



# News Release

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## **WHILE BETTER INFORMED THAN EVER, CALIFORNIANS ARE WOEFULLY UNPREPARED FOR LONG-TERM CARE CHALLENGES**

SACRAMENTO – While a new Field Poll survey shows that Californians are better informed about long-term care issues than at any other time in the last 17 years, fewer than ever are taking steps to prepare for this costly possibility. Commissioned by the California Department of Health Care Services' (DHCS) California Partnership for Long-Term Care, the poll has periodically measured Californians' knowledge and attitudes about long-term care since 1994.

“With baby boomers just beginning to retire, we will soon see an unprecedented increase in people needing long-term care,” said Partnership Director Brenda Bufford. “While it’s encouraging that Californians are better informed, the drop in preparation is concerning. This trend puts an entire generation’s long-term stability at risk.”

Statistics show that two out of three adults over age 65 will need long-term care that provides personal assistance, such as bathing, eating or dressing, over a lengthy period. Because of its hefty price tag (the average cost of a one-year stay in a California nursing home in 2011 is more than \$91,000), the state of California created the Partnership to help educate and prepare Californians for this possibility.

While Californians are three-times more knowledgeable about those costs than at any time since polling began, less than 10 percent of California seniors have long-term care insurance policies to pay for these costs if they are too ill to care for themselves.

The Field Poll again showed a growing level of sophistication among the 950 California adults surveyed regarding the topic of long-term care. Californians are twice as aware today versus 17 years ago that neither traditional health care insurance nor the state will pay for this type of care.

“The disconnect between a basic understanding of long-term care realities and taking action to protect against the potentially crippling cost of long-term care is alarming,” said Bufford. “It’s unfortunate that one constant in our polling is that individuals continue to ignore confronting an understandably uncomfortable issue.”

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In addition to denying the problem, there are many reasons why Californians have not taken a more active role in planning and preparing for long-term care possibilities. The table below describes key reasons cited in the survey:

<b>Reason for Not Purchasing Long-Term Care</b>	<b>2011 Response</b>	<b>1994 Response</b>
Policies cost too much	59%	60%
Haven't thought about it	55%	66%
Family assets and income will cover long-term care if needed	32%	29%
Insurance companies cannot be trusted to cover policies	29%	44%
I will probably never need it	28%	26%
Family will take care of me if I need it	25%	24%
Too confusing and complicated*	21%	27%*
Existing policies don't meet my needs	19%	28%
Government will take care of me	6%	22%

*\* Question only asked in 2011 and 2005*

The Partnership, a DHCS program dedicated to educating Californians about the need for long-term care and cost, has launched a new user-friendly, interactive Web site to walk Californians through essential planning steps. That site, rich in tools and tips, can be accessed at [www.rureadyca.org](http://www.rureadyca.org).

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