AMERICANS WANT TO AGE AT HOME, NEW SURVEY CONFIRMS

With just 2% wanting to receive care in a nursing home, a new AP-NORC survey finds a majority think government programs should fund at-home care.

CHICAGO, May 3, 2021 — Given the choice, a sizable majority of the public would prefer to receive long-term care in a home setting as they age rather than move into a nursing home, according to a new study from The AP-NORC Center for Public Affairs Research and funded by The SCAN Foundation. Overall, 88% percent of adults favor getting ongoing living assistance in their own home or in a loved one’s home. Just 2% would want to age in a nursing home and 10% prefer a senior community.

With that objective in mind, the public supports a variety of policies that would facilitate aging at home, including a government-administered long-term care insurance program (60%), tax breaks for consumers who purchase long-term care insurance (61%), and direct funding to allow more people with low incomes to receive care in their own home (63%). Additionally, there is bipartisan support for the ability to get long-term care coverage through a Medicare advantage or supplemental insurance plan (70%).

Majorities of both parties favor some government policies to help Americans pay for ongoing living assistance.

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Question: To help Americans prepare for the costs of ongoing living assistance, would you favor, oppose, or neither favor nor oppose each of the following?

Source: The AP-NORC Long Term Care Poll conducted March 25 - 29, 2021, with 1,113 adults age 18 and older nationwide
Despite the impact of COVID-19 on older adults, few adults are prepared for their own aging and potential care needs. Just 16% are confident they will have the financial resources they need to pay for care, and majorities worry about losing their independence, having to move out of their home, and being alone without family as they age.

“Americans continue to have a strong desire to age in their own community – either in their home or a loved one’s – and this isn’t just a byproduct of COVID-19 fears,” said Sarita A. Mohanty, MD, president and CEO of The SCAN Foundation. “People across the political spectrum agree that government should step up to help honor the wishes of older adults. There is a real opportunity to reshape how care is delivered to aging people in America, and to do it in ways that are affordable to the health system and relieve burdens on families.”

Although Medicare only covers limited ongoing living assistance services, more than half of the public thinks it should have a large responsibility in paying for long-term care. The program is cited as a key component of the long-term care financing plan for many– 49% of those age 40 and older expect to rely on the program to pay for their long-term care needs.

And with the Medicare trust fund at risk of insolvency in the coming years, 89% think shoring up the trust fund should be an important priority for Congress and the Biden administration – a priority that both Democrats and Republicans agree on.

“Only 16% of the public feels confident about their ability to pay for their care as they age and few have done much to plan for their long-term care,” said Jennifer Benz, Deputy Director of The AP-NORC Center. “This study reveals that people have clear preferences about the care they want, but there’s more work needed to help people prepare.”

Other key findings:

- Americans’ common aging concerns include losing independence as they age (68%), being alone without family or friends around them (60%), and having social needs met (57%). Many also worry about having to leave their home and move into a nursing home (53%) or family member’s home (47%), and about experiencing health and safety issues in a retirement community or nursing home (56%).

- Thirty-three percent would be very or extremely concerned about a loved one needing a short-term stay in a nursing home for rehabilitation, and 44% would be concerned about a long-term stay or permanent residence. Despite the ongoing pandemic, these concerns have declined since September 2020 (44% and 60%, respectively).

- Americans think health insurance companies (52%), Medicare (51%), and Medicaid (41%) should have a large or very large responsibility paying for ongoing living assistance. Just 35% think individuals and 15% think families should.

- Sixty-two percent of Americans are at least moderately concerned about not planning enough for care or being able to pay for care they need as they age (66%).

- Most Americans do not feel prepared to deal with their own care needs: 69% say they have done only a little or no planning and just 15% are confident they will have the financial resources they need to pay for long-term care.
• Few people have discussed their preferences for ongoing living assistance with their doctor (10%) or their family and friends (31%). These rates are low even among those age 60 and older (14% and 46% respectively).

**About the Study**
This survey, funded by The SCAN Foundation, was conducted by The Associated Press-NORC Center for Public Affairs Research. Staff from NORC at the University of Chicago, The Associated Press, and The SCAN Foundation collaborated on all aspects of the study.

**Survey Methodology**
The nationwide poll was conducted in English between March 25 and March 29, 2021, using the AmeriSpeak Omnibus®, a monthly multi-client survey using NORC’s probability-based panel designed to be representative of the U.S. household population. Online and telephone interviews using landline and cell phones were conducted with adults age 18 and older representing the 50 states and the District of Columbia; 1,113 completed the survey—1,040 via the web and 73 via telephone. The panel excluded recipients of long-term care who live in some institutional types of settings, such as skilled nursing facilities or nursing homes, depending on how address are listed for the facility. The overall margin of sampling error is +/- 3.7 percentage points.

For more information, please visit [www.longtermcarepoll.org](http://www.longtermcarepoll.org).

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The two organizations have established The AP-NORC Center for Public Affairs Research to conduct, analyze, and distribute social science research in the public interest on newsworthy topics, and to use the power of journalism to tell the stories that research reveals.
About The SCAN Foundation
Supported by a grant from The SCAN Foundation - advancing a coordinated and easily navigated system of high-quality services for older adults that preserve dignity and independence.
www.TheSCANFoundation.org

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