



Individual Long-Term Care
Planning in Maryland
Survey Analysis

Long-Term Care Insurance

Prepared for
Maryland Department of Health and Mental Hygiene

By
Center for Health Program Development and Management
University of Maryland, Baltimore County

March 2001



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Introduction

In 1999, the Maryland Department of Health and Mental Hygiene commissioned the University of Maryland, Baltimore County (UMBC) to conduct a survey designed to measure knowledge, attitudes, and behaviors regarding long-term care planning in Maryland. The survey was administered to non-institutionalized Maryland residents between the ages of 40 and 70 years currently not using long-term care services. Approximately 1,500 telephone interviews were conducted between July and October 1999 based on a random sample geographically representative of the State of Maryland.

“Long-Term Care Insurance” provides information regarding awareness of long-term care insurance and its purchase in the State of Maryland. This report is one of several that presents findings from analysis of the survey. Additional reports available regarding the survey are:

- “Financial Planning”
- “Health Promotion”
- “Information Acquisition”

For this monograph on long-term care insurance, survey respondents were analyzed by demographic characteristics, knowledge of long-term care coverage provided by government sources, attitudes and opinions toward long-term care insurance, willingness to pay, and perceptions of long-term care costs. Other objectives of the analysis are to understand the extent to which buyers of private long-term care insurance obtain coverage through employer-sponsored plans and to identify reasons why people do not buy long-term care insurance.

Findings from the study are primarily based on demographic analysis of survey participant responses to issues regarding long-term care planning. Response frequencies are reported by the following demographic characteristics: age, gender, race, marital status, education, occupation, income, and Maryland region. Refer to the Appendix for the complete analysis of responses by demographic variable. In some instances, percentages presented in graphic form do not equal 100 percent due to rounding.

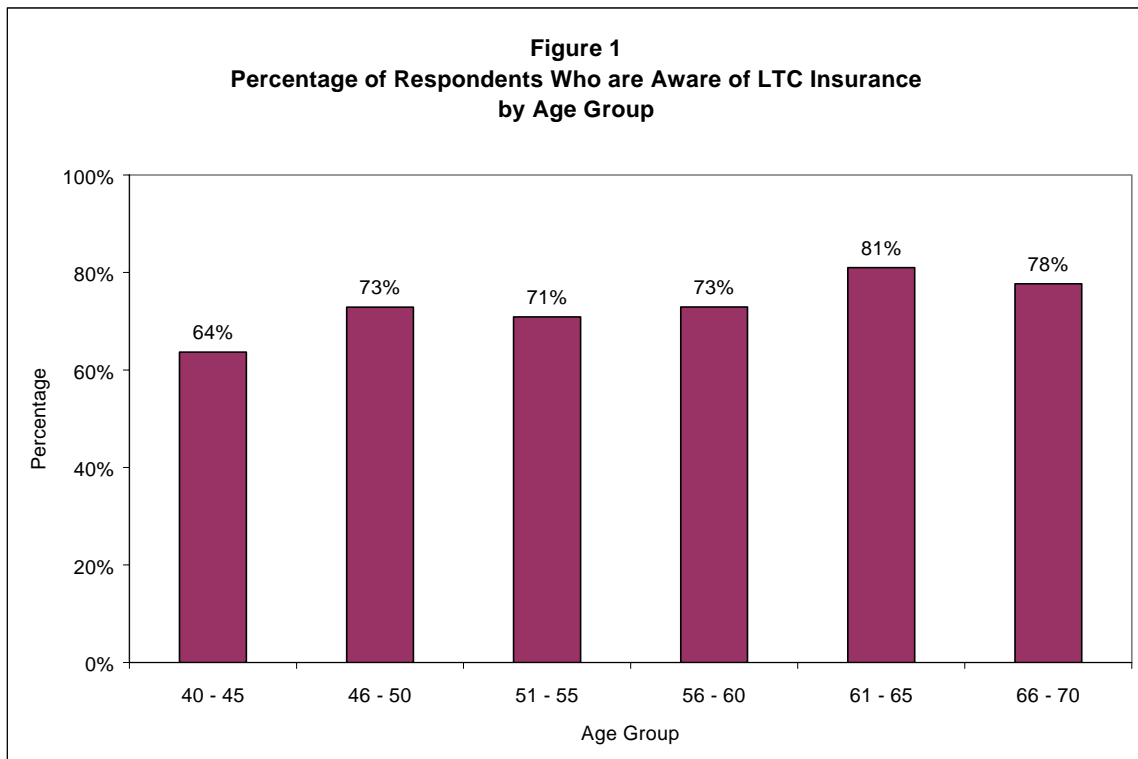
The analysis provides demographic profiles of four types of consumers important to the long-term care insurance market in the State of Maryland: persons aware of the insurance, persons unaware of the insurance, long-term care insurance buyers, and non-buyers. This analysis reveals several interesting findings about Maryland residents’ views of long-term care insurance. Although the majority (71 percent) of survey respondents has heard of private long-term care insurance coverage, only 18 percent of respondents have purchased it. Awareness of long-term care insurance tends to increase with age, income, and higher levels of education. Moreover, Non-Hispanic Whites and those employed in the white collar industry are more likely to have heard of this type of insurance.

Results from this analysis reveal barriers to the purchase of long-term care insurance. Reported reasons for the non-purchase of long-term care insurance are its high cost, lack of availability, the belief that long-term care benefits are covered under current health insurance, and having an illness not covered by private long-term care insurance. Most persons indicate that they would consider the purchase of long-term care coverage if changes were made in its cost and availability. Respondents indicate willingness to pay up to \$100 per month for coverage of all nursing home and home care needs.

Other significant findings relate to consumers' knowledge of private long-term care insurance and government policy. The analysis shows that a substantial percentage of respondents were uninformed on several long-term care issues, such as the benefits provided under long-term care coverage and the extent of government payment for long-term care services. Respondents also indicated uncertainty about which government program finances the majority of long-term care and whether Medicaid pays for long-term care regardless of level of income and assets. In addition, the majority of respondents do not understand the relation between health status and the ability to purchase long-term care insurance. This lack of consumer information demonstrates the need for consumer education on the financial risks associated with long-term care needs and services.

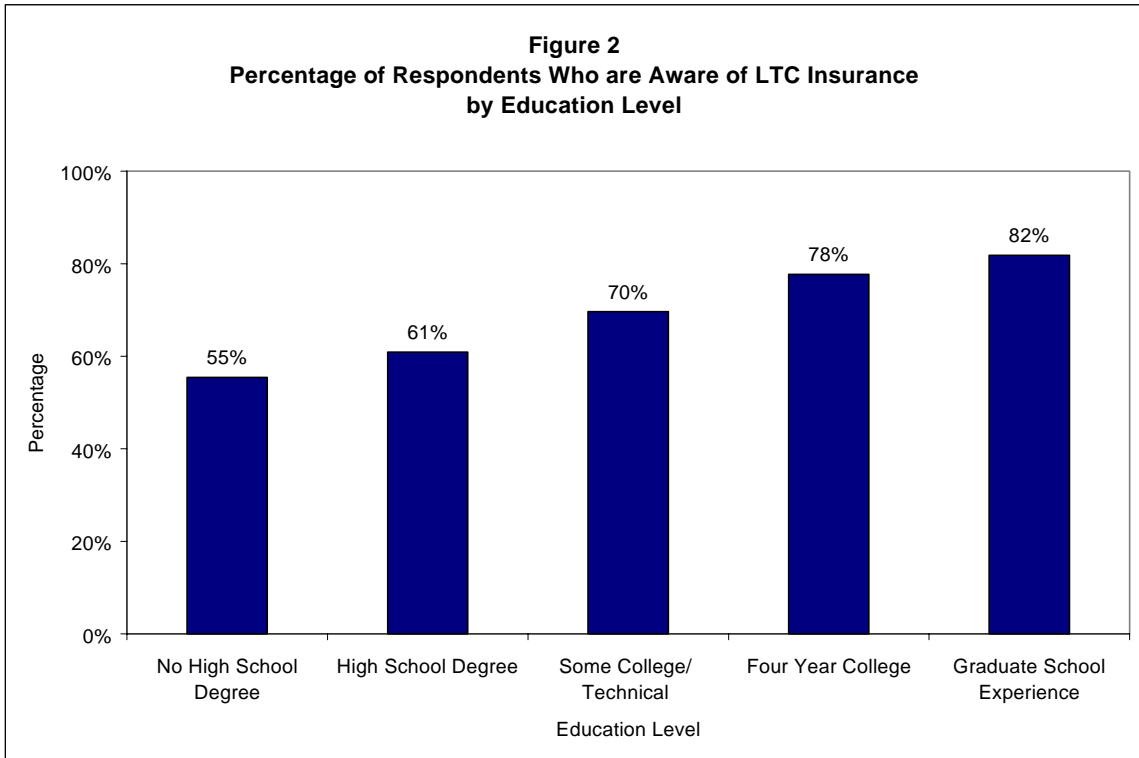
Awareness of Long-Term Care (LTC) Insurance

- Of the 1,508 survey respondents, 1,075 (71%) have heard of long-term care insurance.
 - The percentage of those who have heard of long-term care insurance generally increases with age (Figure 1).



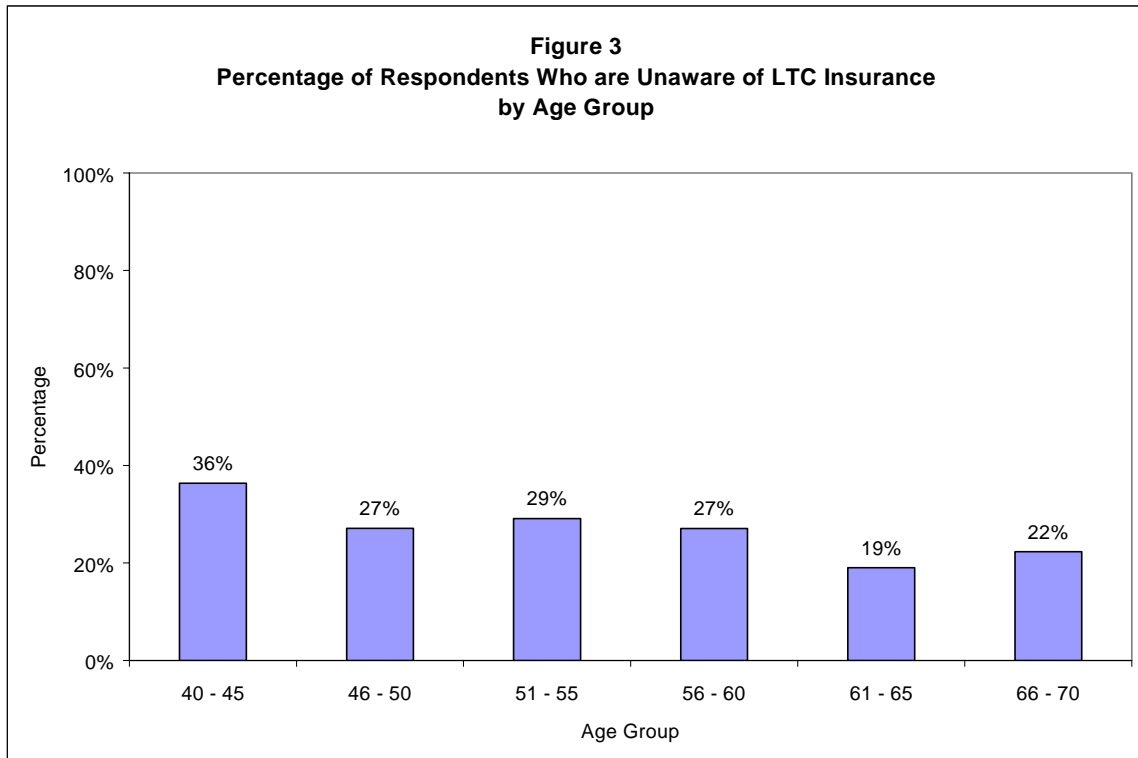
- 74% of Non-Hispanic Whites have heard of long-term care insurance compared to 64% of Non-Hispanic African Americans and 60% of other Racial/Ethnic Minorities.

- Percentages of those that report awareness of long-term care insurance increase with higher levels of education (Figure 2).



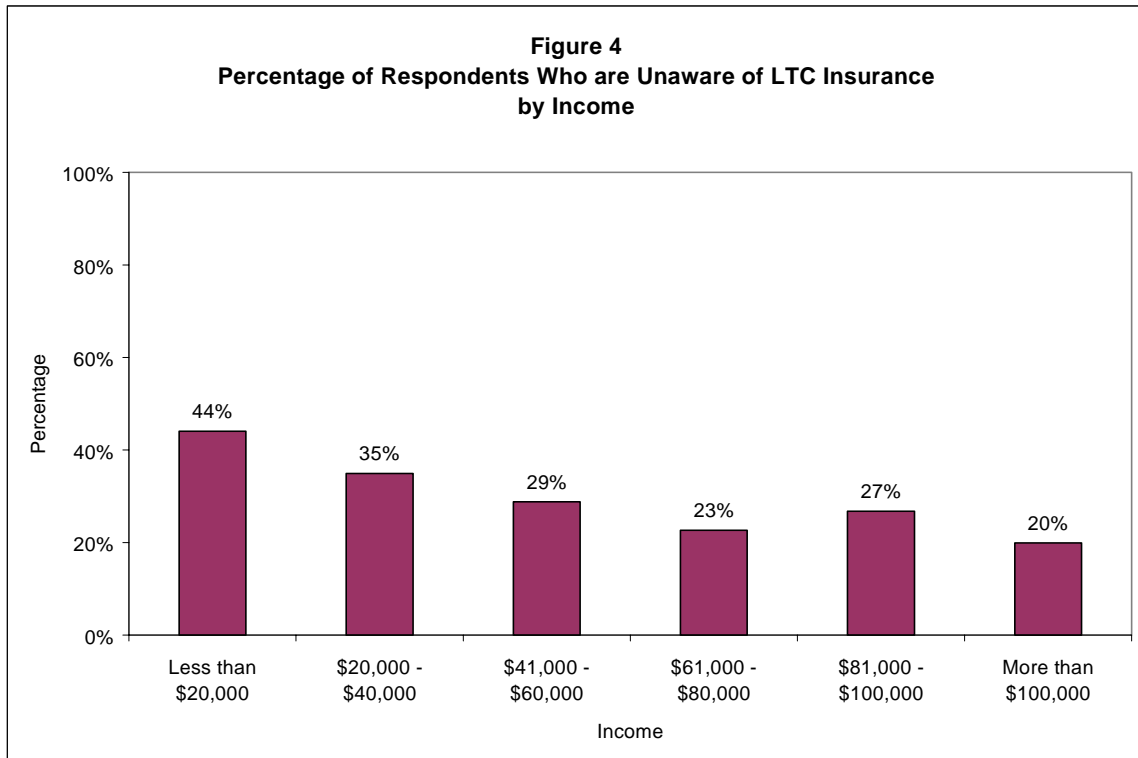
- 80% of respondents earning more than \$100,000 report awareness of long-term care insurance.
 - Individuals employed in the white collar industry (76%) and the military (73%) are the most likely to have heard of long-term care insurance.
- Approximately 29% of survey respondents (431) are not aware of long-term care insurance.
- 30% of all men surveyed and 29% of all women surveyed report that they have not heard of long-term care insurance.

- Younger age groups are more likely to be unaware of long-term care insurance than other age groups (Figure 3).



- Among occupational categories, unemployed persons are the most likely to be unaware of long-term care insurance.
- 45% of persons who have not graduated from high school are not familiar with long-term care insurance.
- 40% of Racial/Ethnic minorities and 36% of Non-Hispanic African Americans have not heard of long-term care insurance.

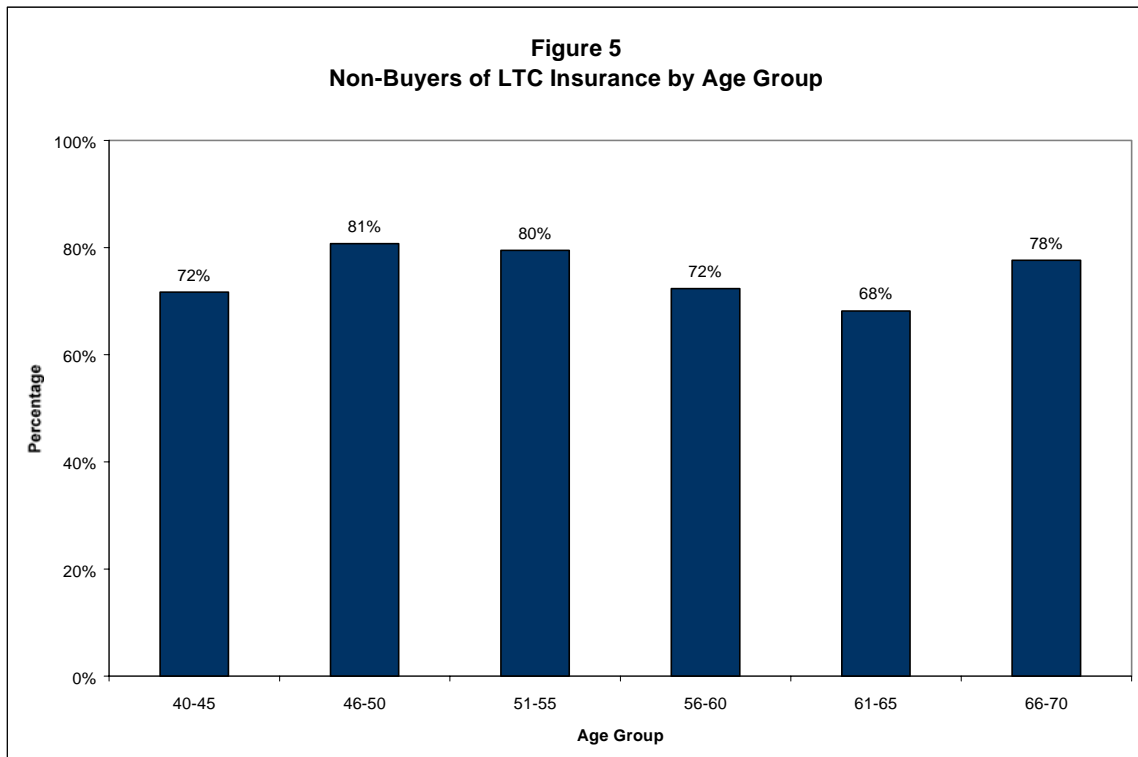
- Most respondents unaware of long-term care insurance tend to have lower incomes, with 44% of respondents earning less than \$20,000 (Figure 4).



- Among respondents unaware of long-term care insurance, most have heard of long-term care services for people with chronic illnesses or disabilities. The majority (over 80%) of persons are aware of nursing home care, adult day care and skilled nursing services in the home. However, a substantial percentage of persons are not familiar with other long-term care services.
 - 33% are not aware of personal care services such as help with bathing and dressing.
 - 42% have not heard of homemaking services for individuals with functional deficits.
 - 27% are not familiar with supportive services in assisted living facilities.

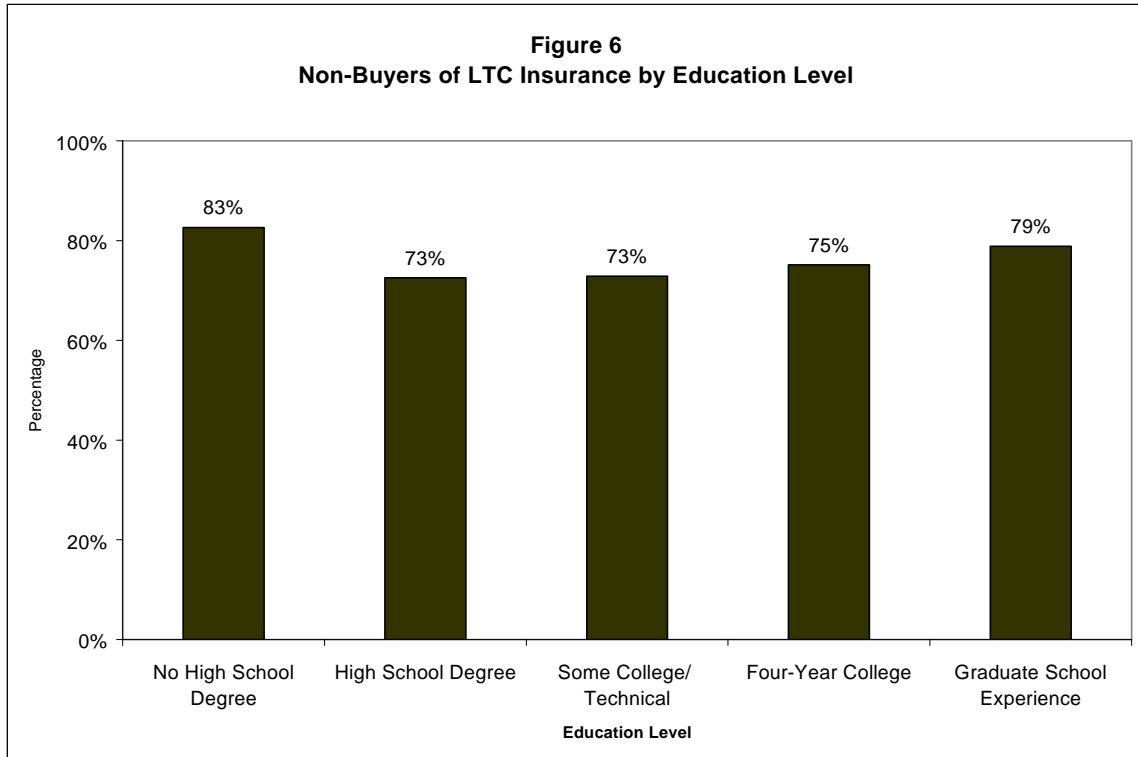
Non-Buyers of Long-Term Care Insurance

- The majority (75%) of persons who are aware of long-term care insurance do not have a long-term care insurance policy. In addition, 6% are not sure whether they, in fact, have a policy.
 - As shown in Figure 5, approximately 80% of 46-55 year olds have not purchased a policy.

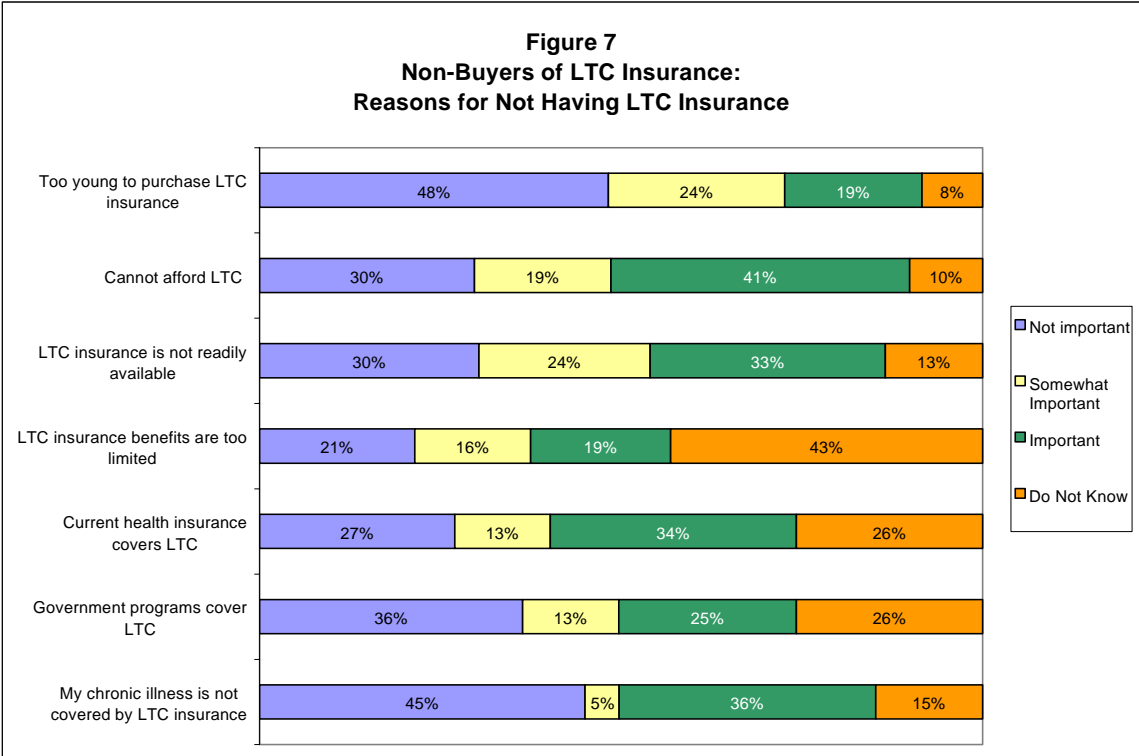


- More than 70% of respondents in each income bracket do not have long-term care insurance.

- 83% of those who do not have a high school degree are non-buyers of long-term care insurance, compared to 73-79% in all other education groups (Figure 6).

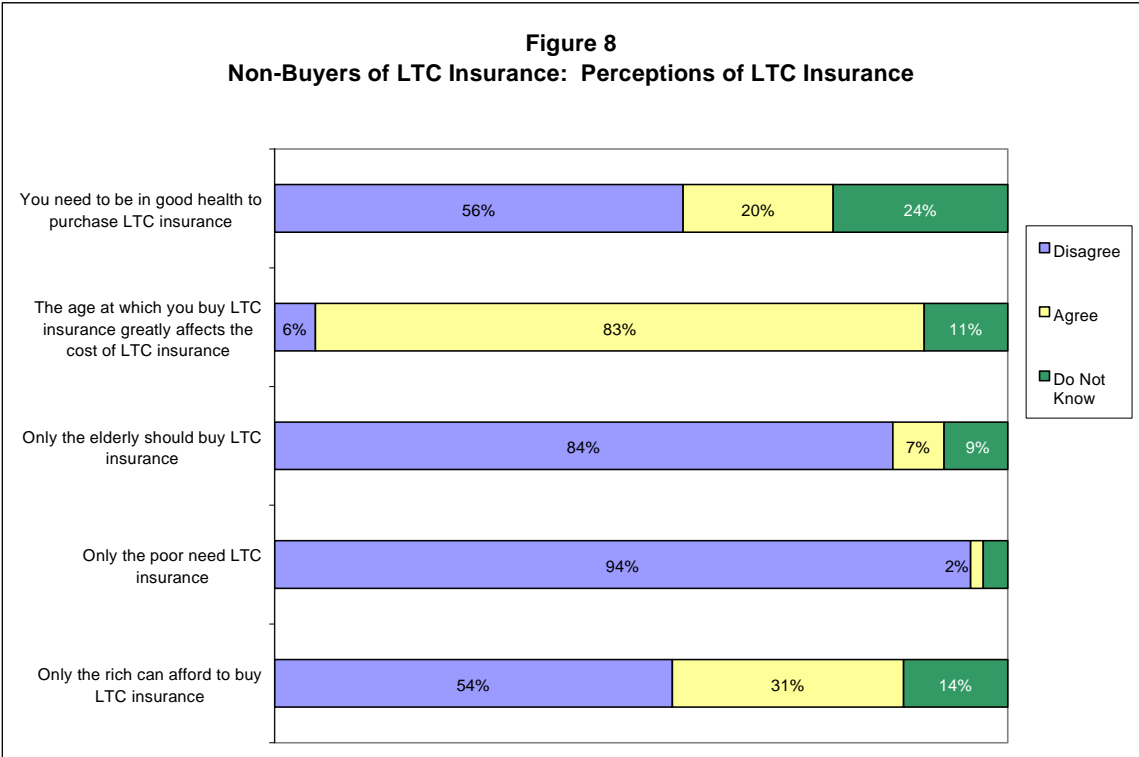


- Survey respondents were asked to rate several statements on their importance as reasons for *not* having long-term care insurance. Responses from 811 persons who have heard of long-term care insurance but have decided against the purchase of long-term care insurance are presented in Figure 7.
 - Over 30% of respondents reported the following as important reasons for *not* having long-term care insurance: the lack of availability of long-term care insurance; current health insurance coverage of long-term care services; and having a chronic illness not covered by long-term care insurance.
 - Affordability of long-term care insurance is considered an important issue by 41% of respondents.
 - Reasons that were considered *not* important by over 45% of respondents include being too young to purchase long-term care insurance and having a chronic illness not covered by long-term care insurance benefits.
 - There were several areas to which a substantial percentage of respondents reported that they “do not know”:
 - 43% did not know if the benefits offered by long-term care insurance are too limited.
 - 26% did not know if their current health insurance would pay for long-term care services.
 - 26% did not know if the government or Medicaid would pay for long-term care services.



■ The survey also gauged perceptions of long-term care insurance. Respondents were asked about factors that affect the purchase of long-term care insurance and if specific populations should consider the purchase. Perceptions of long-term care insurance of the 811 respondents aware of long-term care insurance but do not have a policy are shown in Figure 8.

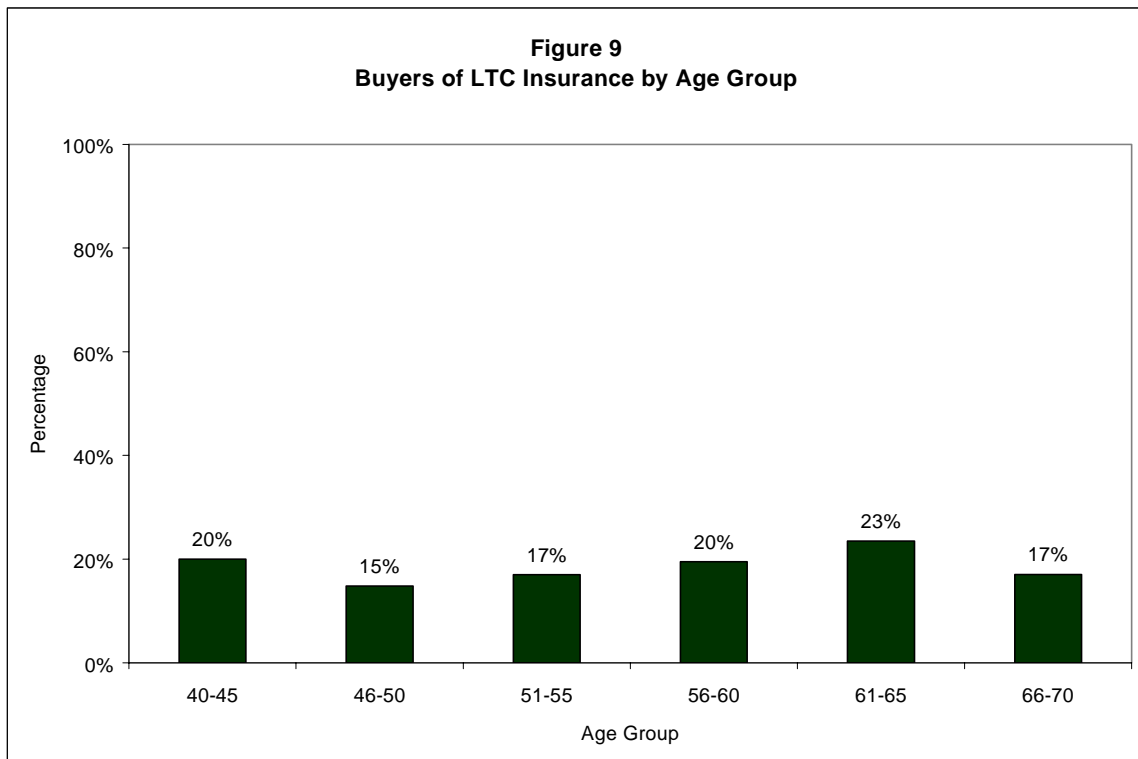
- 56% of respondents disagree that health status influences the ability to purchase long-term care insurance.
- Most persons (83%) understand the effect of age on long-term care insurance cost.
- Most feel that long-term care insurance should not only be considered by the elderly or the poor but by the broader population.
- 54% do not agree that only the wealthy can afford long-term care insurance.



■ Employers are increasingly offering LTC insurance to employees. Among the 292 persons who are offered LTC insurance through their employer, 49% have not purchased a policy. Of this group of non-buyers, over half (51%) do not consider the availability of LTC insurance a barrier to the purchase of LTC insurance. However, 25% do consider it an issue. Moreover, 72% of those persons offered LTC insurance by their employer and do not currently have a policy, report that they would purchase a LTC insurance policy if it were affordable and readily available.

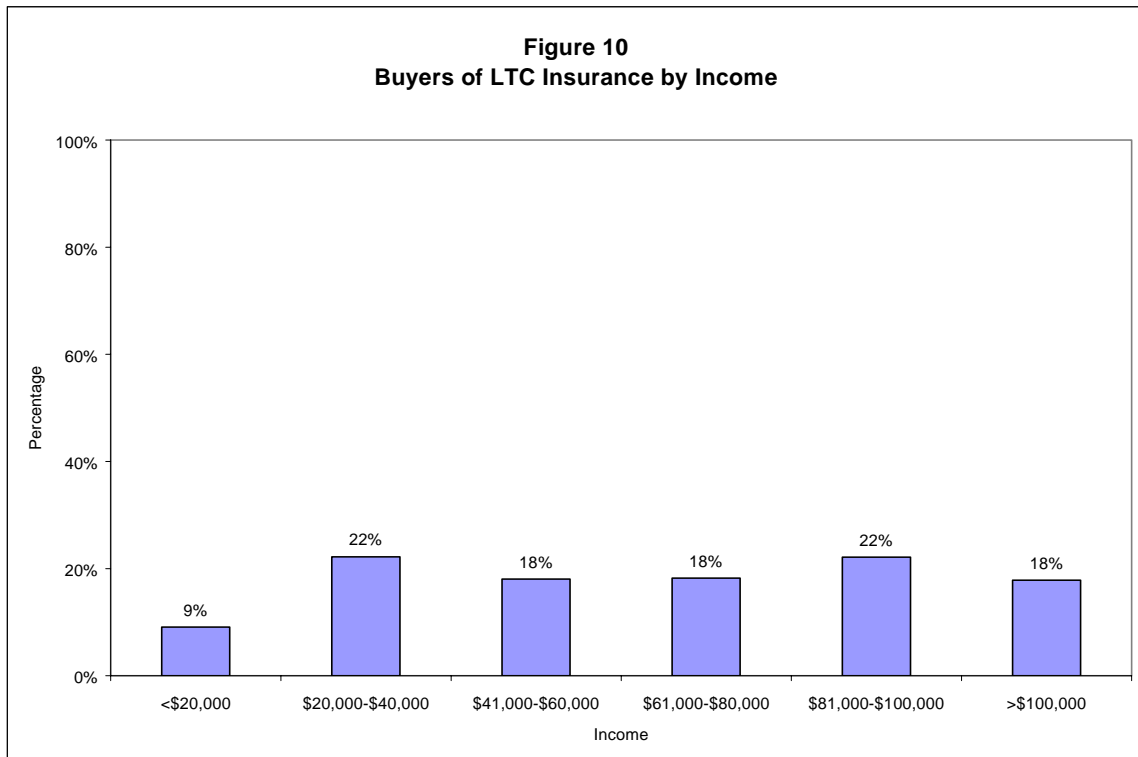
Buyers of Long-Term Care Insurance

- Among those who have heard of LTC insurance, 18% have a policy. Within this population, the majority of policyholders (70%) has an employer that offers LTC insurance or is associated with an organization that offers LTC insurance.
 - More males (22%) than females (16%) have LTC insurance policies.
 - Among age groups, 61-65 year olds are more likely to have long-term care insurance than other age groups (Figure 9).



- 22% of respondents with four-year college experience have long-term care insurance.

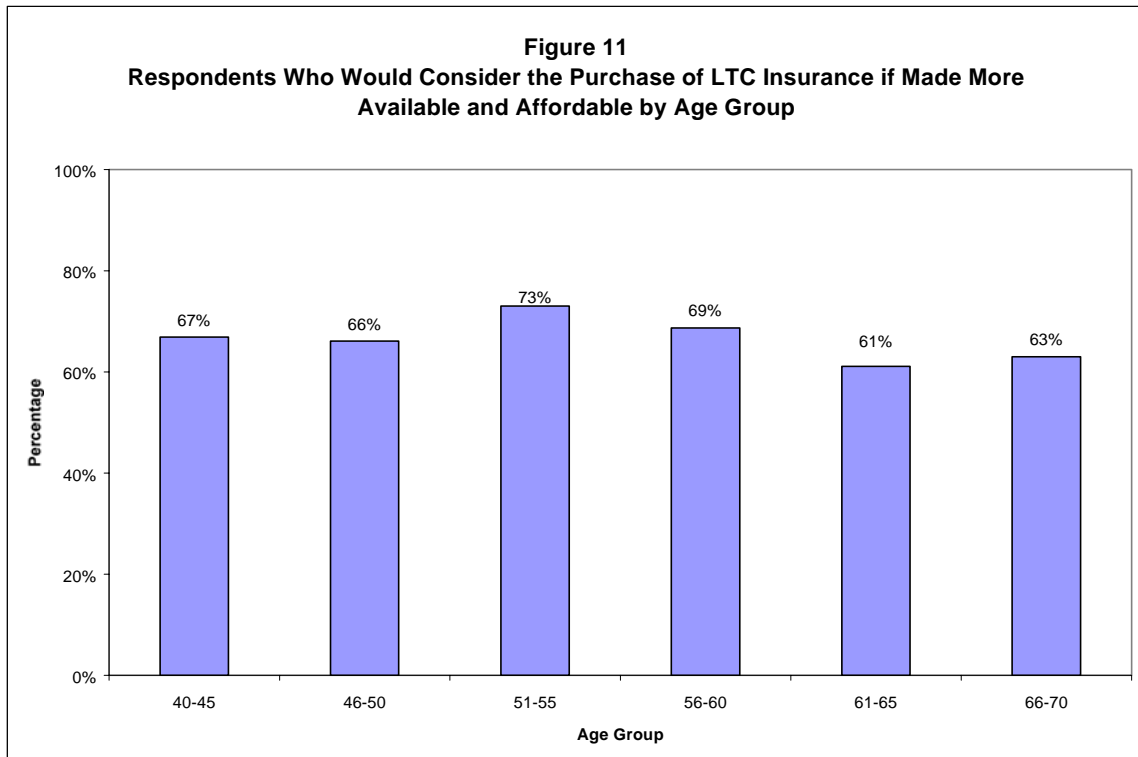
- Only 9% of respondents earning less than \$20,000 have a policy (Refer to Figure 10).



- In addition, 44% of policyholders have a family member who received long-term care in the last ten years.
- A substantial percentage of respondents report uncertainty when asked about the relationship between health care and the government. Fifty-two percent of non-buyers and 50% of buyers indicate that they are uncertain which government program, Medicaid or Medicare, pays for the majority of long-term care. Roughly 35% of both buyers and non-buyers also indicate that they are “not sure” whether Medicaid pays for long-term care regardless of an individual’s income and assets.
 - Most respondents indicate that payment for long-term care is either an individual or government responsibility. Specifically, 78% of non-buyers and 70% of buyers report that long-term care financing is an individual responsibility; 65% of non-buyers and 60% of buyers believe that it is a government responsibility.

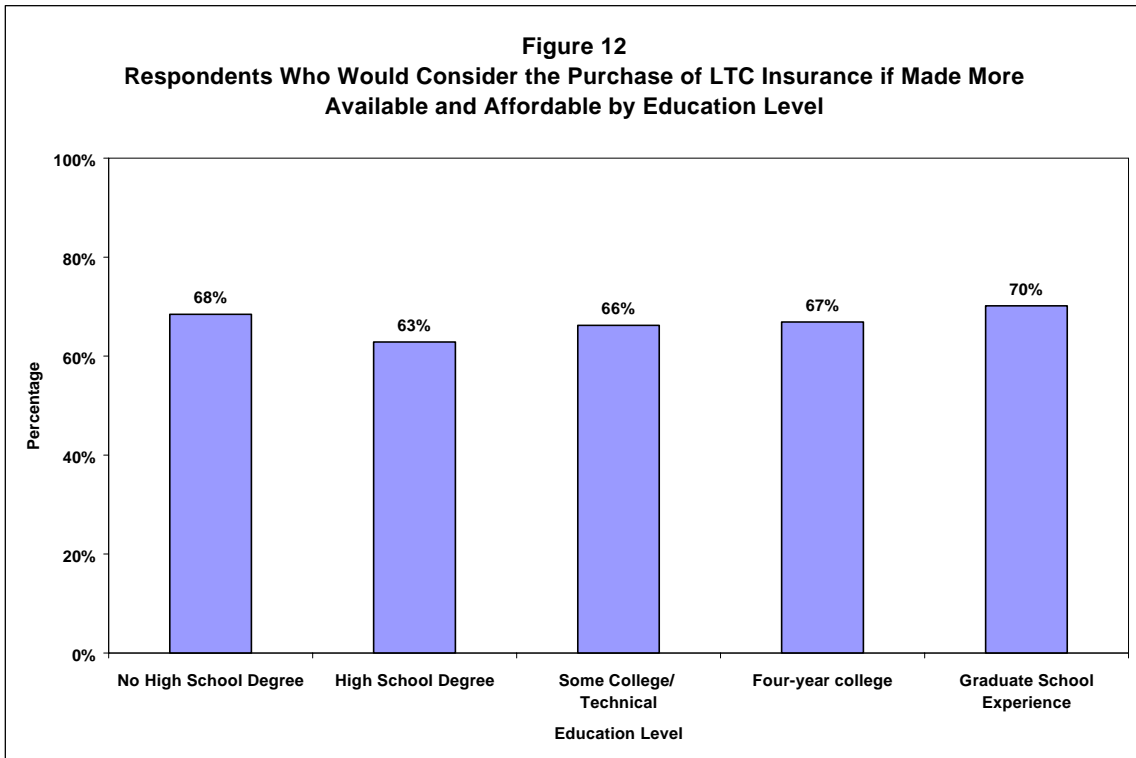
Persons Considering the Purchase of Long-Term Care Insurance

- 67% of respondents aware of long-term care insurance report that they would purchase a policy if it were readily available and affordable.
 - Among age groups, 51-55 years olds are more likely to consider the purchase of long-term care insurance than other age groups (Figure 11).

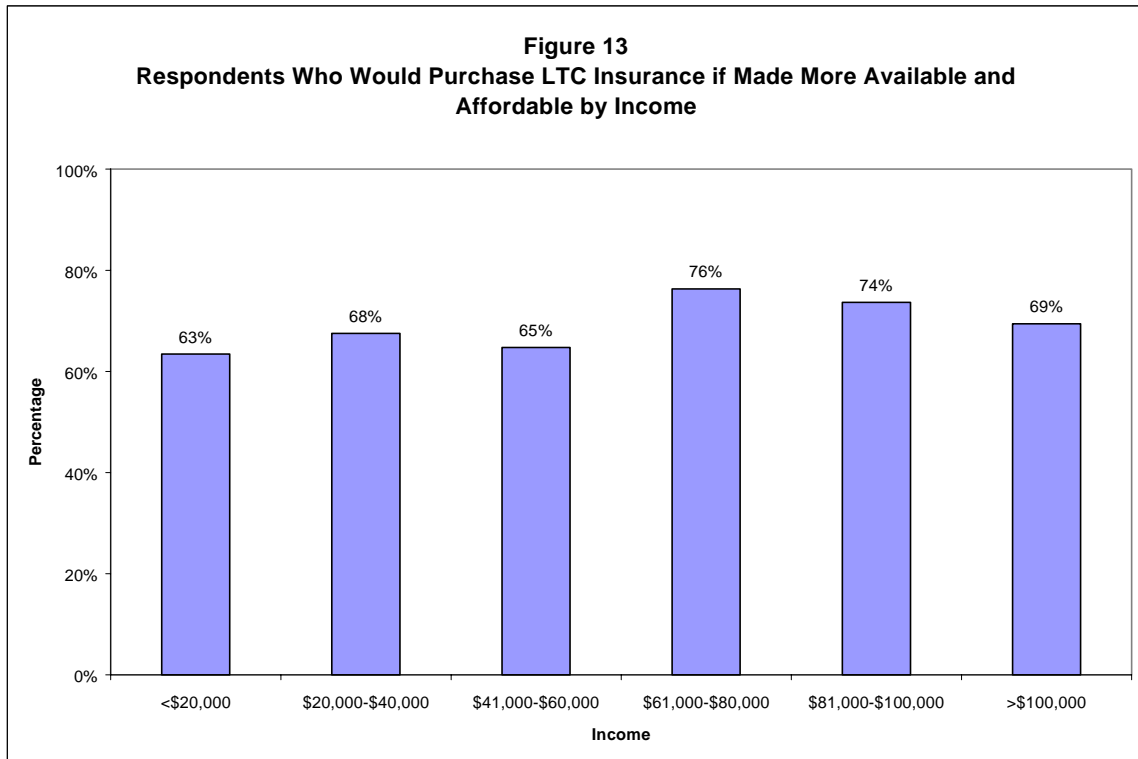


- 88% of Racial/Ethnic Minorities would consider the purchase compared to 70% of Non-Hispanic African Americans and 65% of Non-Hispanic Whites.

- As shown in Figure 12, regardless of education level, more than 60% of persons report that they would purchase long-term care insurance if made more available and affordable.



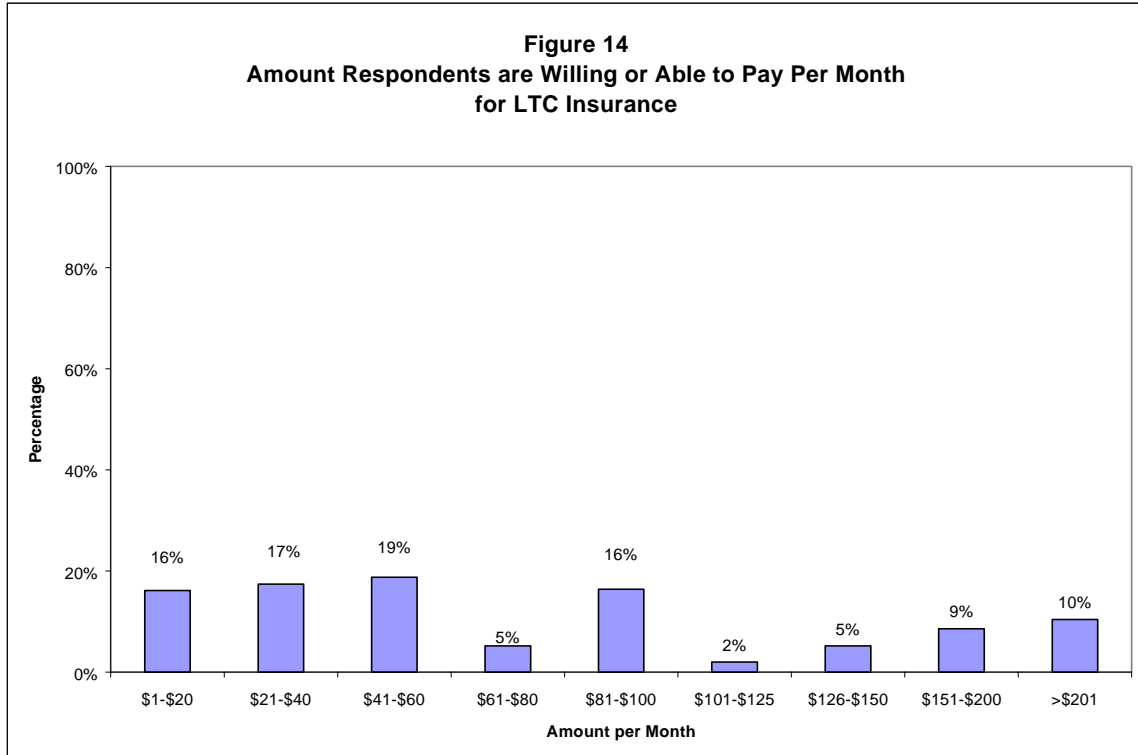
- Interest in purchasing long-term care insurance if made affordable and available was also high (63-76%) across all income levels (Figure 13).



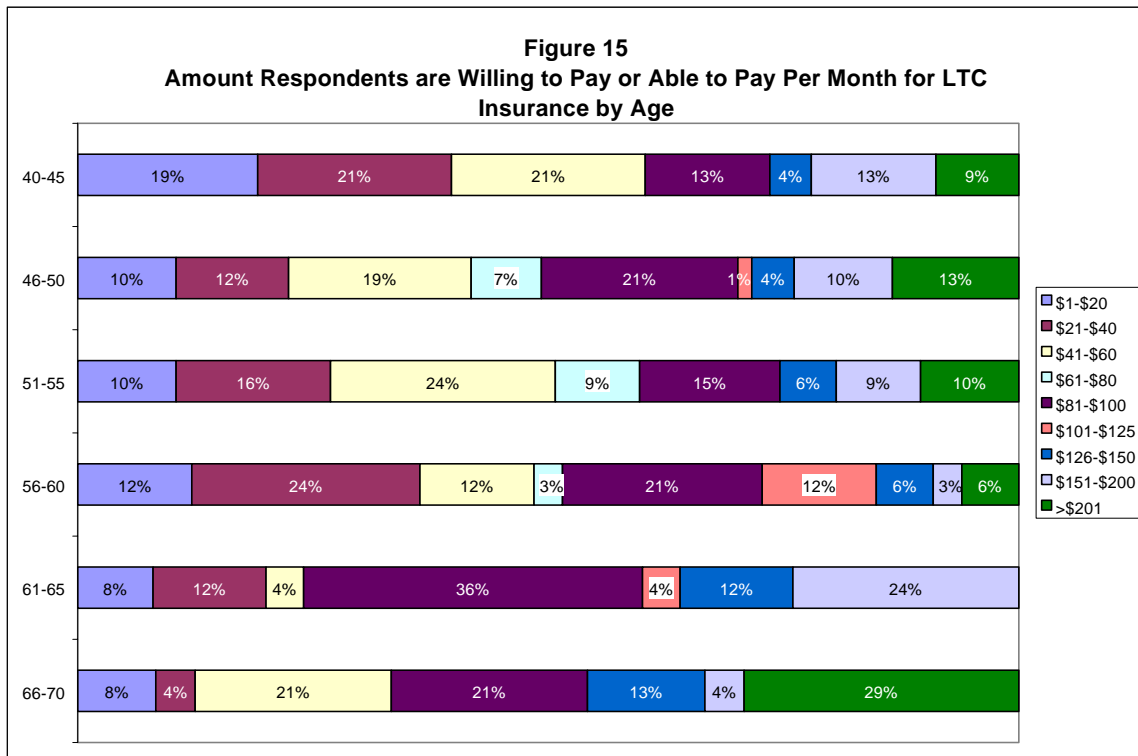
- Regardless of Maryland region, 62-75% of respondents would consider buying a long-term care insurance policy.

Willingness to Pay

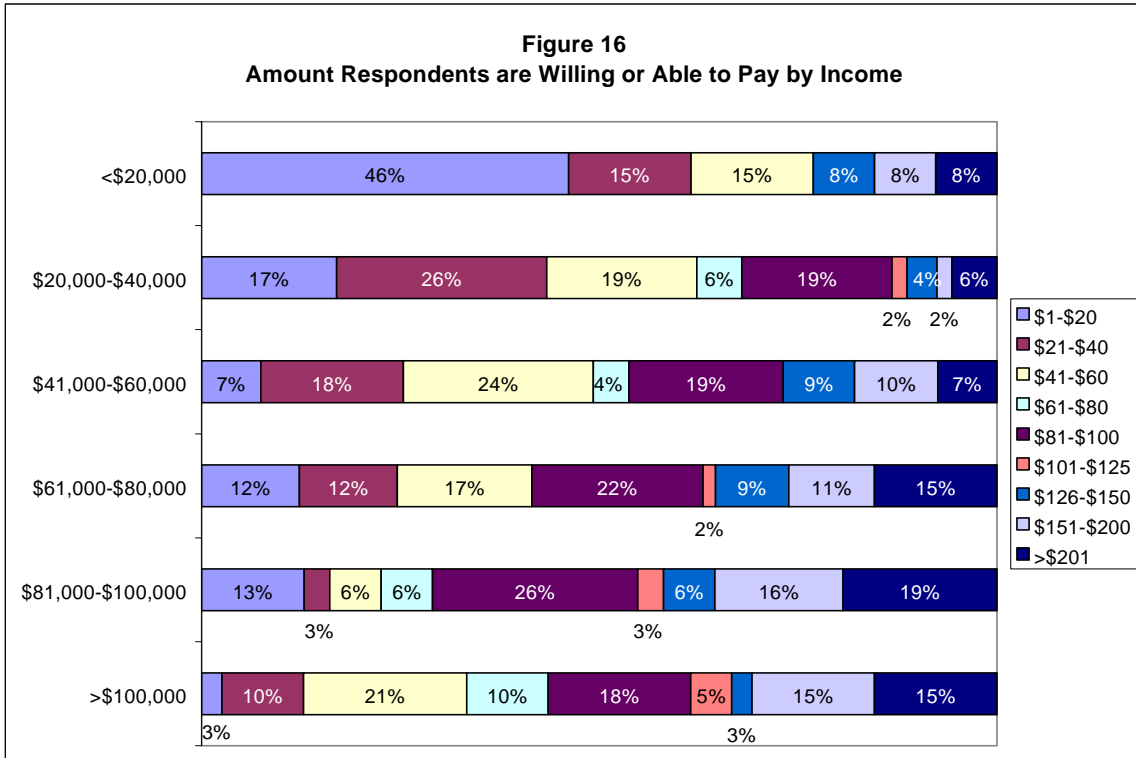
- Survey respondents were asked what they were willing or able to pay per month for a long-term care policy that would cover all likely nursing home and home care needs. The 384 responses to this question cover a wide range of dollar amounts. As shown in Figure 14, the majority of respondents report they were willing or able to pay less than \$100 per month.



- The willingness and ability to pay for long-term care insurance varies among age groups and income brackets.
 - Respondents 60 years or younger are amenable to pay \$60 or less per month for long-term care coverage. For example, 61% of 40-45 year olds would consider payment of less than \$60 per month (Figure 15).
 - Older age groups are willing or able to pay a higher price for long-term care coverage than are younger age groups, with 36% of 61-65 year olds considering a monthly payment between \$81-\$100.
 - 29% of respondents aged 66-70 years report a willingness or ability to pay more than \$201 per month.

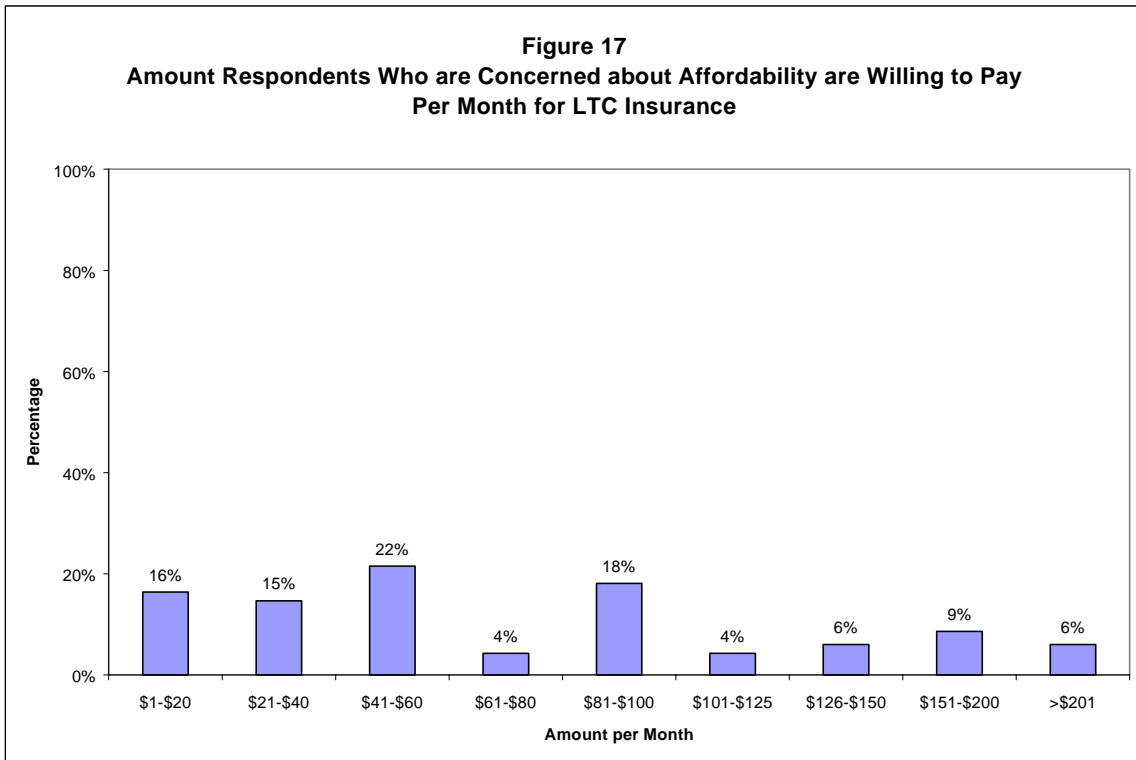


- 46% of respondents earning less than \$20,000 are willing or able to pay between \$1 and \$20 (Figure 16).



- A monthly payment of up to \$60 would be considered by 62% of respondents in the \$20,000-\$40,000 income bracket.
- The majority of persons with incomes greater than \$61,000 would consider spending more on long-term care coverage payments (over \$81 per month).

- Among persons who report concern about the lack of affordability of long-term care insurance, the majority (53%) would pay \$60 or less (Figure 17).



Perceptions of Long-Term Costs

Respondents report a range of dollar amounts when asked about long-term costs. Perceptions of costs were analyzed by awareness of long-term care insurance and the purchase of long-term care insurance.

- Respondents, regardless of their awareness of long-term care insurance, report similar perceptions of costs.
 - More persons unaware of long-term care insurance report that the cost of a month-long stay in a typical nursing home was less than \$2000.
 - A substantial percentage of respondents think that the hourly cost of a home visit by a personal care worker ranges between \$10 and \$19 (42% of respondents unaware of long-term care insurance, 45% of respondents aware of long-term care insurance).
 - 37% of persons who are unaware of long-term care insurance and 44% of persons aware of long-term care insurance estimate that the hourly cost of skilled nursing services given at the home ranges between \$20 and \$34.

- There were minimal differences between policyholders and non-policyholders in terms of views of long-term care costs.
 - More respondents report that the cost of a nursing home stay for a month's time was between \$3000 and \$3499 than any other cost range. Specifically, 22% of policyholders and 20% of non-policyholders share this perception.
 - 44% of policyholders and 44% of non-policyholders think that the hourly cost of a home visit by a personal care worker ranges from \$10 to \$19.
 - The hourly cost of skilled nursing services provided at the home are estimated to be between \$20 and \$34 by 44% of policyholders and 42% of non-policyholders.

Definition of Demographic Variables

Education

No High School Degree:	No formal schooling, 1 st through 8 th grade education, some high school
High School Degree:	High school graduate or GED
Some college/Technical: 4-year college:	Some college; technical or trade school, 2-year degree 4-year degree
Graduate school:	Some graduate school experience; graduate degree

Race

Non-Hispanic White:	Person of the White race and not of Hispanic ethnicity
Non-Hispanic African American:	Person of the African American race and not of Hispanic ethnicity
Racial/Ethnic Minorities:	Asian, American Indian or Alaska Native, Native Hawaiian or other Pacific Islander, Hispanic, Other

Occupation

Unemployed:	Person who is not currently employed
Military:	Military service
Service:	Service worker
Student/Homemaker:	Student or homemaker
Blue Collar:	Farmer, farm manager, farm laborer; operative, unskilled labor; skilled craftsman, foreman
White Collar:	Sales worker, clerical worker, proprietor, manager, official, professional

Marital Category

Married:	Person who is currently married
Divorced/Widowed/Separated:	Person who is divorced, widowed, or separated from their spouse
Not married/living with partner/ never married/single:	Person who is currently not married and/or living with a partner; single and/or never been married

Income

Income response categories were limited to fixed ranges of dollar amounts:

- Less than \$20,000
- \$20,000 to \$30,000
- \$31,000 to \$40,000
- \$41,000 to \$60,000
- \$61,000 to \$80,000
- \$81,000 to \$100,000
- More than \$100,000

Maryland Region

Northwest Area:

Garrett County, Allegany County, Washington County,
Frederick County

Baltimore Metro Area:

Carroll County, Howard County, Anne Arundel County,
Baltimore City, Baltimore County, Harford County

National Capital Area:

Montgomery County, Prince George's County

Southern Area:

Charles County, Calvert County, St. Mary's County

Eastern Shore Area:

Cecil County, Kent County, Queen Anne's County, Caroline
County, Talbot County, Dorchester County, Wicomico
County, Somerset County, Worcester County

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Overview of Tables

The following tables contain results of the analysis of survey responses by demographic characteristic. The second column of each table includes the number of the denominator used in the specific analysis by age, gender, race, education level, employment status, marital status, income, and Maryland region.

In the other columns, the percentage given represents those who responded “yes” to the question of the total responses in that category. For example, in Table 5, p. 54, the following information is given for men: 70.8%. This means that 70.8% (or 439) of *all men surveyed* (620) have heard of long-term care insurance. Non-response of survey questions is not reflected in the tables.

Table 1
 Characteristics of All Survey Respondents

Variable	All Survey Respondents
Total	1508 (100%)
Age—no. (%)	
40-45 yr.	378 (25.1%)
46-50 yr.	306 (20.4%)
51-55 yr.	316 (21%)
56-60 yr.	219 (14.6%)
61-65 yr.	163 (10.8%)
66-70 yr.	121 (8.1%)
Refused	5 (.03%)
Gender—no. (%)	
Male	620 (41.1%)
Female	888 (58.9%)
Race—no. (%)	
Non-Hispanic White	1172 (77.7%)
Non-Hispanic African American	207 (13.7%)
Racial/Ethnic Minorities	129 (8.6%)
Education Level—no. (%)	
No High School degree	83 (5.5%)
High School degree	353 (23.5%)
Some college/Technical	403 (26.8%)
4 year college	305 (20.3%)
Graduate school	359 (23.9%)
Refused	5 (0.3%)
Employment Status—no. (%)	
Unemployed	33 (2.2%)
Military	11 (0.7%)
Service	263 (17.6%)
Student/Homemaker	86 (5.7%)
Blue Collar	177 (11.8%)
White Collar	926 (61.9%)
Refused	12 (.8%)
Marital Status—no. (%)	
Married	1022 (68.4%)
Divorced/Widowed/Separated	323 (21.6%)
Not married/ living with partner/ never married/single	150 (10%)
Refused	13 (.9%)

Variable	All Survey Respondents
Income—no. (%)	
<20K	118 (8.8%)
20-40K	332 (24.7%)
41-60K	320 (23.8%)
61-80K	234 (17.4%)
81-100K	142 (10.6%)
>100K	197 (14.7%)
Refused	165 (10.9%)
Maryland Region—no. (%)	
Northwest Area	149 (9.9%)
Baltimore Metro Area	709 (47%)
Southern Area	82 (5.4%)
Eastern Shore Area	158 (10.5%)
National Capital Area	410 (27.2%)

Table 2
 Survey Respondents Who Answered “Yes” to Knowledge and Purchase of Long-Term Care (LTC) Insurance

Variable	All Survey Respondents	Heard of LTC services	Heard of LTC Insurance	LTC Insurance is offered through employer or association	Purchased LTC Insurance	Would purchase LTC insurance if more available and affordable
Total	1508	1059 yes [449 no]	1075 yes [431 no]	343 yes [878 no 280 not sure]	231 yes [1163 no 114 not sure]	1023 yes [474 no 5 don't know]
Age— (%)						
40-45 yr.	378	66%	63.7%	32.7%	17.5%	66.9%
46-50 yr.	306	69.3%	72.9%	32.7%	13.6%	67.2%
51-55 yr.	316	70.6%	70.9%	24.6%	15.4%	73.9%
56-60 yr.	219	70.3%	72.9%	28.7%	17.8%	70.5%
61-65 yr.	163	75.5%	81%	23.9%	22.5%	65.6%
66-70 yr.	121	78.5%	77.7%	17.7%	14.9%	62.8%
Refused	5					
Gender— (%)						
Male	620	65.5%	70.8%	31.8%	19.8%	65.6%
Female	888	73.5%	71.8%	25.4%	14.2%	70.2%
Race—(%)						
Non-Hispanic White	1172	71.3%	73.9%	26.8%	14.7%	62.2%
Non-Hispanic African American	207	65.2%	64%	34%	25%	76.2%
Racial/Ethnic Minorities	129	68.2%	60.5%	30.5%	20.7%	75%
Education Level— (%)						
No High School degree	83	63.9%	55.4%	30.3%	9.8%	62.2%
High School degree	353	60.9%	60.9%	24.7%	14.3%	66.3%
Some college/Technical	403	68%	69.7%	30%	18.3%	69%
4 year college	305	76%	77.7%	25%	19.9%	67.9%
Graduate school	359	78.3%	81.8%	31.6%	15.8%	71.2%
Refused	5					
Employment Status— (%)						
Unemployed	33	60.6%	48.5%	17.9%	11.5%	66.7%
Military	11	54.6%	72.7%	42.9%	36.4%	60%
Service	263	71.5%	67.6%	23.7%	14.2%	67.8%
Student/Homemaker	86	70%	62.8%	25%	15%	67%
Blue Collar	177	49.2%	62.2%	30.5%	16%	66.9%
White Collar	926	74.5%	75.6%	29.4%	17.6%	69.2%
Refused	12					

Variable	All Survey Respondents	Heard of LTC services	Heard of LTC Insurance	LTC Insurance is offered through employer or association	Purchased LTC Insurance	Would purchase LTC insurance if more available and affordable
Marital Status— (%)						
Married	1022	70.7%	73%	29.4%	16.5%	68.4%
Divorced/Widowed/ Separated	323	65.6%	66.9%	27.2%	17%	64.8%
Not married/with partner/never married/single	150	75.3%	68%	22.5%	15.7%	73.2%
Refused	13					
Income— (%)						
<20K	118	60.2%	56%	9%	7.6%	64%
20-40K	332	66.9%	65%	28.8%	18%	69.7%
41-60K	320	71.3%	71.2%	32%	16.8%	68.4%
61-80K	234	73.1%	77.4%	33.9%	18%	74.8%
81-100K	142	76.1%	73.2%	29.5%	21.5%	73.9%
>100K	197	73.1%	80%	31%	16.2%	37.4%
Refused	165					
Maryland Region— (%)						
Northwest Area	149	71%	68.9%	28%	12.7%	69.4%
Baltimore Metro Area	709	69.4%	70%	28.2%	16.9%	66.6%
Southern Area	82	61%	72%	27.3%	22.7%	67.9%
Eastern Shore Area	158	70.3%	73.9%	26.7%	14.9%	67.3%
National Capital Area	410	73.2%	73.7%	28.7%	16.8%	71.4%

Table 3A
Reason for Not Having LTC Insurance
"I am too young to purchase long-term care insurance."

Variable	All Survey Respondents	Responses to the statement: "I am too young to purchase LTC insurance."			
		Not Important	Somewhat Important	Important	Do Not Know
Total	1163	545 (46.9%)	276 (23.7%)	224 (19.3%)	118 (10.2%)
Age— (%)					
40-45 yr.	283	38.5%	28.3%	23.3%	9.9%
46-50 yr.	248	46.8%	23%	21.4%	8.9%
51-55 yr.	248	48.8%	26.2%	15.7%	9.3%
56-60 yr.	166	48.2%	20.5%	16.9%	14.5%
61-65 yr.	117	60.7%	15.4%	13.7%	10.3%
66-70 yr.	97	48.5%	22.7%	20.6%	8.3%
Refused	4				
Gender— (%)					
Male	469	46%	23%	21.3%	9.6%
Female	694	47.4%	24.2%	17.9%	10.5%
Race—(%)					
Non-Hispanic White	930	48%	23.2%	19.4%	9.5%
Non-Hispanic African American	141	45.4%	23.4%	22%	9.2%
Racial/Ethnic Minorities	92	38%	29.4%	14%	18.5%
Education Level—no (%)					
No High School degree	74	54%	10.8%	21.6%	13.5%
High School degree	270	47%	20.7%	18.2%	14%
Some college/Technical	303	48.2%	30%	15.8%	5.9%
4 yr. college	230	41.7%	23%	26.5%	8.7%
Graduate school	282	46.8%	24%	17.7%	11.4%
Refused	4				
Employment Status—no (%)					
Unemployed	23	52.2%	17.4%	13%	17.4%
Military	7	42.9%	42.9%	14.3%	0%
Service Industry	206	51.9%	19.9%	19.9%	8.3%
Student/Homemaker	62	41.9%	21%	27.4%	9.7%
Blue Collar Industry	137	52.6%	19.7%	14.6%	13%
White Collar Industry	718	44.4%	26%	19.6%	9.9%
Refused	10				
Marital Status— (%)					
Married	787	46.6%	24.9%	19.6%	8.9%
Divorced/Widowed/ Separated	249	47.8%	19.3%	17.3%	15.7%
Not married/with partner/single/never married	118	45.8%	25.4%	22%	6.8%
Refused	9				

Variable	All Survey Respondents	Responses to the statement: "I am too young to purchase LTC insurance."			
		Not Important	Somewhat Important	Important	Do Not Know
Income— (%)					
<20K	98	46.9%	14.3%	21.4%	17.4%
20-40K	254	50.8%	23.2%	18%	7.9%
41-60K	247	49%	23.9%	16.6%	10.5%
61-80K	178	47.8%	24.2%	20.2%	7.9%
81-100K	102	41.2%	24.5%	27.5%	6.9%
>100K	155	41.3%	32.9%	16.8%	9%
Refused	129				
Maryland Region— (%)					
Northwest Area	117	53%	18.8%	15.4%	12.8%
Baltimore Metro Area	549	46.6%	25%	19%	9.3%
Southern Area	58	58.6%	19%	13.8%	8.6%
Eastern Shore Area	126	46.8%	23%	21.4%	8.7%
National Capital Area	313	42.8%	24.6%	21%	11.5%

Table 3B
Reason for Not Having LTC Insurance
"I cannot afford long-term care."

Variable	All Survey Respondents	Responses to the statement: "I cannot afford long-term care."			
		Not Important	Somewhat Important	Important	Do Not Know
Total	1163	322 (27.7%)	199 (17%)	495 (42.6%)	147 (12.6%)
Age— (%)					
40-45 yr.	283	28.6%	20.9%	40.6%	9.9%
46-50 yr.	248	31.5%	19%	40.7%	8.9%
51-55 yr.	248	27%	13.7%	47.2%	12%
56-60 yr.	166	19.9%	15.7%	42.8%	21.7%
61-65 yr.	117	29%	17%	39.3%	14.5%
66-70 yr.	97	28.9%	12.4%	45.4%	13.4%
Refused	4				
Gender— (%)					
Male	469	33.3%	16%	38.6%	12.2%
Female	694	23.9%	17.9%	45.2%	13%
Race—(%)					
Non-Hispanic White	930	28.5%	17.3%	41.8%	12.4%
Non-Hispanic African American	141	22%	14.9%	53.2%	9.9%
Racial/Ethnic Minorities	92	28.3%	18.5%	33.7%	19.6%
Education Level—no (%)					
No High School degree	74	32.4%	6.8%	50%	10.8%
High School degree	270	19.6%	16.3%	50%	14%
Some college/Technical	303	22%	21%	41.9%	14.9%
4 yr. college	230	32.6%	16%	41.3%	10%
Graduate school	282	35.5%	17%	35.8%	11.7%
Refused	4				
Employment Status—no (%)					
Unemployed	23	21.7%	13%	43.5%	21.7%
Military	7	42.9%	28.6%	28.6%	0%
Service Industry	206	20.9%	17%	51%	11.2%
Student/Homemaker	62	24.2%	6.5%	56.5%	12.9%
Blue Collar	137	21.9%	13%	48.2%	16.8%
White Collar	718	30.6%	18.9%	38.4%	12%
Refused	10				
Marital Status— (%)					
Married	787	29.6%	17.8%	40%	12.6%
Divorced/widowed/separated	249	20.9%	16.9%	49%	13.3%
Never married/with partner/single/not married	118	28.8%	11.9%	48.3%	11%
Refused	9				

Variable	All Survey Respondents	Responses to the statement: "I cannot afford long-term care."			
		Not Important	Somewhat Important	Important	Do Not Know
Income— (%)					
<20K	98	12.2%	8.2%	68.4%	11.2%
20-40K	254	20.5%	17.7%	51.6%	10.2%
41-60K	247	27.5%	18.2%	39.3%	15%
61-80K	178	30.3%	19.7%	37%	12.9%
81-100K	102	36.3%	23.5%	31.4%	8.8%
>100K	155	39.4%	12.9%	35.5%	12.3%
Refused	129				
Maryland Region— (%)					
Northwest Area	117	23%	17%	51.3%	8.6%
Baltimore Metro Area	549	28%	17.3%	41.7%	12.9%
Southern Area	58	24%	17.2%	41.4%	17.2%
Eastern Shore Area	126	27%	12.7%	48.4%	11.9%
National Capital Area	313	29.7%	18.5%	38.7%	13%

Table 3C

Reason for not having LTC Insurance

“LTC insurance is not readily available to me through an employer or an organization of which I am a member.”

Variable	All Survey Respondents	Responses to the statement: “LTC insurance is not readily available to me through an employer or an organization of which I am a member.”			
		Not Important	Somewhat Important	Important	Do Not Know
Total	1163	335 (28.8%)	260 (22.4%)	386 (33.2%)	182 (15.7%)
Age— (%)					
40-45 yr.	283	28.3%	25%	32.2%	14.5%
46-50 yr.	248	25.8%	23%	35%	16%
51-55 yr.	248	29%	21.4%	37%	12.5%
56-60 yr.	166	31.3%	20.5%	28.3%	19.9%
61-65 yr.	117	33.3%	19.7%	33.3%	13.7%
66-70 yr.	97	27.8%	22.7%	28.9%	20.6%
Refused	4				
Gender— (%)					
Male	469	30.9%	22.8%	28.4%	17.9%
Female	694	27.4%	22%	36.5%	14%
Race— (%)					
Non-Hispanic White	930	29.7%	22.8%	31.9%	15.6%
Non-Hispanic African American	141	27.7%	23.4%	34.8%	14.2%
Racial/Ethnic Minorities	92	21.7%	16.3%	43.5%	18.5%
Education Level— (%)					
No High School degree	74	23%	18.9%	39.2%	18.9%
High School degree	270	28.9%	22.6%	32.6%	15.9%
Some college/Technical	303	31.4%	22%	31.7%	14.9%
4 yr. College	230	25.2%	25.2%	36%	13.5%
Graduate school	282	30.5%	20.9%	31.6%	17%
Refused	4				
Employment Status— (%)					
Unemployed	23	17.4%	17.4%	34.8%	30.4%
Military	7	42.9%	0%	28.6%	28.6%
Service Industry	206	31%	22.3%	35.9%	10.7%
Student/Homemaker	62	25.8%	35.5%	27.4%	11.3%
Blue Collar	137	30.7%	14.6%	32.9%	21.9%
White Collar	718	28.4%	23%	33.2%	15.5%
Refused	10				
Marital Status— (%)					
Married	787	29.6%	23.4%	31.3%	15.8%
Divorced/widowed/ separated	249	27.3%	22.5%	34.9%	15.3%
Never married/with partner/single/not married	118	25.4%	16%	41.5%	17%
Refused	9				

Variable	All Survey Respondents	Responses to the statement: “LTC insurance is not readily available to me through an employer or an organization of which I am a member.”			
		Not Important	Somewhat Important	Important	Do Not Know
Income— (%)					
<20K	98	18.4%	18.4%	44.9%	18.4%
20-40K	254	30.7%	22.8%	34.3%	12.2%
41-60K	247	30%	22.3%	32%	15.8%
61-80K	178	30.9%	20.8%	33.7%	14.6%
81-100K	102	22.6%	26.5%	40.2%	10.8%
>100K	155	32.9%	25.2%	23.9%	18%
Refused	129				
Maryland Region— (%)					
Northwest Area	117	34.2%	18%	35%	12.8%
Baltimore Metro Area	549	30%	22.6%	31.9%	15.5%
Southern Area	58	22.4%	24%	34.5%	19%
Eastern Shore Area	126	27%	26.2%	35.7%	11%
National Capital Area	313	26.5%	21.7%	33.6%	18.2%

Table 3D
Reason for Not Having LTC Insurance
“The benefits offered by LTC insurance are too limited.”

Variable	All Survey Respondents	Responses to the statement: “The benefits offered by long-term care insurance are too limited.”			
		Not Important	Somewhat Important	Important	Do Not Know
Total	1163	238 (20.5%)	167 (14.4%)	213 (18.3%)	545 (46.9%)
Age— (%)					
40-45 yr.	283	17.7%	14%	21.2%	47%
46-50 yr.	248	25%	17.3%	15.3%	42.3%
51-55 yr.	248	17.3%	15.7%	21.8%	45.2%
56-60 yr.	166	20.5%	10.8%	15%	53.6%
61-65 yr.	117	25.6%	11%	15.4%	47.9%
66-70 yr.	97	18.6%	14.4%	16.5%	50.5%
Refused	4				
Gender— (%)					
Male	469	23.9%	16%	18.3%	41.8%
Female	694	18.2%	13.3%	18.3%	50.3%
Race—(%)					
Non-Hispanic White	930	21.4%	14.3%	17.6%	46.7%
Non-Hispanic African American	141	12.8%	15.6%	23.4%	48.2%
Racial/Ethnic Minorities	92	22.8%	13%	17.4%	46.7%
Education Level—(%)					
No High School degree	74	23%	12.2%	18.9%	46%
High School degree	270	16.7%	14%	19.3%	50%
Some college/Technical	303	18.8%	13.5%	19.5%	48.2%
4 yr. college	230	23%	14.8%	14.4%	47.8%
Graduate school	282	23.4%	16%	19.5%	41%
Refused	4				
Employment Status— (%)					
Unemployed	23	13%	8.7%	13%	65.2%
Military	7	28.6%	28.6%	0%	42.9%
Service Industry	206	18.5%	11.2%	18.9%	51.5%
Student/Homemaker	62	14.5%	22.6%	14.5%	48.4%
Blue Collar	137	22.6%	15.3%	21.2%	40.9%
White Collar	718	21.5%	14.5%	18.4%	45.7%
Refused	10				
Marital Status— (%)					
Married	787	20.2%	15.8%	18.4%	45.6%
Divorced/widowed/ separated	249	21.3%	12%	16.5%	50.2%
Never married/with partner/single/not married	118	18.6%	10.2%	22%	49.2%
Refused	9				

Variable	All Survey Respondents	Responses to the statement: “The benefits offered by long-term care insurance are too limited.”			
		Not Important	Somewhat Important	Important	Do Not Know
Income— (%)					
<20K	98	18.4%	12.2%	19.4%	50%
20-40K	254	20.5%	14.2%	19.7%	45.7%
41-60K	247	19.4%	14.6%	17.8%	48.2%
61-80K	178	26.4%	15.7%	14%	43.8%
81-100K	102	22.6%	13.7%	27.5%	36.3%
>100K	155	20.7%	16%	16.8%	46.5%
Refused	129				
Maryland Region— (%)					
Northwest Area	117	18.8%	16.2%	18%	47%
Baltimore Metro Area	549	20.2%	14.8%	16.9%	48%
Southern Area	58	19%	6.9%	19%	55.2%
Eastern Shore Area	126	19.8%	15.9%	20.6%	43.7%
National Capital Area	313	22%	13.7%	19.8%	44.4%

Table 3E
Reason for Not Having LTC Insurance
“My current health insurance will pay for LTC.”

Variable	All Survey Respondents	Responses to the statement: “My current health insurance will pay for long-term care.”			
		Not Important	Somewhat Important	Important	Do Not Know
Total	1163	300 (25.8%)	144 (12.4%)	364 (31.3%)	355 (30.5%)
Age— (%)					
40-45 yr.	283	22.3%	13.8%	29.3%	34.6%
46-50 yr.	248	22.6%	11.7%	35.9%	29.8%
51-55 yr.	248	26.6%	13.7%	30.7%	29%
56-60 yr.	166	30%	9.6%	28.9%	31.3%
61-65 yr.	117	29%	13.7%	33.3%	23.9%
66-70 yr.	97	30.9%	10.3%	27.8%	30.9%
Refused	4				
Gender— (%)					
Male	469	30%	13%	28.8%	28%
Female	694	22.9%	12%	33%	32%
Race—no (%)					
Non-Hispanic White	930	27.4%	12.3%	30.5%	29.8%
Non-Hispanic African American	141	17.7%	13.5%	36.9%	31.9%
Racial/Ethnic Minorities	92	21.7%	12%	30.4%	35.9%
Education Level— (%)					
No High School degree	74	29.7%	2.7%	36.5%	31%
High School degree	270	20%	10.7%	35.6%	33.7%
Some college/Technical	303	27.4%	14.5%	28%	30%
4 yr. college	230	28.7%	13.5%	29.6%	28.3%
Graduate school	282	26.6%	13%	31.2%	29%
Refused	4				
Employment Status— (%)					
Unemployed	23	13%	4.4%	26%	56.5%
Military	7	42.9%	14.3%	14.3%	28.6%
Service Industry	206	27.7%	9.7%	32%	30.6%
Student/Homemaker	62	25.8%	16%	33.9%	24.2%
Blue Collar	137	23.4%	11%	31.4%	34.3%
White Collar	718	26%	13.2%	31.3%	29.4%
Refused	10				
Marital Status— (%)					
Married	787	25%	13%	31.8%	30.2%
Divorced/widowed/separated	249	25.3%	10.8%	30.5%	33.3%
Never married/with partner/single/not married	118	30.5%	12.7%	31.4%	25.4%
Refused	9				

Variable	All Survey Respondents	Responses to the statement: “My current health insurance will pay for long-term care.”			
		Not Important	Somewhat Important	Important	Do Not Know
Income— (%)					
<20K	98	20.4%	6%	40.8%	32.7%
20-40K	254	27.6%	14.2%	31.5%	26.8%
41-60K	247	29.2%	13%	26.3%	31.6%
61-80K	178	25.8%	12.9%	31.5%	29.8%
81-100K	102	23.5%	15.7%	34.3%	26.5%
>100K	155	25.8%	9.7%	32.9%	31.6%
Refused	129				
Maryland Region— (%)					
Northwest Area	117	28.2%	9.4%	33.3%	29%
Baltimore Metro Area	549	25.5%	11.5%	30.8%	32.2%
Southern Area	58	27.6%	15.5%	31%	25.9%
Eastern Shore Area	126	19%	15.9%	35.7%	29.4%
National Capital Area	313	27.8%	13%	29.7%	29.4%

Table 3F
Reason for Not Having LTC Insurance
“Government or Medicaid will pay for my LTC.”

Variable	All Survey Respondents	Responses to the statement: “Government or Medicaid will pay for my LTC.”			
		Not Important	Somewhat Important	Important	Do Not Know
Total	1163	384 (33%)	159 (13.7%)	280 (24%)	340 (29.2%)
Age— (%)					
40-45 yr.	283	33.6%	17%	22.3%	27.2%
46-50 yr.	248	35.5%	10.9%	26.6%	27%
51-55 yr.	248	33.5%	13.3%	24.2%	29%
56-60 yr.	166	34.3%	8.4%	22.3%	34.9%
61-65 yr.	117	29%	17%	23.9%	29.9%
66-70 yr.	97	25.8%	17.5%	25.8%	30.9%
Refused	4				
Gender— (%)					
Male	469	34.5%	14%	23.7%	27.7%
Female	694	32%	13.4%	24.4%	30.3%
Race—(%)					
Non-Hispanic White	930	34%	13.3%	23%	29.6%
Non-Hispanic African American	141	30.5%	14.2%	28.4%	27%
Racial/Ethnic Minorities	92	27.2%	16.3%	27.2%	29.4%
Education Level—(%)					
No High School degree	74	27%	9.5%	33.8%	29.7%
High School degree	270	23.7%	14%	30.7%	31.5%
Some college/Technical	303	34.3%	13.9%	21.5%	30.4%
4 yr. college	230	39.6%	12.6%	17.4%	30.4%
Graduate school	282	36.9%	14.9%	23.8%	24.5%
Refused	4				
Employment Status—(%)					
Unemployed	23	17.4%	8.7%	39%	34.8%
Military	7	42.9%	14.3%	28.6%	14.3%
Service Industry	206	35.4%	13%	25.7%	25.7%
Student/Homemaker	62	24.2%	21%	24.2%	30.7%
Blue Collar	137	29.9%	10.2%	27%	32.9%
White Collar	718	34%	13.9%	22.8%	29.3%
Refused	10				
Marital Status— (%)					
Married	787	34.6%	14%	23.3%	28.2%
Divorced/widowed/separated	249	29.7%	14%	22.9%	33.3%
Never married/with partner/single/not married	118	28.8%	11.9%	31.4%	28%
Refused	9				

Variable	All Survey Respondents	Responses to the statement: "Government or Medicaid will pay for my LTC."			
		Not Important	Somewhat Important	Important	Do Not Know
Income— (%)					
<20K	98	17.4%	11.2%	38.8%	32.7%
20-40K	254	30.3%	14.6%	24%	31%
41-60K	247	35.2%	12.6%	22.7%	29.6%
61-80K	178	36.5%	15.2%	19%	29.2%
81-100K	102	35.3%	15.7%	27.5%	21.6%
>100K	155	41.3%	12.9%	20.7%	25.2%
Refused	129				
Maryland Region— (%)					
Northwest Area	117	32.5%	12%	30.8%	24.8%
Baltimore Metro Area	549	32.6%	13%	23%	31.3%
Southern Area	58	36.2%	13.8%	17.2%	32.8%
Eastern Shore Area	126	34%	11.9%	25.4%	28.6%
National Capital Area	313	32.9%	16%	24.3%	26.8%

Table 3G
Reason for Not Having LTC Insurance
"I have a chronic illness that is not covered by LTC insurance."

Variable	All Survey Respondents	Responses to the statement: 'I have a chronic illness that is not covered by LTC insurance.'			
		Not Important	Somewhat Important	Important	Do Not Know
Total	1163	493 (42.4%)	62 (5.3%)	418 (35.9%)	190 (16.3%)
Age— (%)					
40-45 yr.	283	39.9%	4.2%	41%	14.8%
46-50 yr.	248	42.7%	5.7%	31.9%	19.8%
51-55 yr.	248	48.8%	5.2%	36.3%	9.7%
56-60 yr.	166	34.9%	3.6%	40.4%	21%
61-65 yr.	117	43.6%	8.6%	32.5%	15.4%
66-70 yr.	97	43.3%	7.2%	27.8%	21.7%
Refused	4				
Gender— (%)					
Male	469	46.5%	5.3%	32.6%	15.6%
Female	694	39.6%	5.3%	38.2%	16.9%
Race—(%)					
Non-Hispanic White	930	42.9%	5.5%	35.8%	15.8%
Non-Hispanic African American	141	38.3%	4.3%	39.7%	17.7%
Racial/Ethnic Minorities	92	43.5%	5.4%	31.5%	19.6%
Education Level—(%)					
No High School degree	74	31%	6.8%	43.2%	18.9%
High School degree	270	32.6%	7%	43.3%	17%
Some college/Technical	303	45.5%	5.3%	33.7%	15.5%
4 yr. college	230	47%	4.4%	33.9%	14.8%
Graduate school	282	47.2%	4.3%	31.6%	17%
Refused	4				
Employment Status—(%)					
Unemployed	23	34.8%	8.7%	30.4%	26%
Military	7	57%	14.3%	48.6%	0%
Service Industry	206	42.2%	5.8%	36.4%	15.5%
Student/Homemaker	62	30.7%	8%	45.2%	16%
Blue Collar	137	32%	6.6%	43%	18.3%
White Collar	718	45.4%	4.6%	34%	15.9%
Refused	10				
Marital Status— (%)					
Married	787	43.3%	5%	36.3%	15.4%
Divorced/widowed/separated	249	38.6%	6.8%	35.7%	18.9%
Never married/with partner/single/not married	118	41.5%	5%	34.8%	18.6%
Refused	9				

Variable	All Survey Respondents	Responses to the statement: 'I have a chronic illness that is not covered by LTC insurance.'			
		Not Important	Somewhat Important	Important	Do Not Know
Income					
<20K	98	30.6%	5%	43.9%	20.4%
20-40K	254	39.8%	7.5%	40.2%	12.6%
41-60K	247	40.9%	5.7%	35.6%	17.8%
61-80K	178	48.9%	6.7%	29.2%	15.2%
81-100K	102	46%	2%	38.2%	13.7%
>100K	155	51.6%	1.9%	31.6%	14.8%
Refused	129				
Maryland Region— (%)					
Northwest Area	117	41.9%	4.3%	32.5%	21.4%
Baltimore Metro Area	549	40.3%	6.2%	36.3%	17.3%
Southern Area	58	48.3%	0%	41.4%	10.3%
Eastern Shore Area	126	42.9%	4.8%	42%	10.3%
National Capital Area	313	45%	5.4%	33.2%	16.3%

Table 4A
Views on LTC Insurance
“You need to be in good health to purchase LTC insurance.”

Variable	All Survey Respondents	Responses to the statement: “You need to be in good health to purchase LTC insurance.”		
		Disagree	Agree	Don’t Know
Total	1504	783 (52%)	329 (21.9%)	392 (26%)
Age— (%)				
40-45 yr.	378	53.6%	21.2%	25.2%
46-50 yr.	306	55%	21%	23.9%
51-55 yr.	316	46%	24.4%	29.5%
56-60 yr.	219	46.8%	24.8%	28.4%
61-65 yr.	163	59.5%	17.2%	23.3%
66-70 yr.	121	55.4%	21.5%	23%
Refused	1			
Gender— (%)				
Male	618	55.3%	21.7%	23%
Female	886	49.8%	22%	28.2%
Race—(%)				
Non-Hispanic White	1168	52.7%	21.3%	26%
Non-Hispanic African American	207	53.6%	22.7%	23.7%
Racial/Ethnic Minorities	129	44.2%	25.6%	30.2%
Education Level—(%)				
No High School degree	82	42.7%	26.8%	30.5%
High School degree	352	53%	20.2%	26.7%
Some college/Technical	402	50%	23.4%	26.6%
4 yr. college	304	51.6%	21%	27.3%
Graduate school	359	56.3%	21.2%	22.6%
Refused	5			
Employment Status—(%)				
Unemployed	33	63.6%	21.2%	15.2%
Military	11	81.8%	0%	18.2%
Service Industry	262	49.6%	22%	28.2%
Student/Homemaker	86	46.5%	23.3%	30.2%
Blue Collar	177	53%	22%	24.9%
White Collar	923	52.3%	21.8%	25.9%
Refused	12			
Marital Status— (%)				
Married	1018	51.9%	23.2%	25%
Divorced/widowed/separated	323	51.4%	17.3%	31.3%
Never married/with partner/single/not married	150	54.7%	21.3%	24%
Refused	13			

Variable	All Survey Respondents	Responses to the statement: “You need to be in good health to purchase LTC insurance.”		
		Disagree	Agree	Don't Know
Income— (%)				
<20K	118	48.3%	17.8%	33.9%
20-40K	332	56%	18.4%	25.6%
41-60K	319	52%	24.5%	23.5%
61-80K	234	47.4%	26%	26.5%
81-100K	142	49.3%	26.8%	23.9%
>100K	195	53.3%	22%	24.6%
Refused	164			
Maryland Region— (%)				
Northwest Area	149	47.7%	26.2%	26.2%
Baltimore Metro Area	705	52.6%	22%	25.4%
Southern Area	82	52.4%	24.4%	23.2%
Eastern Shore Area	158	52.5%	16.5%	31%
National Capital Area	410	52.4%	21.7%	25.9%

Table 4B
Views on LTC Insurance
“The age at which you buy LTC insurance greatly affects the cost of LTC insurance.”

Variable	All Survey Respondents	Responses to the statement: “The age at which you buy LTC insurance greatly affects the cost of LTC insurance.”		
		Disagree	Agree	Don’t Know
Total	1500	108 (7.2%)	1174 (78.3%)	218 (14.5%)
Age—yr.				
40-45 yr.	377	8.8%	77.2%	14%
46-50 yr.	304	8.2%	80.3%	11.5%
51-55 yr.	313	4.8%	79.6%	15.7%
56-60 yr.	218	5.5%	77%	17.4%
61-65 yr.	163	7.4%	75.5%	17.2%
66-70 yr.	121	8.3%	79.3%	12.4%
Refused	4			
Gender— (%)				
Male	615	5.7%	83.9%	10.4%
Female	885	8.3%	74.4%	17.4%
Race—(%)				
Non-Hispanic White	1166	6.6%	78.4%	15%
Non-Hispanic African American	205	11.2%	79%	9.8%
Racial/Ethnic Minorities	129	6.2%	76%	17.8%
Education Level—(%)				
No High School degree	82	17%	62.2%	20.7%
High School degree	350	10.6%	72%	17.4%
Some college/Technical	402	6%	77.6%	16.4%
4 yr. College	304	5.3%	83.9%	10.9%
Graduate school	357	4.8%	84%	11.2%
Refused	5			
Employment Status—(%)				
Unemployed	33	9%	72.7%	18.2%
Military	11	0%	100%	0%
Service Industry	262	9.5%	72.5%	17.9%
Student/Homemaker	86	10.5%	74.4%	15%
Blue Collar	176	8%	74.4%	17.6%
White Collar	920	6%	81%	13%
Refused	12			
Marital Status— (%)				
Married	1015	6.3%	80%	13.6%
Divorced/widowed/ separated	323	9.3%	72%	18.6%
Never married/with partner/single/not married	149	8.7%	78.5%	12.8%
Refused	13			

Variable	All Survey Respondents	Responses to the statement: “The age at which you buy LTC insurance greatly affects the cost of LTC insurance.”		
		Disagree	Agree	Don’t Know
Income				
<20K	117	13.7%	65.8%	20.5%
20-40K	331	9.4%	73.4%	17.2%
41-60K	317	6%	79.2%	14.8%
61-80K	234	3.9%	86.8%	9.4%
81-100K	142	5.6%	81%	13.4%
>100K	195	5.6%	84%	10.3%
Refused	164			
Maryland Region— (%)				
Northwest Area	149	8%	73.2%	18.8%
Baltimore Metro Area	703	8%	77.2%	14.8%
Southern Area	82	6%	79.3%	14.6%
Eastern Shore Area	156	3.9%	84.6%	11.5%
National Capital Area	410	7%	79.3%	13.7%

Table 4C
Views on LTC Insurance
“Only the elderly should buy LTC insurance.”

Variable	All Survey Respondents	Responses to the statement: “Only the elderly should buy LTC insurance.”		
		Disagree	Agree	Don’t Know
Total	1498	1210 (80.8%)	110 (7.3%)	178 (11.9%)
Age— (%)				
40-45 yr.	376	84.3%	5.6%	10%
46-50 yr.	306	83.3%	6.2%	10.5%
51-55 yr.	314	79.9%	8.9%	11.2%
56-60 yr.	216	77.3%	7.4%	15.3%
61-65 yr.	162	75.9%	9.3%	14.8%
66-70 yr.	120	78.3%	9.2%	12.5%
Refused	4			
Gender— (%)				
Male	614	79.5%	8.8%	11.7%
Female	884	81.7%	6.3%	12%
Race— (%)				
Non-Hispanic White	1165	80.6%	7.2%	12.2%
Non-Hispanic African American	204	82.3%	5.9%	8.8%
Racial/Ethnic Minorities	129	75.2%	10.9%	14%
Education Level— (%)				
No High School degree	82	76.8%	8.5%	14.6%
High School degree	350	78%	9%	12.9%
Some college/Technical	400	79.8%	6.8%	13.5%
4 yr. college	305	82%	6.9%	11.2%
Graduate school	356	84.6%	6.5%	9%
Refused	5			
Employment Status—no (%)				
Unemployed	33	78.8%	12%	9%
Military	11	72.7%	18.2%	9%
Service Industry	261	78.9%	6.9%	14.2%
Student/Homemaker	86	86%	7%	7%
Blue Collar	176	74.4%	10.8%	14.8%
White Collar	919	82.2%	6.4%	11.4%
Refused	12			
Marital Status— (%)				
Married	1015	81.2%	7.5%	11.3%
Divorced/widowed/separated	322	78.9%	6.5%	14.6%
Never married/with partner/single/not married	148	81.8%	7.4%	10.8%
Refused	13			

Variable	All Survey Respondents	Responses to the statement: "Only the elderly should buy LTC insurance."		
		Disagree	Agree	Don't Know
Income— (%)				
<20K	118	77%	9.3%	13.6%
20-40K	329	80.2%	8.5%	11.3%
41-60K	317	82.7%	7.9%	9.5%
61-80K	233	83.3%	5.2%	11.6%
81-100K	142	79.6%	4.2%	16.2%
>100K	196	85.2%	6.6%	8.2%
Refused	163			
Maryland Region— (%)				
Northwest Area	149	80.5%	7.4%	12%
Baltimore Metro Area	704	81.3%	8.4%	10.4%
Southern Area	82	80.5%	6%	13.4%
Eastern Shore Area	155	81.9%	7%	11%
National Capital Area	408	79.7%	5.9%	14.5%

Table 4D
Views on LTC Insurance
“Only the poor need LTC insurance.”

Variable	All Survey Respondents	Responses to the statement: “Only the poor need LTC insurance.”		
		Disagree	Agree	Don't Know
Total	1501	1375 (91.6%)	31 (2%)	95 (6.3%)
Age— (%)				
40-45 yr.	377	91.5%	2.4%	6%
46-50 yr.	305	92.8%	2.6%	4.6%
51-55 yr.	313	91.4%	1.6%	7%
56-60 yr.	218	89.5%	1.8%	8.7%
61-65 yr.	163	92%	1.2%	6.8%
66-70 yr.	121	92.6%	2.5%	5%
Refused	4			
Gender— (%)				
Male	617	91.9%	2%	6%
Female	884	91.4%	2%	6.6%
Race— (%)				
Non-Hispanic White	1167	92%	1.8%	6.2%
Non-Hispanic African American	205	92.7%	2.9%	4.4%
Racial/Ethnic Minorities	129	86%	3%	10.9%
Education Level—(%)				
No High School degree	82	82.9%	7.3%	9.8%
High School degree	350	90.6%	2%	7.4%
Some college/Technical	402	89%	2%	9%
4 yr. College	305	93.8%	2%	4.3%
Graduate school	357	95.8%	1%	3%
Refused	5			
Employment Status—(%)				
Unemployed	33	87.9%	6%	6%
Military	11	90.9%	0%	9%
Service Industry	262	89.7%	3%	7.3%
Student/Homemaker	86	94.2%	0%	5.8%
Blue Collar	175	88%	2.9%	9%
White Collar	922	92.7%	1.6%	5.6%
Refused	12			
Marital Status— (%)				
Married	1018	92.9%	1.7%	5.4%
Divorced/widowed/ Separated	322	88.8%	1.7%	9.3%
Never married/with partner/single/not married	148	87.8%	5.4%	6.8%
Refused	13			

Variable	All Survey Respondents	Responses to the statement: "Only the poor need LTC insurance."		
		Disagree	Agree	Don't Know
Income				
<20K	117	81.2%	8.6%	10.3%
20-40K	330	90.9%	2%	7%
41-60K	318	92.8%	1.3%	6%
61-80K	234	92.7%	1.3%	6%
81-100K	142	93.7%	2%	4.2%
>100K	196	94.4%	1%	4.6%
Refused	164			
Maryland Region— (%)				
Northwest Area	149	90.6%	3.4%	6%
Baltimore Metro Area	706	92.4%	25	5.5%
Southern Area	82	86.6%	2.4%	11%
Eastern Shore Area	155	94.2%	1.3%	4.5%
National Capital Area	409	90.7%	1.7%	7.6%

Table 4E
Views on LTC Insurance
“Only the rich can afford to buy LTC insurance.”

Variable	All Survey Respondents	Responses to the statement: “Only the rich can afford to buy LTC insurance.”		
		Disagree	Agree	Don't Know
Total	1501	778 (51.8%)	456 (30.4%)	267 (17.8%)
Age— (%)				
40-45 yr.	377	56.5%	27%	16.5%
46-50 yr.	305	55%	30.2%	14.8%
51-55 yr.	314	51%	30.9%	18.2%
56-60 yr.	217	47.9%	30.4%	21.7%
61-65 yr.	163	47.9%	30.7%	21.55
66-70 yr.	121	44.6%	38%	17.4%
Refused	4			
Gender— (%)				
Male	617	55.4%	27.9%	16.7%
Female	884	49.3%	32%	18.6%
Race— (%)				
Non-Hispanic White	1167	52%	30.9%	17%
Non-Hispanic African American	205	56%	27.3%	16.6%
Racial/Ethnic Minorities	129	43.4%	31%	25.6%
Education Level— (%)				
No High School degree	82	31.7%	48.8%	19.5%
High School degree	350	44.9%	34.3%	20.9%
Some college/Technical	403	53%	28.8%	18%
4 year college	305	53.8%	29.5%	16.7%
Graduate school	356	60.4%	24.7%	14.9%
Refused	5			
Employment Status—(%)				
Unemployed	33	45.5%	39.4%	15.2%
Military	11	72.7%	9%	18.2%
Service Industry	262	45.8%	37%	17.2%
Student/Homemaker	86	51.2%	26.7%	22%
Blue Collar	177	42.4%	36.2%	21.5%
White Collar	920	55.4%	27.4%	17.2%
Refused	12			
Marital Status— (%)				
Married	1016	52.9%	29.6%	17.5%
Divorced/widowed/separated	323	47%	31%	22%
Never married/with partner/single/not married	149	55%	33.6%	11.4%
Refused	13			

Variable	All Survey Respondents	Responses to the statement: “Only the rich can afford to buy LTC insurance.”		
		Disagree	Agree	Don't Know
Income— (%)				
<20K	118	32.2%	45.8%	22%
20-40K	331	46.8%	35%	18%
41-60K	319	53.9%	30.4%	15.7%
61-80K	233	57.5%	25.3%	17.2%
81-100K	142	56.3%	24.7%	19%
>100K	195	62%	21.5%	16.4%
Refused	163			
Maryland Region— (%)				
Northwest Area	149	51.7%	26.9%	21.5%
Baltimore Metro Area	704	53.4%	30%	16.55
Southern Area	82	57.3%	32.9%	9.8%
Eastern Shore Area	157	47.8%	34.4%	17.8%
National Capital Area	409	49.6%	30%	20.3%

Table 5
 Respondents Who Have Heard of LTC Insurance

Variable	All Survey Respondents	Heard of LTC Insurance
Total	1508	1075 (71.3%) have heard of LTC insurance [431 (28.6%) have not heard of LTC insurance]
Age— (%)		
40-45 yr.	378	63.7%
46-50 yr.	306	72.9%
51-55 yr.	316	70.9%
56-60 yr.	219	72.9%
61-65 yr.	163	81%
66-70 yr.	121	77.7%
Refused	5	.02%
Gender— (%)		
Male	620	70.8%
Female	888	71.8%
Race—(%)		
Non-Hispanic White	1172	73.9%
Non-Hispanic African American	207	64%
Racial/Ethnic Minorities	129	60.5%
Education Level— (%)		
No High School degree	83	55.4%
High School degree	353	60.9%
Some college/Technical	403	69.7%
4 year college	305	77.7%
Graduate school	359	81.8%
Refused	5	.03%
Employment Status— (%)		
Unemployed	33	48.5%
Military	11	72.7%
Service	263	67.6%
Student/Homemaker	86	62.8%
Blue Collar	177	62.2%
White Collar	926	75.6%
Refused	12	1%
Marital Status— (%)		
Married	1022	73%
Divorced/Widowed/ Separated	323	66.9%
Not married/with partner/never married/single	150	68%
Refused	13	.8%

Variable	All Survey Respondents	Heard of LTC Insurance
Income— (%)		
<20K	118	56%
20-40K	332	65%
41-60K	320	71.2%
61-80K	234	77.4%
81-100K	142	73.2%
>100K	197	80%
Refused	165	11.5%
Maryland Region— (%)		
Northwest Area	149	68.9%
Baltimore Metro Area	709	70%
Southern Area	82	72%
Eastern Shore Area	158	73.9%
National Capital Area	410	73.7%

Table 6
 Respondents Who are Aware of LTC Insurance but Do Not Have LTC Insurance

Variable	Aware of LTC Insurance (denominator used in analysis)	Aware of LTC Insurance but Do Not have a Policy
Total	1075 have heard of LTC insurance [431 have not heard of LTC insurance]	811 (75%) do not have a policy [197 (18.3%) do have a policy 67 (6%) are not sure if they have a policy]
Age— (%)		
40-45 yr.	240	72%
46-50 yr.	223	81%
51-55 yr.	224	79.5%
56-60 yr.	159	72.3%
61-65 yr.	132	68.2%
66-70 yr.	94	77.7%
Refused	3	
Gender— (%)		
Male	439	73.4%
Female	636	76.9%
Race—(%)		
Non-Hispanic White	864	77.8%
Non-Hispanic African American	133	61.7%
Racial/Ethnic Minorities	78	73%
Education Level— (%)		
No High School degree	46	82.6%
High School degree	215	72.6%
Some college/Technical	280	72.9%
4 year college	237	75%
Graduate school	293	78.8%
Refused	4	.01%
Employment Status— (%)		
Unemployed	16	56.3%
Military	8	50%
Service	177	76.8%
Student/Homemaker	54	64.8%
Blue Collar	110	74.6%
White Collar	699	76.5%
Refused	11	1.2%
Marital Status— (%)		
Married	748	75.8%
Divorced/Widowed/ Separated	216	75.9%
Not married/with partner/ never married/single	102	73.5%
Refused	9	.62%

Variable	Aware of LTC Insurance (denominator used in analysis)	Aware of LTC Insurance but Do Not have a Policy
Income— (%)		
<20K	66	78.8%
20-40K	216	72.7%
41-60K	227	76.2%
61-80K	181	74.6%
81-100K	104	73%
>100K	157	77%
Refused	124	12%
Maryland Region— (%)		
Northwest Area	102	77.5%
Baltimore Metro Area	496	75%
Southern Area	59	72.9%
Eastern Shore Area	116	77.6%
National Capital Area	302	75.2%

Table 7
 Respondents Who are Aware of LTC Insurance, Have Purchased LTC Insurance, and Have Experience with LTC Services.

Variable	Aware of LTC insurance and Have Purchased a Policy	Aware of LTC insurance, Purchased a Policy, and Have experience with LTC services
Total	197 (18.3%) do have a policy [811 (75%) do not have a policy 67 (6%) are not sure if they have a policy]	87 (44.2%) do have experience with LTC services [110 (56%) do not have experience with LTC services]
Age— (%)		
40-45 yr.	48	45.8%
46-50 yr.	33	39.4%
51-55 yr.	38	42%
56-60 yr.	31	51.6%
61-65 yr.	31	38.7%
66-70 yr.	16	50%
Refused		
Gender— (%)		
Male	97	42.3%
Female	100	46%
Race— (%)		
Non-Hispanic White	139	50.4%
Non-Hispanic African American	40	27.5%
Racial/Ethnic Minorities	18	33.3%
Education Level— (%)		
No High School degree	7	43%
High School degree	33	36.4%
Some college/Technical	59	44%
4 year college	52	50%
Graduate school	46	43.5%
Refused		
Employment Status— (%)		
Unemployed	2	100%
Military	4	25%
Service	28	35.7%
Student/Homemaker	10	60%
Blue Collar	20	30%
White Collar	133	46.6%
Refused		
Marital Status— (%)		
Married	136	44%
Divorced/Widowed/ Separated	40	45%
Not married/with partner/ never married/single	19	36.8%

Variable	Aware of LTC insurance and Have Purchased a Policy	Aware of LTC insurance, Purchased a Policy, and Have experience with LTC services
Refused	2	100%
Income— (%)		
<20K	6	50%
20-40K	48	45.8%
41-60K	41	29.3%
61-80K	33	51.5%
81-100K	23	56.5%
>100K	28	46.4%
Refused	18	39%
Maryland Region— (%)		
Northwest Area	15	60%
Baltimore Metro Area	96	48%
Southern Area	12	25%
Eastern Shore Area	18	33.3%
National Capital Area	56	41%

Table 8A
 Respondents Who are Aware of LTC Insurance but Do Not Have LTC Insurance
 Responses to the Statement: "I am too young to purchase LTC insurance."

Variable	Aware of LTC Insurance but Do Not have a Policy (denominator used in analysis)	Responses to the statement: "I am too young to purchase long-term care insurance" from respondents Aware of LTC insurance but Do Not have a policy			
		Not Important	Somewhat Important	Important	Do Not Know
Total	811 do not have a policy [197 do have a policy 67 are not sure]	391 (48.2%)	198 (24.4%)	154 (19%)	68 (8.4%)
Age— (%)					
40-45 yr.	172	38.4%	27.3%	26.7%	7.6%
46-50 yr.	180	46%	23.3%	21.7%	8.9%
51-55 yr.	178	48.9%	28.7%	14.6%	7.8%
56-60 yr.	115	53%	22.6%	14.8%	9.6%
61-65 yr.	90	63%	16.7%	11.1%	8.9%
66-70 yr.	73	49.3%	23.3%	20.6%	6.9%
Refused	3				
Gender— (%)					
Male	322	48%	23%	21.7%	7%
Female	489	48.3%	25.4%	17.2%	9.2%
Race—(%)					
Non-Hispanic White	672	48.7%	23.8%	19.5%	8%
Non-Hispanic African American	82	50%	23.2%	20.7%	6.1%
Racial/Ethnic Minorities	57	40.4%	33.3%	10.5%	15.8%
Education Level— (%)					
No High School degree	38	52.6%	15.8%	23.7%	7.9%
High School degree	156	50%	21.8%	14.7%	13.5%
Some college/Technical	204	50.5%	31.4%	15.7%	2.5%
4 year college	178	40.5%	23%	28%	8.4%
Graduate school	231	49.4%	22.9%	17.3%	10.4%
Refused	4				
Employment Status— (%)					
Unemployed	9	33.3%	44.4%	11%	11%
Military	4	50%	50%	0%	0%
Service	136	55.9%	21.3%	16%	6.6%
Student/Homemaker	35	42.9%	20%	31.4%	5.7%
Blue Collar	82	58.5%	20.7%	11%	9.8%
White Collar	535	45%	25.8%	20.6%	8.6%
Refused	10				
Marital Status— (%)					
Married	567	46.6%	26%	20%	7.2%
Divorced/Widowed/ Separated	164	53.7%	18.3%	14%	14%

Variable	Aware of LTC Insurance but Do Not have a Policy (denominator used in analysis)	Responses to the statement: "I am too young to purchase long-term care insurance" from respondents Aware of LTC insurance but Do Not have a policy			
		Not Important	Somewhat Important	Important	Do Not Know
Not married/with partner/never married/single	75	46.7%	26.7%	21.3%	5.3%
Refused	5				
Income— (%)					
<20K	52	48%	17.3%	19.2%	15.4%
20-40K	157	56%	22.3%	14%	7.6%
41-60K	173	48%	25.4%	16.8%	9.8%
61-80K	135	49.6%	23.7%	22.2%	4.4%
81-100K	76	44.7%	25%	27.6%	2.6%
>100K	121	39.7%	33%	18.2%	9%
Refused	97				
Maryland Region— (%)					
Northwest Area	79	51.9%	22.8%	15.2%	10%
Baltimore Metro Area	372	47.3%	26.3%	18.3%	8%
Southern Area	43	55.8%	20.9%	16.3%	7%
Eastern Shore Area	90	51%	23.3%	20%	5.6%
National Capital Area	227	45.8%	22.9%	21.6%	9.7%

Table 8B
 Respondents Who are Aware of LTC Insurance but Do Not Have LTC Insurance
 Responses to the Statement: "I cannot afford LTC insurance."

Variable	Aware of LTC Insurance but Do Not have a Policy (denominator used in analysis)	Responses to the statement: "I cannot afford long-term care insurance" from respondents who are Aware of LTC insurance but Do Not have a policy			
		Not Important	Somewhat Important	Important	Do Not Know
Total	811 do not have a policy [197 do have a policy 67 are not sure]	241 (29.7%)	153 (18.9%)	335 (41.3%)	82 (10%)
Age— (%)					
40-45 yr.	172	30.8%	24.4%	38.4%	6.4%
46-50 yr.	180	35%	20%	37.2%	7.8%
51-55 yr.	178	26.4%	16.9%	46.6%	10%
56-60 yr.	115	20.9%	16.5%	46%	16.5%
61-65 yr.	90	33.3%	17.8%	36.7%	12.2%
66-70 yr.	73	31.5%	12.3%	45.2%	11%
Refused	3				
Gender— (%)					
Male	322	37.6%	16.2%	37.3%	9%
Female	489	24.5%	20.7%	44%	10.8%
Race—(%)					
Non-Hispanic White	672	30%	19%	41%	9.8%
Non-Hispanic African American	82	26.8%	17%	46.3%	9.8%
Racial/Ethnic Minorities	57	30%	19.3%	36.8%	14%
Education Level— (%)					
No High School degree	38	36.8%	13.2%	42%	7.9%
High School degree	156	21.8%	16%	51.3%	11%
Some college/Technical	204	22.6%	24.5%	40.2%	12.8%
4 year college	178	34.8%	18%	41%	6.2%
Graduate school	231	35.5%	17.3%	36.4%	10.8%
Refused	4				
Employment Status— (%)					
Unemployed	9	22%	22.2%	22%	33.3%
Military	4	50%	25%	25%	0%
Service	136	22%	19%	50%	8.8%
Student/ Homemaker	35	31.4%	5.7%	54.3%	8.6%
Blue Collar	82	22%	14.6%	48.8%	14.6%
White Collar	535	32.2%	20.4%	38%	9.4%
Refused	10				
Marital Status— (%)					
Married	567	31%	19.6%	39.2%	10.4%
Divorced/Widowed/	164	23.2%	18.9%	47%	11%

Variable	Aware of LTC Insurance but Do Not have a Policy (denominator used in analysis)	Responses to the statement: "I cannot afford long-term care insurance" from respondents who are Aware of LTC insurance but Do Not have a policy			
		Not Important	Somewhat Important	Important	Do Not Know
Separated					
Not married/with partner/never married/single	75	33.3%	13.3%	46.7%	6.7%
Refused	5				
Income— (%)					
<20K	52	9.6%	15.4%	69.2%	5.8%
20-40K	157	22.3%	17.2%	52.9%	7.6%
41-60K	173	28.9%	19%	39.3%	12.7%
61-80K	135	32%	22.2%	36.3%	9.6%
81-100K	76	38.2%	29%	26.3%	6.6%
>100K	121	38%	13.2%	38%	10.7%
Refused	97				
Maryland Region— (%)					
Northwest Area	79	26.6%	17.7%	53.2%	2.5%
Baltimore Metro Area	372	29.6%	20.2%	39.5%	10.8%
Southern Area	43	23.3%	20.9%	39.5%	16.3%
Eastern Shore Area	90	30%	13.3%	48.9%	7.8%
National Capital Area	227	32.2%	18.9%	37.4%	11.5%

Table 8C

Respondents Who are Aware of LTC Insurance but Do Not Have LTC Insurance

Responses to the Statement: "LTC insurance is not available to me through an employer or organization of which I am a member."

Variable	Aware of LTC Insurance but Do Not have a Policy (denominator used in analysis)	Responses to the statement: "LTC insurance is not available to me through an employer or organization of which I am a member" from respondents Aware of LTC insurance but Do Not have a policy			
		Not Important	Somewhat Important	Important	Do Not Know
Total	811 do not have a policy [197 do have a policy 67 are not sure]	246 (30.3%)	192 (23.7%)	264 (32.6%)	109 (13.4%)
Age— (%)					
40-45 yr.	172	30%	29.7%	30.2%	10.5%
46-50 yr.	180	29.4%	23.3%	31.7%	15.6%
51-55 yr.	178	28.7%	21.4%	38.2%	11.8%
56-60 yr.	115	30.4%	22.6%	28.7%	18.3%
61-65 yr.	90	36.7%	20%	34.4%	8.9%
66-70 yr.	73	30%	23.3%	30%	16.4%
Refused	3				
Gender— (%)					
Male	322	35%	23%	26.4%	15.5%
Female	489	27.2%	24%	36.6%	12%
Race—(%)					
Non-Hispanic White	672	31%	24%	30.8%	14%
Non-Hispanic African American	82	30.5%	22%	36.6%	11%
Racial/Ethnic Minorities	57	21%	21%	47.4%	10.5%
Education Level— (%)					
No High School degree	38	26.3%	18.4%	36.8%	18.4%
High School degree	156	33.3%	34.4%	30%	12.2%
Some college/Technical	204	31.4%	26%	31.4%	11.3%
4 year college	178	26.4%	23.6%	37%	12.9%
Graduate school	231	31.2%	22%	31.2%	15.6%
Refused	4				
Employment Status— (%)					
Unemployed	9	22.2%	33.3%	11.1%	33.3%
Military	4	50%	0%	25%	25%
Service	136	28.7%	26.5%	28.2%	6.6%
Student/ Homemaker	35	31.4%	37%	25.7%	5.7%
Blue Collar	82	39%	13.4%	28%	19.5%
White Collar	535	29.5%	23.6%	32.9%	14%
Refused	10				

Variable	Aware of LTC Insurance but Do Not have a Policy (denominator used in analysis)	Responses to the statement: "LTC insurance is not available to me through an employer or organization of which I am a member" from respondents Aware of LTC insurance but Do Not have a policy			
		Not Important	Somewhat Important	Important	Do Not Know
Marital Status— (%)					
Married	567	30.3%	25.6%	30.5%	13.6%
Divorced/Widowed/ Separated	164	30.5%	22%	34.8%	12.8%
Not married/ with partner/never married/single	75	29.3%	13.3%	42.7%	17.7%
Refused	5				
Income— (%)					
<20K	52	17.3%	23%	46.2%	13.5%
20-40K	157	34.4%	21%	33%	11.5%
41-60K	173	30.6%	24.9%	32%	12.7%
61-80K	135	32.6%	23%	32.6%	11.9%
81-100K	76	25%	28%	38.2%	9.2%
>100K	121	21.4%	26.5%	26.6%	16.5%
Refused	97				
Maryland Region— (%)					
Northwest Area	79	36.7%	20.3%	32.9%	10%
Baltimore Metro Area	372	32%	24.5%	30%	13.4%
Southern Area	43	23.3%	25.6%	30.2%	20.9%
Eastern Shore Area	90	28.9%	24.4%	36.7%	10%
National Capital Area	227	27.3%	23%	35.2%	14.5%

Table 8D
 Respondents Who are Aware of LTC Insurance but Do Not Have LTC Insurance
 Responses to the Statement: “The benefits offered by LTC insurance are too limited.”

Variable	Aware of LTC Insurance but Do Not have a Policy (denominator used in analysis)	Responses to the statement: “The benefits offered by LTC insurance are too limited” for respondents Aware of LTC insurance but Do Not have a policy.			
		Not Important	Somewhat Important	Important	Do Not Know
Total	811 do not have a policy [197 do have a policy 67 are not sure]	174 (21.4%)	130 (16%)	157 (19.4%)	350 (43%)
Age— (%)					
40-45 yr.	172	18.6%	15%	23.3%	43%
46-50 yr.	180	26.1%	20.6%	13.9%	39.4%
51-55 yr.	178	17.4%	17.4%	23%	42%
56-60 yr.	115	20.9%	10.4%	18.3%	50.4%
61-65 yr.	90	27.8%	13.3%	15.6%	43.3%
66-70 yr.	73	19.2%	16.4%	20.6%	43.8%
Refused	3				
Gender— (%)					
Male	322	25.8%	15.8%	20.8%	37.6%
Female	489	18.6%	16.2%	18.4%	46.8%
Race—(%)					
Non-Hispanic White	672	21.6%	15.9%	19.2%	43.3%
Non-Hispanic African American	82	16%	18.3%	22%	43.9%
Racial/Ethnic Minorities	57	28%	14%	17.5%	40.4%
Education Level— (%)					
No High School degree	38	23.7%	18.4%	18.4%	39.5%
High School degree	156	18.6%	18%	21.2%	42.3%
Some college/Technical	204	18.6%	14.2%	20%	47%
4 year college	178	23.6%	16.9%	14.6%	45%
Graduate school	231	24.2%	15.6%	21.7%	38.5%
Refused	4				1.1%
Employment Status— (%)					
Unemployed	9	11%	22.2%	11%	55.6%
Military	4	50%	25%	0%	25%
Service	136	19.9%	14%	19.9%	46.3%
Student/ Homemaker	35	20%	28.6%	14.3%	37%
Blue Collar	82	24.4%	18.3%	20.7%	36.6%
White Collar	535	21.7%	15.3%	19.8%	43.2%
Refused	10				
Marital Status— (%)					

Variable	Aware of LTC Insurance but Do Not have a Policy (denominator used in analysis)	Responses to the statement: “The benefits offered by LTC insurance are too limited” for respondents Aware of LTC insurance but Do Not have a policy.			
		Not Important	Somewhat Important	Important	Do Not Know
Married	567	20.8%	18%	19.6%	41.6%
Divorced/Widowed/ Separated	164	23.8%	12.2%	19.5%	44.5%
Not married/with partner/never married/single	75	18.7%	10.7%	17.3%	53.3%
Refused	5				
Income— (%)					
<20K	52	19.2%	17.3%	19.2%	44.2%
20-40K	157	23.6%	15.3%	19%	42%
41-60K	173	18.5%	17.3%	19%	45%
61-80K	135	29.6%	16.3%	16.3%	37.8%
81-100K	76	18.4%	14.5%	30.3%	36.8%
>100K	121	20.7%	18.2%	17.4%	43.8%
Refused	97				
Maryland Region— (%)					
Northwest Area	79	20.3%	19%	20.3%	40.5%
Baltimore Metro Area	372	22.3%	17%	17.5%	43.3%
Southern Area	43	14%	9.3%	20.9%	55.8%
Eastern Shore Area	90	21%	18.9%	21%	38.9%
National Capital Area	227	22%	13.7%	21.2%	43.2%

Table 8E

Respondents Who are Aware of LTC Insurance but Do Not Have LTC Insurance:
Responses to the Statement: "My current health insurance will pay for my LTC."

Variable	Aware of LTC Insurance but Do Not have a Policy (denominator used in analysis)	Responses to the statement: "My current health insurance will pay for my LTC" for respondents who are Aware of LTC insurance but Do Not have a policy.			
		Not Important	Somewhat Important	Important	Do Not Know
Total	811 do not have a policy [197 do have a policy 67 are not sure]	219 (27%)	107 (13.2%)	276 (34%)	209 (25.8%)
Age— (%)					
40-45 yr.	172	23.8%	15.7%	15.7%	28.5%
46-50 yr.	180	21.7%	11.7%	39.4%	27.2%
51-55 yr.	178	27%	15.7%	33.2%	24.2%
56-60 yr.	115	31.3%	11.3%	33%	24.4%
61-65 yr.	90	32.2%	12.2%	33.3%	22.2%
66-70 yr.	73	34.3%	9.6%	30%	26%
Refused	3				
Gender— (%)					
Male	322	32.6%	12.4%	32.3%	22.7%
Female	489	23.3%	13.7%	35.2%	27.8%
Race—(%)					
Non-Hispanic White	672	37.2%	13.2%	23.7%	25.9%
Non-Hispanic African American	82	35.4%	12.2%	26.8%	25.6%
Racial/Ethnic Minorities	57	28%	15.8%	31.6%	24.5%
Education Level— (%)					
No High School degree	38	39.5%	2.6%	39.5%	18.4%
High School degree	156	20.5%	9.6%	43%	27%
Some college/Technical	204	28.9%	16.7%	28.4%	26%
4 year college	178	28.7%	13.5%	32.6%	25.3%
Graduate school	231	26.8%	13.9%	33.8%	25.5%
Refused	4				
Employment Status— (%)					
Unemployed	9	11%	0%	22.2%	66.7%
Military	4	75%	0%	0%	25%
Service	136	29.4%	9.6%	34.6%	26.5%
Student/Homemaker	35	28.6%	22.9%	28.6%	20%
Blue Collar	82	25.6%	11%	34%	29.3%
White Collar	535	26.5%	14%	35%	24.5%
Refused	10				
Marital Status— (%)					
Married	567	26%	13.6%	35%	25.4%
Divorced/ Widowed/	164	26%	13.4%	31.7%	28.7%

Variable	Aware of LTC Insurance but Do Not have a Policy (denominator used in analysis)	Responses to the statement: “My current health insurance will pay for my LTC” for respondents who are Aware of LTC insurance but Do Not have a policy.			
		Not Important	Somewhat Important	Important	Do Not Know
Separated					
Not married/with partner/never married/single	75	34.7%	10.7%	33.3%	21.3%
Refused	5				
Income— (%)					
<20K	52	21%	9.6%	42.3%	27%
20-40K	157	29.3%	14%	34.4%	22.3%
41-60K	173	30%	13.9%	30.6%	25.4%
61-80K	135	28.2%	14%	35.6%	22.2%
81-100K	76	22.4%	14.5%	35.5%	27.6%
>100K	121	24.8%	10.7%	37.2%	27.3%
Refused	97				
Maryland Region— (%)					
Northwest Area	79	31.7%	8.9%	36.7%	22.8%
Baltimore Metro Area	372	26.6%	12.9%	34%	26.3%
Southern Area	43	27.9%	14%	32.6%	25.6%
Eastern Shore Area	90	21%	15.6%	37.8%	25.6%
National Capital Area	227	28%	14%	31.7%	26%

Table 8F
 Respondents Who are Aware of LTC Insurance but Do Not Have LTC Insurance
 Responses to the Statement: "Government or Medicaid will pay for my LTC."

Variable	Aware of LTC Insurance but Do Not have a Policy (denominator used in analysis)	Responses to the statement: "Government or Medicaid will pay for my LTC" for respondents who are Aware of LTC insurance but Do Not have LTC insurance.			
		Not Important	Somewhat Important	Important	Do Not Know
Total	811 do not have a policy [197 do have a policy 67 are not sure]	295 (36.4%)	108 (13.3%)	199 (24.5%)	209 (25.8%)
Age— (%)					
40-45 yr.	172	39%	16.3%	22%	22.7%
46-50 yr.	180	37.2%	10.6%	26.7%)	25.6%
51-55 yr.	178	36.5%	12.4%	25.8%	25.3%
56-60 yr.	115	37.4%	10.4%	21.7%	30.4%
61-65 yr.	90	32.2%	16.7%	24.4%	26.6%
66-70 yr.	73	30%	16.4%	27.4%	26%
Refused	3				
Gender— (%)					
Male	322	38.8%	13%	24.8%	23.3%
Female	489	34.8%	13.5%	24.3%	27.4%
Race—(%)					
Non-Hispanic White	672	37.2%	13.2%	23.7%	25.9%
Non-Hispanic African American	82	35.4%	12.2%	26.8%	25.6%
Racial/Ethnic Minorities	57	28%	15.8%	31.6%	24.6%
Education Level— (%)					
No High School degree	38	31.6%	13.2%	34.2%	21%
High School degree	156	27.6%	12%	31.4%	28.9%
Some college/Technical	204	35.8%	14.7%	24%	25.5%
4 year college	178	42%	12.4%	16.9%	28.7%
Graduate school	231	39.4%	13.4%	25%	22%
Refused	4				
Employment Status— (%)					
Unemployed	9	22.2%	0%	44.4%	33.3%
Military	4	50%	25%	0%	25%
Service	136	40%	14%	25.7%	21.3%
Student/ Homemaker	35	37%	20%	17%	25.7%
Blue Collar	82	34%	9.8%	29.3%	26.8%
White Collar	535	36%	13.3%	24.3%	26.4%
Refused	10				

Variable	Aware of LTC Insurance but Do Not have a Policy (denominator used in analysis)	Responses to the statement: “Government or Medicaid will pay for my LTC” for respondents who are Aware of LTC insurance but Do Not have LTC insurance.			
		Not Important	Somewhat Important	Important	Do Not Know
Marital Status— (%)					
Married	567	37.2%	14.3%	23.8%	24.7%
Divorced/ Widowed/ Separated	164	33.5%	11.6%	24.4%	30.5%
Not married/with partner/never married/single	75	34.7%	10.7%	29.3%	25.3%
Refused	5				
Income— (%)					
<20K	52	19.2%	11.5%	38.5%	30.8%
20-40K	157	36.3%	15.3%	22.9%	25.5%
41-60K	173	34.1%	13.9%	26%	26%
61-80K	135	39.3%	15.6%	20.7%	24.4%
81-100K	76	40.8%	9.2%	27.6%	22.4%
>100K	121	43%	11.6%	22.3%	23%
Refused	97				
Maryland Region— (%)					
Northwest Area	79	38%	12.7%	31.7%	17.7%
Baltimore Metro Area	372	35.8%	12.9%	24.7%	26.6%
Southern Area	43	37.2%	11.6%	18.6%	32.6%
Eastern Shore Area	90	36.7%	12.2%	24.4%	26.7%
National Capital Area	227	36.6%	15%	22.9%	25.6%

Table 8G
 Respondents Who are Aware of LTC Insurance but Do Not Have LTC Insurance
 Responses to the Statement: "I have a chronic illness not covered by LTC insurance."

Variable	Aware of LTC Insurance but Do Not have a Policy (denominator used in analysis)	Responses to the statement: 'I have a chronic illness not covered by LTC insurance' by respondents who are Aware of LTC insurance but Do Not have a policy.			
		Not Important	Somewhat Important	Important	Do Not Know
Total	811 do not have a policy [197 do have a policy 67 are not sure]	365 (45%)	38 (4.7%)	288 (35.5%)	120 (14.8%)
Age— (%)					
40-45 yr.	172	43%	2.9%	40%	14.5%
46-50 yr.	180	46.7%	5%	32.2%	16%
51-55 yr.	178	47.8%	5.6%	37.6%	9%
56-60 yr.	115	36.5%	2.6%	39%	21.7%
61-65 yr.	90	48.9%	7.8%	31%	12.2%
66-70 yr.	73	46.6%	5.5%	30%	17.8%
Refused	3				
Gender— (%)					
Male	322	49%	4.4%	32.9%	13.7%
Female	489	42.3%	4.9%	37.2%	15.5%
Race—no (%)					
Non-Hispanic White	672	45.5%	4.9%	35.3%	14.3%
Non-Hispanic African American	82	40.2%	3.7%	37.8%	18.3%
Racial/Ethnic Minorities	57	45.6%	3.5%	35%	15.8%
Education Level— (%)					
No High School degree	38	39.5%	7.9%	44.7%	7.9%
High School degree	156	32.7%	5.8%	44.9%	16.7%
Some college/Technical	204	48.5%	5.4%	32.4%	13.7%
4 year college	178	50.6%	4.5%	33.2%	11.8%
Graduate school	231	46.3%	3%	32.9%	17.8%
Refused	4				
Employment Status— (%)					
Unemployed	9	44.4%	11%	22.2%	22.2%
Military	4	75%	0%	25%	0%
Service	136	47%	5.9%	33.8%	13.2%
Student/Homemaker	35	34.3%	5.7%	45.7%	14.3%
Blue Collar	82	36.6%	6.1%	40.2%	17%
White Collar	535	46.2%	4%	35%	14.6%
Refused	10				
Marital Status— (%)					
Married	567	45%	4.8%	37%	13.2%
Divorced/Widowed/ Separated	164	42.7%	5.5%	32.9%	18.9%

Variable	Aware of LTC Insurance but Do Not have a Policy (denominator used in analysis)	Responses to the statement: 'I have a chronic illness not covered by LTC insurance' by respondents who are Aware of LTC insurance but Do Not have a policy.			
		Not Important	Somewhat Important	Important	Do Not Know
Not married/with partner/never married/single	75	48%	2.7%	30.7%	18.7%
Refused	5				
Income— (%)					
<20K	52	28.9%	5.8%	48%	17.3%
20-40K	157	45.2%	5.7%	35%	14%
41-60K	173	41%	5.8%	36.4%	16.8%
61-80K	135	48.9%	7.4%	31%	12.6%
81-100K	76	51.3%	0%	39.5%	9.2%
>100K	121	52%	1.7%	32.2%	14%
Refused	97				
Maryland Region— (%)					
Northwest Area	79	46.8%	3.8%	30.4%	19%
Baltimore Metro Area	372	42.2%	5.9%	36%	15.9%
Southern Area	43	53.5%	0%	39.5%	7%
Eastern Shore Area	90	47.8%	2.2%	42.2%	7.8%
National Capital Area	227	46.3%	4.9%	33%	15.9%

Table 9A
 Respondents Who are Aware of LTC Insurance but Do Not Have LTC Insurance
 Views on the Following Statements

Variable	Aware of LTC Insurance but Do Not have a Policy (denominator used in analysis)	Percent that DISAGREES with "You need to be in good health to purchase LTC insurance."	Percent that DISAGREES with "The age at which you buy LTC insurance affects its cost."	Percent that AGREES that "Only the elderly should buy LTC insurance."
Total	811 do not have a policy [197 do have a policy 67 are not sure]	452 (56%) disagree [166 (20.4%) agree 193 (24%) do not know]	45 (5.5%) disagree [670 (82.6%) agree 92 (11%) do not know]	56 (7%) agree [679 (84%) disagree 70 (9%) do not know]
Age— (%)				
40-45 yr.	172	53.5%	7%	6.4%
46-50 yr.	180	62.2%	6.7%	8.3%
51-55 yr.	178	48.9%	5%	7.3%
56-60 yr.	115	53.9%	86%	3.5%
61-65 yr.	90	63.3%	5.6%	8.9%
66-70 yr.	73	56.2%	5.5%	6.9%
Refused	3			
Gender— (%)				
Male	322	57.8%	4.4%	7.5%
Female	489	54.4%	6.3%	6.5%
Race—(%)				
Non-Hispanic White	672	55.4%	5.7%	7.3%
Non-Hispanic African American	82	63.4%	6.1%	4.9%
Racial/Ethnic Minorities	57	49%	3.5%	5.3%
Education Level— (%)				
No High School degree	38	44.7%)	13.2%	10.5%
High School degree	156	59%)	9%	8.3%
Some college/Technical	204	53.4%)	4.4%	5.4%
4 year college	178	56.7%)	4%	8.4%
Graduate school	231	57%)	4.3%	5.6%
Refused	4			
Employment Status— (%)				
Unemployed	9	77.8%	0%	33.3%
Military	4	75%	0%	0%
Service	136	55.2%	6.6%	5.2%
Student/Homemaker	35	48.6%	2.9%	11.4%
Blue Collar	82	60%	9.8%	9.8%
White Collar	535	55.3%	4.9%	6.4%
Refused	10			

Variable	Aware of LTC Insurance but Do Not have a Policy (denominator used in analysis)	Percent that DISAGREES with “You need to be in good health to purchase LTC insurance.”	Percent that DISAGREES with “The age at which you buy LTC insurance affects its cost.”	Percent that AGREES that “Only the elderly should buy LTC insurance.”
Marital Status— (%)				
Married	567	54.7%	4.9%	6.4%
Divorced/ Widowed/ Separated	164	58.5%	8.5%	8.5%
Not married/with partner/never married/single	75	58.7%	4%	6.7%
Refused	5			
Income— (%)				
<20K	52	55.8%	7.7%	7.7%
20-40K	157	58.6%	7.6%	5.1%
41-60K	173	55.5%	4.6%	8.7%
61-80K	135	49.6%	5.2%	5.2%
81-100K	76	51.3%	4%	5.3%
>100K	121	57%	5%	8.3%
Refused	97			
Maryland Region— (%)				
Northwest Area	79	57%	7.6%	5.1%
Baltimore Metro Area	372	55.7%	6.2%	8.9%
Southern Area	43	60.5%	7%	9.3%
Eastern Shore Area	90	56.7%	3.3%	6.7%
National Capital Area	227	54.2%	4.4%	3.4%

Table 9B
 Respondents Who are Aware of LTC Insurance but Do Not Have LTC Insurance
 Views on the Following Statements

Variable	Aware of LTC Insurance but Do Not have a Policy (denominator used in analysis)	Percent that AGREES that “Only the poor need LTC insurance.”	Percent that AGREES that “Only the rich can afford to buy long-term care insurance.”
Total	811 do not have a policy [197 do have a policy 67 are not sure]	14 (2%) agree [766 (9.4%) disagree 27 (3%) do not know]	255 (31.4%) agree [439 (54%) disagree 115 (14%) do not know]
Age— (%)			
40-45 yr.	172	.6%	26.2%
46-50 yr.	180	1.7%	29.4%
51-55 yr.	178	1.7%	31.5%
56-60 yr.	115	2.6%	33%
61-65 yr.	90	2.2%	33%
66-70 yr.	73	2.7%	42.5%
Refused	3		.8%
Gender— (%)			
Male	322	1.9%	27%
Female	489	1.6%	34.4%
Race—(%)			
Non-Hispanic White	672	1.6%	32.9%
Non-Hispanic African American	82	1.2%	25.6%
Racial/Ethnic Minorities	57	1.5%	22.8%
Education Level— (%)			
No High School degree	38	7.9%	47.4%
High School degree	156	1.3%	34.6%
Some college/Technical	204	1.5%	31.4%
4 year college	178	2.3%	35.4%
Graduate school	231	.9%	23.4%
Refused	4		
Employment Status— (%)			
Unemployed	9	11%	44.4%
Military	4	0%	25%
Service	136	.7%	41.2%
Student/Homemaker	35	0%	22.9%
Blue Collar	82	3.7%	36.6%
White Collar	535	1.7%	28.2%
Refused	10		
Marital Status— (%)			
Married	567	1.2%	30.3%
Divorced/Widowed/ Separated	164	3%	34.8%
Not married/with partner/never married/single	75	2.7%	32%

Variable	Aware of LTC Insurance but Do Not have a Policy (denominator used in analysis)	Percent that AGREES that “Only the poor need LTC insurance.”	Percent that AGREES that “Only the rich can afford to buy long-term care insurance.”
Refused	5		
Income— (%)			
<20K	52	5.8%	44.2%
20-40K	157	2.6%	37.6%
41-60K	173	.6%	33.5%
61-80K	135	1.5%	25.9%
81-100K	76	2.6%	22.4%
>100K	121	.8%	21.5%
Refused	97		
Maryland Region— (%)			
Northwest Area	79	2.5%	29.1%
Baltimore Metro Area	372	1.3%	30.1%
Southern Area	43	4.7%	39.5%
Eastern Shore Area	90	2.2%	32.2%
National Capital Area	227	1.3%	32.6%

Table 10
 Respondents Who are Aware of LTC Insurance, Been Offered LTC Insurance through Employer or Association, but DO NOT Have LTC Insurance

Variable	Aware of LTC insurance and offered by employer or association (denominator used in analysis)	Offered LTC insurance by employer but Do Not have policy	Offered LTC insurance by employer, Do Not have policy and would consider the purchase if made readily available and affordable
Total	292 (27%) are offered it [612 (57%) are not offered it 168 (15.6%) are not sure]	143 (49%) do not have a policy [138 (47%) do have a policy 11 (16%) are not sure if they have a policy]	103 (72%) would consider the purchase [37 (26%) would not consider the purchase 2 (1.3%) do not know]
Age— (%)			
40-45 yr.	79	43%	73.5%
46-50 yr.	68	60%	78%
51-55 yr.	54	52%	53.6%
56-60 yr.	45	49%	81.8%
61-65 yr.	29	34%	80%
66-70 yr.	17	47%	62.5%
Refused			
Gender— (%)			
Male	136	44%	71.7%
Female	156	53%	72.3%
Race—no (%)			
Non-Hispanic White	222	50.5%	68.8%
Non-Hispanic African American	47	45%	76.2%
Racial/Ethnic Minorities	23	43.5%	100%
Education Level—no (%)			
No High School degree	16	62.5%	90%
High School degree	53	51%	55.6%
Some college/Technical	82	45%	78.4%
4 yr. college	54	29.6%	62.5%
Graduate school	87	61%	75.5%
Refused			
Employment Status—no (%)			
Unemployed	2	0%	0%
Military	3	0%	0%
Service	43	53.5%	70%
Student/Homemaker	14	14.3%	100%
Blue Collar	35	57%	80%
White Collar	193	50%	70.8%
Refused	2		

Variable	Aware of LTC insurance and offered by employer or association (denominator used in analysis)	Offered LTC insurance by employer but Do Not have policy	Offered LTC insurance by employer, Do Not have policy and would consider the purchase if made readily available and affordable
Marital Status— (%)			
Married	209	48%	74%
Divorced/ widowed/ Separated	59	54%	65.6%
Not married/ living with partner/never married/single	23	48%	72.7%
Refused	1		
Income— (%)			
<20K	5	40%	100%
20-40K	62	50%	71%
41-60K	66	53%	68.6%
61-80K	60	52%	80.7%
81-100K	29	34.5%	90%
>100K	49	53%	61.5%
Refused	21		
Maryland Region— (%)			
Northwest Area	30	56.7%	76.5%
Baltimore Metro Area	146	49%	69.4%
Southern Area	12	41.7%	80%
Eastern Shore Area	28	46.4%	61.5%
National Capital Area	76	47.4%	77.8%

Table 11

Respondents Who are Aware of LTC Insurance, Do Not Have LTC Insurance but Would Consider the Purchase of LTC Insurance if it were Readily Available and Affordable

Variable	Aware of LTC Insurance but Do Not have a Policy (denominator used in analysis)	Aware of LTC Insurance, Do Not have a Policy but Would Consider its Purchase if Changes were made
Total	811 do not have a policy [197 do have a policy 67 are not sure]	544 (67%) would consider the purchase [261 (32%) would not consider the purchase 4 (.5%) do not know]
Age— (%)		
40-45 yr.	172	66.9%
46-50 yr.	180	66%
51-55 yr.	178	73%
56-60 yr.	115	68.7%
61-65 yr.	90	61%
66-70 yr.	73	63%
Refused	3	
Gender— (%)		
Male	322	63%
Female	489	69.7%
Race— (%)		
Non-Hispanic White	672	65%
Non-Hispanic African American	82	69.5%
Racial/Ethnic Minorities	57	87.7%
Education Level— (%)		
No high school degree	38	68.4%
High school degree	156	62.8%
Some college/Technical	204	66.2%
4 year college	178	66.9%
Graduate school	231	70%
Refused	4	
Employment Status— (%)		
Unemployed	9	77.8%
Military	4	50%
Service	13	67.7%
Student/Homemaker	35	60%
Blue Collar	82	70.7%
White Collar	53	66.9%
Refused	10	
Marital Status— (%)		
Married	567	68%
Divorced/Widowed/Separated	164	63.4%
Not married/with partner/never married/single	75	66.7%

Variable	Aware of LTC Insurance but Do Not have a Policy (denominator used in analysis)	Aware of LTC Insurance, Do Not have a Policy but Would Consider its Purchase if Changes were made
Refused	5	
Income— (%)		
<20K	52	63.5%
20-40K	157	67.5%
41-60K	173	64.7%
61-80K	135	76.3%
81-100K	76	73.7%
>100K	121	69.4%
Refused	97	
Maryland Region— (%)		
Northwest Area	79	69.6%
Baltimore Metro Area	372	63.7%
Southern Area	43	62.8%
Eastern Shore Area	90	62.2%
National Capital Area	227	74.5%