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Working Paper: Elders in Massachusetts Prefer Paid Caregivers

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The Gerontology Institute, founded in 1984, and the Gerontology Educational Programs of the University of Massachusetts Boston comprise one of this country's leading centers for the academic study of social gerontology. The mission of the Institute is to expand the knowledge base of and focus attention on the economic, social, and political issues and problems facing the aging population; and to strengthen the ability of and provide the opportunity for older people to make productive contributions in aging services and public policy development for the elderly.

Elders in Massachusetts Prefer Paid Caregivers

Older Massachusetts residents would rather have paid professionals provide their long-term care than their own children, according to a recent UMass Poll of 461 Massachusetts residents.

Those over 55 identified paid caregivers as a preferred source of care three times more often than adult children (Figure 1). The difference was particularly striking for those between 55 and 65 years of age. In this group, preference for paid workers over adult children was more than eight to one.

When spouses are not available to provide care, adult children are usually next in line. Older people may state a preference for paid care because they do not want to be a burden on their children. Most long-term care is provided by family members and when care recipients are married, spouses are the most likely source of care. The overwhelming preference for paid care over care from adult children among those between 55 and 65 years may reflect a reaction of respondents to their current or recent roles in care of their own parents. Because elders are often unmarried when they need long-term care, the survey findings suggest that we are likely to see increasing use of paid caregivers in long-term care of the elderly.

The same poll, conducted in May, also indicates that many Massachusetts residents mistakenly believe they have enough savings and insurance to cover long-term care for themselves and their aging parents.

Surprisingly, 38% of respondents reported that they have private insurance to cover nursing home care or home health care (Figure 2). Younger respondents were as likely as older respondents to report having private insurance coverage for these services. These perceptions are not supported by insurance industry data indicating that no more than 5% of elders are covered by private long-term care insurance. Either respondents were correct in reporting that their private insurance includes some coverage for short-term, post-acute care services by a home health agency or for rehabilitative services in a nursing home, or they are incorrect in their assumptions about their long-term care coverage.

The most common reason given for not purchasing a long-term care insurance policy was inability to afford the policy. However, only 16% based their inaction on a belief that, "I will not need nursing home or home care services."

In this case, there were distinct differences between older and very young respondents. Among those under 25 years of age, 41% anticipated no need for the service. In contrast, only 4% of those over 65 gave lack of anticipated need as an explanation for being without private insurance coverage. Among those between 26 and 65, less than 20% gave the absence of anticipated need as their explanation for being without long-term care insurance.

Among the additional poll findings:

- One in five respondents reported that someone in his or her family had received nursing home care or home care in the past two years.
- Respondents under age 35 were as likely to report family experience with long-term care as did respondents over 65 years of age (Figure 3). (Older people were more likely to report that they or a spouse received care while younger respondents were more likely to report that the long-term care recipient was a parent.)
- More than half of respondents prefer to receive long-term care at home and to have care provided by a spouse (Figure 1). In this instance, respondents over 55 years of age were less likely to nominate a spouse as a potential caregiver than did younger respondents – probably because they anticipated that they would not have a spouse to call upon.
- For adults across the age spectrum, home care is strongly preferred to care in a nursing home or assisted living facility: More than 80% expressed a preference for home care. Previous research has shown a preference for home care among older people while this survey shows that the preference for home care extends to people of all ages.
- Assisted living was more likely to be preferred than nursing homes. Interest in assisted living was particularly strong among those between 55 and 65 years of age; however, even in this group the preference for home care was three to one.
- Of those who prefer paid care, half reported long-term care insurance coverage. Among those expressing a preference for care from an adult child or a friend, less than 20% reported insurance coverage.

Clearly, long-term care touches the lives of adults of all ages. Better education on long-term care financing for people of all ages is needed so that they have accurate information about their private insurance coverage. The combination of interest in paid care with the preference for community care also points to a need for substantial expansion of community care options.

The UMass Poll is managed by the University of Massachusetts Donahue Institute. The Donahue Institute is the public service, outreach, and economic development unit of the University of Massachusetts President's Office. Established in 1971, the Institute strives to connect the Commonwealth with the resources of the University, bridging theory and innovation with real world public and private sector applications.

Figure 1.

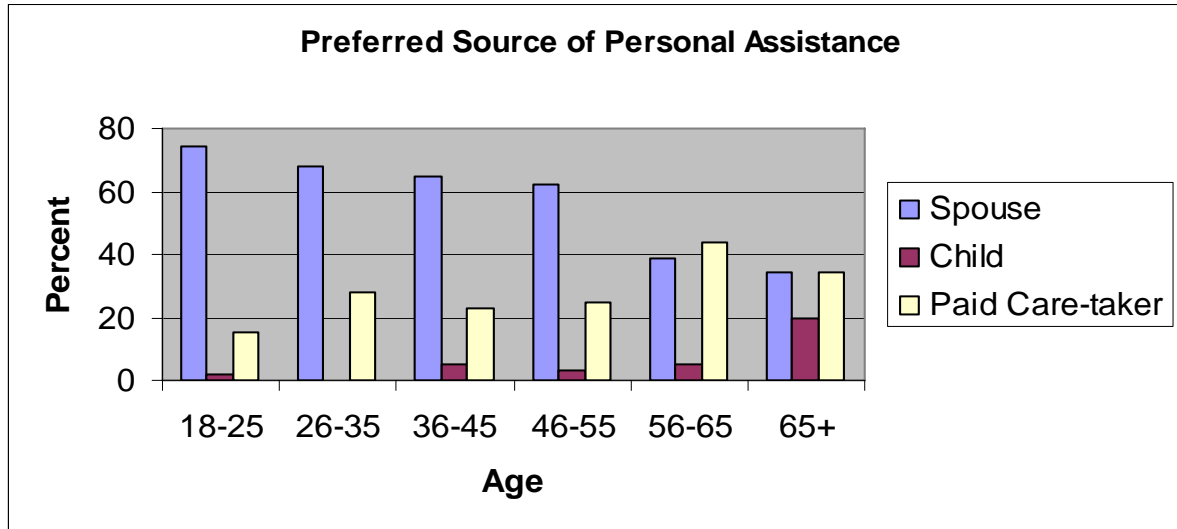


Figure 2.

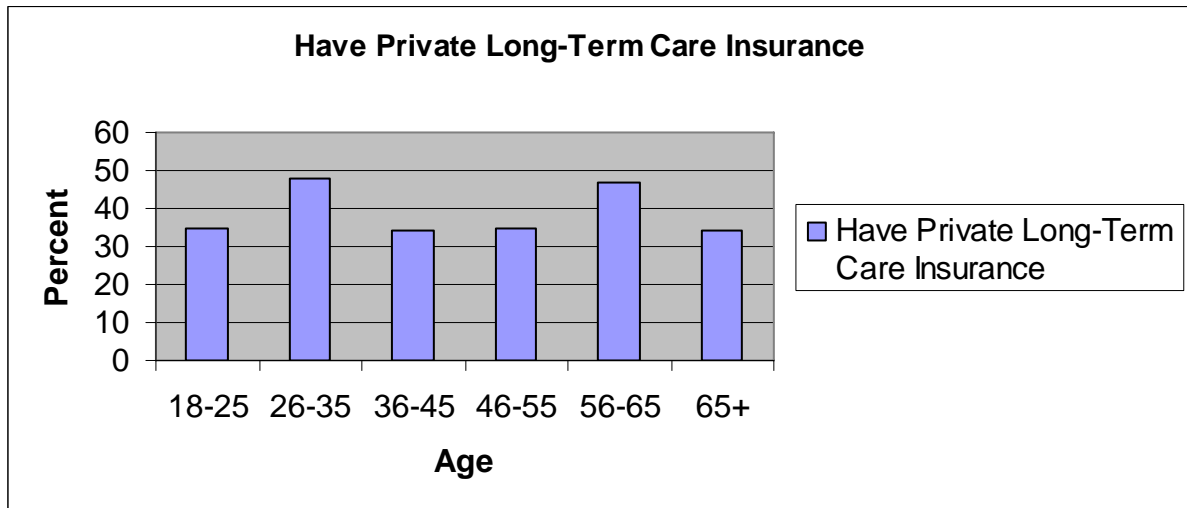


Figure 3.

