

Preparing Now for Long-Term Care

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In February 2000, the U.S. Administration on Aging (AoA) released results of focus groups that examined American women's planning and attitudes when it comes to long-term care. The focus groups zeroed in on women because women make up 60 percent of the nearly 35 million Americans aged 65 and over, and approximately 75 percent of current caregivers.

Many focus group respondents were anxious about the emotional aspect of receiving care. "I would find it totally frustrating," says one African American woman. "Not being able to do for myself and get about...the idea of losing independence, I think that's one of the hardest things."

A common thread throughout the focus group was the need for information that will help seniors and caregivers make smart decisions and plans for their future. Most respondents reported wanting to remain in their homes as long as possible as they grow older. But most were not fully aware of services that would help them stay at home, such as Meals on Wheels and adult day care.

Results also showed a need for more intensive outreach to communities of color and other historically underserved communities. In some minority groups, such as Asian Americans, Hispanics, and American Indians, conflicts among family members about long-term care decision-making included the extended family.

Across racial and ethnic lines, most focus-group participants had not made any concrete plans for their long-term care needs. Baby boomers (ages 40-55) were less aware about long-term care insurance than seniors (ages 65 and older). The small number of people who did purchase a policy were motivated because they had seen other family members suffer financially. As one Asian American senior said, "I saw my mother's meager savings go down the drain. So I wanted to protect mine." Senior Hispanics and American Indians tended to put their "trust in faith" that everything will work out.

We have to show racial and ethnic minorities that they should still plan for their future. Without planning, families are more likely to face physical and emotional strain, especially residents of rural areas and Indian reservations.

Keep your communities informed about policy efforts that can help support seniors and their caregivers, and let's work together to increase education about AoA's Eldercare Locator (1-800-677-1116). The toll-free line is a link to a network of state aging agencies, local agencies on aging, and Indian tribal organizations, and is dedicated to identifying resources for older people. Help us spread the word that preparing for our future can't wait. ❖

