressed particular concern about access and affordability of long-term care services. Findings show:

- Ninety-one percent of Latino voters could not afford more than three months of nursing home care, and 86 percent could not afford more than three months of part-time in-home care.
- Seventy-eight percent of Latino respondents said they worry about making ends meet, compared with 53 percent of whites.
- Nearly one in four Latino respondents (23 percent) had medical debt, compared with 15 percent of whites.
- Nearly one in three Latino respondents (31 percent) inaccurately believe Medicare covers long-term nursing home care—more than twice as many as white respondents (12 percent).
- Six in 10 Latino voters (60 percent) anticipate a close family member needing paid long-term care in the next five years, compared to 46 percent of white respondents.

**More information:** View the full poll results at [www.thescanfoundation.org](http://www.thescanfoundation.org).

Provided by University of California, Los Angeles

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