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Long-term care in aging US: Not for me, poll says

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WASHINGTON (AP) - We're in denial: Americans underestimate their chances of needing long-term care as they get older - and are taking few steps to get ready.

A new poll examined how people 40 and over are preparing for this difficult and often pricey reality of aging and found two-thirds say they've done little to no planning.

In fact, 3 in 10 would rather not think about getting older at all. Only a quarter predict it's very likely that they'll personally need help getting around or caring for themselves during their senior years, according to the poll by the AP-NORC Center for Public Affairs Research.

That's a surprise considering the poll found more than half of the 40-plus crowd already have been caregivers for an impaired relative or friend - seeing from the other side the kind of assistance they, too, are likely to need later on.

"I didn't think I was old. I still don't think I'm old," explained retired schoolteacher Malinda Bowman, 60, of Laura, Ohio.

Bowman has been a caregiver twice, first for her grandmother. Then after her father died in 2006, Bowman moved in with her mother, caring for her until her death in January. Yet Bowman has made few plans for herself.



This handout photo provided by Mary Washington Healthcare, taken April 16, 2013, Andrea Vassel of Mary Washington Healthcare explains the benefits of an advance directive at Mary Washington Hospital in Fredericksburg, Va., as part of National Healthcare Decisions Day on April 16. A poll from the AP-NORC Center for Public Affairs Research found people 40 and older underestimate their chances of needing long-term care as they get older, and aren't doing enough to prepare. But about 47 percent say they have taken one step, creating an advance directive to outline the medical care they'd want if they couldn't communicate. (AP Photo/Mary Washington Healthcare)

"I guess I was focused on caring for my grandmother and mom and dad, so I didn't really think about myself," she said. "Everything we had was devoted to taking care of them."

The poll found most people expect family to step up if they need long-term care - even though 6 in 10 haven't talked with loved ones about the possibility and how they'd like it to work.

Bowman said she's healthy now but expects to need help someday from her two grown sons. Last month, prompted by a brother's fall and blood clot, she began the conversation by telling her youngest son about her living will and life insurance policy.

"I need to plan eventually," she acknowledged.

Those family conversations are crucial: Even if they want to help, do your relatives have the time, money and knowhow? What starts as driving Dad to the doctor or picking up his groceries gradually can turn into feeding and bathing him, maybe even doing tasks once left to nurses such as giving injections or cleaning open wounds. If loved ones can't do all that, can they afford to hire help? What if you no longer can live alone?

"The expectation that your family is going to be there when you need them often doesn't mean they understand the full extent of what the job of caregiving will be," Susan Reinhard, a nurse who directs AARP's Public Policy Institute, said. "Your survey is pointing out a problem for not just people approaching the need for long-term care, but for family members who will be expected to take on the huge responsibility of providing care."

Most people who have been caregivers called the work both worthwhile and stressful. And on the other end, those who have received care are less apt to say they can rely on their families in times of need, the poll found.

With a rapidly aging population, more families will be facing those responsibilities. Government figures show nearly 7 in 10 Americans will need long-term care at some point after they reach age 65, whether it's from a relative, a home health aide, assisted living or a nursing home. On average, they'll need that care for three years.

Despite the "it won't happen to me" reaction, the AP-NORC Center poll found half of those surveyed think just about everyone will need some assistance at some point. There are widespread misperceptions about how much care costs and who will pay for it. Nearly 60 percent of those surveyed underestimated the cost of a nursing home, which averages more than \$6,700 a month.

Medicare doesn't pay for the most common types of long-term care. Yet 37 percent of those surveyed mistakenly think it will pay for a nursing home and even more expect it to cover a home health aide when that's only approved under certain conditions.

The harsh reality: Medicaid, the federal-state program for the poor, is the main payer of long-term care in the U.S., and to qualify seniors must have spent most of their savings and assets. But fewer than half of those polled think they'll ever need Medicaid - even though only a third are setting aside money for later care, and just 27 percent are confident they'll have the financial resources they'll need.

In Cottage Grove, Ore., Police Chief Mike Grover, 64, says his retirement plan means he could afford a nursing home. And like 47 percent of those polled, he's created an advance directive, a legal document outlining what medical care he'd want if he couldn't communicate.

Otherwise, Grover said he hasn't thought much about his future care needs. He knows caregiving is difficult, as he and his brother are caring for their 85-year-old mother.

Still, "until I cross that bridge, I don't know what I would do. I hope that my kids and wife will pick the right thing," he said. "It depends on my physical condition, because I do not want to be a burden to my children."

The AP-NORC Center poll found widespread support for tax breaks to encourage saving for long-term care, and about half favor the government establishing a voluntary long-term care insurance program. An Obama administration attempt to create such a program ended in 2011 because it was too costly.

The older they get, the more preparations people take. Just 8 percent of 40- to 54-year-olds have done much planning for long-term care, compared with 30 percent of those 65 or older, the poll found.

Mary Pastrano, 74, of Port Orchard, Wash., has planned extensively for her future health care. She has lupus, heart problems and other conditions, and now uses a wheelchair. She also remembers her family's financial struggles after her own father died when she was a child.

"I don't want people to stand around and wring their hands and wonder, 'What would Mom think was the best?'" said Pastrano, who has discussed her insurance policies, living will and care preferences with her husband and children.

Still, Pastrano wishes she and her husband had started saving earlier, during their working years.

"You never know how soon you're going to be down," she said. "That's what older people have a problem understanding: You can be in your 60s and then next flat on your back. You think you're invincible, until you can't walk."

The AP-NORC Center for Public Affairs Research survey was conducted Feb. 21 through March 27, with funding from the SCAN Foundation. The SCAN Foundation is an independent, nonprofit organization that supports research and other initiatives on aging and health care. The nationally

representative poll involved landline and cellphone interviews with 1,019 Americans age 40 or older. It has a margin of sampling error of plus or minus 4.1 percentage points.

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Associated Press writer Stacy A. Anderson and News Survey Specialist Dennis Junius contributed to this report.

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Online:

Government long-term care primer: <http://longtermcare.gov>

AP-NORC Center for Public Affairs Research: <http://www.apnorc.org>

Aging America is a joint AP-APME project examining the aging of the baby boomers and the effect that this so-called silver tsunami is having on the communities in which they live.

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