



# **AARP Vermont Member Survey: Long-Term Care**

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**Report Prepared by Katherine Bridges**

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AARP is a nonprofit, nonpartisan membership organization for people 50 and over. We provide information and resources; advocate on legislative, consumer, and legal issues; assist members to serve their communities; and offer a wide range of unique benefits, special products, and services for our members. These benefits include *AARP Webplace* at [www.aarp.org](http://www.aarp.org), the AARP lifestyle magazines, the monthly *AARP Bulletin*, and a Spanish-language newspaper, *Segunda Juventud*. Active in every state, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, AARP celebrates the attitude that age is just a number and life is what you make it.

### **Acknowledgements**

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## Background

Americans are facing major long-term care challenges as the United States population ages and people live longer lives. In 2001, about seven million men and women over the age of 65 needed long-term care. By 2020, the number will increase to twelve million. Most care will occur at home; family members and friends are the sole caregivers for 70 percent of elderly people.<sup>1</sup> Vermont is not unlike the rest of the country and will soon experience even greater demand for long-term care services.

Fortunately, Vermont has been a national forerunner in the movement to de-institutionalize long-term care by reallocating funds from the traditional setting of nursing homes to the consumer-preferred settings of home and community. Since the implementation of Act 160 in 1996, the balance of long-term care expenditures in the state has shifted from nursing home care to community based care.<sup>2</sup> In 2001, for example, 45 percent of long-term care funds went to institutional care while 55 percent went to home care.<sup>3</sup> This shift will help address the increasing need for long-term care in the state by enabling people to stay in their own homes longer, possibly delaying more costly nursing home care.

As Vermont faces the increased need for long-term care, AARP seeks to convene the stakeholders, including providers, policy-makers, and consumers, to develop a plan that will meet the growing need for long-term care in the state. To begin this process, AARP Vermont looked to its members through this survey to assess their long-term care experiences, knowledge, preferences, and needs. These results should assist the state in establishing advocacy priorities for the issues of cost, quality, and access to long-term care services across Vermont.

This report highlights the results of long-term care questions asked of Vermont AARP members in a larger survey conducted in August and September 2002. The data has been weighted to represent the Vermont membership by age, and has been analyzed to identify statistical differences in terms of demographic characteristics including age, gender, education, income, and region according to the geographical assignments of the five Area Agencies on Aging in the state. The appendix includes an annotated questionnaire that shows the percentage of members that answered each of the questions in the survey as well as tables that display demographic differences by question. Additional information on the methodology of the survey is provided at the end of the report.

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<sup>1</sup> Health Insurance Association of America. Guide to Long-Term Care at <http://www.hiaa.org/consumer/guideltc.cfm>.

<sup>2</sup> Vermont Department on Aging and Disabilities. Vermont State Plan on Aging.

<sup>3</sup> National Conference of State Legislatures. State Long-Term Care: Recent Developments and Policy Directions at <http://www.ncsl.org/programs/health/forum/ltc/ltcmain.htm>

## Highlights

The *AARP Vermont Member Survey* is a mail survey of 1,120 Vermont AARP members, conducted in August and September 2002<sup>4</sup>, which measures their opinions about various legislative issues. This report highlights the specific findings from the long-term care portion of the survey, which include:

- About one-quarter of Vermont members say they or a family member have used long-term care services in the past five years. Of these, more than half used nursing home services.
- More Vermont members consider themselves informed about nursing homes than they do about home and community-based care, yet over half say they would prefer to receive care at home.
- Vermont members would most likely look to their physicians or Area Agencies on Aging to find out about long-term care services if they needed help.
- About half of Vermont members think it would be either somewhat or very hard to find appropriate, affordable, long-term care, when they needed it, and within a reasonable distance from their home.
- When asked to estimate the cost of one month of long-term care, most members either do not know or give an answer outside the average range, indicating a lack of knowledge about the true costs of long-term care.
- The majority of Vermont members say they are not confident they could afford the cost of long-term care for three years: 38 percent say they are not at all confident and 17 percent say they are not very confident.
- More than nine in ten Vermont members say it would be either very or somewhat important to them to have services that would enable them or a family member to stay at home as long as possible if long-term care was needed. In turn, the vast majority also say it is important to them that the state of Vermont provides funding to make home and community-based services more widely available, even if it requires an increase in state taxes.
- Members would strongly support a consumer tax on beer, wine, and other alcoholic beverages in Vermont in order to ensure adequate funding for long-term care services for older adults in the state. Vermont members also strongly support using a portion of the money generated by the recently approved cigarette tax increase to fund health and long-term care services in the state.

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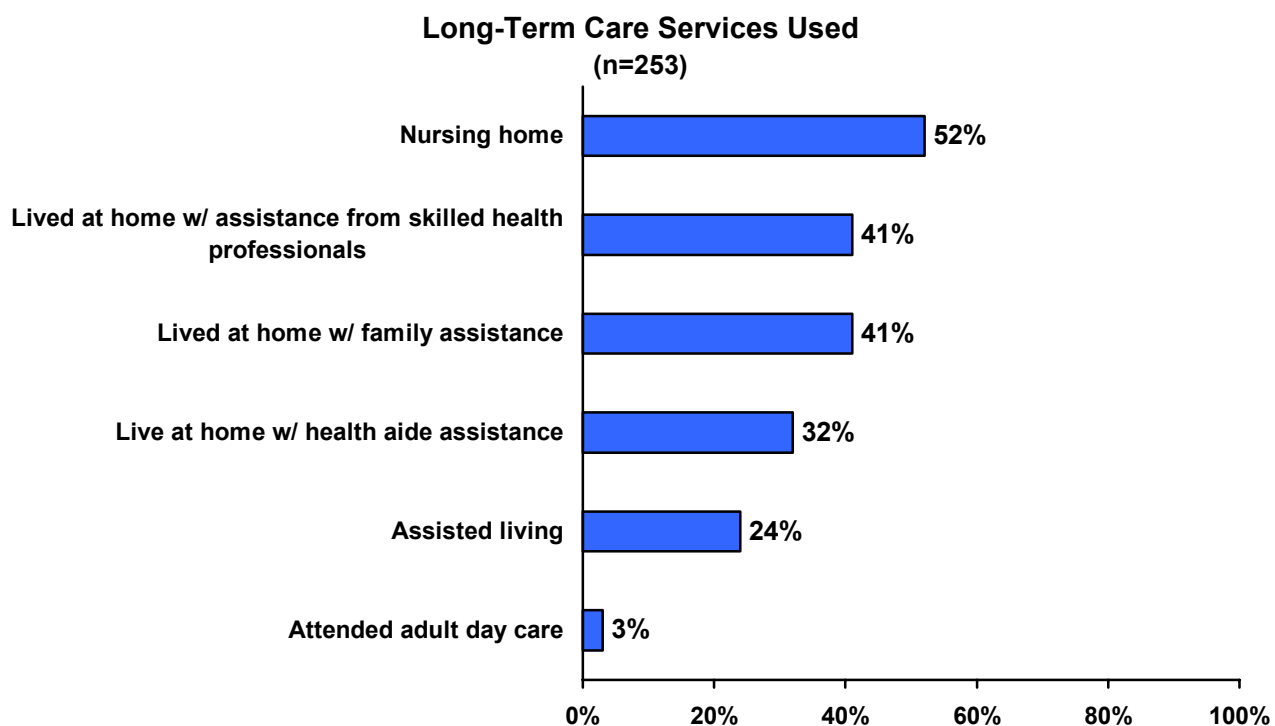
<sup>4</sup> This survey has a sampling error of +/- 2.9%. See page 12 for more information on survey methodology.

# Findings

## Member Experiences with Long-Term Care

About one-quarter (23%) of Vermont members say they or a family member have used long-term care services in the past five years. Of these, more than half used nursing home services. Many lived at home with assistance from family and health professionals and about one-quarter used assisted living for residential long-term care. The remainder of these members or their family members lived at home with some type of supportive long-term care services.

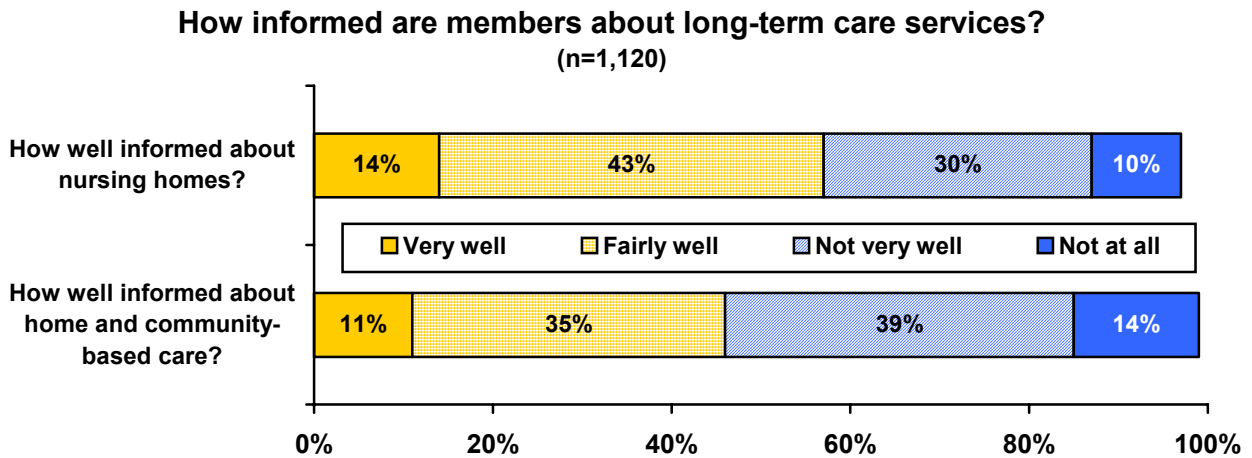
- Interestingly, men are more likely than women to report using nursing homes for themselves or a family member (58% vs. 44%), while women are more likely to report experience with home care from family or friends (48% vs. 34%).
- Since Medicaid or long-term care assistance programs in the state do not cover assisted living, it is not surprising that higher-income members are more likely to have used this type of care. Nearly half (47%) of those with incomes greater than \$75,000 and one-third (33%) of those with incomes between \$40,000-\$75,000 have used assisted living for themselves or their families compared to 12 percent of members with lower incomes.



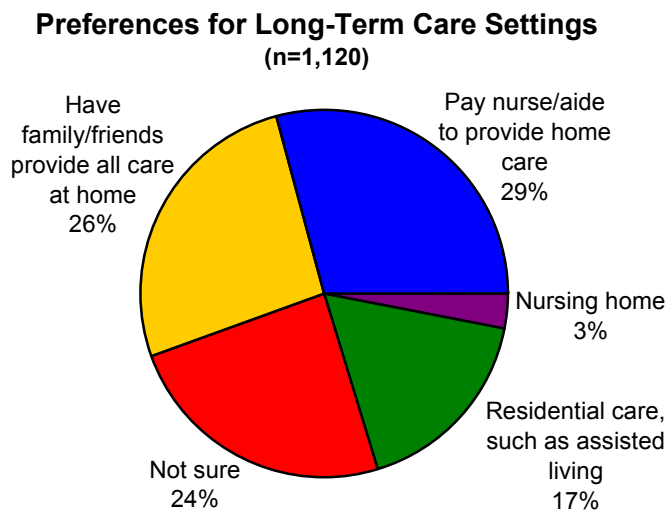
## Member Knowledge and Preferences for Long-Term Care

Members were asked how well informed they are about nursing homes and home and community-based care. The results show that more Vermont members consider themselves informed about nursing homes than they do about home and community-based care.

- Members who say they are not well informed about either long-term care settings tend to be younger, low-income, and have high-school educations or less (see Appendix A-Table 1).
- Members in Southwestern Vermont more often report being fairly or very well informed about nursing homes than Central Vermont members (61% vs. 51%).



Despite greater knowledge about nursing home care, only three percent of Vermont members would prefer receiving long-term care in this environment compared to other community settings. Interestingly, nearly one-quarter of Vermont members say they are not sure which care option they would prefer for themselves or a family member.

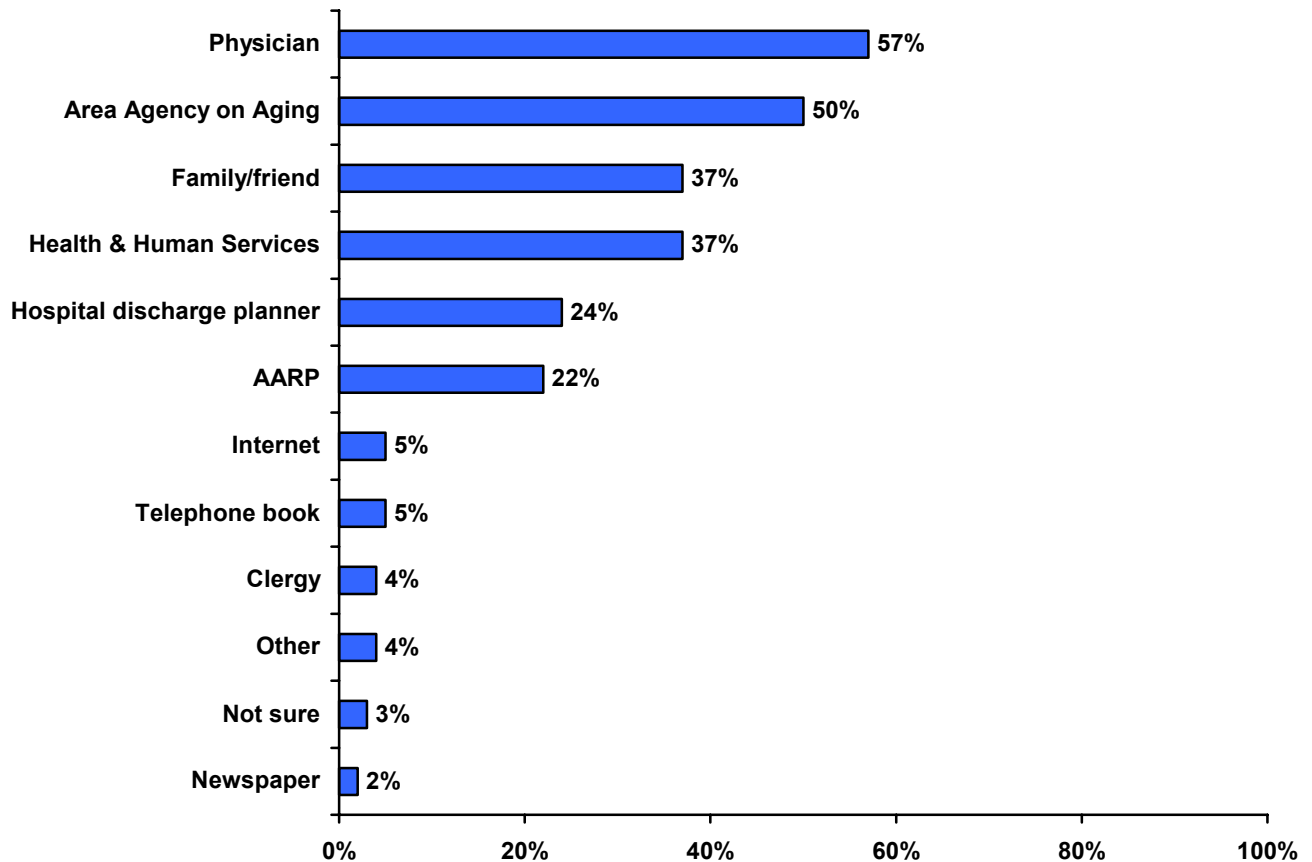


Members who express uncertainty about their preferences for care options tend to be the oldest, have incomes below \$20,000, and have little or no higher education (see Appendix A-Table 2).

## Member Sources for Information on Long-Term Care

Overall, Vermont members are most likely to look to their physicians and Area Agencies on Aging to find out about long-term care services if they or a family member needed help. However, there are differences by age, income, and education in terms of where members would turn for long-term care information if it was needed (See Appendix A-Table 3)

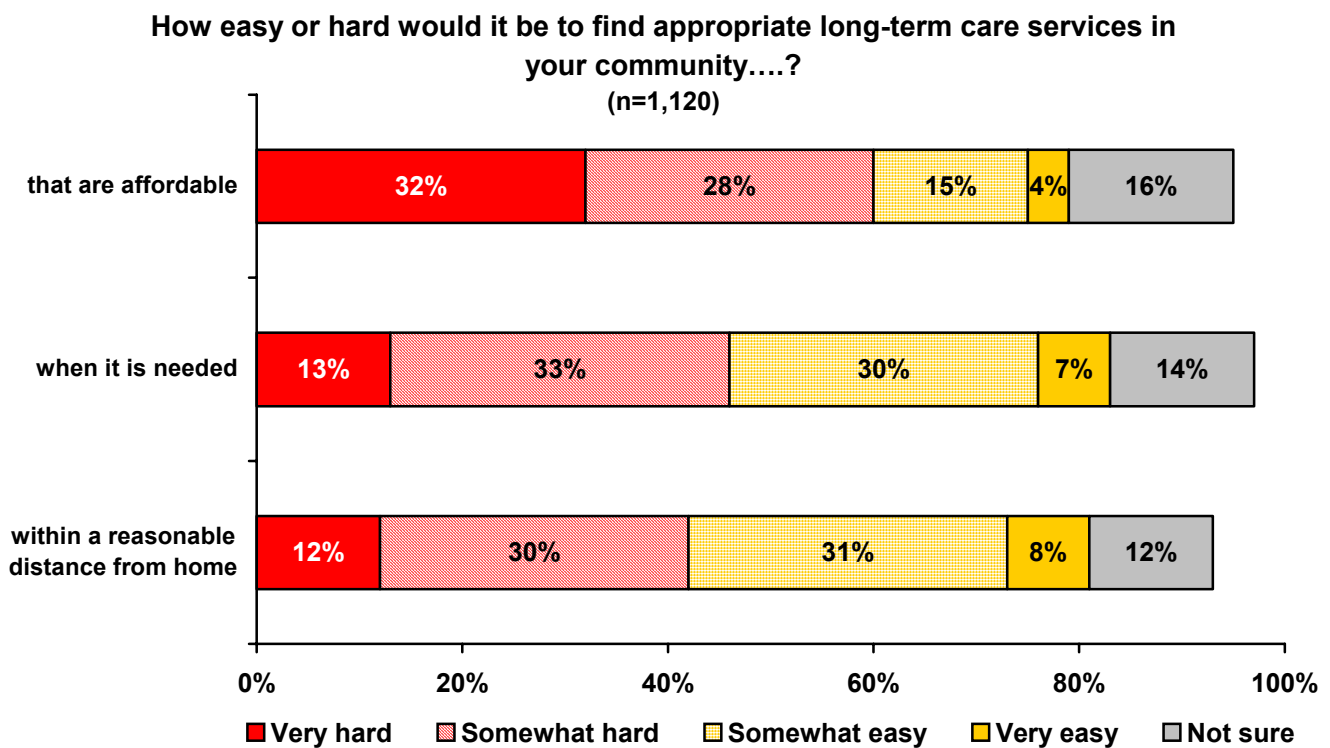
**Members' Most Likely Sources of Information About Long-Term Care**  
(n=1,120)



## Perceived Difficulty of Finding Local Long-Term Care

More than half of Vermont members think it would be either somewhat or very hard to find appropriate, *affordable*, long-term care in their community if they or a family member needed it. Nearly half of Vermont members say it would be at least somewhat hard for them to find the appropriate long-term care services in their community *when* they need to, and four in ten members think it would be hard to find appropriate long-term care *within a reasonable distance* from their homes.

- Members age 50 to 59 and those who are college educated are more likely to think it would be hard to find appropriate long-term care in their community when needed, affordably, and reasonably close to their homes (see Appendix A-Table 4).
- Members age 75 and older, those with incomes below \$20,000 a year, and members with high school education or less are more likely to say they are unsure about how hard finding long-term care would be in their communities (see Appendix A-Table 4).



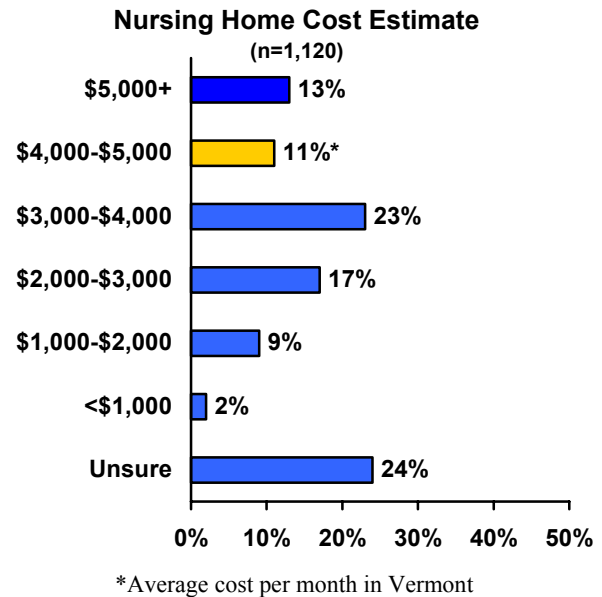
- More members in Southeastern Vermont (46%) say it would be very or somewhat hard to find long-term care services *within a reasonable distance* from home compared to those in the Southwestern region (37%).
- More members in Southeastern Vermont (67%) also say it would be very or somewhat hard to find *affordable* long-term care services compared to those in the Southwest region (55%).

## Estimated Costs of Long-Term Care

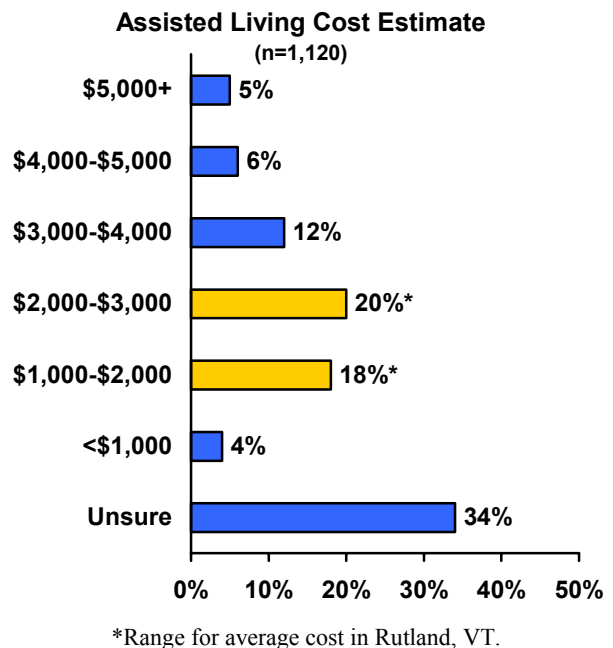
Members were asked to indicate the range that would come closest to what a month of long-term care would cost for home care, assisted living, and nursing home care. While a significant number estimated correctly, most either did not know or gave an answer outside the average range for the state<sup>5</sup>, indicating a lack of knowledge about the true costs of long-term care.

- Members who are older, low-income, and with high school education or less are more likely to report uncertainty about what long-term care costs (see Appendix A-Table 5).

The Vermont Department of Aging and Disabilities reports that the average nursing home cost in 2001 was \$4,000 a month. Only eleven percent of members estimated nursing home care to cost \$4000-\$5000 a month, indicating that many members largely underestimate the cost of care in this setting or, like one-quarter of members who responded, they are unsure of what nursing home care costs in Vermont.

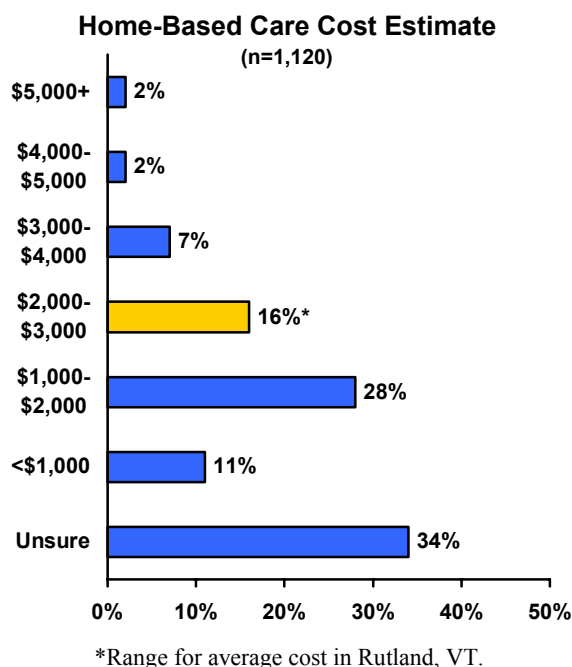


One month of assisted living services in Rutland, Vermont is estimated to be between \$1,000 and \$2,610, with an average of \$1,768 (MetLife, 2002a). About two in five members estimated the range of assisted living costs in Vermont to be between \$1,000 and \$3,000 a month—close to the ranges found in Rutland. However, about one-third of Vermont members say they are unsure what one month of assisted living care would cost.



<sup>5</sup> The average ranges reported for Rutland, Vermont are considered the closest estimates available for the state.

The cost of one hour of in-home assistance provided by a home health aide in the Rutland area ranges between \$13.00 and \$20.00, with an average of about \$17.00 an hour (MetLife, 2002b). When asked to estimate what it would cost for a home health aide to provide five hours of assistance every day for one month, about one in six estimated the cost at \$2,000-\$3,000 per month--about the range for what this level of service would cost in the Rutland area. However, over one-third of members say they are unsure of what it would cost showing again that most members underestimate or do not know what the costs are for long-term care.

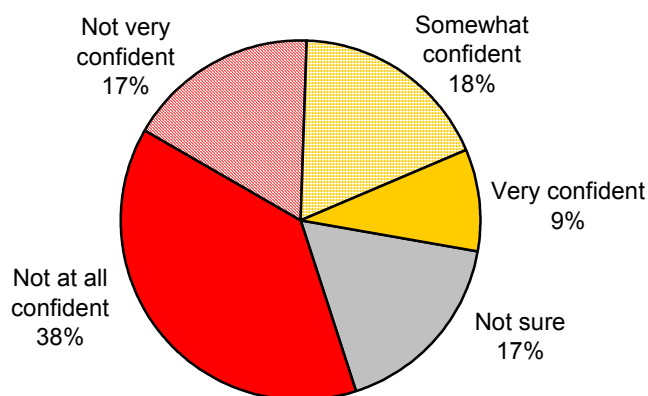


### Member Confidence in Paying for Long-Term Care

The majority of Vermont members say they are not confident they could afford the cost of long-term care for three years. Not surprisingly, members who are unsure of what long-term care costs are more likely to be unsure about their confidence in paying for long-term care.

- Younger members and those with incomes below \$40,000 a year have the lowest levels of confidence in their ability to pay for long-term care for three years (see Appendix A-Table 6).

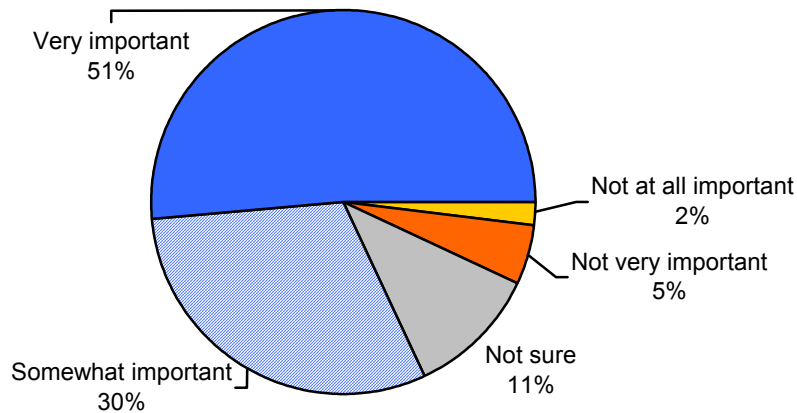
**Confidence in Paying for Long-Term Care for 3 Years**  
(n=1,120)



## Importance of Home and Community-Based Services

More than nine in ten Vermont members say it would be either very (84%) or somewhat (9%) important to them to have services that would enable them, or a family member, to stay at home as long as possible, if long-term care was needed. In turn, the vast majority also say it is important to them that the state of Vermont provides funding to make home and community-based services more widely available, even if it requires an increase in state taxes.

### Importance of Making Home and Community Based Services More Widely Available (n=1,120)

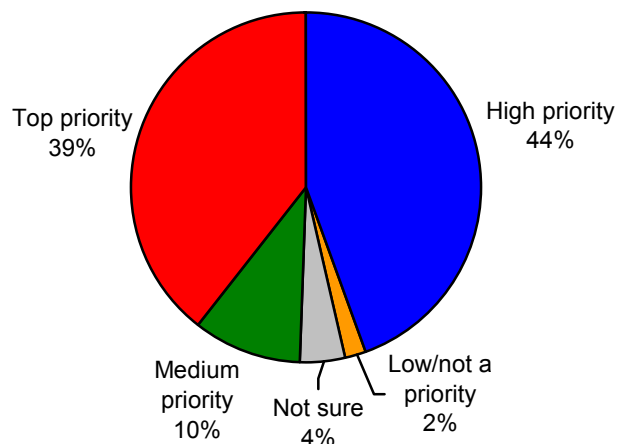


- Members with the lowest incomes (<\$20,000) are more likely to say it is very important to make home and community based services more widely available compared to those with the highest incomes (\$75,000+) (53% vs. 42%).

Accordingly, more than eight in ten members believe that it should be either a top or high priority for AARP Vermont to work on ensuring the availability of a broad range of long-term care services throughout the state that will allow people to remain in their own homes.

Members age 60-74, females, and those with incomes below \$40,000 a year are more likely to rate this as a top priority (see Appendix A-Table 7).

### Priority Rating for AARP to Ensure Home-Based Services Are Available (n=1,120)



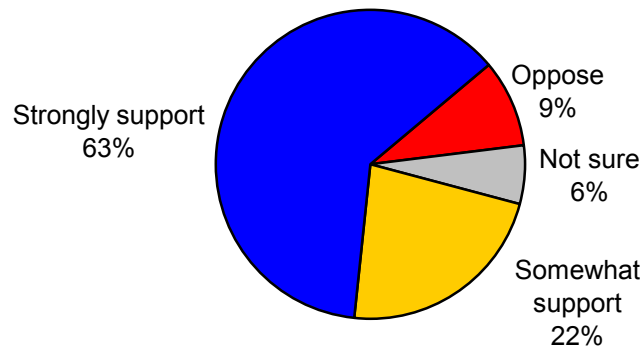
## Support for Taxes to Fund Health and Long-Term Care

Members would strongly support a consumer tax on beer, wine, and other alcoholic beverages in Vermont in order to ensure adequate funding for long-term care services for older adults in the state.

- Females and those with incomes below \$40,000 are more likely to strongly support this proposal (66% females vs. 57% males; 64% <\$40,000 vs. 57% \$40,000+).

### Support for an Alcohol Tax to Fund Long-Term Care

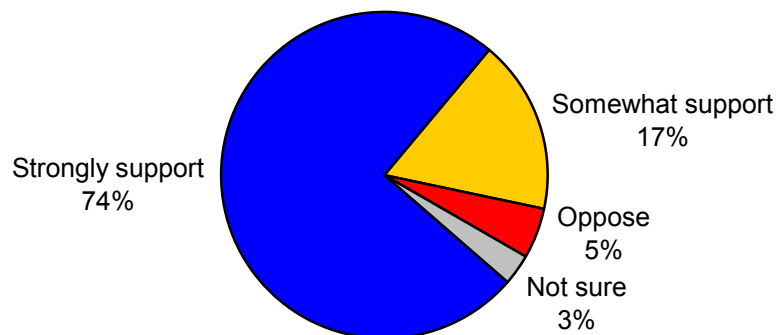
(n=1,120)



Vermont members also strongly support using a portion of the money generated by the recently approved cigarette tax increase for health and long-term care services in the state. Members are equally supportive of this proposal, regardless of demographics or region.

### Support for Using Cigarette Tax Revenue for Health and Long-Term Care Services

(n=1,120)



## Member Ratings for Legislative Priorities

Members were asked to rate a list of thirteen legislative priorities to help AARP to focus their advocacy efforts in the state. While the top legislative priority for Vermont members is access to affordable prescription drugs, issues pertaining to independent living and long-term care also rise up as top-tier priorities, including working to ensure older people can remain in their homes or communities as they age; availability, cost, and quality of long-term care, and prevention of elder abuse and neglect in long-term care facilities.

## Conclusions

The findings from this survey show that Vermont is clearly heading in the right direction by allocating more resources to home and community-based care, since the majority of AARP members in Vermont would prefer this type of long-term care for themselves and family members. This preference is further demonstrated by the rating of legislative priorities surrounding long-term care options as well as the high priority rating members give to ensuring the availability of long-term care services throughout the state that will allow people to remain in their own homes.

These findings also show there is a need to educate members in the state about long-term care, particularly about home care and the costs for all types of care. Over half say they are not very well informed about home and community-based care services, and the majority does not know what the average costs are, especially for home care and assisted living.

In terms of advocacy efforts, the survey shows there is a need for making long-term care more affordable and more widely available in all parts of the state. The low percentage of members who believe they could afford the cost of long-term care for three years is an indicator of how unaffordable this care is to the majority of residents in the state. In addition, the large proportion that says it would be very or somewhat hard for them to find affordable long-term care within a reasonable distance from their home indicates a need to ensure that affordable services are available in all parts of the state, or improve awareness of the services that are available.

Lastly, the strong support for using tax revenues from alcohol and cigarettes to fund health and long term care services shows that AARP members in Vermont truly believe that long-term care is a top priority for the state.

## Methodology

AARP conducted the *AARP Vermont Members Survey* in August through September 2002. Fifty-six percent of the randomly sampled Vermont members returned the mail surveys by the September 6 cut-off date, providing 1,123 useable surveys for analysis. The survey has a sampling error of +/-2.9 percent.<sup>6</sup> Survey responses were weighted to reflect the distribution of the age segments in the member population of Vermont. Due to rounding of the weights, the final number of cases for the weighted dataset is 1,120.

To assist AARP Vermont in planning their strategic activities in the state, the survey covered a range of topics, including physical activity, community service, long-term care, grand-parenting, and legislative priorities.

Throughout the report, statistics representing member responses are reported in percentages. In some instances, percentages are small and may not seem to represent a significant proportion of members, yet when projected to the total Vermont membership the actual number of people may be substantial. As of July 2002, the number of member households in Vermont was 70,507, which results in approximately 114,900 members in the state.

In order to provide a statistically sound analysis by region, respondents were first categorized by county according to the zip code they provided on the survey, and then grouped by region as defined by the geographical regions of the five Area Agencies on Aging in Vermont. The counties are combined as follows to construct the five regions:

- Champlain Valley--Franklin, Chittenden, Addison, and Grand Isle (n=328)
- Central Vermont-- Lamoille, Washington, and Orange (n=182)
- Northeast Kingdom --Orleans, Essex, Caledonia (n=111)
- Southeastern Vermont-- Windsor, Windham (n=232)
- Southwestern Vermont-- Rutland, Bennington (n=236)

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<sup>6</sup> This means that in 95 out of 100 samples of this size, the results obtained in the sample would fall in a range of 2.9 percentage points of what would have been obtained if every AARP member in Vermont age 50 or older had been surveyed.

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Health Insurance Association of America. *Guide to long-term care*.  
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MetLife (2002b). *MetLife market survey on nursing home and home care costs, 2002*. Mature Market Institute, MetLife: Westport, CT.

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Vermont Department of Aging and Disabilities (2002a). *Vermont State Plan on Aging*. Vermont Agency of Human Services: Waterbury, VT.

Vermont Department of Aging and Disabilities (2002b). Telephone interview with Joan Senecal, November 2002.

## Appendix A

**Table 1a**  
**How Informed Vermont AARP Members Are About Long-Term Care Services**  
**By Age**

	<b>Total</b> (n=1120)	<b>50-59</b> (n=363)	<b>60-74</b> (n=451)	<b>75+</b> (n=286)
<b>Nursing Homes</b>				
Very well/fairly well informed	57%	52%	60%	59%
Not very well/not at all informed	41	46	38	39
<b>Home &amp; Community Based Services</b>				
Very well/fairly well informed	46%	41%	50%	47%
Not very well/not at all informed	53	59	49	51

**Table 1b**  
**How Informed Vermont AARP Members Are About Long-Term Care Services**  
**By Income**

	<b>Total</b> (n=1120)	<b>&lt;\$20K</b> (n=258)	<b>\$20-\$39K</b> (n=304)	<b>\$40-\$75K</b> (n=316)	<b>\$75K+</b> (n=135)
<b>Nursing Homes</b>					
Very well/fairly well informed	57%	50%	61%	57%	60%
Not very well/not at all informed	41	47	37	41	40
<b>Home &amp; Community Based Services</b>					
Very well/fairly well informed	46%	39%	44%	49%	55%
Not very well/not at all informed	53	59	54	50	45

**Table 1c**  
**How Informed Vermont AARP Members Are About Long-Term Care Services**  
**By Education**

	<b>Total</b> (n=1120)	<b>HS or Less</b> (n=405)	<b>Some College</b> (n=298)	<b>College or More</b> (n=400)
<b>Nursing Homes</b>				
Very well/fairly well informed	57%	52%	60%	61%
Not very well/not at all informed	41	45	39	38
<b>Home &amp; Community Based Services</b>				
Very well/fairly well informed	46%	39%	46%	53%
Not very well/not at all informed	53	59	53	46

**Table 2a**  
**Preferred Long-Term Care Option**  
**By Age**

	<b>Total (n=1120)</b>	<b>50-59 (n=363)</b>	<b>60-74 (n=451)</b>	<b>75+ (n=286)</b>
Family and friends at home	26%	25%	28%	23%
Nurse or personal care aide at home	29	36	27	23
Assisted living	17	17	18	15
Nursing home	3	1	4	7
Not sure	24	21	22	31

**Table 2b**  
**Preferred Long-Term Care Option**  
**By Income**

	<b>Total (n=1120)</b>	<b>&lt;\$20K (n=258)</b>	<b>\$20-\$39K (n=304)</b>	<b>\$40-\$75K (n=316)</b>	<b>\$75K+ (n=135)</b>
Family and friends at home	26%	29%	29%	22%	18%
Nurse or personal care aide at home	29	15	28	35	46
Assisted living	17	16	14	22	18
Nursing home	3	7	3	2	2
Not sure	24	31	25	19	16

**Table 2c**  
**Preferred Long-Term Care Option**  
**By Education**

	<b>Total (n=1120)</b>	<b>HS or Less (n=405)</b>	<b>Some College (n=298)</b>	<b>College or More (n=400)</b>
Family and friends at home	26%	29%	29%	21%
Nurse or personal care aide at home	29	17	24	45
Assisted living	17	15	18	17
Nursing home	3	6	3	2
Not sure	24	31	25	15

**Table 3a**  
**Member Sources of Long-Term Care Information**  
**By Age**

	<b>Total (n=1120)</b>	<b>50-59 (n=363)</b>	<b>60-74 (n=451)</b>	<b>75+ (n=286)</b>
Physician	57%	53%	60%	58%
Area Agency on Aging	50	49	53	48
Family/friend	37	45	35	32
Health and Human Services	37	38	35	37
Hospital discharge planner	24	31	21	19
AARP	22	20	24	23
Internet	5	8	5	3
Telephone book	5	5	5	3
Clergy	4	3	5	6
Newspaper	2	2	2	3

**Table 3b**  
**Member Sources of Long-Term Care Information**  
**By Income**

	<b>Total (n=1120)</b>	<b>&lt;\$20K (n=258)</b>	<b>\$20-\$39K (n=304)</b>	<b>\$40-\$75K (n=316)</b>	<b>\$75K+ (n=135)</b>
Physician	57%	52%	63%	57%	56%
Area Agency on Aging	50	48	51	53	50
Family/friend	37	32	36	44	36
Health and Human Services	37	39	38	34	32
Hospital discharge planner	24	20	25	23	30
AARP	22	24	22	23	21
Internet	5	1	4	7	12
Telephone book	5	4	5	5	4
Clergy	4	5	5	5	2
Newspaper	2	3	2	2	0

**Table 3c**  
**Member Sources of Long-Term Care Information**  
**By Education**

	<b>Total (n=1120)</b>	<b>HS or Less (n=405)</b>	<b>Some College (n=298)</b>	<b>College or More (n=400)</b>
Physician	57%	56%	60%	55%
Area Agency on Aging	50	41	53	56
Family/friend	37	33	37	42
Health and Human Services	37	40	37	32
Hospital discharge planner	24	22	25	25
AARP	22	24	24	19
Internet	5	3	5	9
Telephone book	5	4	3	6
Clergy	4	4	6	3
Newspaper	2	3	1	3

**Table 4a**  
**How Easy or Hard It Would Be To Find Appropriate Long-Term Care**  
**By Age**

	<b>Total (n=1120)</b>	<b>50-59 (n=363)</b>	<b>60-74 (n=451)</b>	<b>75+ (n=286)</b>
<b>When needed</b>				
Very/somewhat easy	37%	36%	40%	34%
Somewhat/very hard	46	50	47	39
Not sure	14	13	10	19
<b>Within reasonable distance from home</b>				
Very/somewhat easy	39%	39%	43%	34%
Somewhat/very hard	42	48	42	36
Not sure	12	11	10	15
<b>Able to afford</b>				
Very/somewhat easy	19%	17%	21%	20%
Somewhat/very hard	59	67	60	48
Not sure	16	14	15	21

**Table 4b**  
**How Easy or Hard It Would Be To Find Appropriate Long-Term Care**  
**By Income**

	<b>Total (n=1120)</b>	<b>&lt;\$20K (n=258)</b>	<b>\$20-\$39K (n=304)</b>	<b>\$40-\$75K (n=316)</b>	<b>\$75K+ (n=135)</b>
<b>When needed</b>					
Very/somewhat easy	37%	27%	37%	39%	46%
Somewhat/very hard	46	43	46	49	46
Not sure	14	23	13	11	7
<b>Within reasonable distance from home</b>					
Very/somewhat easy	39%	31%	40%	43%	42%
Somewhat/very hard	42	38	42	46	48
Not sure	12	18	12	10	7
<b>Able to afford</b>					
Very/somewhat easy	19%	10%	18%	21%	35%
Somewhat/very hard	59	55	60	66	55
Not sure	16	23	18	12	8

**Table 4c**  
**How Easy or Hard It Would Be To Find Appropriate Long-Term Care**  
**By Education**

	<b>Total (n=1120)</b>	<b>HS or Less (n=405)</b>	<b>Some College (n=298)</b>	<b>College or More (n=400)</b>
<b>When needed</b>				
Very/somewhat easy	37%	32%	41%	39%
Somewhat/very hard	46	43	43	50
Not sure	14	20	11	8
<b>Within reasonable distance from home</b>				
Very/somewhat easy	39%	36%	40%	43%
Somewhat/very hard	42	38	41	49
Not sure	12	17	9	8
<b>Able to afford</b>				
Very/somewhat easy	19%	16%	19%	23%
Somewhat/very hard	59	54	61	65
Not sure	16	23	15	10

**Table 5a**  
**Percent of Members Not Sure About Costs of Long-Term Care**  
**By Age**

	<b>Total (n=1120)</b>	<b>50-59 (n=363)</b>	<b>60-74 (n=451)</b>	<b>75+ (n=286)</b>
Nursing home	24%	19%	25%	28%
Assisted living	34	27	34	42
Home care	34	24	35	45

**Table 5b**  
**Percent of Members Not Sure About Costs of Long-Term Care**  
**By Income**

	<b>Total (n=1120)</b>	<b>&lt;\$20K (n=258)</b>	<b>\$20-\$39K (n=304)</b>	<b>\$40-\$75K (n=316)</b>	<b>\$75K+ (n=135)</b>
Nursing home	24%	37%	25%	17%	13%
Assisted living	34	47	37	27	19
Home care	34	48	34	30	16

**Table 5c**  
**Percent of Members Not Sure About Costs of Long-Term Care**  
**By Education**

	<b>Total (n=1120)</b>	<b>HS or Less (n=405)</b>	<b>Some College (n=298)</b>	<b>College or More (n=400)</b>
Nursing home	24%	33%	21%	17%
Assisted living	34	46	31	24
Home care	34	46	31	23

**Table 6a**  
**Confidence In Being Able To Afford Long-Term Care For 3 Years**  
**By Age**

	<b>Total (n=1120)</b>	<b>50-59 (n=363)</b>	<b>60-74 (n=451)</b>	<b>75+ (n=286)</b>
Very confident	9%	6%	11%	10%
Somewhat confident	18	13	22	20
Not very confident	17	20	15	14
Not at all confident	38	48	36	28
Not sure	17	13	15	26

**Table 6b**  
**Confidence In Being Able To Afford Long-Term Care For 3 Years**  
**By Income**

	<b>Total (n=1120)</b>	<b>&lt;\$20K (n=258)</b>	<b>\$20-\$39K (n=304)</b>	<b>\$40-\$75K (n=316)</b>	<b>\$75K+ (n=135)</b>
Very confident	9%	2%	2%	12%	28%
Somewhat confident	18	8	18	19	29
Not very confident	17	9	18	22	13
Not at all confident	38	55	41	33	22
Not sure	17	24	18	13	9

**Table 6c**  
**Confidence In Being Able To Afford Long-Term Care For 3 Years**  
**By Education**

	<b>Total (n=1120)</b>	<b>HS or Less (n=405)</b>	<b>Some College (n=298)</b>	<b>College or More (n=400)</b>
Very confident	9%	4%	7%	16%
Somewhat confident	18	12	19	25
Not very confident	17	14	19	17
Not at all confident	38	46	38	30
Not sure	17	24	16	12

**Table 7a**  
**Priority Rating for AARP to Ensure Home Based Services are Widely Available**  
**By Age and Gender**

	<b>Total (n=1120)</b>	<b>50-59 (n=363)</b>	<b>60-74 (n=451)</b>	<b>75+ (n=286)</b>	<b>Male (n= 459)</b>	<b>Female (n=506)</b>
Top priority	39%	32%	44%	37%	36%	42%
High priority	44	51	41	41	47	42
Medium priority	10	12	9	9	10	9
Low/not a priority	2	2	2	2	2	1
Not sure	4	3	3	9	4	5

**Table 7b**  
**Priority Rating for AARP to Ensure Home Based Services are Widely Available**  
**By Income**

	<b>Total (n=1120)</b>	<b>&lt;\$20K (n=258)</b>	<b>\$20-\$39K (n=304)</b>	<b>\$40-\$75K (n=316)</b>	<b>\$75K+ (n=135)</b>
Top priority	39%	44%	42%	33%	31%
High priority	44	38	45	48	49
Medium priority	10	5	8	14	16
Low/not a priority	2	2	1	2	4
Not sure	4	8	3	3	0

## **Appendix B**

### **Annotated Questionnaire**

## 2002 AARP Vermont Member Survey

**WEIGHTED n = 1,120, RESPONSE RATE = 56%, SAMPLING ERROR = +/- 2.9%**  
 (Percentages may not add to 100% due to rounding or multiple responses. A “\*” means less than 1%.)

### Physical Activity

**1. Which of the following best describes your current level of physical activity?**

<u>%</u>	
22	I don't currently engage in regular physical activity.
3	I don't right now, but plan to in the next six months.
3	I don't right now, but plan to in the next month.
5	I just started regular physical activity.
7	I have been physically active on a regular basis for the past six months.
59	I have been physically active on a regular basis for a year or longer.
3	No Response

**2. Overall, how would you describe your frequency of participation in physical activities?**

*(Check only one)*

<u>%</u>		<u>%</u>	
52	Daily	2	2-3 times a year
22	Weekly	4	At least once a year
6	1-2 times a month	7	Seasonal
		7	No Response

**3. Below is a list of exercise-related activities. For each activity, please indicate how interested you would be in participating, if cost were not an issue. (Check one answer for each activity)**

		Very interested	Somewhat interested	Not very interested	Not at all interested	No Response
a.	Joining a neighborhood walking group	12%	22%	18%	37%	11%
b.	Purchasing home exercise equipment	8%	18%	16%	47%	11%
c.	Purchasing exercise videos	4%	8%	19%	56%	13%
d.	Joining a gym or health club	15%	17%	15%	42%	10%
e.	Training for a charity event like a breast cancer walk	5%	18%	21%	45%	11%
f.	Training for a recreational sports competition	4%	7%	19%	59%	12%
g.	Attending exercise classes for people your age	13%	25%	15%	38%	10%
h.	Attending a community fitness fair (screenings, exercise information, etc.)	7%	21%	17%	43%	11%

3. (continued) Below is a list of exercise-related activities. For each activity, please indicate how interested you would be in participating, if cost were not an issue. (Check one answer for each activity)

	Very interested	Somewhat interested	Not very interested	Not at all interested	No Response
i. Joining a group that goes dancing (ballroom, line dancing)	7%	15%	17%	50%	11%
j. Participating in a 5K fun jog/walk event	5%	13%	17%	54%	11%
k. Learning more about an exercise program you can do at home	17%	31%	13%	29%	9%
l. Getting a free exercise assessment and instructions from a professional about what exercises are right for you	26%	24%	13%	30%	8%

## Community Service

4. Have you volunteered any of your time in the last 12 months?

%	Response
49	Yes <b>SKIP TO QUESTION 5</b>
48	No
3	No Response

4a. IF NO: Why not? (Check all that apply, then SKIP TO QUESTION 6) (n=534)

%	Reason
48	Personal schedule too full
18	No interest
27	Work commitments
28	Health or disability
3	Your skills don't match organization's needs
13	No one you know personally asked you
4	Don't have transportation
14	No organization contacted you and asked you to volunteer
2	People should be paid for their work
6	Other: (specify) _____
6	No Response

5. Which ONE of the following three statements best describes your volunteer position(s)? (n=551)

%	Statement
49	You volunteer occasionally during the year for special projects
18	You usually spend about the same amount of time volunteering each month
31	You volunteer a regular amount of time each month, as well as extra hours for special projects
3	No Response

**6. How interested would you be in volunteering for AARP in the next year or so? (n=551)**

<u>%</u>	
2	Very interested
18	Somewhat interested
56	Not at all interested <i>SKIP TO QUESTION 9</i>
24	Not sure
0	No Response

**7. Which of the following factors might motivate you enough to volunteer for AARP?**

*(Check all that apply) (n=489)*

<u>%</u>	
44	Opportunity to learn about issues that affect people 50 and over
42	Possibility of developing new friendships
37	Opportunity for fun and socializing
31	Opportunity to affect public policy
44	Opportunity to help older people in the community
30	Opportunity to help youth in the community
29	Opportunity to use your professional and leadership skills
37	Opportunity to make a difference on issues that are important to you
41	A way to stay active/busy
9	None of these factors motivate you
4	No Response

**8. How would you like to learn about volunteer opportunities with AARP in your community?**

*(Check your top two ways) (n=489)*

<u>%</u>	
13	Phone call from AARP volunteer
65	Mail
16	Email
24	Announcement in local newspaper
5	Announcement on local TV station
1	Announcement on local radio station
15	At a meeting where AARP programs and activities are described
9	You do not want to learn about AARP volunteer opportunities
6	No Response

## Long-Term Care

**Long-term care** is care for people of all ages who are frail, ill, or disabled who need help with daily activities, such as getting dressed, bathing, preparing meals, or eating. This help could be provided at home, in the community (such as a senior center or assisted living residence), or in a nursing home on a regular basis for long periods of time.

**9. In the PAST five years, have you or a family member used long-term care services?**

<u>%</u>	
23	Yes
75	No <b>SKIP TO QUESTION 11</b>
1	Not sure <b>SKIP TO QUESTION 11</b>
2	No Response

**10. What kind of long-term care service did you or a family member use during that time?**

(Check all that apply) (n=253)

<u>%</u>	
52	Lived in a nursing home
24	Lived in an assisted living facility
41	Lived at home while receiving visits from skilled health professionals
32	Lived at home while receiving help with daily activities or personal care tasks from a health aide
41	Lived at home while receiving help from family or friends
3	Attended adult day care
*	Not sure
2	No Response

**11. How well informed would you say you are about nursing homes?**

<u>%</u>	
14	Very well informed
43	Fairly well informed
30	Not very well informed
10	Not at all informed
2	No Response

**12. How well informed would you say you are about long-term care services provided at home and in community settings?**

<u>%</u>	
11	Very well informed
35	Fairly well informed
39	Not very well informed
14	Not at all informed
1	No Response

**13. If you or a family member needed long-term care services, where would you be *most* likely to find out about these services? (Check your top three choices only)**

<u>%</u>		<u>%</u>	
37	Family/friend	57	Physician
2	Newspaper advertisement	4	Clergy
50	Area Agency on Aging	24	Hospital Discharge Planner
22	AARP	5	Internet
37	Health & Human Services	5	Other: _____
5	Telephone book	3	Not sure
		1	No Response

**14. If you needed long-term care services in your community for you or a family member, how easy or hard do you think it would be to...**

	<b>Very Easy</b>	<b>Somewhat Easy</b>	<b>Somewhat Hard</b>	<b>Very Hard</b>	<b>Not Sure</b>	<b>No Response</b>
a. Find the appropriate long-term care <u>when</u> it was needed?	7%	30%	33%	13%	14%	4%
b. Find the appropriate long-term care <u>within a reasonable distance from your home?</u>	8%	31%	30%	12%	12%	7%
c. Find the appropriate long-term care <u>that you were able to afford?</u>	4%	15%	28%	32%	16%	5%

**15. Which care option would you prefer for yourself or a family member needing long-term care?**

<u>%</u>	
26	Have family and friends provide all the care at home
29	Pay a nurse or a personal care aide to provide care at home
17	Have care provided in a residential facility, such as assisted living
3	Have care provided in a nursing home
24	Not sure
1	No Response

**16. If you or a family member needed long-term care services, how important would it be to you to be able to have services that would enable you to stay at home as long as possible?**

<u>%</u>	
84	Very important
9	Somewhat important
2	Not very important
1	Not at all important
4	Not sure
1	No Response

**17. Which of the following do you think comes closest to what one month of nursing home care in Vermont would cost?**

<u>%</u>	
2	Less than \$1000
9	At least \$1000, but less than \$2000
17	At least \$2000, but less than \$3000
23	At least \$3000, but less than \$4000
11	At least \$4000, but less than \$5000
13	\$5000 or more
24	Not sure
1	No Response

**18. Which of the following do you think comes closest to what one month of assisted living in Vermont would cost?**

<u>%</u>	
4	Less than \$1000
18	At least \$1000, but less than \$2000
20	At least \$2000, but less than \$3000
12	At least \$3000, but less than \$4000
6	At least \$4000, but less than \$5000
5	\$5000 or more
34	Not sure
2	No Response

**19. Which of the following do you think comes closest to what one month of home-based services from a home health aide in Vermont would cost (5 hours each day)?**

<u>%</u>	
11	Less than \$1000
28	At least \$1000, but less than \$2000
16	At least \$2000, but less than \$3000
7	At least \$3000, but less than \$4000
2	At least \$4000, but less than \$5000
2	\$5000 or more
34	Not sure
1	No Response

**20. How confident are you that you could afford the cost of long-term care for 3 years?**

<u>%</u>	
9	Very confident
18	Somewhat confident
17	Not very confident
38	Not at all confident
17	Not sure
1	No Response

**21. How important is it to you for the State of Vermont to provide funding to make home and community-based services more widely available, even if it requires an increase in state taxes?**

<u>%</u>	
51	Very important
30	Somewhat important
5	Not very important
2	Not at all important
11	Not sure
1	No Response

**22. How much of a priority should it be for AARP in Vermont to work on ensuring the availability of a broad range of long-term care services throughout the state that will allow people to remain in their own homes?**

<u>%</u>	
39	Top priority
44	High priority
10	Medium priority
1	Low priority
1	Not a priority
4	Not sure
1	No Response

**23. In order to ensure adequate funding for long-term care services for older adults in the state, would you support or oppose a consumer tax on beer, wine, and other alcoholic beverages in Vermont?**

<u>%</u>	
61	Strongly support
22	Somewhat support
4	Somewhat oppose
5	Strongly oppose
6	Not sure
1	No Response

**24. The second phase of the recently approved cigarette tax increase is scheduled to take effect in Vermont next year. Do you support or oppose using a portion of the money generated by this cigarette tax for health and long-term care services in the state?**

<u>%</u>	
74	Strongly support
17	Somewhat support
2	Somewhat oppose
3	Strongly oppose
3	Not sure
1	No Response

## Grandparenting

**25. Do you have any grandchildren, including great grandchildren or step-grandchildren?**

<u>%</u>	
71	Yes, I do
29	No <b>SKIP TO QUESTION 36</b>
1	No Response

**26. Do any of your grandchildren live within a two-hour drive of you? (n=790)**

<u>%</u>	
73	Yes
25	No
2	No Response

**27. Do any of your grandchildren live in your household? (n=790)**

<u>%</u>	
5	Yes
94	No
2	No Response

**28. Are you the primary caregiver for any of your grandchildren--meaning you are either the legal guardian of the grandchild or solely responsible for the grandchild's care? (n=790)**

<u>%</u>	
1	Yes
97	No
2	No Response

**29. Overall, how important of a role do you think you play in your grandchildren's lives? (n=790)**

<u>%</u>	
35	Very important
37	Somewhat important
17	Slightly important
9	Not very important
2	No Response

**30. How important is it to you, personally, that you spend time alone with your grandchildren? (n=790)**

<u>%</u>	
50	Very important
29	Somewhat important
12	Slightly important
7	Not very important
2	No Response

**31. Would you like to participate in events with your grandchild(ren) that are organized specifically for grandchildren and their grandparents? (n=790)**

<u>%</u>	
41	Yes
23	No
34	Not sure
3	No Response

**32. On the list below, please check each item that you wish you had more information about in regards to being a grandparent. (n=790)**

<u>%</u>	
21	The importance of grandparents to a child's well-being
19	How to speak to your grandchildren's parents about issues concerning your grandchildren
39	Fun things to do with grandchildren of all ages
4	Resources for grandparents raising grandchildren
5	Step-grandparenting
2	Grandparenting in a multicultural family
32	Keeping in touch long distance
26	Financial gifts for grandchildren
17	Legal rights of grandparents
9	Children's developmental stages
31	How to speak to your grandchildren about issues in their lives
1	Other ( <i>please specify</i> ) _____
6	None of the above

**33. On the list below, check which one of these you would most prefer for getting information about grandparenting. (Check only one) (n=790)**

<u>%</u>	
6	E-mails
5	Web pages or web sites
5	In person workshops or seminars in your hometown
4	Books
18	Magazine or newspaper articles
17	Newsletters or brochures sent in the mail
1	Videos or DVDs
14	Don't know
26	Don't want information about grandparenting
4	No Response

## Legislative Priorities

34. To be most effective, AARP Vermont wants to work on the important issues facing Vermont AARP members. Keeping in mind what's most important to you, how much of a priority should it be for AARP to work on the following legislative issues in Vermont?

(Circle a number for your response to each issue)

	Top Priority	High Priority	Medium Priority	Low Priority	Not A Priority	Not Sure	No Response
a. Availability, cost, and quality of health care	47%	24%	4%	*	1%	1%	23%
b. Protection for vulnerable elders against financial exploitation	35%	25%	11%	2%	2%	1%	24%
c. Utility services and rates	20%	27%	20%	5%	3%	2%	25%
d. How older persons can remain in their own homes or communities as they age	42%	25%	8%	1%	1%	1%	23%
e. Consumer protection standards for health insurance including managed care plans	33%	29%	10%	2%	1%	1%	24%
f. Availability, cost, and quality of long-term care services	35%	30%	8%	1%	1%	1%	24%
g. Assistance programs for older, low-income state residents	31%	28%	13%	3%	2%	1%	24%
h. Access to affordable prescription drugs	52%	19%	4%	1%	1%	*	23%
i. Expanding Medicaid, the state health program for low income people	28%	25%	15%	5%	3%	1%	24%
j. Prevention of elder abuse and neglect in long-term care facilities	41%	23%	9%	2%	1%	*	24%
k. Consumer protections against home mortgage fraud	27%	22%	16%	6%	3%	2%	24%
l. Legal rights for grandparents	13%	15%	23%	13%	8%	4%	25%
m. Access to affordable housing	26%	22%	17%	7%	3%	2%	24%

**Note:** Due to an error in the survey skip pattern, members who do not have grandchildren (n=323) were inadvertently instructed to skip this question resulting in no answers from 251 members.

## About You

The following questions are for classification purposes only and will be kept entirely confidential.

**35. Are you male or female?**

%  
41 Male  
45 Female  
14 No Response

**36. What is your age as of your last birthday? \_\_\_\_\_ years**

%  
32 50-59  
40 60-74  
26 75+  
2 No Response

**37. What is the highest level of education that you completed?**

%  
9 Less than high school  
27 High school graduate or equivalent  
27 Some college or technical training beyond high school  
16 College graduate (4 years)  
20 Post-graduate or professional degree  
1 No Response

**38. Which of the following best describes your current employment status?**

%  
30 Employed or self-employed full-time  
14 Employed or self-employed part-time  
50 Retired and not working  
4 Other such as homemaker  
1 Unemployed and looking for work  
2 No Response

**39. What is your current marital status?**

%  
59 Now married  
21 Widowed  
14 Divorced/ Separated  
5 Never married  
1 No Response

**40. Do you have access to a personal computer at home, at work, or some other place?**

%  
65 Yes →  
34 No  
1 No Response

**40a. If YES: Do you have access to the Internet ? (n=732)**

89% Yes 9% No 2% Don't Know \* No Response

**41. Thinking about your state elections for Vermont Governor and Legislators in the last ten years, which of the following best describes your voting behavior?**

- | <u>%</u> |                      |
|----------|----------------------|
| 72       | I always vote        |
| 17       | I sometimes miss one |
| 5        | I rarely vote        |
| 5        | I never vote         |
| 1        | No Response          |

**42. Which of the following activities have you participated in within the last 5 years?**

*(Check all that apply)*

- | <u>%</u> |   |
|----------|---|
| 39       | Phoned or written to a public official to make your views known on an issue                       |
| 15       | Emailed a public official to make your views known on an issue                                    |
| 27       | Contributed money to a candidate or political party   |
| 10       | Volunteered to work on a campaign for a particular candidate or party                             |
| 11       | Written a letter to a newspaper or called a radio or TV show to make your views known on an issue |
| 45       | Attended a political event or town meeting  |
| 31       | No Response   |

**43. What is your 5-digit zip code? WRITE IN YOUR ZIP CODE** \_\_\_\_\_

**44. What was your annual household income before taxes in 2001?**

- | <u>%</u> |                      |
|----------|----------------------|
| 7        | Less than \$10,000   |
| 16       | \$10,000 to \$19,999 |
| 15       | \$20,000 to \$29,999 |
| 13       | \$30,000 to \$39,999 |
| 12       | \$40,000 to \$49,999 |
| 16       | \$50,000 to \$74,999 |
| 12       | \$75,000 or more     |
| 10       | No Response          |

*Thank you for completing this survey. Please use the postage-paid envelope and return it to State Member Research, AARP, 601 E Street, NW, Washington, DC 20049, by **September 6, 2002.***

**AARP**

**Knowledge Management**

**For more information contact Katherine Bridges (202) 434-6329**