



Survey of Californians About In-Home Care Services

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Introduction:

As the “baby boom” generation ages in the coming years, the need for long-term, in-home care will grow substantially. Long-term care often involves the most intimate aspects of people’s lives – what and when they eat, personal hygiene, getting dressed, using the bathroom. Other daily living needs may involve household tasks such as preparing meals or using the telephone (Family Caregiver Alliance, 2001).

The percentage of Californians age 50 and over is expected to rise 33 percent by the year 2020; twice the national average of 17 percent expected growth in this age group. In 2000, an estimated 21 percent of Californians over the age of 65 had self-care or mobility limitations (AARP Public Policy Institute, 2002). In addition, more than 1.5 million older Californians require on-going assistance with everyday activities (California Health and Human Services Agency, 1999) and that number is expected to rise to 2.2 million by 2020 (Little Hoover Commission, 1996). The vast majority of older people who do receive help at home rely on family and friends. In 2000, family caregivers provided care worth an estimated \$257 billion nationally (Arno, 2002).

Contrary to popular belief, most older people who need long-term care live at home and in their community, not in nursing homes. Yet, limited public funds pay for home and community-based services, which most older people prefer.

This project assessed the attitudes, preferences for and experiences with in-home care among Californians. On behalf of Family Caregiver Alliance’s National Center on Caregiving and The California Wellness Foundation, The Field Institute conducted the survey in April 2002. Findings suggest that *Californians could face serious financial problems meeting the cost of long-term in-home care. A sizeable proportion of California families need in-home care, yet many cannot afford to hire help.*

Methods:

Telephone interviews were conducted by The Field Institute in either English or Spanish between April 19-25, 2002 with a representative sample of 612 California adults age 40 and older. Results were weighted by age, sex, household size, region of state, and, among registered voters, political party to ensure that the sample would be representative of California's adult population. The margin of sampling error is +/- 4.1 percentage points at the 95% confidence level. All reasonable attempts were made to insure that other potential sources of error were minimized as well.

The survey assessed the views and experiences of Californians age 40 and older regarding in-home care for themselves or an older family member. For this survey, in-home care is defined as providing assistance to a person 50 years and older with dressing, eating, bathing or doing everyday household chores. (See Appendix A: Survey Questions to view actual questions).

Data Analysis:

Data analysis used Pearson's chi-square to assess statistically significant differences between variables using a p value $< .05$. In instances with fewer than five responses in a cell, the data were excluded from analysis.

Analysis was conducted using the following variables:

- ◆ Geographic region of California (north vs. south)
- ◆ Gender
- ◆ Ethnicity (Latino, African-American, white non-Hispanic, and Asian/Others)
- ◆ Age (40-49; 50-59, and 60 or older)
- ◆ Household Income (less than \$20,000; \$20-40,000; \$40-60,000; \$60-80,000; and more than \$80,000)
- ◆ Education (high school graduate or less; some college/trade school; college graduate; and post-graduate work)

No statistical differences among any of the survey questions were found when considering the geographic region of California.

Survey Results:

Many California Families Needed In-Home Care in Past Year

- More than one in four (28%) Californians 40 years and older say they needed in-home care for themselves or a family member in the past year. Of those needing help:

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- ◆ The vast majority (78%) say that in-home care was needed for a close family member, rather than for themselves.
- ◆ Over half (55%) needed long term in-home help for more than six months.
- ◆ Women (35%) were twice as likely as men (19%) to need in-home care.

A Majority of Californians Cannot Afford In-Home Care

- A majority of Californians cannot afford to hire someone to provide six months of in-home care if they or a family member were to need it.
 - ◆ Over half of Californians (51%) state that they would not be able to afford two hours of in-home help a day for six months or longer if they were to need it (calculated at two hours of help per day, at \$15 per hour, totaling \$5,400 for six months).
- Californians least able to pay out-of-pocket for six months of in-home care are those with the lowest education and household income, Latinos, African-Americans, women, and older persons (age 60+).
 - ◆ Nearly three-quarters (71%) of people with a high school education or less and 87% of those earning less than \$20,000 say that they could not afford six months of in-home care for a family member if needed.
 - ◆ Two-thirds of Latino and African-American Californians (66% of both groups) say that they would not be able to afford six months of in-home care compared with nearly half of white non-Hispanic (46%) and Asian/Other (47%) respondents who could not afford this level of care.
 - ◆ Women (55%) are more likely than men (46%) to say they cannot afford to pay for long term in-home help for six months or longer.
 - ◆ Persons 60 years of age and older (55%) are more likely than those under the age of 60 (49%) to say they cannot afford six months of in-home care.

Californians Prefer Family or Friends to Provide Care

- Californians who may need in-home care in the future prefer to use family help, rather than paid paraprofessional help (e.g., home care aides, personal care attendants, certified nurses aides).
 - ◆ When asked what they would do to get in-home help if it was needed for themselves or a family member (respondents could choose more than one option):
 - 32% would have an unpaid family member or friend to come in to help
 - 30% would pay a family member or friend to provide care
 - 21% would pay a private in-home care provider (i.e., independent provider)
 - 21% would pay a home care agency
 - 12% were undecided

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- Unpaid family help is the most preferred option for in-home care among people with lower household incomes, less education, and younger Californians.
 - ◆ Approximately 40% of Californians earning less than \$20,000 per year would use unpaid family help if in-home care were needed for a family member.
 - ◆ Similarly, 43% of people with a high school education or less would use unpaid family help if in-home care were needed.
 - ◆ Over one-third (39%) of Californians in their 40s would use unpaid family help if it were needed for a family member.
- Paying family members to provide in-home care is also a preferred option for many Californians.
 - ◆ Approximately one-third (34%) of middle-aged respondents (40-59 year olds) would choose to pay family members to provide care if it were needed.
 - ◆ For those with a moderate household income (\$40,000-80,000), approximately 40% would opt to pay family members to provide in-home care if it were needed.
- The choice to use paid paraprofessional in-home help (agency-based or self-employed) is most preferred by those with the highest household incomes, graduate school education, African-Americans, and white non-Hispanics.
 - ◆ Approximately one-third (32%) of those earning more than \$80,000 per year would choose to hire a home care provider if in-home care were needed for a family member.
 - ◆ Similarly, paid paraprofessional in-home help would be sought by approximately 33% of Californians with post-graduate education.
 - ◆ Considerable variation in the choice to use paid providers can be seen among ethnic groups.
 - Nearly one-third (30%) of African-Americans and one-quarter (24%) of white non-Hispanics would choose non-family, paid paraprofessional help, while only 18% of Asians and 12% of Latinos would use a non-family home care worker to provide in-home help.

Californians Want Trustworthy, Dependable In-home Care Providers

- When choosing an in-home care provider, Californians are most concerned about trust and safety. The following characteristics of those who provide care are “extremely important” to Californians:
 - ◆ Isn’t going to steal things (89%)

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- ◆ Feeling safe and comfortable with the person providing care (88%)
- ◆ Coming regularly and “on-time” (80%)
- ◆ Appropriate education and training (64%)
- ◆ Having a car (42%)

Gender and Race of the In-Home Care Provider is Not Very Important to Most Californians

- Only one-quarter (25%) of Californians overall think it is “extremely important” that an in-home care provider be the same gender as the person for whom they are providing care.
 - ◆ Women are much more likely to feel that the gender of the in-home provider is important to them: 32% of women think that having a same sex in-home caregiver is “extremely important” compared to only 17% of men.
 - ◆ Approximately one-third (33%) of non-white Californians think that the gender of the in-home caregiver is “extremely important”, while only one-fifth (21%) of white non-Hispanics think that this is an “extremely important” issue.
 - ◆ In general Californians from households with lower incomes say that the gender of the in-home care provider is more important than people in higher income households.
 - People in households earning less than \$20,000 per year (40%) are twice as likely as those earning more than \$60,000 per year (18%) to report that gender is “extremely important”.
- The majority of Californians (59%) think that it is “not at all important” that an in-home care provider be the same race as themselves, and only 6% say that it is “extremely important” that the caregiver be the same race as themselves.
 - ◆ Latino Californians were more likely than the other ethnic groups to say that a same race provider is “extremely important.”
 - 19% of Latinos think that having a same race in-home care provider is “extremely important” to them compared with 12% of Asian/Others, 8% of African-American Californians, and only 3% of white non-Hispanic Californians.

Implications/Conclusions:

The survey findings reveal that more than one in four (28%) Californians age 40 and older are struggling with in-home care issues for a close family member or themselves. Clearly, in-home long-term care will become an increasingly important health care concern as California’s population ages. Yet, over half (51%) of Californians say they cannot afford to pay for extended in-home care if needed for six months or longer. In particular, Latinos, African-Americans, the

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poor, women and older persons (age 60+) in California are least likely to be able to afford the costs of in-home care for their loved ones or themselves.

Medicare and private health insurance generally don't cover in-home care services, and private long-term care insurance is typically too expensive for middle income families. Individuals must pay out-of-pocket until they are impoverished before they can get help from the means-tested Medi-Cal program in California. Given the high costs associated with in-home care and the aging of the population, it is critical that Californians have access to available, affordable and appropriate in-home care.

In-home care in California -- as in many other states -- is in crisis, due to severe budget shortfalls of public benefit programs and the severe worker shortages of "direct care" paraprofessionals -- home health aides, personal care attendants or certified nurse's aides. Despite the growth in the aging population, low wages and benefits along with hard working conditions and heavy workloads make recruitment and retention of trained home care workers difficult. The future demographic imbalance between the demand for and supply of frontline workers will only worsen over time.

Families can be part of the solution to the serious shortage of direct care workers. This survey clearly demonstrates that Californians prefer their own family and friends to provide in-home care, rather than a private care provider or a worker from a home care agency. The Californians in this survey put safety first, followed by having reliable and trustworthy help. These data reinforce that *the family* is the most important source of care for most older people and adults with disabilities. How to support and sustain family and informal caregivers -- the backbone of our long-term care system -- remains a growing issue facing California and the nation.

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Publication Date: February 2003
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Appendix A: Survey Questions

- Q.1) In the past year, have you or has a close family member needed in-home help with dressing, eating, bathing or household chores?
- Q.2) If you answered yes to the previous question, did (you/this family member) need the in-home care for more than six months?
- Q.3) If you answered yes to the previous question, were you responsible for seeking the in-home help that (you/this family member) needed?
- Q.4) If you or a close family member needed in-home help with dressing, eating, bathing or household chores for two hours a day, could you or this family member afford to pay 15 dollars an hour for six months or longer to hire someone to provide this help. This would total \$5,400 over six months.
- Q.5) If you needed in-home help for yourself or a close family member, which of the following would you do to get the in-home help that was needed (answers could be multiple):
- a. Have an unpaid family member or friend to come in and help
 - b. Pay a family member or friend to come in and help
 - c. Pay a private in-home care provider to come in and help
 - d. Pay a home care agency to come in and help
- Q.6)
If you or a close family member needed in-home care, how important would the following quality be regarding the person who would be helping you or the close family member with dressing, eating, and other daily activities?
- a. The person needs to have appropriate education and training
 - b. The person needs to be able to come regularly and be on time
 - c. I need to feel safe and comfortable with the person
 - d. I need to feel that the person isn't going to steal things
 - e. The person needs to have a car
 - f. The person is the same gender as me or the family member needing the care
 - g. The person is the same race as me or the family member needing the care

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