

A photograph of two elderly women of Asian descent smiling warmly at the camera. The woman on the left has short dark hair and is wearing a blue and black patterned top. The woman on the right has short white hair, wears glasses, and a white top. They are both holding hands. The background is a blurred outdoor setting with green plants and a brick wall.

LONG-TERM CARE READINESS

June 2022

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KEY FINDINGS

Key findings

Uncertainty about Medicare coverage of long-term care services is common among adults 50-plus. Roughly half (46%) incorrectly believe Medicare covers care in a nursing home or care in the home from a home health aide.

Recognizing that they may need assistance as they get older does not mean that adults 50-plus have really thought about *how* they will live independently. Nearly seven in 10 (68%) believe that they will need assistance with their daily activities as they get older, yet fewer than three in 10 (28%) have given a *lot* of thought to how they will continue to live independently if they need such assistance.

The COVID-19 pandemic has had little effect on one's thinking about independent living, with more than six in 10 (62%) thinking about the topic *about the same* now as two years ago.

Roughly six in 10 adults 50-plus are concerned about multiple issues regarding aging, with concerns about not being able to live independently and becoming a strain or burden on family topping the list. Slightly fewer say they are concerned about not having enough money saved, needing to live in a nursing home or assisted living facility, or not being able to remain in their own home.

When it comes to planning for their futures, half have discussed their end-of-life plans with family and have written a will. More than four in 10 have also planned for their funeral expenses and have designated a legal Power of Attorney, but far fewer say they have researched or made plans for in-home, community-based, or nursing home care.

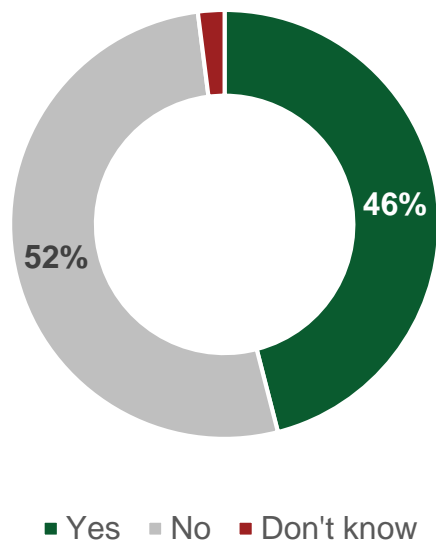


DETAILED FINDINGS

Uncertainty about Medicare coverage of long-term care services common

Half of adults 50-plus are aware that Medicare does not cover long-term care services, but women are more likely than men (52% vs. 40%) to believe that it does. Additionally, respondents ages 50-64 are more likely than those 65 and older to incorrectly believe the same thing (53% vs. 38%).

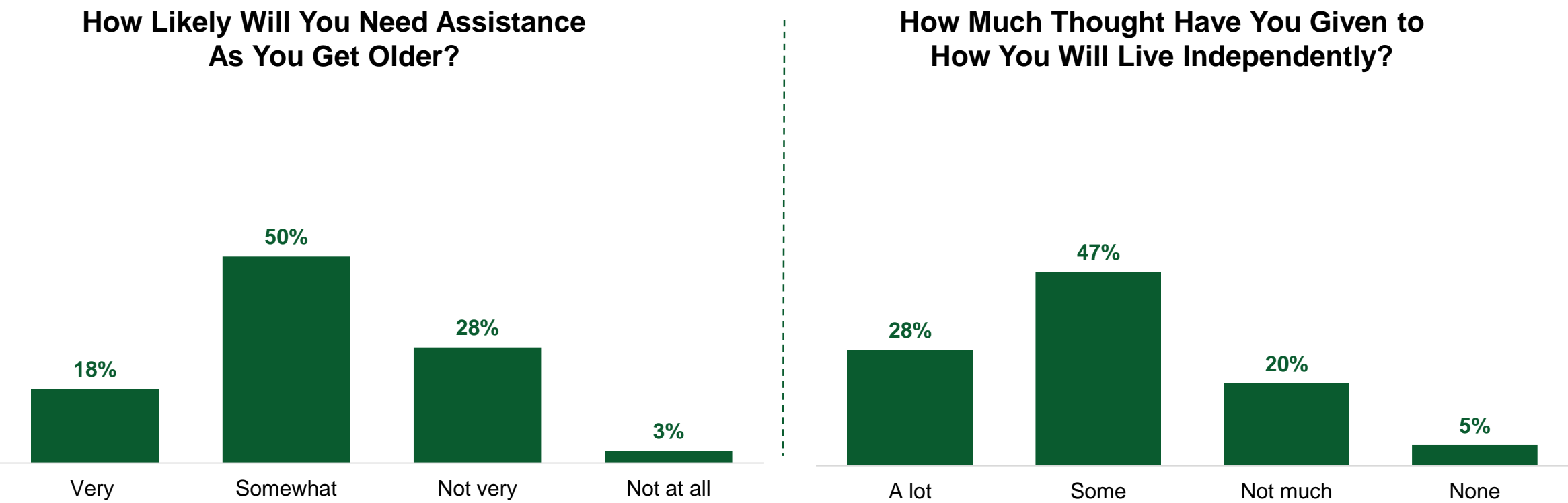
Does Medicare Cover Long-Term Care Services?



1. As you may know, Medicare provides health insurance to individuals age 65 and older and younger persons with long-term disabilities. As far as you know, does Medicare cover long-term care services such as nursing home care or care in the home from a home health aide? Base: Total Respondents (n=1,011)

Majority believe it *likely* they will need assistance as they age

Yet fewer than three in ten (28%) adults 50-plus say they have given *a lot* of thought to how they will live independently if they need assistance with their daily activities.



5. How likely do you think it is that you will need assistance with daily activities as you get older? 2. How much thought, if any, have you given to how you will live independently as you get older if you need assistance with daily activities? Base: Total Respondents (n=1,011)

Views on needing assistance vary by age

Notably, Black and Hispanic respondents are more likely than White ones to say they have given a lot of thought to how they will live independently if they need assistance with their daily activities (51% and 38% vs. 23%).

Views on Likelihood of Needing Assistance and the Amount of Thought Given to How To Live Independently

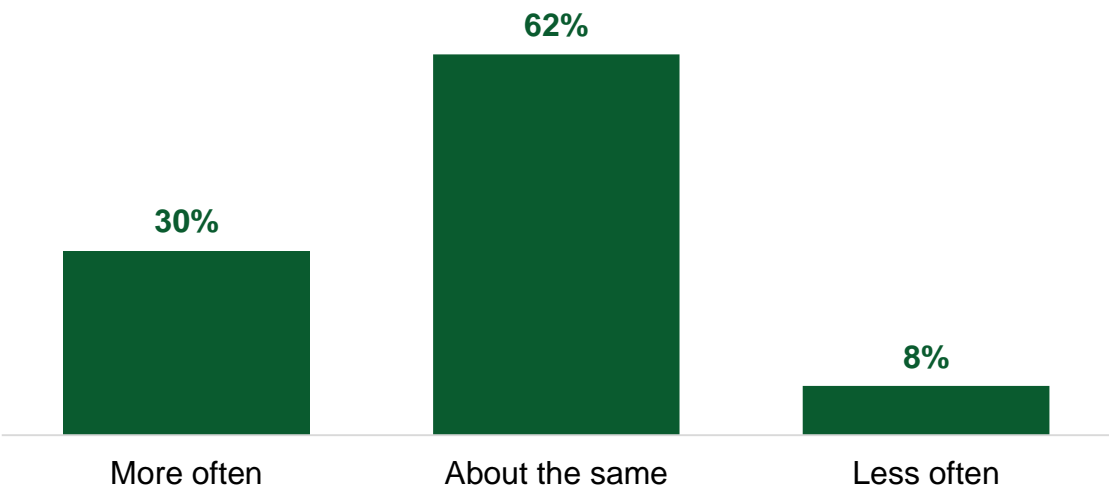
	Age 50-64	Age 65+	Men	Women	White	Black	Hispanic
<i>Likelihood of Needing Assistance with Daily Activities As Ages</i>							
	<i>n=532</i>	<i>n=479</i>	<i>n=473</i>	<i>n=538</i>	<i>n=715</i>	<i>n=108*</i>	<i>n=118*</i>
Likely	64%	74%	68%	69%	67%	69%	72%
Not likely	36%	26%	32%	30%	32%	31%	28%
<i>Amount of Thought Given to How One Will Live Independently As Ages</i>							
A lot	25%	31%	27%	29%	23%	51%	38%
Some	47%	48%	45%	49%	51%	30%	39%
Not much	21%	19%	23%	18%	21%	14%	19%
None	8%	2%	6%	4%	5%	6%	4%

5. How likely do you think it is that you will need assistance with daily activities as you get older? 2. How much thought, if any, have you given to how you will live independently as you get older if you need assistance with daily activities? Base: Total Respondents (n=1,011)

The pandemic has had little effect on one’s thinking about independent living

More than six in ten (62%) adults 60-plus say they are thinking about how they will live independently as they age *about the same* now as two years ago, with half as many (30%) saying they are thinking about it *more often* now. However, Blacks and Hispanics 50-plus report thinking about the issue *more often* now than two years ago (49% and 43% vs. 25%).

How Often Are You Thinking About How You Will Live Independently As You Age?

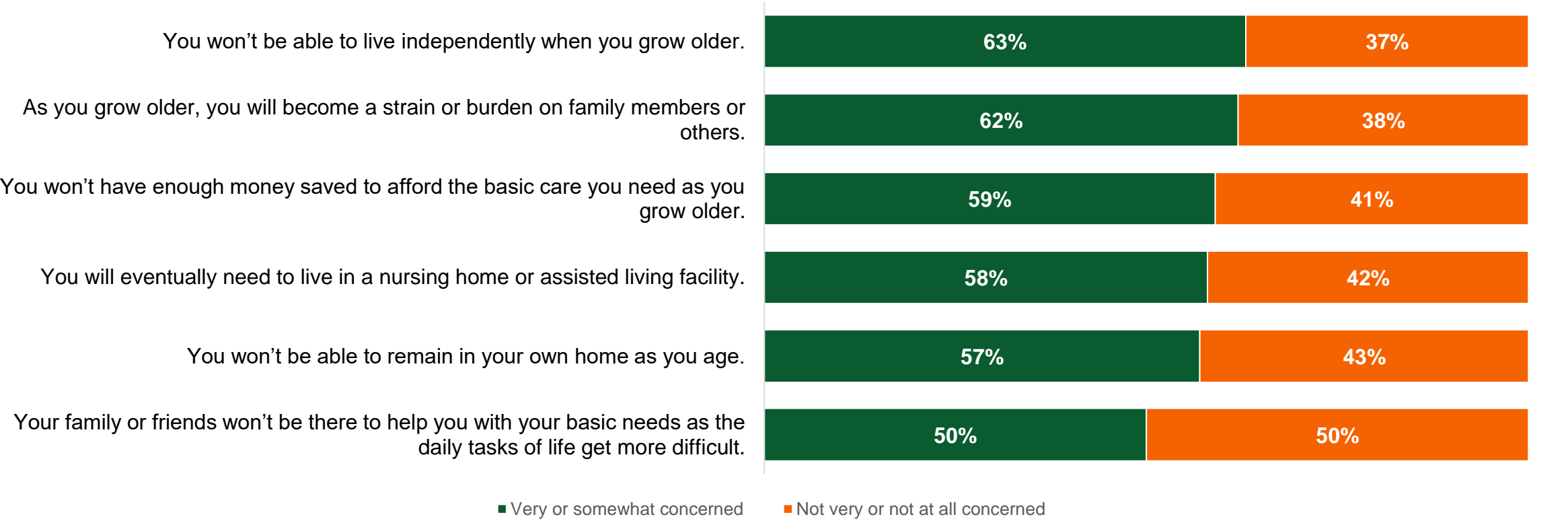


	White	Black	Hispanic
	N=715	N=108*	N=118*
More often	25%	49%	43%
About the same	67%	38%	52%
Less often	8%	12%	3%

3. In what ways has the COVID-19 pandemic (SPLIT: “the last two years”) impacted your thinking about how you will live independently as you get older. Would you say you are...? Base: Total Respondents (n=1,011)

Roughly six in 10 concerned about multiple issues regarding aging

Concerns about not being able to live independently and becoming a strain or burden on family are noted by more than six in ten adults 50-plus, while concerns about not having enough money saved, needing to live in a nursing home or assisted living facility, or not being able to remain at home are cited by slightly lower percentages.



4. I'm going to read you some concerns people could have about themselves growing older. For each one, please tell me how concerned you are about this. Are you very, somewhat, not very, or not at all concerned? Base: Total Respondents (n=1,011)

Little variability in concern across key groups

Adults ages 50-64 are more likely to be concerned that they won't have enough money saved to afford the basic care they may need as they get older; adults 65 and older are more likely to be concerned that they may need to live in a nursing home or assisted living facility. Women are more likely than men to express concern about not having enough money or not being able to stay at home.

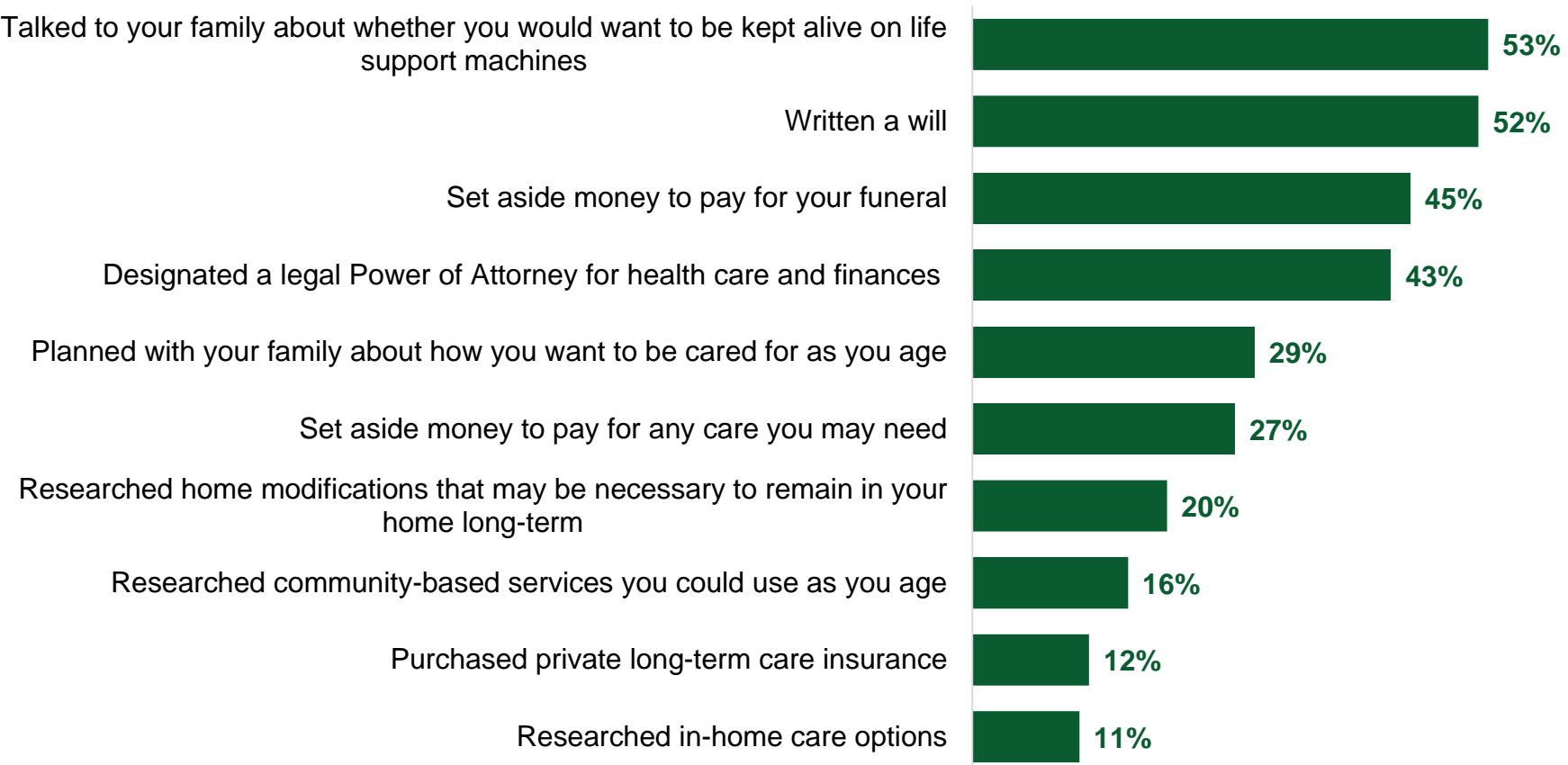
Percent Very or Somewhat Concerned about Aging-Related Issues

	Age 50-64	Age 65+	Men	Women	White	Black	Hispanic
	<i>n=532</i>	<i>n=479</i>	<i>n=473</i>	<i>n=538</i>	<i>n=715</i>	<i>n=108*</i>	<i>n=118*</i>
You won't be able to live independently when you grow older	62%	64%	63%	62%	62%	56%	68%
As you grow older, you will become a strain or burden on family	60%	64%	62%	62%	61%	55%	61%
You won't have enough money saved to afford the basic care you need	64%	53%	55%	62%	57%	58%	65%
You will eventually need to live in a nursing home or assisted living	54%	63%	56%	61%	59%	44%	62%
You won't be able to remain in your home as you age	54%	61%	52%	62%	58%	50%	58%
Your friends or family won't be there to help you with basic needs	50%	51%	49%	52%	48%	46%	60%

4. I'm going to read you some concerns people could have about themselves growing older. For each one, please tell me how concerned you are about this. Are you very, somewhat, not very, or not at all concerned? Base: Total Respondents (n=1,011)

Half discussed their end-of-life plans with family and have written a will

More than four in 10 have also planned for their funeral expenses and have designated a legal Power of Attorney, but far fewer say they have researched or made plans for in-home, community-based, or nursing home care.



6. Now, I'm going to read you a list of things some people might do to prepare for their future, though many people do not do any of these. Please tell me which of the following you have done. Base: Total Respondents (n=1,011)

Planning for the future varies across key groups

Percent Who Engaged In the Following Activities

	Age 50-64	Age 65+	Men	Women	White	Black	Hispanic
	<i>n=532</i>	<i>n=479</i>	<i>n=473</i>	<i>n=538</i>	<i>n=715</i>	<i>n=108*</i>	<i>n=118*</i>
Talked to family about whether you would like to be kept alive on life support machines	44%	64%	49%	57%	56%	27%	50%
Written a will	41%	65%	53%	52%	56%	42%	34%
Set aside money to pay for your funeral	33%	57%	41%	48%	43%	43%	52%
Designated a legal Power of Attorney for health care and finances	30%	57%	43%	43%	44%	49%	24%
Planned with your family about you will be cared for as you age	26%	32%	24%	33%	26%	45%	32%
Set aside money to pay for any care you may need	22%	31%	31%	23%	28%	21%	23%
Researched home modifications that may be necessary to remain at home	12%	29%	20%	20%	19%	27%	21%
Researched community-based services you could use as you age	11%	22%	16%	17%	14%	25%	17%
Purchased private long-term care insurance	9%	15%	12%	12%	10%	26%	11%
Researched in-home care options	10%	13%	10%	12%	9%	14%	15%

6. Now, I'm going to read you a list of things some people might do to prepare for their future, though many people do not do any of these. Please tell me which of the following you have done.

Base: Total Respondents (n=1,011)



METHODOLOGY

Methodology

Objective: To learn more about midlife and older adults' attitudes and behaviors related to long-term care planning

Methodology: Nationally representative mixed mode survey (online and phone) via NORC at the University of Chicago's Foresight 50+ panel. About 90% of interviews were conducted online and 10% by phone.

Qualifications: U.S. adults ages 50 and older

Sample: NORC Foresight 50+ n=1,011

Interviewing Dates: December 9-13, 2021

Weighting: Data are weighted to the latest Current Population Survey (CPS) benchmarks developed by the U.S. Census Bureau and are balanced by gender, age, education, race/ethnicity, region, and AARP membership.

Margin of Error: $\pm 4.23\%$. The margin of error among subgroups is higher.

Note: Some percentages may not equal 100% due to rounding.



About AARP

AARP is the nation's largest nonprofit, nonpartisan organization dedicated to empowering Americans 50 and older to choose how they live as they age. With nearly 38 million members and offices in every state, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, AARP works to strengthen communities and advocate for what matters most to families with a focus on health security, financial stability and personal fulfillment. AARP also works for individuals in the marketplace by sparking new solutions and allowing carefully chosen, high-quality products and services to carry the AARP name. As a trusted source for news and information, AARP produces the nation's largest circulation publications, AARP The Magazine and AARP Bulletin. To learn more, visit www.aarp.org or follow @AARP and @AARPadvocates on social media.

About NORC

NORC at the University of Chicago conducts research and analysis that decision-makers trust. As a nonpartisan research organization and a pioneer in measuring and understanding the world, NORC has studied almost every aspect of the human experience and every major news event for more than eight decades. Today, NORC partners with government, corporate, and nonprofit clients around the world to provide the objectivity and expertise necessary to inform the critical decisions facing society. Please visit www.norc.org for more information.



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This research was designed and executed by AARP Research