

Most Americans over 40 not planning for long-term care

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Associated Press

WASHINGTON — We're in denial: Americans underestimate their chances of needing long-term care as they get older — and are taking few steps to get ready.

A new poll examined how people 40 and over are preparing for this difficult and often pricey reality of aging and found two-thirds say they've done little to no planning.

In fact, 3 in 10 would rather not think about getting older at all. Only a quarter predict it's very likely that they'll personally need help getting around or caring for themselves during their senior years, according to the poll by the AP-NORC Center for Public Affairs Research.

That's a surprise considering the poll found more than half of the 40-plus crowd already have been caregivers for an impaired relative or friend — seeing from the other side the kind of assistance they, too, are likely to need later on.

"I didn't think I was old. I still don't think I'm old," explained retired schoolteacher Malinda Bowman, 60, of Laura, Ohio.

Bowman has been a caregiver twice, first for her

grandmother. Then after her father died in 2006, Bowman moved in with her mother, caring for her until her death in January. Yet Bowman has made few plans for herself.

"I guess I was focused on caring for my grandmother and mom and dad, so I didn't really think about myself," she said. "Everything we had was devoted to taking care of them."

The poll found most people expect family to step up if they need long-term care — even though 6 in 10 haven't talked with loved ones about the possibility and how they'd like it to work.

Bowman said she's healthy now but expects to need help someday from her two grown sons. Last month, prompted by a brother's fall and blood clot, she began the conversation by telling her youngest son about her living will and life insurance policy.

"I need to plan eventually," she acknowledged.

Those family conversations are crucial: Even if they want to help, do your relatives have the time, money and know-how? What starts as driving Dad to the doctor or picking up his groceries gradually can turn into feeding and bathing him, maybe even doing tasks once left to nurses such as

giving injections or cleaning open wounds. If loved ones can't do all that, can they afford to hire help? What if you no longer can live alone?

"The expectation that your family is going to be there when you need them often doesn't mean they understand the full extent of what the job of caregiving will be," Susan Reinhard, a nurse who directs AARP's Public Policy Institute, said. "Your survey is pointing out a problem for not just people approaching the need for long-term care, but for family members who will be expected to take on the huge responsibility of providing care."

Most people who have been caregivers called the work both worthwhile and stressful. And on the other end, those who have received care are less apt to say they can rely on their families in times of need, the poll found.

With a rapidly aging population, more families will be facing those responsibilities. Government figures show nearly 7 in 10 Americans will need long-term care at some point after they reach age 65, whether it's from a relative, a home health aide, assisted living or a nursing home. On average, they'll need that care for three years.

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