

Poll finds two-thirds of California voters unprepared for costs of growing older

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California's weak economy has voters cutting back on current expenses and largely unable to meet essential future ones, such as the cost of long-term care, according to a new poll from The SCAN Foundation and the UCLA Center for Health Policy Research.

The poll, in its second year, sought to better understand health and long-term care issues facing middle-aged voters, given the state's current [economic crisis](#) and the rising number of Californians older than 60, a figure that is projected to nearly double to 12 million people in the next 25 years.

The poll found that Californians, regardless of political party or income level, were worried about the costs of growing older. Two-thirds (66 percent) of respondents said that they are apprehensive about being able to afford long-term care. Sixty-three percent worry as much about paying for long-term care as they do about paying for their future health care.

Voters' ability to save for long-term care expenses is hampered by California's weak economy. Nearly half (48 percent) of voters 40 and older said their [household income](#) has declined in the past 12 months, and 50 percent said they had to take money out of savings to meet their expenses. Four in ten (41 percent) have had to cut down on the amount they spend on food in the past year.

"Californians need affordable options to age with dignity and

independence so that they can live how they want in the place they call home," said Dr. Bruce Chernof, president and CEO of The SCAN Foundation. "With so many Californians struggling financially today, it is hard for them to think about the future, yet planning for future needs is an essential component of growing older and necessary for one's [personal health](#), as well as the state's fiscal health, especially given the high cost of long-term care."

Conducted by Lake Research Partners and American Viewpoint, the poll surveyed 1,490 registered California voters age 40 and older in English and Spanish. Findings show that regardless of their political party affiliation or income level, voters have continuing aging-related concerns over the loss of independence (73 percent), losing memory or other mental abilities (70 percent), and worsening health (70 percent).

The costs associated with living with these potentially debilitating health conditions are high, yet Californians underestimate their potential need for support and services. Sixty-three percent predicted they would need help, but according to the U.S. Department of Health and Human Services, 70 percent of Americans over the age of 65 will need long-term care services at some point in their lives, and more than 40 percent will receive care in a nursing home for even a short period of time.

Among other findings, California voters age 40 and older:

Cannot afford services

A majority (66 percent) of respondents could not afford more than three months of nursing home care at an average cost of \$6,000 per month in California. About four in ten (42 percent) could not afford a single month of care. Among Latino voters, 88 percent could not afford more than three months of nursing home care.

Do not have long-term care protection

Most respondents (85 percent) said they do not have long-term care insurance or are not sure whether they are covered for supportive services like in-home care.

Are facing stretched budgets

Six in ten (60 percent) said they are worried that their total family income will not be enough to meet their family's living expenses.

Have concerns that cross party lines, income levels

Seventy-one percent of Democrats, 64 percent of independents and 62 percent of Republicans — and 61 percent of voters with household incomes over \$75,000 — are worried about paying for long-term care.

Feel stressed from their current caregiving responsibilities

Sixty-three percent of respondents caring for an aging loved one said it is emotionally stressful, and nearly half said they are not regularly getting the social and emotional support they need.

In order to get help from the state for long-term care costs, individuals in California must qualify for Medi-Cal by spending down their assets to \$2,000 and have a near-poverty income after paying for medical expenses.

According to survey respondents, affordability and accessible information should be high priorities for elected officials in California. Priorities include making long-term care insurance more affordable (64

percent), having affordable options to avoid nursing homes (63 percent) and having enough information about how to get help for people who cannot take care of themselves (59 percent).

"People can cut back on movie tickets and trips to the mall," said Steven P. Wallace, associate director of the UCLA Center for Health Policy Research. "But long-term care is an essential expense. Most Californians will need it during their life, yet unfortunately, most Californians are not planning for it and the government is cutting back on affordable options that could help."

Wallace noted that cuts to California's budget have placed the network of home- and community-based services that enable elderly or disabled [Californians](#) to live on their own in their homes in jeopardy.

"The policy question moving forward has to be how to reorganize and sustain critical in-home programs that provide vital services and save the state from the far more expensive option of nursing homes," Wallace said.

The California 2012-2013 state budget cut several key services that help those with long-term care needs remain in the community. Core state funding for Adult Day Health Care centers was eliminated, and cuts were made to In-Home Supportive Services, which provides assistance to low-income adults and children who are blind or disabled.

"Programs are being cut to provide short-term savings, and the reality is that many of these people will end up in emergency rooms, the least person-centered and most costly form of care," Chernof said. "We should instead be restructuring programs to meet the emerging need of a more sustainable network of home- and community-based care."

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:

- 88 percent of Latinos could not afford more than three months of nursing home care, and 78 percent could not afford more than three months of part-time in-home care.
- 84 percent are much more likely than others to have said they worry about making ends meet.
- Latinos were more likely than whites, Asians and African Americans to say that they have cut back on saving for retirement (52 percent).

Poll results are available on the SCAN Foundation's website or at the website of the UCLA Center for [Health Policy Research](#).

Provided by University of California - Los Angeles

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