

The Nationwide Retirement Institute® 2023 Long-term Care Survey

July 2023

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[Nationwide.com/LTCbasics](https://www.nationwide.com/LTCbasics)

This material should be regarded as general information on long-term care and is not intended to provide specific advice. If you have questions regarding your particular situation, you should contact your financial or insurance professional.

NFM-21387AO.2 (07/23)



Methodology

- In collaboration with Nationwide, guided by the preceding qualitative phase and other industry research, LIMRA designed an online survey.
- Survey participants were drawn from a nationwide consumer panel.
- Data collection occurred between 4/25/2023 and 5/12/2023.
- The median completion time for the survey was just over 12 minutes.
- Sample was weighted by race/ethnicity and income and included quotas for age and gender to approximate U.S. general population representation.
- Over-quotas of Black and Hispanic Americans were collected.
- Inconsistent and poor quality responses were screened out.

Research Sample

We surveyed 1439 respondents to understand consumers' attitudes and perceptions of long term care protection.

GENERATION	BIRTH YEAR	(N)
Baby Boomers	1946 to 1964	512
Gen X	1965 to 1980	525
<u>Millennials</u>	1981 to 1996	<u>402</u>
TOTAL N		1,439

This research sample was also cut by gender and race/ethnicity.





Product Recognition, Importance & Ownership

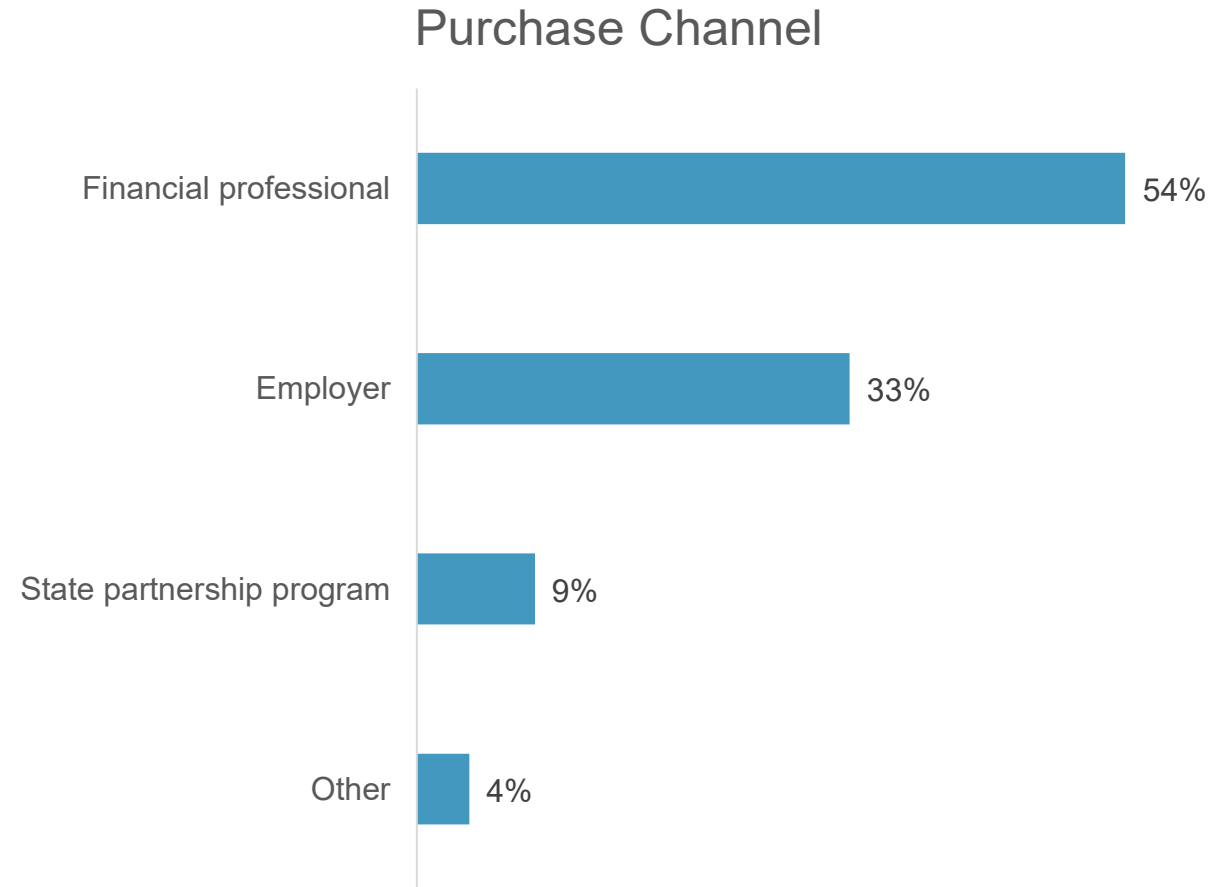


18%* of respondents
believed they own
long-term care insurance

Product Ownership

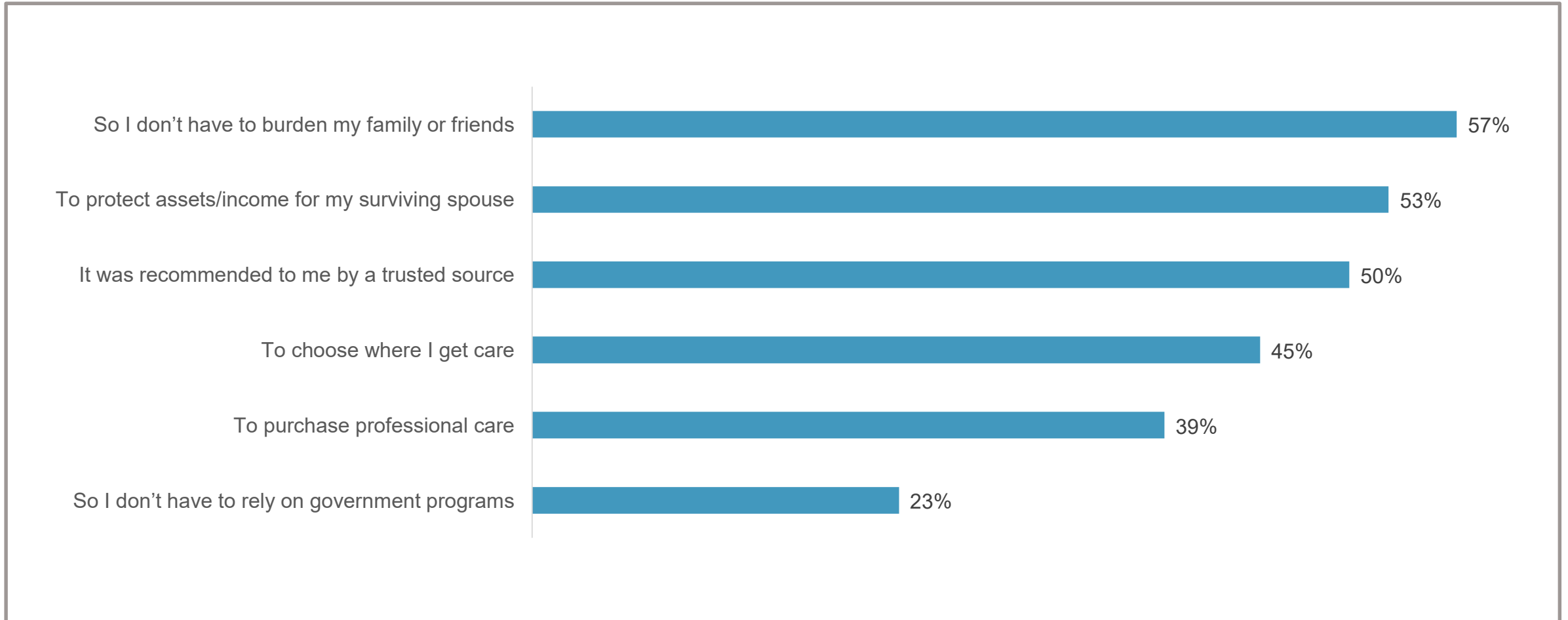
Of the 18% of respondents who believed they owned LTCi prior to reading the definition of LTC, the vast majority, 85%, maintain belief in ownership. That said, we believe this to be an over-inflated number.

More than half of LTCi owners purchased their policy through a Financial Professional, with Boomers purchasing through this channel significantly more than other groups.



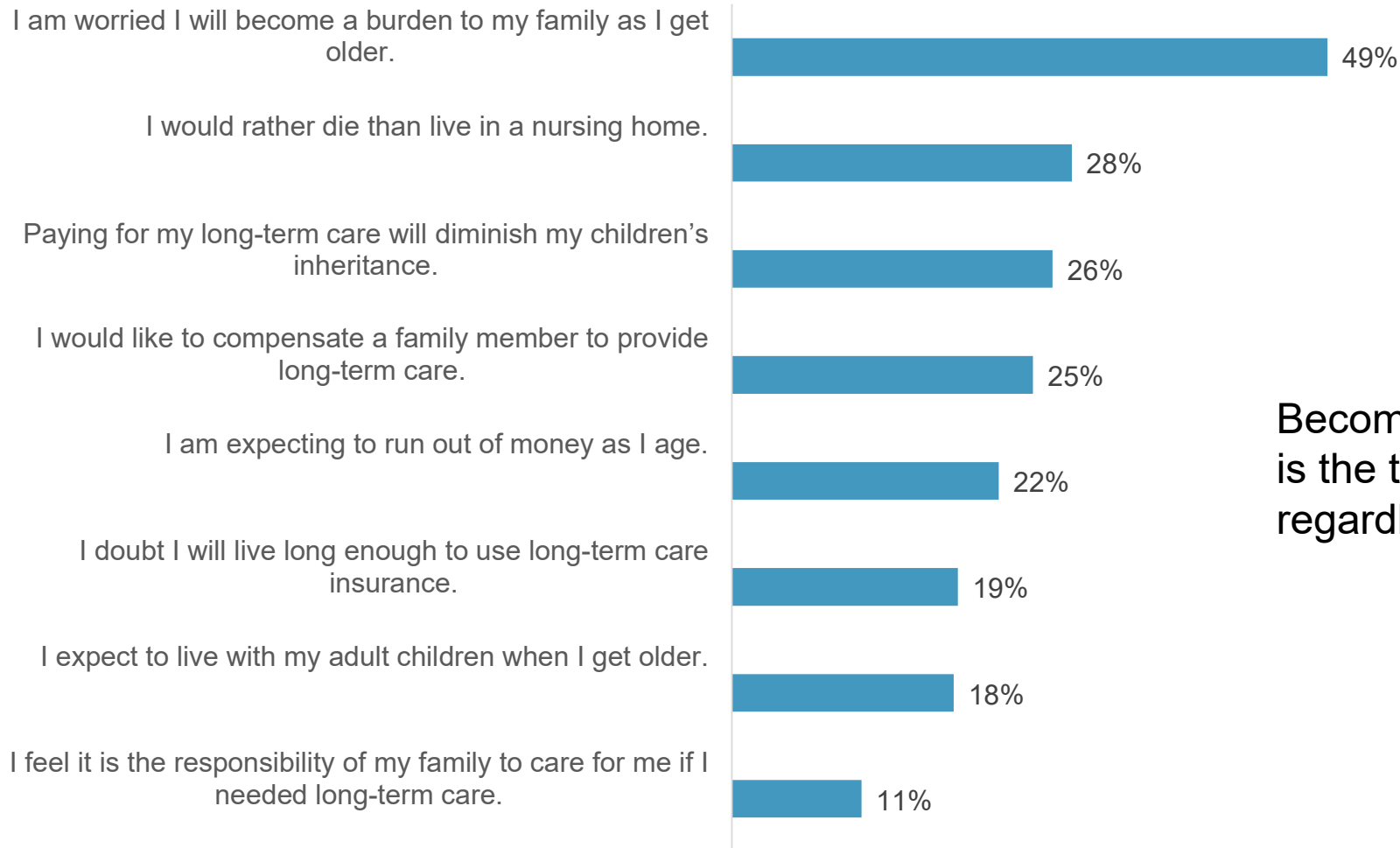
n=222

Why did you purchase LTC Insurance?



n=222

Long-Term Care Concerns



Becoming a burden on family is the top concern for respondents regardless of age, race or gender

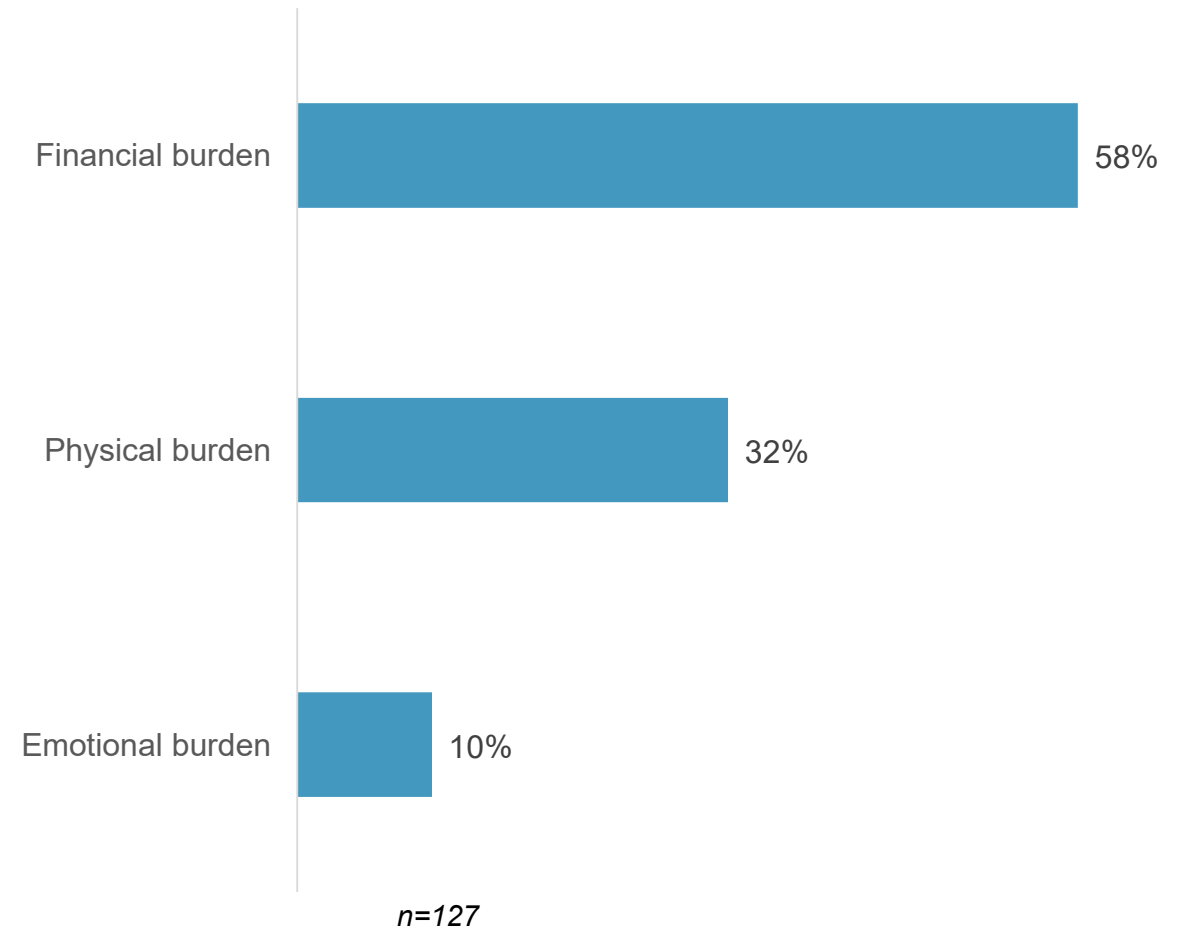
Why Own?

57% of LTCi owning respondents purchased their policy to avoid being a burden to friends and family.

- Male respondents are most concerned with being a financial burden.
- Female respondents are equally concerned with being a financial and a physical burden.

Importantly, of those who are concerned with being a financial burden, three-quarters would feel like less of a burden if they could pay family members to care for them.

I'm most concerned with being a...



Ownership Confusion

After defining LTC, 15% of self-reported “owners” were unsure they actually owned a LTCi policy.

Of the unsure*, many acknowledge they may have confused LTCi with other insurance products.

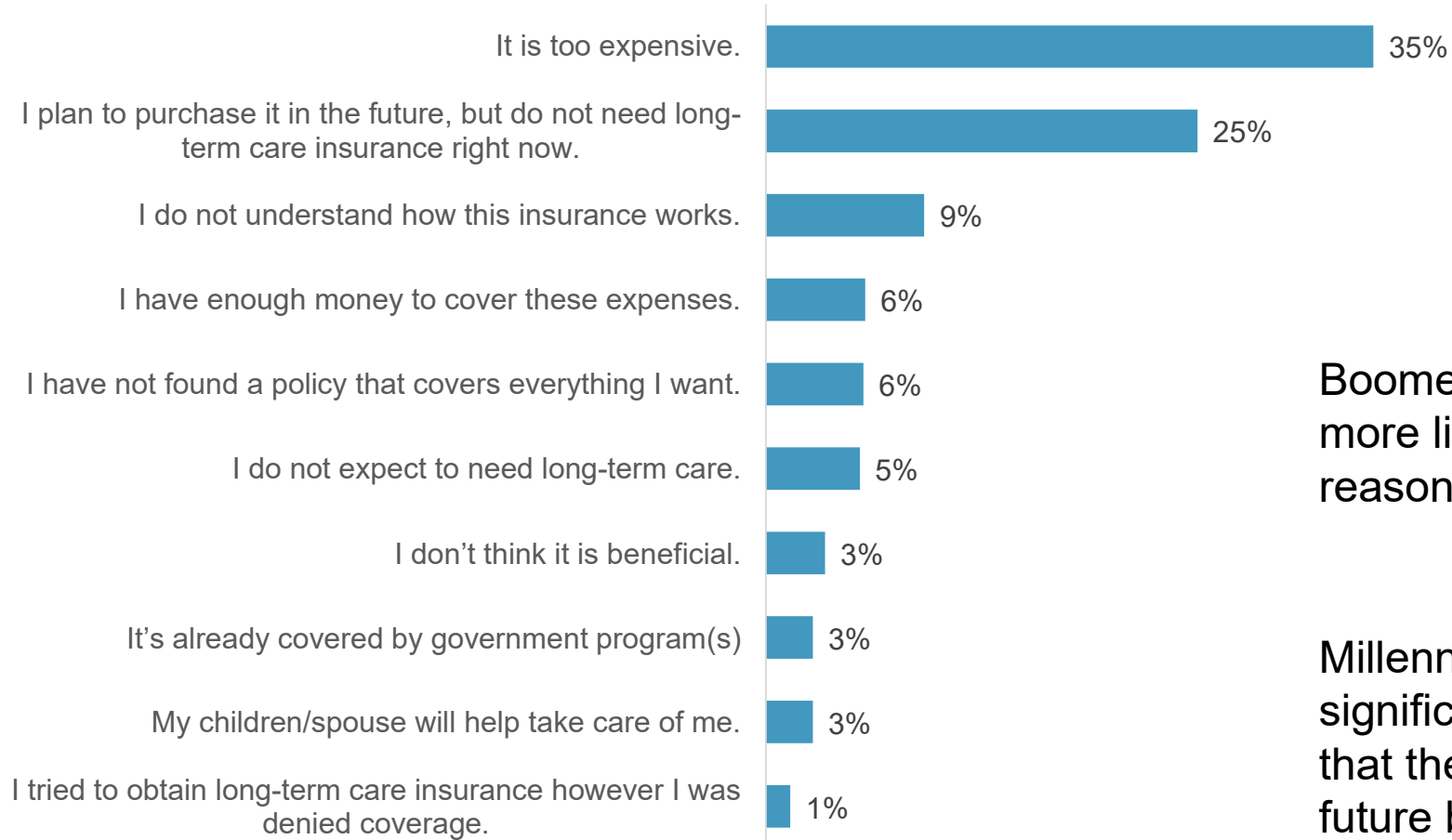
- 51% confused LTCi with **Long-term Disability Insurance**
- 29% confused LTCi with **Health Insurance**

When asked about this confusion, themes included being **misled, misunderstanding their policy, or mistakenly assuming it was covered by other insurance products.**

Importantly, 85% of those that are unsure they actually own a policy indicate they would be interested in purchasing an LTCi policy in the future.



Why Not Own?



Boomers and women are significantly more likely to indicate expense as the reason they don't currently own LTCi.

Millennials, Gen X and men are significantly more likely to indicate that they plan to purchase LTCi in the future but don't need it right now.

n=788

Benefits or Features for Reconsidering LTCi

When asking LTCi non-owners what benefits or features would make them reconsider purchasing, the top three include:

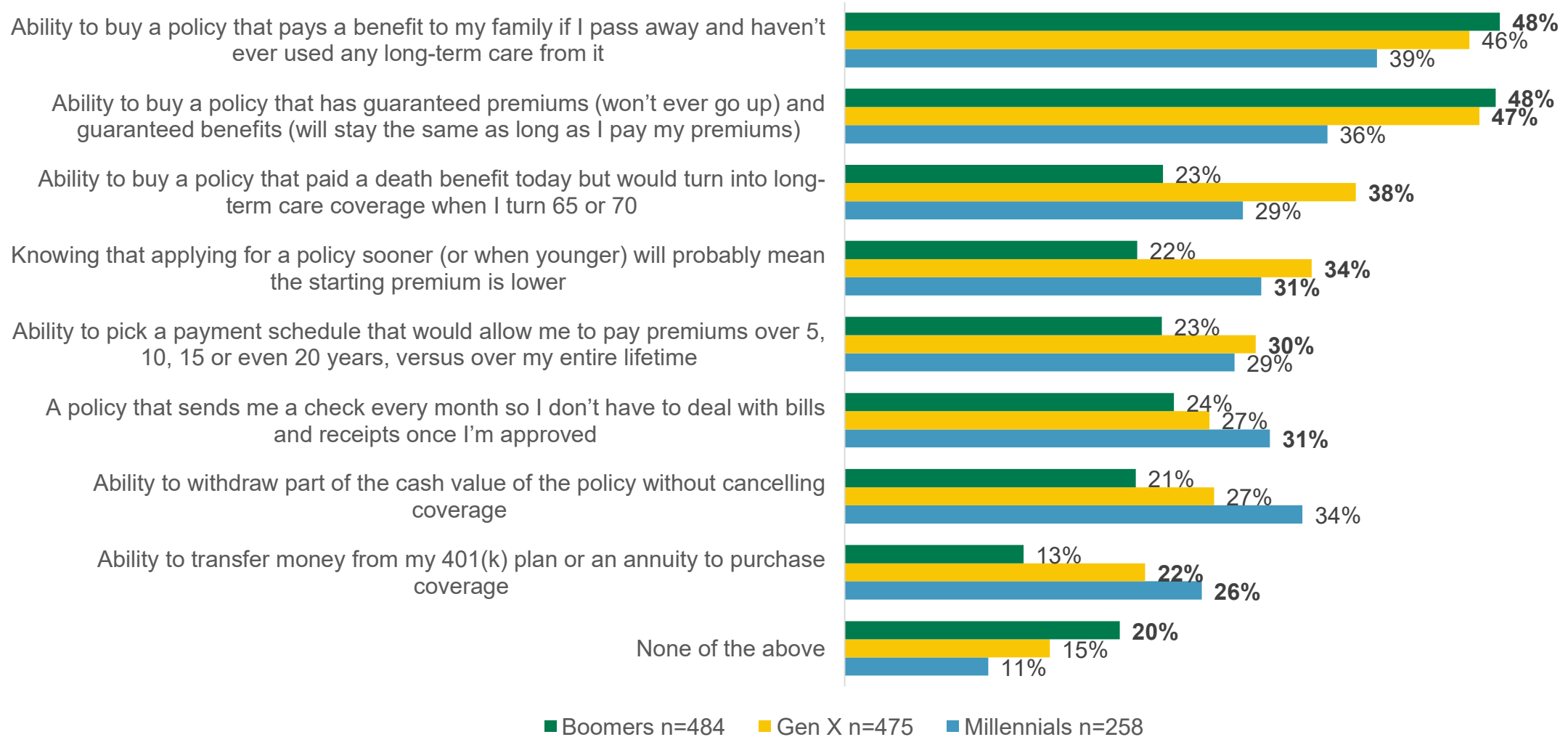
- 45% Pays Unused LTC Benefit upon Death
- 45% Guaranteed Premiums and Benefits
- 30% Death Benefit today, turns into LTC Benefit later

n=1217

12



Benefits or Features for Reconsidering LTCi by Generation



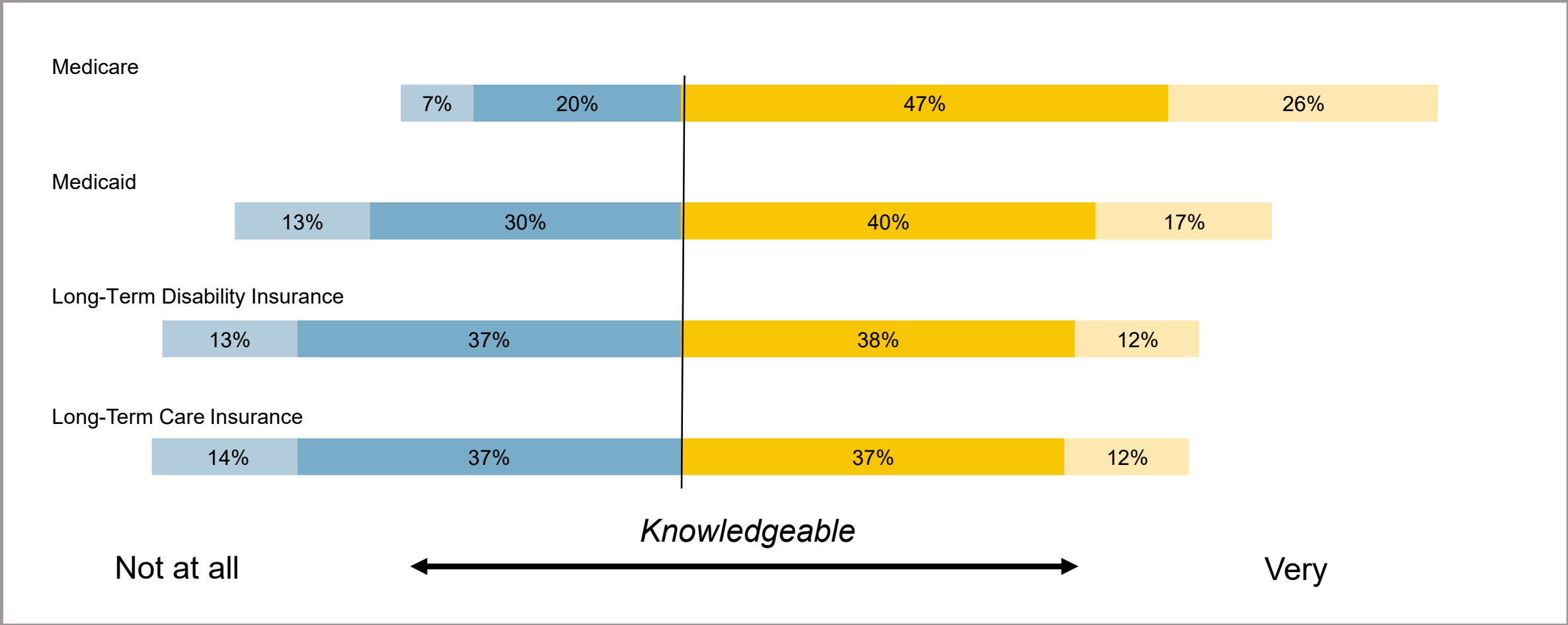
Bold font indicates statistically significant difference from at least one other generation





Product Knowledge

Product Knowledge



n=1440



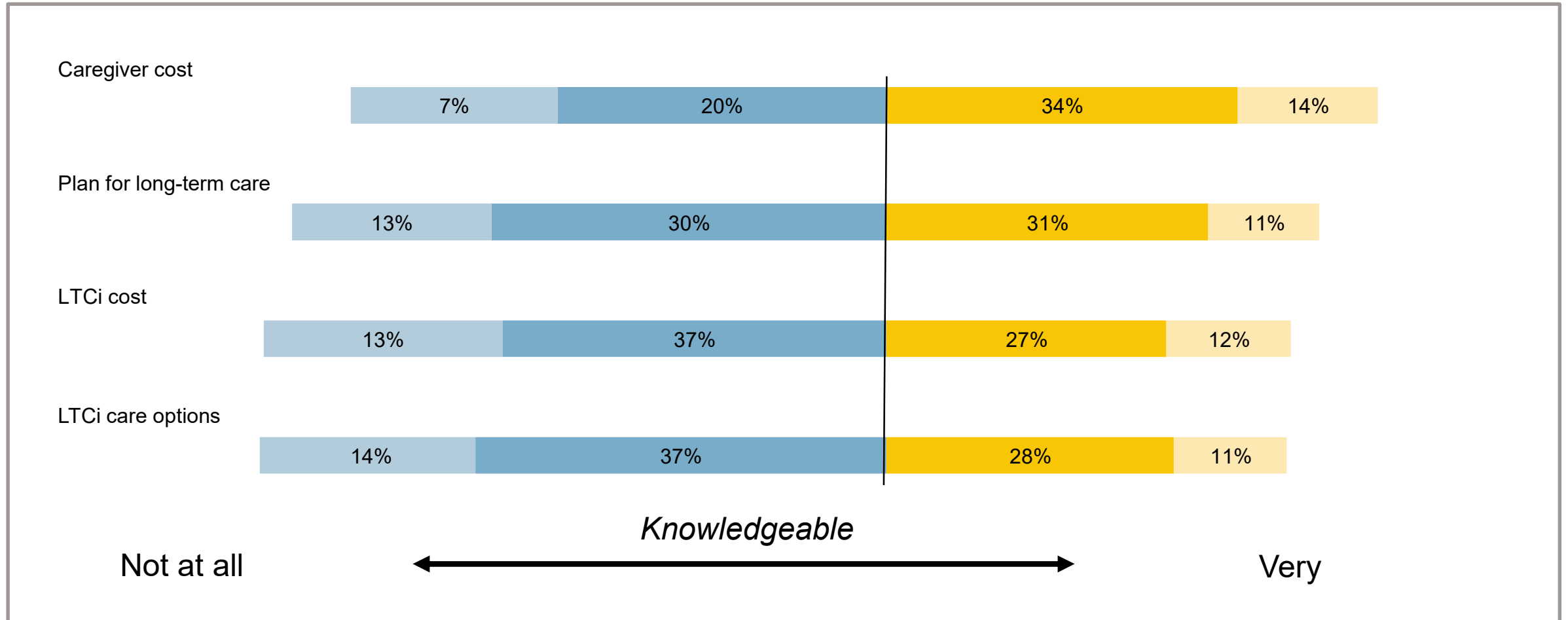
LTCi Knowledge

Survey respondents were virtually split in terms of their overall LTCi Knowledge.

- 49% indicated they were *Knowledgeable*, with Millennials, Males and Blacks significantly more so than other groups.
- 51% indicated they were *Not Knowledgeable*, with Boomers, Females and Asians significantly more so than other groups.



Long-Term Care Knowledge



n=1440

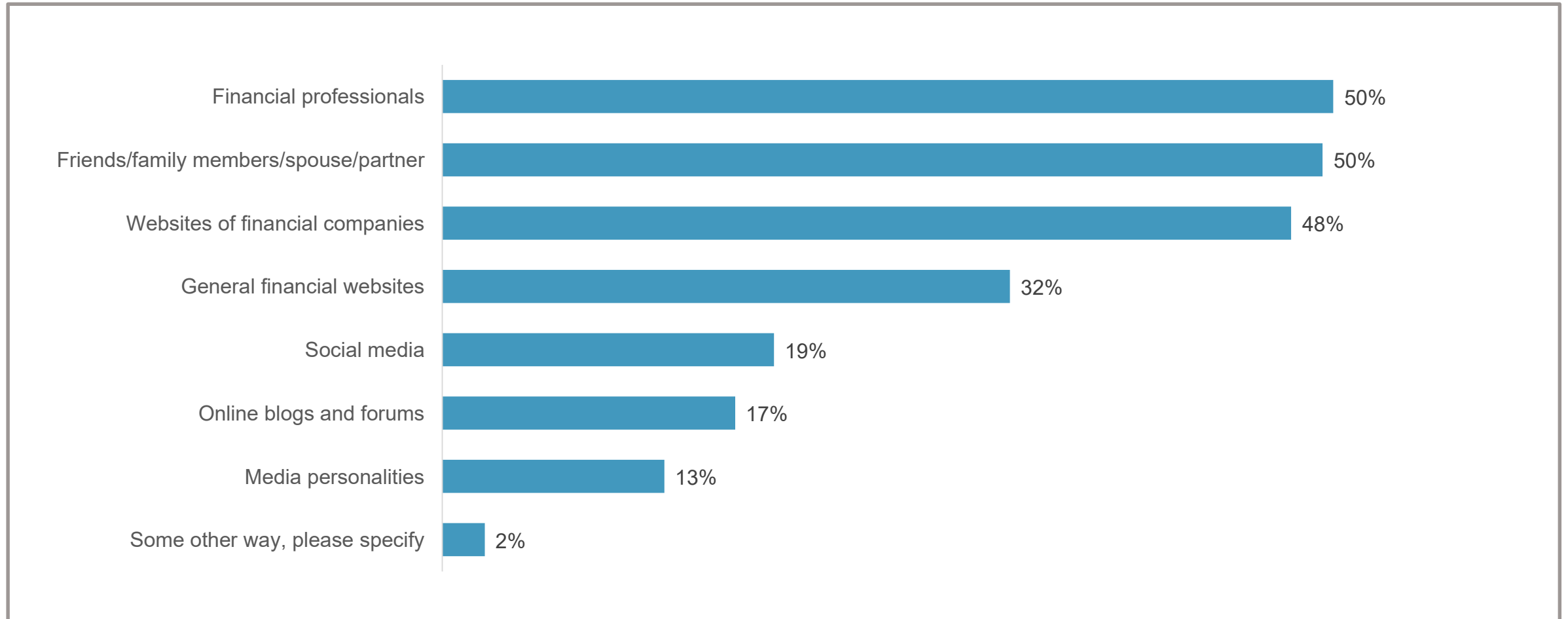
Long-Term Care Knowledge

As we drilled down into long-term care knowledge we detected increasing doubt.

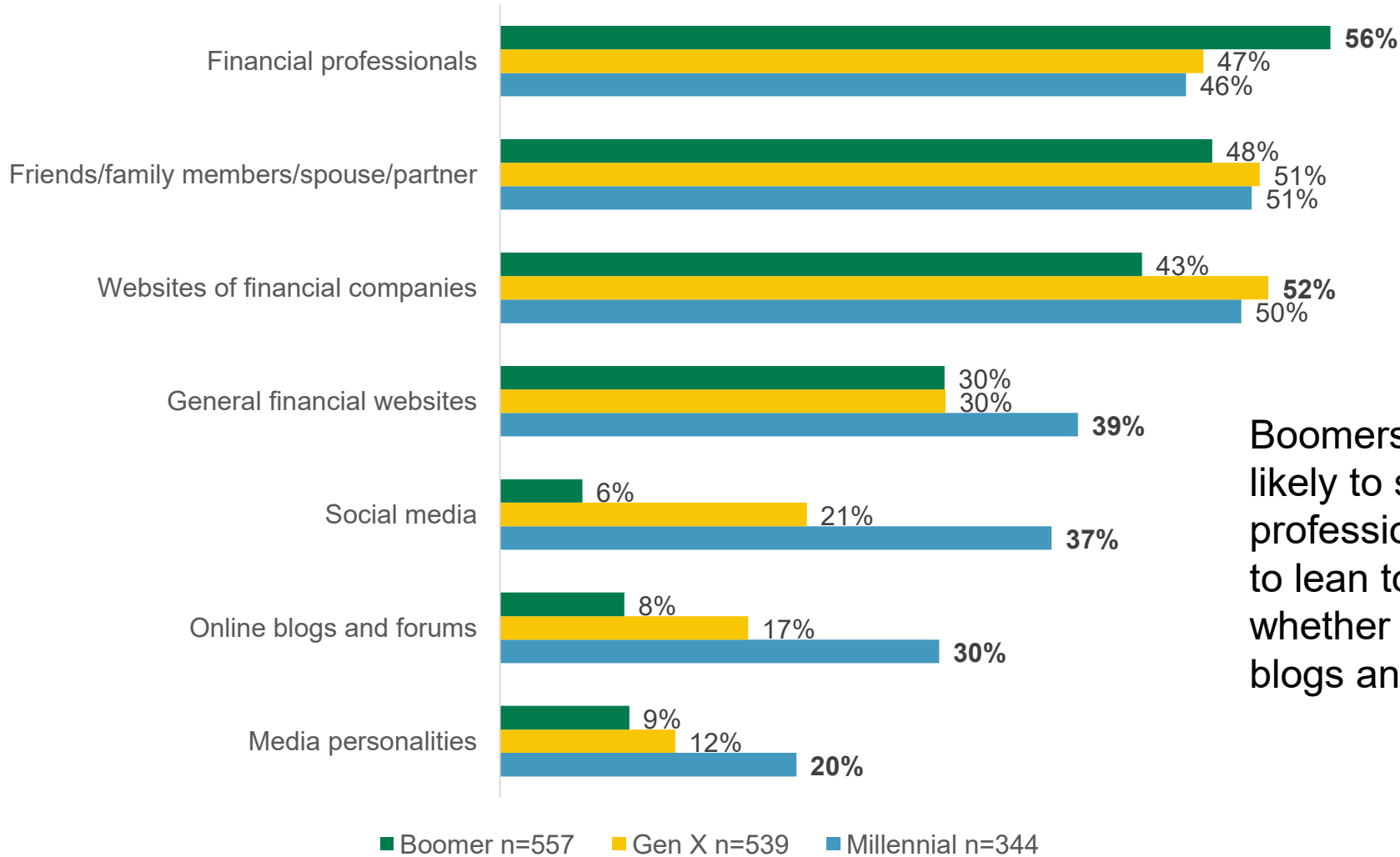
- Costs of LTC: 61% *Not Knowledgeable* - GenX, Females & Asians significantly less knowledgeable
- Care Options: 61% *Not Knowledgeable* - Boomers, Females & Asians significantly less knowledgeable
- Plan for LTC: 58% *Not Knowledgeable* - GenX, Females & Asians significantly less knowledgeable
- Caregiver Costs: 52% *Not Knowledgeable* - GenX & Asians significantly less knowledgeable



Information Sources for Financial Product Decisions



Information Sources for Financial Product Decisions by Generation

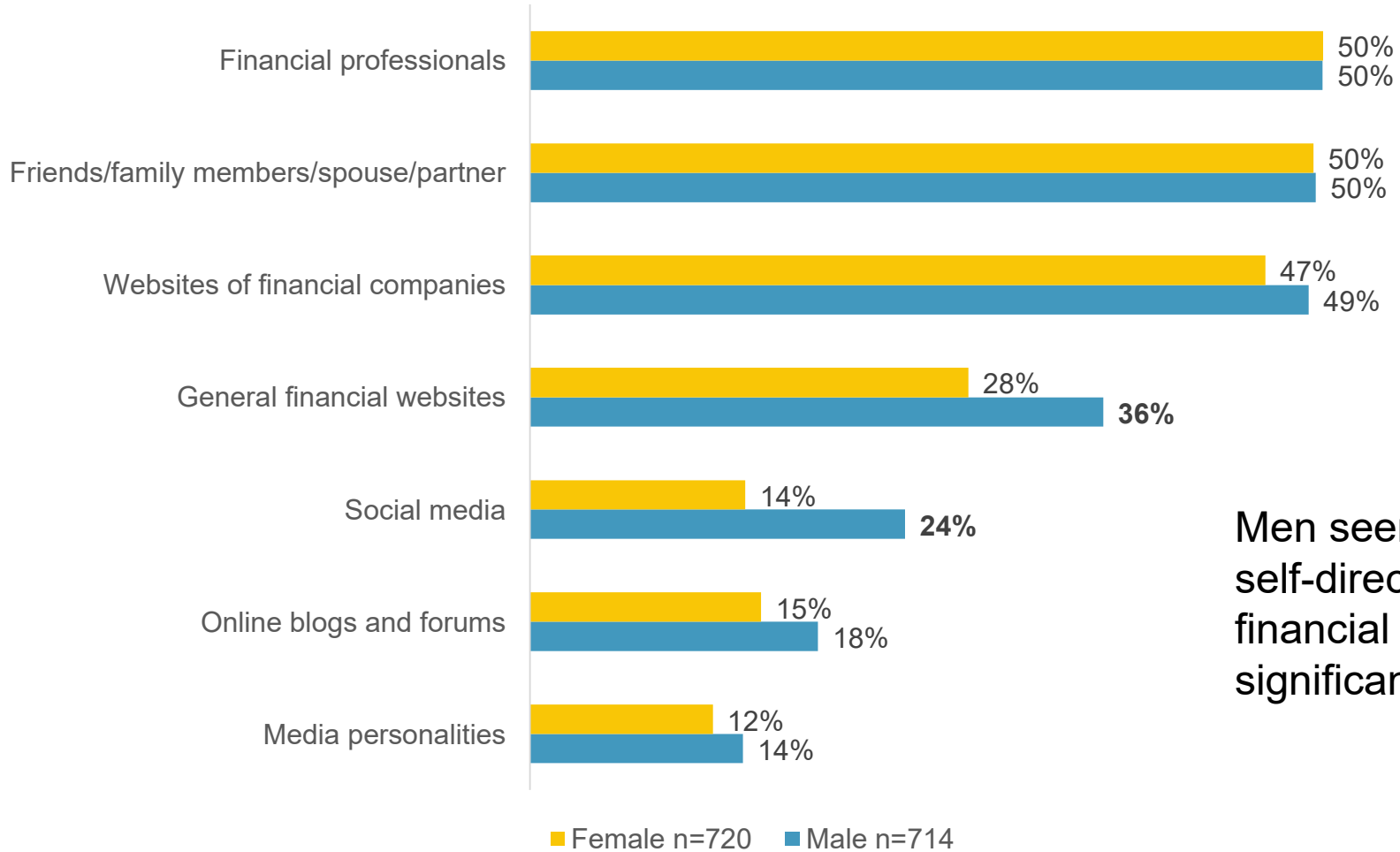


Boomers are significantly more likely to seek advice from financial professionals, while Millennials tend to lean towards media influencers, whether they be social or traditional, blogs and forums.

Bold font indicates statistically significant difference from at least one other generation



Information Sources for Financial Product Decisions by Gender

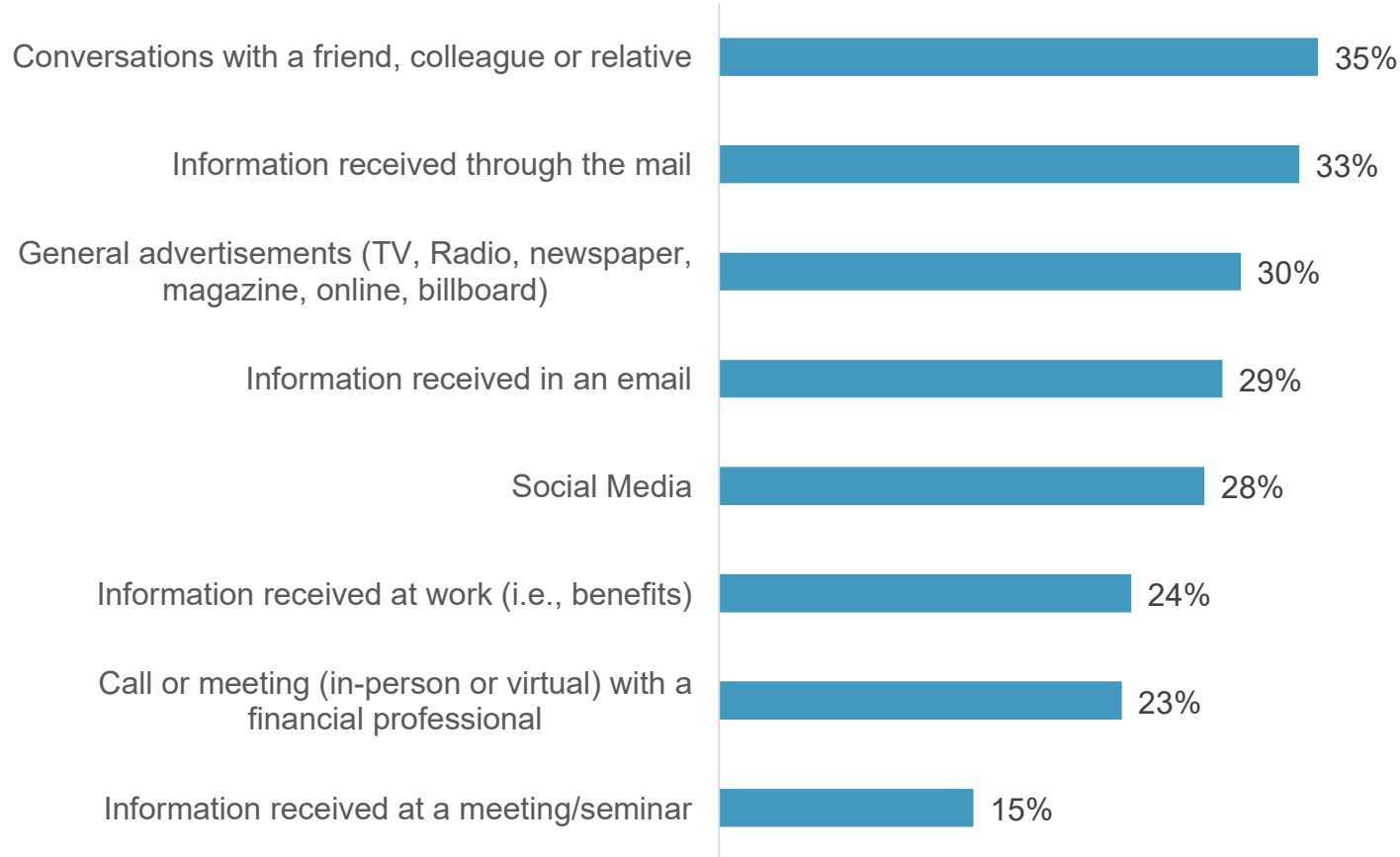


Men seem somewhat more likely to be self-directed, depending on general financial websites and social media significantly more so than women.

Bold font indicates statistically significant difference from at least one other generation

Received LTCi Information in the past 24 Months

For those that have considered buying LTCi



More than half of Millennials that have considered buying LTCi in the last 24 months received information via social media.

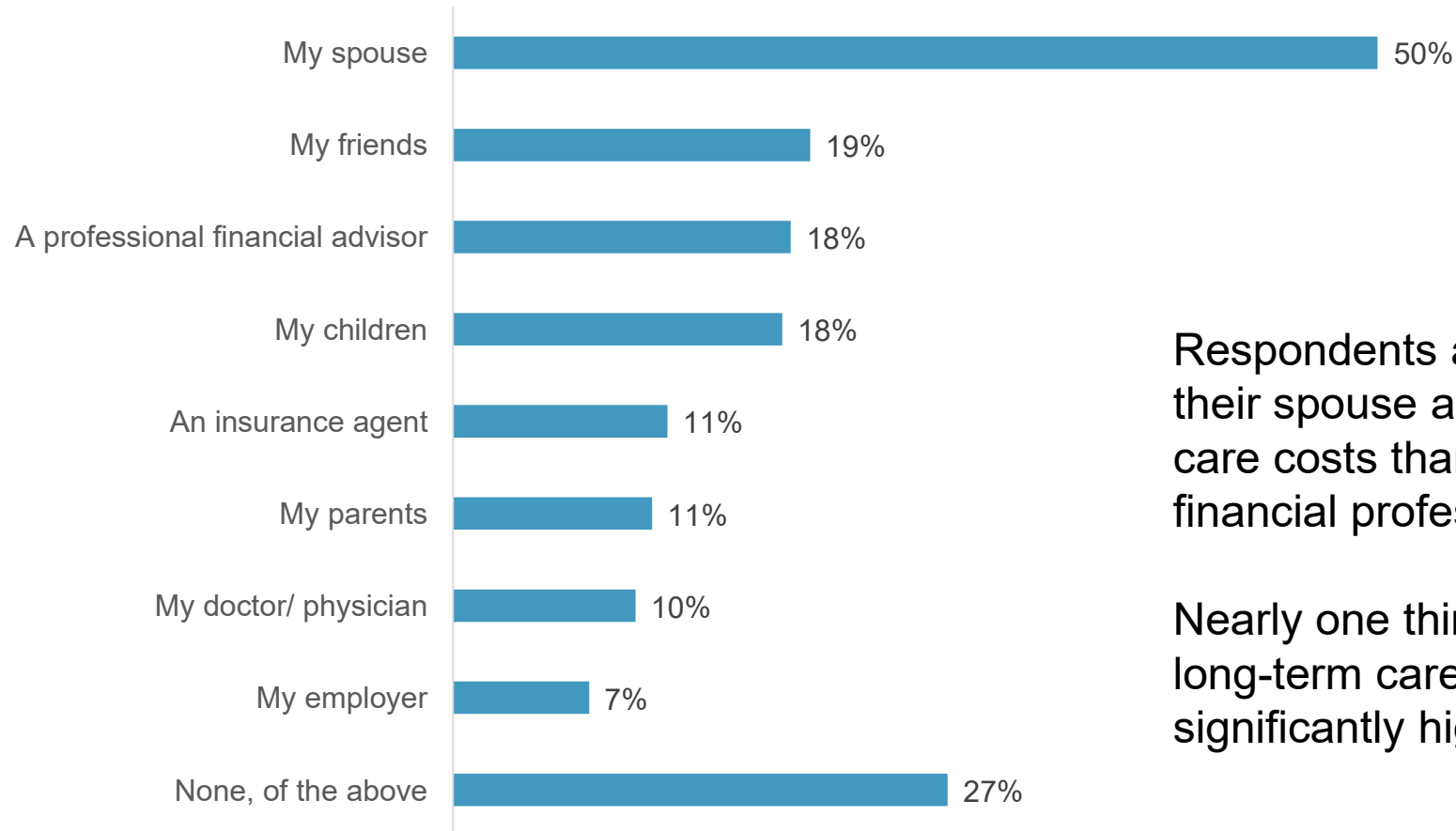


LTC Costs

1 in 4
of those surveyed (27%)
have **not** spoken
to anyone about
**Long-Term
Care Costs.**



Discussed Potential LTC Costs With



Respondents are more likely to speak with their spouse and friends about long-term care costs than they are to speak to a financial professional.

Nearly one third of Boomers haven't discussed long-term care costs with anyone, significantly higher than younger generations.

Discussing LTC Costs

Of those who haven't discussed LTC costs with anyone, the top three people they **would** speak with include:

- 52% Spouse
- 30% Financial Professional
- 29% Children

n=382

26



Unexpected LTC Costs

When asked which sources would be accessed to pay for unexpected LTC costs, the top three sources include:

- 62% Savings
- 57% Social Security
- 51% Medicare



LTC Cost Misconceptions

Based on a 2022 AALTCI Annual Price Index survey*, the average annual LTC premium is \$2220 for males and \$3700 for female, with a median cost of \$2500.

Along gender lines, **males tend to overestimate** their cost slightly – Median=\$2500 (+\$300), whereas **females tend to underestimate** their cost substantially – Median=\$2500 (-\$1200).

We also observed that **as age increases, so do the cost estimates.**

- Millennials = \$1500
- GenX = \$2000
- Boomers = \$3000

By race, we found that **most segments underestimate the costs** except for one group.

- Asian = \$1500
- Black = \$2000
- Hispanic = \$2000
- White = \$3000

Based on single male/female, age 55 (select health) benefits grow at 3% yearly

28 *<https://www.aaltci.org/long-term-care-insurance/learning-center/lcfacts-2022.php#2022costs>





55% of respondents do **NOT** have a **financial professional**. However, the **majority** of them are **looking for one**.

LTC Discussions with Financial Professionals

While most respondents surveyed (51%) feel it's *Important* that a financial professional discuss LTC costs with them, many have not had the conversation.

Those who have not discussed LTC with their financial professional cite these top three reasons:

- 38% Have Not Considered it Before
- 32% Assume it's Expensive
- 22% Don't Know Cost of LTC

However, 62% do plan to discuss LTC with their financial professional in the future, with Millennials & Blacks significantly more inclined to do so than other groups.





LTC Misconceptions

LTC Quiz

Owners* were given a seven question quiz to test their LTC knowledge.

Quiz scores were lackluster –

- Overall average score was 59% (F+).
- Females and Asians scored poorly as well, with 66% (D) and 67% (D+) respectively.
- Boomers however, scored significantly better than the other groups with an 80% (B-).

* n=262 (LTCi owners before definition)



Top LTC Misconceptions

Based on incorrect answers to the LTC quiz, the top three misconceptions are:

- 69% - My LTCi will replace a portion of my **income** if I become sick or injured.
- 57% My LTCi will pay for any **mental health issues** that I experience.
- 56% My LTCi will pay me a **lump sum benefit** when a qualifying illness occurs.

Millennials and Males were significantly more prone to these misconceptions than other groups.



How Long Will You Need Care?

We also asked respondents to estimate how long they might require care. The top three choices are:

- 38% 5 years or more
- 17% 2 years
- 13% 3 years

According to the Administration for Community Living*, someone turning 65 today has almost a 70% chance of needing LTC in their remaining years. Women need care longer (3.7 years) than men (2.2 years). Although a third may never need long-term care, a fifth will need it for more than 5 years.





Where Do You Want to Receive LTC

Top Three Choices on Where to Receive Care

When asked where respondents would *most prefer* to receive care, the top three choices were:

- 67% My Own Home
- 18% Assisted Living Facility
- 8% A Family Member's Home



34% believe their Home
is **NOT** set up/suitable for
aging in place

43% are concerned that
their city/neighborhood will
NOT be suitable



Nursing Homes

Of those who selected anything but a Nursing Home, the top three fears cited were:


- 62% Fear of Abuse / Poor Conditions,
- 62% Loss of Control of my Life, and
- 53% Lack of the Comforts I'm Accustomed to

Notably, Boomers expressed significantly stronger sentiment across all of these fears.





Artificial Intelligence



**One third (33%)
agree that
Artificial
Intelligence (AI)
and robotics will
provide my in-home
long-term care.**

Artificial Intelligence

Although 65% prefer exclusively human-based care,

- 68% are likely to use AI to alert family/friends if they experience a fall or physical danger
- 48% are likely to share medical history with AI to help support their care needs
- 35% are likely to accept help from a robot with activities such as toileting, dressing, and transferring
- 32% are likely to talk to robots/AI if they are feeling lonely

Perhaps not surprisingly, Millennials were significantly more amenable to AI than other generations.





Appendix

LTC Importance

Q6c: How important or unimportant do you think it is to have Long-term Care Insurance?	All	Gender		Generation			Race			
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White
Not at all important (No)	3%	4% _a	3% _a	0% _a	3% _{a,b}	5% _b	4% _a	1% _a	0% _a	4% _a
Somewhat important (No)	25%	25% _a	26% _a	13% _a	22% _b	34% _c	21% _{a,b}	13% _a	23% _{a,b}	27% _b
Important (Yes)	33%	34% _a	32% _a	35% _a	32% _a	34% _a	37% _a	31% _a	30% _a	35% _a
Very important (Yes)	38%	38% _a	39% _a	52% _a	43% _a	27% _b	39% _{a,b}	54% _a	47% _a	34% _b

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 1050

Male = 536, Female = 510

Millennials = 215, Gen X = 394, Boomers = 442

Asian/Asian American = 59, Black/African American = 104, Hispanic/Latino = 116, White/Caucasian = 739



Marital Status & Income

S3: What is your marital status?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Married	72%	80% _a	65% _b	61% _a	73% _b	79% _b	79% _a	43% _b	52% _b	82% _a	72% _a	80% _b
Civil union or domestic partnership	1%	1% _a	1% _a	1% _a	1% _a	1% _a	0% _{a,b}	3% _a	2% _{a,b}	1% _b	1% _a	1% _a
Living with a partner	5%	3% _a	5% _a	8% _a	5% _{a,b}	2% _b	8% _a	4% _a	7% _a	4% _a	5% _a	3% _a
Single, never married	11%	9% _a	13% _b	27% _a	10% _b	3% _c	8% _{a,c}	36% _b	21% _{a,d}	4% _c	11% _a	6% _b
Divorced or separated	8%	5% _a	11% _b	3% _a	10% _b	10% _b	1% _a	12% _{a,b}	15% _b	8% _a	9% _a	8% _a
Widowed	2%	1% _a	4% _b	0% _a	1% _a	5% _b	3% _a	3% _a	2% _a	2% _a	2% _a	2% _a
S5: Which category best describes your household's total annual income?												
\$50,000 to \$74,999	25%	21% _a	29% _b	31% _a	20% _b	27% _a	18% _{a,b}	35% _a	32% _a	23% _b	23% _a	23% _a
\$75,000 to \$99,999	19%	20% _a	17% _a	22% _a	17% _a	18% _a	14% _a	21% _a	21% _a	18% _a	19% _a	18% _a
\$100,000 to \$124,999	15%	15% _a	14% _a	16% _a	16% _a	13% _a	13% _a	15% _a	16% _a	15% _a	14% _a	17% _a
\$125,000 to \$149,999	10%	12% _a	9% _b	10% _a	10% _a	10% _a	10% _a	9% _a	9% _a	11% _a	11% _a	10% _a
\$150,000 to \$249,999	26%	27% _a	25% _a	16% _a	29% _b	28% _b	40% _a	16% _b	14% _b	29% _a	27% _a	29% _a
\$250,000 or more	5%	5% _a	6% _a	5% _{a,b}	8% _a	4% _b	5% _a	5% _a	8% _a	5% _a	6% _a	3% _a

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Number of responses for each column:

All = 1440

Male = 714, Female = 721

Millennials = 345, Gen X = 539, Boomers = 557

Asian/Asian American = 94, Black/African American = 149, Hispanic/Latino = 190, White/Caucasian = 952

LTC Important = 750, LTC Not Important = 301



Children

S7: Do you have or expect to have children?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Yes	87%	92% _a	81% _b	81% _a	88% _{a,b}	89% _b	79% _a	73% _a	74% _a	92% _b	87% _a	90% _a
No	13%	8% _a	19% _b	19% _a	12% _{a,b}	11% _b	21% _a	27% _a	26% _a	8% _b	13% _a	10% _a

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 1434

Male = 712, Female = 717

Millennials = 339, Gen X = 538, Boomers = 557

Asian/Asian American = 93, Black/African American = 147, Hispanic/Latino = 188, White/Caucasian = 951

LTC Important = 747, LTC Not Important = 300



Working for Pay

Q1: Are you currently working for pay?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Yes	67%	73% _a	62% _b	91% _a	84% _b	37% _c	65% _{a,b}	73% _a	82% _a	63% _b	72% _a	54% _b
No, Not employed	6%	3% _a	10% _b	7% _{a,b}	8% _a	4% _b	12% _a	5% _a	7% _a	5% _a	4% _a	6% _a
No, But Looking	2%	1% _a	2% _b	2% _a	1% _a	2% _a	2% _{a,b}	3% _{a,b}	4% _a	1% _b	1% _a	1% _a
No, Retired, not working for pay	23%	21% _a	24% _a	0% _a	5% _b	54% _c	21% _{a,d,e}	17% _{a,b}	5% _c	28% _d	20% _a	38% _b
No, Retired, working for pay	2%	3% _a	1% _a	0% _a	2% _{a,b}	4% _b	0% _a	3% _a	1% _a	2% _a	3% _a	1% _a

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 1440

Male = 714, Female = 721

Millennials = 345, Gen X = 539, Boomers = 557

Asian/Asian American = 94, Black/African American = 149, Hispanic/Latino = 190, White/Caucasian = 952

LTC Important = 750, LTC Not Important = 301



Plan on Retiring

Q2: Do you plan on retiring someday?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Yes	91%	91% _a	90% _a	92% _a	93% _a	84% _b	90% _a	94% _a	93% _a	90% _a	91% _a	90% _a
No	9%	9% _a	10% _a	8% _a	7% _a	16% _b	10% _a	6% _a	7% _a	10% _a	9% _a	10% _a

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 1085

Male = 545, Female = 536

Millennials = 345, Gen X = 505, Boomers = 236

Asian/Asian American = 74, Black/African American = 121, Hispanic/Latino = 177, White/Caucasian = 661

LTC Important = 580, LTC Not Important = 182



Top 3 Retirement Expenses

Q3: What is/do you expect to be your three biggest expenses throughout retirement?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Paying your monthly expenses (i.e., housing, food, utilities, etc.)	71%	69% _a	74% _a	67% _a	73% _a	72% _a	68% _a	66% _a	72% _a	72% _a	69% _a	76% _b
Cost of health care	61%	59% _a	63% _a	53% _a	63% _b	64% _b	65% _a	52% _a	59% _a	62% _a	62% _a	64% _a
Cost of long-term care	36%	38% _a	34% _a	31% _a	38% _a	37% _a	42% _a	31% _a	35% _a	37% _a	42% _a	30% _b
Travel	36%	35% _a	38% _a	32% _a	34% _{a,b}	41% _b	41% _a	33% _a	38% _a	37% _a	34% _a	45% _b
Providing for your family	31%	35% _a	26% _b	42% _a	33% _b	22% _c	29% _{a,b}	42% _a	29% _b	29% _{b,c}	31% _a	23% _b
Pursuing hobbies and interests	20%	21% _a	19% _a	21% _a	22% _a	18% _a	23% _a	22% _a	21% _a	20% _a	17% _a	26% _b
Servicing monthly debt (credit cards, student loans, etc.)	19%	19% _a	19% _a	18% _{a,b}	14% _a	24% _b	16% _a	23% _a	17% _a	19% _a	21% _a	15% _a
Investment in business ventures or real estate	9%	11% _a	7% _b	21% _a	7% _b	4% _b	3% _a	14% _a	10% _a	9% _a	11% _a	6% _b

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 1340

Male = 667, Female = 669

Millennials = 317, Gen X = 504, Boomers = 520

Asian/Asian American = 86, Black/African American = 142, Hispanic/Latino = 177, White/Caucasian = 886

LTC Important = 695, LTC Not Important = 282



Plan to Pay for LTC

Q4: What sources do you plan to use to pay for long-term care costs should the need arise?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Savings	62%	68% _a	58% _b	70% _a	60% _b	61% _b	83% _a	56% _b	59% _b	63% _b	66% _a	64% _a
Social Security	57%	61% _a	52% _b	48% _a	59% _b	60% _b	59% _a	55% _a	58% _a	56% _a	56% _a	60% _a
Medicare	51%	56% _a	47% _b	36% _a	48% _b	63% _c	34% _a	37% _a	44% _a	56% _b	51% _a	60% _b
Insurance I already own	33%	35% _a	30% _a	34% _a	34% _a	30% _a	29% _a	35% _a	33% _a	33% _a	40% _a	28% _b
Health Savings Account	21%	26% _a	17% _b	36% _a	26% _b	8% _c	26% _a	25% _a	25% _a	19% _a	25% _a	16% _b
Medicaid	21%	24% _a	17% _b	29% _a	25% _a	12% _b	14% _a	18% _a	26% _a	21% _a	23% _a	16% _b
Insurance I plan on purchasing	16%	16% _a	17% _a	20% _a	21% _a	10% _b	17% _a	14% _a	19% _a	16% _a	21% _a	10% _b
Borrow from friends or family	4%	5% _a	3% _b	10% _a	4% _b	1% _c	3% _a	7% _a	4% _a	3% _a	5% _a	2% _a
Other, please specify	3%	3% _a	2% _a	1% _a	3% _a	3% _a	2% _a	2% _a	3% _a	3% _a	2% _a	5% _a
I don't know	7%	5% _a	10% _b	6% _a	8% _a	6% _a	7% _a	8% _a	6% _a	7% _a	5% _a	5% _a

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Number of responses for each column:

All = 1440

Male = 714, Female = 721

Millennials = 345, Gen X = 539, Boomers = 557

Asian/Asian American = 94, Black/African American = 149, Hispanic/Latino = 190, White/Caucasian = 952

LTC Important = 750, LTC Not Important = 301



Product Awareness

Q5: Which of the following insurance products have you heard of?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Health insurance	96%	96% _a	96% _a	93% _a	96% _{a,b}	97% _b	98% _a	93% _a	95% _a	97% _a	96% _a	96% _a
Long-term disability insurance	73%	74% _a	73% _a	64% _a	76% _b	77% _b	68% _a	69% _a	70% _a	75% _a	81% _a	85% _a
Long-term care insurance	73%	75% _a	71% _a	62% _a	73% _b	79% _b	63% _{a,c,d}	70% _{a,c,d}	61% _{a,b}	78% _c	100% _a	100% _a
Critical illness insurance	37%	35% _a	40% _a	35% _a	40% _a	37% _a	36% _{a,b}	29% _a	35% _{a,b}	39% _b	46% _a	46% _a

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 1440

Male = 714, Female = 721

Millennials = 345, Gen X = 539, Boomers = 557

Asian/Asian American = 94, Black/African American = 149, Hispanic/Latino = 190, White/Caucasian = 952

LTC Important = 750, LTC Not Important = 301



Product Importance: Health Insurance

Q6a: How important or unimportant do you think it is to have Health insurance?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Not at all important	0%	0% _a	0% _a	0% _a	0% _a	0% _a	0% _a	1% _a	0% _a	0% _a	0% _a	1% _a
Somewhat important	2%	3% _a	2% _a	3% _a	2% _a	2% _a	4% _a	3% _a	3% _a	2% _a	1% _a	5% _b
Important	11%	12% _a	10% _a	18% _a	9% _b	9% _b	4% _a	16% _a	11% _a	10% _a	8% _a	12% _a
Very important	86%	85% _a	88% _a	79% _a	88% _b	89% _b	92% _{a,b}	80% _a	86% _{a,b}	87% _b	91% _a	82% _b

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 1381

Male = 682, Female = 694

Millennials = 320, Gen X = 520, Boomers = 542

Asian/Asian American = 91, Black/African American = 139, Hispanic/Latino = 180, White/Caucasian = 920

LTC Important = 719, LTC Not Important = 288



Product Importance: Long-term Disability

Q6b: How important or unimportant do you think it is to have Long-term disability insurance?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Not at all important	5%	6% _a	5% _a	2% _a	1% _a	11% _b	4% _a	2% _a	2% _a	7% _a	2% _a	16% _b
Somewhat important	25%	24% _a	26% _a	17% _a	21% _a	32% _b	29% _{a,b}	15% _a	19% _{a,b}	27% _b	9% _a	58% _b
Important	37%	39% _a	35% _a	36% _a	38% _a	36% _a	35% _a	32% _a	36% _a	39% _a	44% _a	20% _b
Very important	33%	31% _a	35% _a	44% _a	40% _a	21% _b	32% _{a,d,e}	51% _{a,b}	43% _{a,c}	28% _d	45% _a	6% _b

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 1058

Male = 526, Female = 527

Millennials = 221, Gen X = 410, Boomers = 428

Asian/Asian American = 64, Black/African American = 104, Hispanic/Latino = 134, White/Caucasian = 718

LTC Important = 610, LTC Not Important = 256



Product Importance: Critical Illness Insurance

Q6d: How important or unimportant do you think it is to have Critical illness insurance?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Not at all important	8%	10% _a	5% _a	0% _a	5% _a	15% _b	6% _a	1% _a	1% _a	10% _a	3% _a	23% _b
Somewhat important	31%	25% _a	36% _b	23% _a	25% _a	42% _b	20% _a	17% _a	32% _a	34% _a	19% _a	61% _b
Important	31%	32% _a	30% _a	28% _a	36% _a	27% _a	43% _a	33% _a	26% _a	30% _a	38% _a	14% _b
Very important	30%	33% _a	29% _a	48% _a	35% _a	16% _b	31% _{a,b}	48% _a	41% _{a,b}	26% _b	41% _a	2% _b

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 540

Male = 252, Female = 286

Millennials = 121, Gen X = 214, Boomers = 206

Asian/Asian American = 34, Black/African American = 44, Hispanic/Latino = 67, White/Caucasian = 375

LTC Important = 344, LTC Not Important = 137



Product Ownership

Q7: Which of the following insurance products do you currently have?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Health insurance	93%	93% _a	93% _a	88% _a	93% _{a,b}	95% _b	97% _{a,b}	88% _a	90% _{a,b}	94% _b	93% _a	93% _a
Long-term disability insurance	23%	27% _a	18% _b	29% _a	33% _a	10% _b	24% _a	23% _a	26% _a	22% _a	29% _a	17% _b
Long-term care insurance	18%	22% _a	15% _b	27% _a	16% _b	15% _b	12% _a	25% _a	16% _a	19% _a	33% _a	6% _b
Critical illness insurance	10%	11% _a	8% _a	13% _a	13% _a	4% _b	12% _a	10% _a	13% _a	9% _a	12% _a	8% _a

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 1440

Male = 721, Female = 345

Millennials = 557, Gen X = 94, Boomers = 149

Asian/Asian American = 0, Black/African American = 0, Hispanic/Latino = 0, White/Caucasian = 0

LTC Important = 750, LTC Not Important = 301



Product Consideration

Q8: In the past 24 months, have you or your spouse/partner thought about buying (or buying more of) the following type(s) of insurance?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Long-term care insurance	32%	33% _a	30% _a	42% _a	31% _b	27% _b	26% _{a,b}	40% _a	26% _b	33% _{a,b}	45% _a	21% _b
Long-term disability insurance	19%	22% _a	16% _b	33% _a	21% _b	9% _c	15% _a	23% _a	25% _a	17% _a	22% _a	9% _b
Critical illness insurance	10%	13% _a	7% _b	18% _a	12% _a	4% _b	6% _a	11% _a	12% _a	10% _a	13% _a	4% _b
No	56%	54% _a	59% _a	38% _a	56% _b	67% _c	59% _a	48% _a	54% _a	58% _a	47% _a	70% _b

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 1264

Male = 636, Female = 623

Millennials = 284, Gen X = 471, Boomers = 509

Asian/Asian American = 78, Black/African American = 127, Hispanic/Latino = 153, White/Caucasian = 860

LTC Important = 750, LTC Not Important = 301



Product Shopping

Q9: In the past 24 months, have you or your spouse/partner seriously shopped for the following type(s) of insurance?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Long-term care insurance	39%	47% _a	29% _b	54% _a	39% _b	23% _c	9% _a	48% _b	32% _{a,b}	42% _{a,b}	48% _a	27% _b
Long-term disability insurance	23%	28% _a	17% _b	37% _a	24% _b	8% _c	14% _a	26% _a	33% _a	21% _a	21% _a	19% _a
Critical illness insurance	15%	20% _a	9% _b	20% _a	19% _a	4% _b	7% _a	12% _a	21% _a	14% _a	15% _a	6% _a
No	43%	33% _a	55% _b	22% _a	41% _b	69% _c	69% _a	35% _a	36% _a	44% _a	40% _a	54% _b

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 553

Male = 294, Female = 256

Millennials = 178, Gen X = 209, Boomers = 167

Asian/Asian American = 32, Black/African American = 67, Hispanic/Latino = 70, White/Caucasian = 363

LTC Important = 400, LTC Not Important = 91



Product Purchase

Q10: In the past 24 months, have you or your spouse/partner purchased the following type(s) of insurance?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Long-term care insurance	39%	47% _a	29% _b	54% _a	39% _b	23% _c	9% _a	48% _b	32% _{a,b}	42% _{a,b}	48% _a	27% _b
Long-term disability insurance	23%	28% _a	17% _b	37% _a	24% _b	8% _c	14% _a	26% _a	33% _a	21% _a	21% _a	19% _a
Critical illness insurance	15%	20% _a	9% _b	20% _a	19% _a	4% _b	7% _a	12% _a	21% _a	14% _a	15% _a	6% _a
No	43%	33% _a	55% _b	22% _a	41% _b	69% _c	69% _a	35% _a	36% _a	44% _a	40% _a	54% _b

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 316

Male = 199, Female = 115

Millennials = 139, Gen X = 125, Boomers = 53

Asian/Asian American = 10, Black/African American = 44, Hispanic/Latino = 46, White/Caucasian = 205

LTC Important = 239, LTC Not Important = 42



Primary Reason for Not Owning LTC Insurance

Q11: What is the primary reason you don't currently own long-term care insurance?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
It is too expensive.	35%	31% _a	39% _b	17% _a	29% _a	46% _b	20% _{a,b}	24% _a	21% _a	39% _b	36% _a	33% _a
I plan to purchase it in the future, but do not need long-term care insurance right now.	25%	28% _a	22% _a	39% _a	30% _a	16% _b	36% _a	26% _a	33% _a	23% _a	28% _a	20% _b
I do not understand how this insurance works.	9%	7% _a	11% _a	12% _a	12% _a	6% _a	24% _a	10% _{a,b}	18% _a	6% _b	11% _a	6% _b
I have enough money to cover these expenses.	6%	7% _a	4% _a	8% _a	3% _a	7% _a	0% _a	4% _a	5% _a	7% _a	4% _a	9% _b
I have not found a policy that covers everything I want.	6%	5% _a	6% _a	7% _a	7% _a	4% _a	0% _a	10% _a	5% _a	6% _a	8% _a	2% _b
I do not expect to need long-term care.	5%	6% _a	5% _a	5% _a	5% _a	5% _a	0% _a	11% _a	6% _a	5% _a	3% _a	10% _b
My children/spouse will help take care of me.	3%	3% _a	3% _a	4% _a	2% _a	3% _a	4% _a	1% _a	3% _a	3% _a	2% _a	4% _b
I don't think it is beneficial.	3%	4% _a	3% _a	2% _a	4% _a	4% _a	7% _a	3% _a	2% _a	4% _a	2% _a	5% _a
It's already covered by government program(s)	3%	3% _a	2% _a	1% _a	2% _a	3% _a	0% _{a,b}	10% _a	3% _{a,b}	2% _b	3% _a	2% _a
I tried to obtain long-term care insurance however I was denied coverage.	1%	1% _a	2% _a	3% _a	1% _a	1% _a	4% _a	1% _a	2% _a	1% _a	1% _a	2% _a
Other, please specify	4%	5% _a	4% _a	1% _a	5% _a	5% _a	5% _a	1% _a	3% _a	5% _a	2% _a	8% _b

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Number of responses for each column:

All = 788

Male = 380, Female = 404

Millennials = 121, Gen X = 308, Boomers = 360

Asian/Asian American = 49, Black/African American = 67, Hispanic/Latino = 85, White/Caucasian = 560

LTC Important = 505, LTC Not Important = 284



Estimated Cost of LTC Insurance

Q12: How much do you think the yearly cost of long-term care insurance is?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Mean	\$10,206	\$9,614 _a	\$10,836 _a	\$11,108 _a	\$10,145 _a	\$9,709 _a	\$6,977 _a	\$8,129 _a	\$15,269 _a	\$9,580 _a	\$9,110 _a	\$12,456 _a
Median	\$2,400	\$2,500	\$2,500	\$1,500	\$2,000	\$3,000	\$1,500	\$2,000	\$2,000	\$2,900	\$2,400	\$3,000
Mode	\$5,000	\$5,000	\$5,000	\$500	\$5,000	\$5,000	\$1,000	\$2,000	\$1,000	\$5,000	\$5,000	\$5,000
Maximum	\$500,000	\$200,000	\$500,000	\$200,000	\$500,000	\$200,000	\$70,000	\$200,000	\$500,000	\$200,000	\$500,000	\$500,000
Minimum	\$0	\$0	\$0	\$0	\$0	\$0	\$76	\$0	\$45	\$0	\$0	\$2

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 1434

Male = 711, Female = 717

Millennials = 342, Gen X = 537, Boomers = 555

Asian/Asian American = 93, Black/African American = 148, Hispanic/Latino = 187, White/Caucasian = 949

LTC Important = 747, LTC Not Important = 299



Likely to Obtain LTC Insurance

Q13: In the next year, how likely are you to obtain long-term care insurance?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Definitely will not obtain	16%	15% _a	16% _a	7% _a	17% _b	18% _b	7% _a	12% _a	16% _a	17% _a	10% _a	25% _b
Probably will not obtain	26%	26% _a	25% _a	16% _a	20% _a	34% _b	19% _a	26% _a	17% _a	28% _a	18% _a	40% _b
Not sure if I will obtain	42%	41% _a	43% _a	46% _a	45% _a	38% _a	43% _a	34% _a	47% _a	42% _a	47% _a	32% _b
Probably will obtain	14%	13% _a	15% _a	25% _a	15% _{a,b}	9% _b	31% _a	21% _a	19% _{a,b}	10% _b	20% _a	3% _b
Definitely will obtain	3%	5% _a	1% _b	6% _a	4% _{a,b}	1% _b	0% _a	7% _a	2% _a	3% _a	4% _a	1% _a

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 788

Male = 380, Female = 404

Millennials = 121, Gen X = 308, Boomers = 360

Asian/Asian American = 49, Black/African American = 67, Hispanic/Latino = 85, White/Caucasian = 560

LTC Important = 505, LTC Not Important = 284



Sources of Information about LTC Insurance

Q14: In the last 24 months, did you or your spouse/partner receive information about long-term care insurance from any of these sources?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Conversations with a friend, colleague or relative	35%	33% _a	36% _a	38% _a	32% _a	33% _a	57% _a	29% _a	31% _a	33% _a	35% _a	29% _a
Information received through the mail	33%	38% _a	29% _a	40% _a	28% _a	34% _a	19% _a	24% _a	27% _a	37% _a	36% _a	20% _b
General advertisements (TV, Radio, newspaper, magazine, online, billboard)	30%	36% _a	23% _b	43% _a	25% _b	24% _b	36% _a	28% _a	30% _a	29% _a	31% _a	24% _a
Information received in an email	29%	38% _a	18% _b	36% _a	35% _a	16% _b	9% _a	33% _a	23% _a	31% _a	32% _a	16% _b
Social Media	28%	39% _a	16% _b	51% _a	27% _b	8% _c	25% _a	29% _a	39% _a	26% _a	30% _a	17% _a
Information received at work (i.e., benefits)	24%	31% _a	15% _b	36% _a	25% _a	11% _b	9% _a	22% _a	26% _a	25% _a	25% _a	16% _a
Call or meeting (in-person or virtual) with a financial professional	23%	26% _a	20% _a	30% _a	22% _a	19% _a	11% _a	16% _a	23% _a	25% _a	26% _a	11% _b
Information received at a meeting/seminar	15%	17% _a	13% _a	26% _a	15% _{a,b}	5% _b	14% _a	14% _a	12% _a	16% _a	16% _a	5% _a
Other	1%	0% _a	1% _a	0% _a	0% _a	1% _a	0% _a	3% _a	0% _a	0% _a	1% _a	0% _a
None	12%	7% _a	18% _b	5% _a	10% _{a,b}	21% _b	11% _a	15% _a	14% _a	11% _a	11% _a	19% _a
Unsure	1%	1% _a	2% _a	0% _a	1% _a	2% _a	0% _a	2% _a	3% _a	1% _a	1% _a	3% _a

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Number of responses for each column:

All = 403

Male = 213, Female = 188

Millennials = 121, Gen X = 146, Boomers = 137

Asian/Asian American = 21, Black/African American = 51, Hispanic/Latino = 41, White/Caucasian = 280

LTC Important = 339, LTC Not Important = 65



Sources of Information on Financial Products

Q15: Where do you typically look for information on making a decision to purchase financial products like insurance, investments, or savings products?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Financial professionals	50%	50% _a	50% _a	46% _a	47% _{a,b}	56% _b	47% _{a,b}	44% _{a,b}	41% _a	53% _b	53% _a	56% _a
Friends/family members/spouse/partner	50%	50% _a	50% _a	51% _a	51% _a	48% _a	51% _a	47% _a	51% _a	50% _a	49% _a	46% _a
Websites of financial companies	48%	49% _a	47% _a	50% _a	52% _a	43% _a	68% _a	54% _{a,b}	47% _{a,b}	45% _b	51% _a	42% _b
General financial websites	32%	36% _a	28% _b	39% _a	30% _b	30% _b	39% _a	38% _a	26% _a	32% _a	35% _a	33% _a
Social media	19%	24% _a	14% _b	37% _a	21% _b	6% _c	17% _a	22% _a	21% _a	18% _a	22% _a	8% _b
Online blogs and forums	17%	18% _a	15% _a	30% _a	17% _b	8% _c	21% _a	20% _a	17% _a	15% _a	19% _a	12% _b
Media personalities	13%	14% _a	12% _a	20% _a	12% _b	9% _b	9% _a	14% _a	11% _a	13% _a	16% _a	7% _b
Some other way, please specify	2%	2% _a	2% _a	0% _a	3% _b	3% _b	0% _a	2% _a	2% _a	3% _a	3% _a	4% _a
Not applicable	4%	4% _a	4% _a	3% _a	4% _a	5% _a	3% _a	3% _a	4% _a	4% _a	3% _a	3% _a

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Number of responses for each column:

All = 1440

Male = 714, Female = 721

Millennials = 345, Gen X = 539, Boomers = 557

Asian/Asian American = 94, Black/African American = 149, Hispanic/Latino = 190, White/Caucasian = 952

LTC Important = 750, LTC Not Important = 301



Product Knowledge

Q16: How knowledgeable would you say you are about the following insurance products?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Long-term care insurance												
Not at all knowledgeable	14%	9% _a	18% _b	14% _a	13% _a	15% _a	22% _{a,b}	11% _a	17% _{a,b}	12% _a	7% _a	14% _b
Not very knowledgeable	37%	35% _a	39% _a	25% _a	41% _b	40% _b	48% _a	30% _a	38% _a	37% _a	30% _a	46% _b
Somewhat knowledgeable	37%	40% _a	34% _b	36% _a	36% _a	38% _a	24% _a	47% _b	35% _a	38% _{a,b}	45% _a	39% _a
Very knowledgeable	12%	15% _a	9% _b	25% _a	10% _b	6% _b	6% _a	12% _a	10% _a	13% _a	18% _a	2% _b
Medicare												
Not at all knowledgeable	7%	6% _a	7% _a	7% _{a,b}	9% _a	4% _b	8% _a	7% _a	8% _a	6% _a	4% _a	6% _a
Not very knowledgeable	20%	18% _a	21% _a	18% _a	27% _b	13% _a	34% _a	13% _b	25% _a	18% _{a,b}	14% _a	18% _a
Somewhat knowledgeable	48%	45% _a	50% _a	43% _a	49% _a	50% _a	41% _a	52% _a	47% _a	48% _a	50% _a	52% _a
Very knowledgeable	26%	30% _a	22% _b	33% _a	15% _b	33% _a	16% _a	28% _a	20% _a	28% _a	31% _a	24% _b

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 1440

Male = 714, Female = 721

Millennials = 345, Gen X = 539, Boomers = 557

Asian/Asian American = 94, Black/African American = 149, Hispanic/Latino = 190, White/Caucasian = 952

LTC Important = 750, LTC Not Important = 301



Product Knowledge

Q16: How knowledgeable would you say you are about the following insurance products?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Long-term disability insurance												
Not at all knowledgeable	13%	9% _a	16% _b	12% _a	10% _a	15% _a	22% _a	11% _a	14% _a	11% _a	7% _a	12% _b
Not very knowledgeable	37%	35% _a	40% _a	23% _a	36% _b	47% _c	39% _{a,b}	28% _a	35% _{a,b}	39% _b	32% _a	44% _b
Somewhat knowledgeable	38%	40% _a	35% _b	39% _{a,b}	42% _a	33% _b	33% _a	40% _a	35% _a	38% _a	44% _a	39% _a
Very knowledgeable	12%	16% _a	9% _b	27% _a	11% _b	5% _c	5% _{a,b}	20% _a	15% _{a,b}	11% _b	17% _a	5% _b
Medicaid												
Not at all knowledgeable	13%	11% _a	14% _a	6% _a	9% _a	20% _b	22% _a	6% _b	10% _{a,b}	13% _a	10% _a	17% _b
Not very knowledgeable	30%	29% _a	31% _a	17% _a	32% _b	34% _b	41% _a	20% _b	24% _{a,b}	32% _a	26% _a	32% _a
Somewhat knowledgeable	40%	40% _a	40% _a	45% _a	42% _{a,b}	35% _b	28% _a	48% _a	46% _a	39% _a	42% _a	43% _a
Very knowledgeable	18%	20% _a	16% _a	32% _a	16% _b	10% _c	8% _a	26% _b	20% _{a,b}	16% _a	23% _a	8% _b

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 1440

Male = 714, Female = 721

Millennials = 345, Gen X = 539, Boomers = 557

Asian/Asian American = 94, Black/African American = 149, Hispanic/Latino = 190, White/Caucasian = 952

LTC Important = 750, LTC Not Important = 301



Q17: Thinking about your long-term care insurance (LTC), please indicate if the following statements are True or False.	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
My LTC insurance will pay me a lump sum benefit when a qualifying illness occurs. (False)	44%	35% _a	57% _b	13% _a	39% _b	85% _c	61% _{a,b}	26% _a	27% _{a,b}	49% _b	43% _a	59% _a
My LTC insurance will replace a portion of my income if I become sick or injured. (False)	31%	24% _a	41% _b	13% _a	14% _a	69% _b	40% _{a,b}	14% _a	28% _{a,b}	35% _b	31% _a	36% _a
My LTC insurance will pay me a daily or monthly benefit to cover the cost of non-medical care or physical support services. (True)	77%	74% _a	81% _a	79% _a	77% _a	77% _a	79% _a	78% _a	80% _a	77% _a	78% _a	68% _a
My LTC insurance will pay for any mental health issues that I experience. (False)	43%	35% _a	55% _b	22% _a	43% _b	67% _c	58% _a	31% _a	42% _a	46% _a	43% _a	51% _a
My LTC benefit is dependent on my inability to perform certain personal care and hygiene functions. (True)	79%	81% _a	77% _a	85% _a	69% _a	85% _a	100% _a	78% _a	68% _a	80% _a	80% _a	78% _a
My LTC benefit will pay if I experience severe cognitive decline like dementia or Alzheimer’s. (True)	83%	85% _a	80% _a	88% _a	75% _a	87% _a	69% _a	88% _a	86% _a	83% _a	84% _a	82% _a
My LTC benefit will pay only at a specific age (like 75 or 80). (False)	58%	49% _a	72% _b	36% _a	52% _a	89% _b	58% _a	48% _a	52% _a	61% _a	57% _a	73% _a

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Number of responses for each column:

All = 262

Male = 156, Female = 106

Millennials = 95, Gen X = 86, Boomers = 83

Asian/Asian American = 11, Black/African American = 37, Hispanic/Latino = 31, White/Caucasian = 179

LTC Important = 245, LTC Not Important = 18



Q17: Thinking about your long-term care insurance (LTC), please indicate if the following statements are True or False.	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
My LTC insurance will pay me a lump sum benefit when a qualifying illness occurs. (False)	56%	65% _a	43% _b	87% _a	61% _b	15% _c	39% _{a,b}	74% _a	73% _{a,b}	51% _b	57% _a	41% _a
My LTC insurance will replace a portion of my income if I become sick or injured. (False)	69%	76% _a	59% _b	87% _a	86% _a	31% _b	60% _{a,b}	86% _a	72% _{a,b}	65% _b	69% _a	64% _a
My LTC insurance will pay me a daily or monthly benefit to cover the cost of non-medical care or physical support services. (True)	23%	26% _a	19% _a	21% _a	23% _a	23% _a	21% _a	22% _a	20% _a	23% _a	22% _a	32% _a
My LTC insurance will pay for any mental health issues that I experience. (False)	57%	65% _a	45% _b	78% _a	57% _b	33% _c	42% _a	69% _a	58% _a	54% _a	57% _a	49% _a
My LTC benefit is dependent on my inability to perform certain personal care and hygiene functions. (True)	21%	19% _a	23% _a	15% _a	31% _a	15% _a	0% _a	22% _a	32% _a	20% _a	20% _a	22% _a
My LTC benefit will pay if I experience severe cognitive decline like dementia or Alzheimer’s. (True)	17%	15% _a	20% _a	12% _a	25% _a	13% _a	31% _a	12% _a	14% _a	17% _a	16% _a	18% _a
My LTC benefit will pay only at a specific age (like 75 or 80). (False)	42%	51% _a	28% _b	64% _a	48% _a	11% _b	42% _a	52% _a	48% _a	39% _a	43% _a	27% _a

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 262

Male = 156, Female = 106

Millennials = 95, Gen X = 86, Boomers = 83

Asian/Asian American = 11, Black/African American = 37, Hispanic/Latino = 31, White/Caucasian = 179

LTC Important = 245, LTC Not Important = 18



LTC Quiz Scores

Owners' Score out of 100%	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Mean	59%	55% _a	66% _b	48% _a	53% _a	80% _b	66% _{a,b}	52% _a	55% _{a,b}	61% _b	59% _a	64% _a
Median	57%	43%	57%	43%	57%	86%	57%	43%	57%	57%	57%	71%
Mode	43%	43%	57%	43%	43%	86%	57%	43%	43%	43%	43%	43%
Maximum	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Minimum	14%	14%	14%	14%	14%	43%	57%	14%	29%	14%	14%	14%

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 262

Male = 155, Female = 106

Millennials = 94, Gen X = 85, Boomers = 82

Asian/Asian American = 11, Black/African American = 37, Hispanic/Latino = 30, White/Caucasian = 179

LTC Important = 245, LTC Not Important = 17



LTC Insurance Ownership after Definition

Q18: You previously indicated that you own long-term care insurance. After reading this definition, do you still think you own long-term care insurance?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Yes	85%	86% _a	84% _a	92% _a	74% _b	88% _{a,b}	100% _a	88% _a	79% _a	84% _a	85% _a	84% _a
No	8%	8% _a	7% _a	3% _a	17% _b	2% _a	0% _a	4% _a	11% _a	9% _a	8% _a	6% _a
I'm not sure	7%	6% _a	10% _a	5% _a	9% _a	9% _a	0% _a	8% _a	10% _a	7% _a	7% _a	11% _a

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 262

Male = 156, Female = 106

Millennials = 95, Gen X = 86, Boomers = 83

Asian/Asian American = 11, Black/African American = 37, Hispanic/Latino = 31, White/Caucasian = 179

LTC Important = 245, LTC Not Important = 18



LTC Insurance Ownership after Definition

Q20: What type of insurance do you think you actually have that you were confusing for long-term care?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Long-Term Disability/Long-Term Disability Insurance – LTD/LTDI provides income in the event that a policyholder is prevented from working and earning an income due to a disability.	51%	63% _a	26% _a	51% _a	58% _a	0% _a	0% _a	29% _{a,b}	62% _{a,b}	51% _{a,b}	54% _a	0% _a
Health insurance – pays or helps pay for preventative health care and treatment for illness.	29%	12% _a	64% _a	49% _a	29% _a	0% _a	0% _a	71% _{a,b}	16% _{a,b}	29% _{a,b}	26% _a	100% _a
Medicare – provides for hospitalization (A), medical services (B) and drugs (D). Limited and specific coverage for LTC.	10%	16% _a	0% _a	0% _{a,b}	0% _a	100% _b	0% _a	0% _{a,b}	0% _{a,b}	13% _{a,b}	11% _a	0% _a
Medicaid – will pay for long-term care but limited to those who have very few assets and little income. Care types may be limited and options within those types will be limited as well.	6%	9% _a	0% _a	0% _a	8% _a	0% _a	0% _a	0% _{a,b}	0% _{a,b}	7% _{a,b}	6% _a	0% _a
Social Security – provides income for both older Americans and the disabled (for those who cannot work).	4%	0% _a	11% _a	0% _a	5% _a	0% _a	0% _a	0% _{a,b}	22% _{a,b}	0% _{a,b}	4% _a	0% _a

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 21

Male = 13, Female = 7

Millennials = 4, Gen X = 15, Boomers = 3

Asian/Asian American = 0, Black/African American = 2, Hispanic/Latino = 4, White/Caucasian = 16

LTC Important = 20, LTC Not Important = 1



Acquired LTC Insurance

Q21: How did you acquire your long-term care insurance?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Through a financial professional, insurance agent or broker	54%	50% _a	59% _a	50% _a	46% _a	64% _a	60% _a	42% _a	45% _a	58% _a	53% _a	56% _a
Through my/my spouse/partner's employer	33%	37% _a	27% _a	35% _{a,b}	46% _a	19% _b	31% _a	45% _a	51% _a	27% _a	35% _a	6% _b
Through a state partnership program	9%	10% _a	7% _a	14% _a	5% _a	6% _a	0% _a	8% _a	5% _a	11% _a	9% _a	6% _a
Other, please specify	5%	3% _a	8% _a	1% _a	3% _a	10% _a	10% _a	5% _a	0% _a	4% _a	3% _a	32% _b

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 222

Male = 134, Female = 89

Millennials = 86, Gen X = 64, Boomers = 73

Asian/Asian American = 11, Black/African American = 33, Hispanic/Latino = 24, White/Caucasian = 150

LTC Important = 208, LTC Not Important = 15



Reasons for Owning

Q22: Which of the following are reasons you decided to purchase LTC insurance?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
So I don't have to burden my family or friends	57%	49% _a	69% _b	37% _a	58% _{a,b}	80% _b	100% _a	50% _a	52% _a	56% _a	56% _a	80% _a
To protect assets/income for my surviving spouse	53%	52% _a	55% _a	53% _a	43% _a	62% _a	69% _{a,b}	34% _a	35% _{a,b}	58% _b	53% _a	50% _a
It was recommended to me by a trusted source	50%	52% _a	48% _a	48% _a	54% _a	50% _a	61% _a	39% _a	45% _a	54% _a	51% _a	50% _a
To choose where I get care	45%	46% _a	44% _a	54% _a	46% _a	34% _a	73% _a	52% _a	25% _a	45% _a	46% _a	32% _a
To purchase professional care	39%	47% _a	27% _b	57% _a	38% _{a,b}	19% _b	52% _a	52% _a	47% _a	35% _a	42% _a	3% _b
So I don't have to rely on government programs	23%	22% _a	23% _a	22% _a	21% _a	24% _a	21% _a	28% _a	17% _a	23% _a	22% _a	33% _a
Other, please specify	1%	0% _a	2% _a	0% _a	1% _a	2% _a	0% _a	3% _a	0% _a	1% _a	1% _a	0% _a

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 222

Male = 134, Female = 89

Millennials = 86, Gen X = 64, Boomers = 73

Asian/Asian American = 11, Black/African American = 33, Hispanic/Latino = 24, White/Caucasian = 150

LTC Important = 208, LTC Not Important = 15



Kind of Burden

Q22a: What are you most concerned about?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Being a financial burden to your family	58%	70% _a	44% _b	63% _a	67% _a	50% _a	69% _a	53% _a	61% _a	57% _a	57% _a	62% _a
Being a physical burden to your family	32%	23% _a	43% _b	18% _a	27% _a	44% _a	31% _a	33% _a	30% _a	33% _a	33% _a	30% _a
Being an emotional burden to your family	10%	7% _a	13% _a	20% _a	6% _a	7% _a	0% _a	14% _a	9% _a	10% _a	10% _a	8% _a

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 127

Male = 66, Female = 62

Millennials = 32, Gen X = 37, Boomers = 59

Asian/Asian American = 11, Black/African American = 17, Hispanic/Latino = 13, White/Caucasian = 84

LTC Important = 116, LTC Not Important = 12



Less of a Burden

Q22b: Would you feel like less of a financial burden to your family if you were able to pay your family member(s) that provide care?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Yes	74%	71% _a	80% _a	91% _a	73% _a	63% _a	86% _a	83% _a	82% _a	68% _a	79% _a	28% _b
No	26%	29% _a	20% _a	9% _a	27% _a	37% _a	14% _a	17% _a	18% _a	32% _a	21% _a	72% _b

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 74

Male = 47, Female = 28

Millennials = 20, Gen X = 25, Boomers = 29

Asian/Asian American = 8, Black/African American = 9, Hispanic/Latino = 8, White/Caucasian = 48

LTC Important = 67, LTC Not Important = 8



Consider Purchasing

Q23: Now that you realize you don't have long-term care insurance, would you consider purchasing it?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Yes	81%	84% _a	73% _a	83% _a	77% _a	100% _a	0% _a	100% _{a,b}	44% _{a,b}	87% _{a,b}	82% _a	45% _a
No	19%	16% _a	27% _a	17% _a	23% _a	0% _a	0% _a	0% _{a,b}	56% _{a,b}	13% _{a,b}	18% _a	55% _a

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 21

Male = 13, Female = 7

Millennials = 4, Gen X = 15, Boomers = 3

Asian/Asian American = 0, Black/African American = 2, Hispanic/Latino = 4, White/Caucasian = 16

LTC Important = 20, LTC Not Important = 1



Reasons to Consider Purchasing

Q24: Which of the following are reasons you would consider purchasing it?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
So I don't have to burden my family or friends	64%	53% _a	81% _a	45% _a	70% _a	56% _a	0% _a	59% _{a,b}	100% _{a,b}	60% _{a,b}	63% _a	100% _a
To protect assets/income for my surviving spouse	59%	61% _a	65% _a	0% _a	66% _a	100% _a	0% _a	0% _{a,b}	50% _{a,b}	67% _{a,b}	61% _a	0% _a
To purchase professional care	33%	44% _a	15% _a	0% _a	29% _a	100% _a	0% _a	0% _{a,b}	50% _{a,b}	34% _{a,b}	34% _a	0% _a
So I don't have to rely on government programs	23%	25% _a	23% _a	22% _a	10% _a	100% _a	0% _a	69% _{a,b}	50% _{a,b}	15% _{a,b}	24% _a	0% _a
To choose where I get care	23%	28% _a	15% _a	34% _a	6% _a	100% _a	0% _a	0% _{a,b}	50% _{a,b}	22% _{a,b}	23% _a	0% _a
It was recommended to me by a trusted source	17%	11% _a	33% _a	0% _a	15% _a	56% _a	0% _a	0% _{a,b}	50% _{a,b}	16% _{a,b}	18% _a	0% _a
None of the above	0%	0% _a	0% _a	0% _a	0% _a	0% _a	0% _a	0% _{a,b}	0% _{a,b}	0% _{a,b}	0% _a	0% _a

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 17

Male = 11, Female = 6

Millennials = 3, Gen X = 12, Boomers = 3

Asian/Asian American = 0, Black/African American = 2, Hispanic/Latino = 2, White/Caucasian = 14

LTC Important = 16, LTC Not Important = 1



Financial Professional

Q25: Do you currently have a financial professional that you consider to be your 'primary financial advisor'?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Yes, I currently have a financial professional I work with	45%	50% _a	41% _b	46% _a	42% _a	49% _a	28% _a	44% _{a,b}	38% _a	50% _b	54% _a	46% _a
No, I don't have one, but I'm looking for someone to work with	28%	28% _a	27% _a	34% _a	32% _a	19% _b	38% _a	30% _a	32% _a	25% _a	27% _a	23% _a
No, I don't have one and don't want one	27%	22% _a	32% _b	21% _a	26% _{a,b}	32% _b	34% _a	25% _a	31% _a	25% _a	19% _a	31% _b

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Number of responses for each column:

All = 1439

Male = 713, Female = 721

Millennials = 344, Gen X = 539, Boomers = 557

Asian/Asian American = 94, Black/African American = 149, Hispanic/Latino = 190, White/Caucasian = 951

LTC Important = 749, LTC Not Important = 301



Discussed LTC with People

Q26: Have you discussed your potential long-term care costs with any of the following people?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
My spouse	50%	56% _a	43% _b	48% _a	50% _a	51% _a	57% _{a,c}	34% _b	39% _{a,b}	54% _c	55% _a	46% _b
My friends	19%	22% _a	16% _b	25% _a	20% _{a,b}	15% _b	21% _a	18% _a	19% _a	18% _a	22% _a	15% _b
A professional financial advisor	18%	20% _a	17% _a	18% _a	16% _a	20% _a	6% _a	17% _a	17% _a	20% _a	23% _a	16% _b
My children	18%	19% _a	16% _a	16% _{a,b}	15% _a	22% _b	8% _a	23% _a	15% _a	18% _a	20% _a	16% _a
My parents	11%	11% _a	10% _a	24% _a	10% _b	3% _c	8% _{a,c,d}	13% _{a,c,d}	16% _{a,b}	9% _c	11% _a	6% _b
An insurance agent	11%	12% _a	11% _a	15% _a	11% _{a,b}	10% _b	14% _a	9% _a	12% _a	12% _a	15% _a	9% _b
My doctor/ physician	10%	13% _a	7% _b	16% _a	8% _b	8% _b	9% _{a,b}	15% _a	10% _{a,b}	9% _b	12% _a	6% _b
My employer	7%	10% _a	4% _b	17% _a	7% _b	1% _c	3% _{a,b}	12% _a	13% _a	6% _b	10% _a	2% _b
Other, please specify	1%	1% _a	2% _a	0% _a	1% _a	2% _a	1% _a	1% _a	1% _a	1% _a	1% _a	1% _a
None, of the above	27%	23% _a	30% _b	18% _a	27% _b	31% _b	27% _a	27% _a	28% _a	26% _a	19% _a	38% _b

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Number of responses for each column:

All = 1439

Male = 713, Female = 721

Millennials = 344, Gen X = 539, Boomers = 557

Asian/Asian American = 94, Black/African American = 149, Hispanic/Latino = 190, White/Caucasian = 951

LTC Important = 749, LTC Not Important = 301



Potentially Discuss LTC with People

Q27: Would you discuss your potential long-term care costs with any of the following people?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
My spouse	52%	56% _a	50% _a	40% _a	59% _a	52% _a	52% _{a,b}	37% _a	38% _a	59% _b	52% _a	58% _a
A professional financial advisor	30%	30% _a	29% _a	27% _a	27% _a	33% _a	23% _a	32% _a	27% _a	31% _a	37% _a	28% _a
My children	29%	21% _a	36% _b	11% _a	28% _b	36% _b	24% _a	27% _a	23% _a	33% _a	34% _a	29% _a
An insurance agent	25%	22% _a	28% _a	25% _a	26% _a	24% _a	8% _a	26% _a	22% _a	28% _a	32% _a	20% _a
My doctor/ physician	24%	24% _a	23% _a	24% _a	24% _a	23% _a	22% _a	37% _a	22% _a	22% _a	24% _a	22% _a
My friends	14%	12% _a	15% _a	16% _a	13% _a	14% _a	9% _a	17% _a	21% _a	13% _a	15% _a	13% _a
My parents	10%	11% _a	10% _a	26% _a	15% _a	1% _b	11% _{a,b}	18% _a	19% _a	6% _b	14% _a	6% _a
My employer	3%	4% _a	3% _a	8% _a	5% _{a,b}	1% _b	0% _a	8% _a	7% _a	2% _a	5% _a	2% _a
Other, please specify	1%	1% _a	2% _a	0% _a	1% _a	2% _a	0% _a	3% _a	0% _a	2% _a	2% _a	2% _a
None, of the above	20%	21% _a	19% _a	37% _a	18% _b	15% _b	17% _a	24% _a	30% _a	16% _a	14% _a	19% _a

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Number of responses for each column:

All = 382

Male = 165, Female = 216

Millennials = 63, Gen X = 147, Boomers = 174

Asian/Asian American = 25, Black/African American = 40, Hispanic/Latino = 54, White/Caucasian = 249

LTC Important = 143, LTC Not Important = 114



Reasons for not Discussing & Plan to Discuss

Q28: Why have you not discussed long-term care costs with your insurance professional or financial advisor?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
I have not considered long-term care before.	38%	38% _a	37% _a	32% _a	52% _b	29% _a	18% _a	37% _a	33% _a	40% _a	39% _a	37% _a
I assume long-term care insurance is too expensive.	32%	31% _a	34% _a	36% _{a,b}	20% _a	40% _b	33% _a	28% _a	19% _a	35% _a	32% _a	35% _a
I do not know enough about long-term care costs.	22%	17% _a	29% _b	24% _a	21% _a	23% _a	24% _a	23% _a	24% _a	21% _a	21% _a	24% _a
Long-term care costs are not a concern.	17%	20% _a	12% _a	21% _a	19% _a	12% _a	16% _a	18% _a	20% _a	17% _a	18% _a	17% _a
I prefer my financial professional not knowing about any health issues I have.	13%	14% _a	10% _a	33% _a	10% _b	3% _b	5% _a	16% _a	20% _a	11% _a	15% _a	7% _a
Other, please specify	7%	6% _a	8% _a	0% _a	4% _{a,b}	14% _b	22% _a	2% _a	4% _a	7% _a	9% _a	8% _a
Q29: Do you plan to discuss long-term care costs with an insurance professional or financial advisor in the future?												
Yes	62%	66% _a	56% _a	86% _a	65% _b	44% _c	52% _{a,b}	80% _a	67% _{a,b}	58% _b	71% _a	43% _b
No	10%	9% _a	10% _a	10% _a	6% _a	13% _a	16% _a	9% _a	10% _a	10% _a	4% _a	20% _b
Don't know	29%	25% _a	34% _a	4% _a	29% _b	43% _b	32% _{a,b}	10% _a	24% _{a,b}	32% _b	25% _a	37% _a

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Number of responses for each column:

All = 360

Male = 196, Female = 163

Millennials = 84, Gen X = 128, Boomers = 148

Asian/Asian American = 20, Black/African American = 38, Hispanic/Latino = 37, White/Caucasian = 257

LTC Important = 199, LTC Not Important = 82



Importance of Discussion with Financial Professional

Q30: How important is it that an insurance professional or financial advisor discusses long-term care costs with you?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Not at all important	11%	11% _a	12% _a	6% _a	9% _a	17% _b	9% _a	7% _a	9% _a	13% _a	6% _a	22% _b
Somewhat important	38%	37% _a	39% _a	29% _a	42% _b	39% _b	42% _a	32% _a	35% _a	39% _a	30% _a	49% _b
Important	29%	27% _a	30% _a	29% _a	31% _a	26% _a	41% _a	31% _a	33% _a	26% _a	34% _a	20% _b
Very important	22%	26% _a	18% _b	36% _a	18% _b	18% _b	8% _a	30% _b	23% _{a,b}	22% _{a,b}	30% _a	9% _b

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Number of responses for each column:

All = 1439

Male = 713, Female = 721

Millennials = 344, Gen X = 539, Boomers = 557

Asian/Asian American = 94, Black/African American = 149, Hispanic/Latino = 190, White/Caucasian = 951

LTC Important = 749, LTC Not Important = 301



LTC Knowledge

Q31: For each of the following, how knowledgeable would you say you are?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
How to plan for long-term care												
Not at all knowledgeable	19%	15% _a	24% _b	16% _a	20% _a	21% _a	35% _a	13% _b	20% _{a,b}	18% _b	13% _a	23% _b
Not very knowledgeable	38%	40% _a	37% _a	27% _a	45% _b	40% _b	41% _{a,b}	30% _a	42% _b	40% _{a,b}	35% _a	46% _b
Somewhat knowledgeable	31%	32% _a	31% _a	36% _a	26% _b	33% _{a,b}	20% _a	43% _b	25% _a	32% _a	38% _a	28% _b
Very knowledgeable	11%	14% _a	8% _b	21% _a	9% _b	6% _b	4% _a	14% _a	13% _a	10% _a	15% _a	3% _b
How much long-term care insurance costs												
Not at all knowledgeable	23%	18% _a	29% _b	17% _a	24% _{a,b}	27% _b	31% _a	21% _a	24% _a	22% _a	16% _a	29% _b
Not very knowledgeable	37%	38% _a	37% _a	26% _a	43% _b	39% _b	48% _a	30% _a	42% _a	37% _a	35% _a	39% _a
Somewhat knowledgeable	27%	29% _a	26% _a	34% _a	23% _b	28% _{a,b}	18% _a	30% _a	23% _a	29% _a	31% _a	30% _a
Very knowledgeable	12%	15% _a	9% _b	23% _a	10% _b	6% _b	3% _a	19% _b	11% _{a,b}	12% _a	18% _a	2% _b

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Number of responses for each column:

All = 1439

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Millennials = 344, Gen X = 539, Boomers = 557

Asian/Asian American = 94, Black/African American = 149, Hispanic/Latino = 190, White/Caucasian = 951

LTC Important = 749, LTC Not Important = 301



LTC Knowledge

Q31: For each of the following, how knowledgeable would you say you are?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
The care options available under long-term care insurance												
Not at all knowledgeable	19%	15% _a	24% _b	16% _a	20% _a	21% _a	35% _a	13% _b	20% _{a,b}	18% _b	13% _a	23% _b
Not very knowledgeable	38%	40% _a	37% _a	27% _a	45% _b	40% _b	41% _{a,b}	30% _a	42% _b	40% _{a,b}	35% _a	46% _b
Somewhat knowledgeable	31%	32% _a	31% _a	36% _a	26% _b	33% _{a,b}	20% _a	43% _b	25% _a	32% _a	38% _a	28% _b
Very knowledgeable	11%	14% _a	8% _b	21% _a	9% _b	6% _b	4% _a	14% _a	13% _a	10% _a	15% _a	3% _b
How much it costs to have a caregiver												
Not at all knowledgeable	20%	17% _a	23% _b	16% _a	20% _a	22% _a	25% _a	21% _a	21% _a	19% _a	13% _a	21% _b
Not very knowledgeable	32%	34% _a	30% _a	23% _a	37% _b	33% _b	43% _a	28% _a	34% _a	32% _a	30% _a	36% _a
Somewhat knowledgeable	34%	32% _a	36% _a	34% _a	31% _a	37% _a	26% _a	33% _a	32% _a	36% _a	38% _a	36% _a
Very knowledgeable	14%	17% _a	10% _b	26% _a	11% _b	8% _b	6% _a	17% _a	12% _a	13% _a	19% _a	7% _b

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Number of responses for each column:

All = 1439

Male = 713, Female = 721

Millennials = 344, Gen X = 539, Boomers = 557

Asian/Asian American = 94, Black/African American = 149, Hispanic/Latino = 190, White/Caucasian = 951

LTC Important = 749, LTC Not Important = 301



LTC Concerns

Q32: Which, if any, of the following statements do you agree with?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
I am worried I will become a burden to my family as I get older.	49%	47% _a	51% _a	41% _a	53% _b	50% _b	49% _{a,b}	37% _a	47% _{a,b}	51% _b	52% _a	39% _b
I would rather die than live in a nursing home.	28%	32% _a	24% _b	23% _a	30% _a	29% _a	18% _{a,b}	20% _a	20% _a	32% _b	28% _a	32% _a
Paying for my long-term care will diminish my children's inheritance.	26%	29% _a	24% _a	22% _a	26% _{a,b}	30% _b	22% _{a,b}	14% _a	16% _a	31% _b	29% _a	27% _a
I would like to compensate a family member to provide long-term care.	25%	22% _a	28% _b	29% _a	23% _a	24% _a	17% _a	29% _a	27% _a	24% _a	28% _a	23% _a
I am expecting to run out of money as I age.	22%	22% _a	22% _a	28% _a	22% _{a,b}	18% _b	19% _{a,b,c}	14% _a	20% _{a,b}	23% _b	24% _a	16% _b
I doubt I will live long enough to use long-term care insurance.	19%	24% _a	14% _b	22% _a	17% _a	18% _a	13% _{a,b}	12% _a	15% _{a,b}	20% _b	18% _a	22% _a
I expect to live with my adult children when I get older.	18%	17% _a	20% _a	22% _a	17% _a	18% _a	9% _a	22% _a	19% _a	18% _a	17% _a	18% _a
I feel it is the responsibility of my family to care for me if I needed long-term care.	11%	12% _a	9% _a	18% _a	10% _b	7% _b	11% _a	13% _a	9% _a	10% _a	11% _a	9% _a
None of the above	12%	12% _a	12% _a	12% _a	12% _a	12% _a	13% _{a,b}	23% _a	16% _{a,b}	10% _b	12% _a	10% _a

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Number of responses for each column:

All = 1438

Male = 712, Female = 721

Millennials = 343, Gen X = 539, Boomers = 557

Asian/Asian American = 94, Black/African American = 149, Hispanic/Latino = 190, White/Caucasian = 951

LTC Important = 748, LTC Not Important = 301



LTC Features worth Considering

Q33: Would any of these things make you (re)consider buying long-term care insurance?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Ability to buy a policy that has guaranteed premiums (won't ever go up) and guaranteed benefits (will stay the same as long as I pay my premiums)	45%	41% _a	49% _b	36% _a	47% _b	48% _b	55% _a	46% _a	39% _a	45% _a	53% _a	41% _b
Ability to buy a policy that pays a benefit to my family if I pass away and haven't ever used any LTC from it	45%	44% _a	47% _a	39% _a	46% _a	48% _a	55% _{a,c,d}	49% _{a,b}	35% _c	47% _{b,d}	49% _a	49% _a
Ability to buy a policy that paid a death benefit today but would turn into LTC coverage when I turn 65 or 70	30%	30% _a	30% _a	29% _{a,b}	38% _a	23% _b	35% _a	32% _a	32% _a	30% _a	36% _a	25% _b
Knowing that applying for a policy sooner (or when younger) will probably mean the starting premium is lower	28%	28% _a	29% _a	31% _a	34% _a	22% _b	24% _a	31% _a	34% _a	27% _a	33% _a	22% _b
A policy that sends me a check every month so I don't have to deal with bills and receipts once I'm approved	27%	28% _a	26% _a	31% _a	27% _a	24% _a	25% _{a,b}	32% _{a,b}	32% _{a,b}	24% _a	30% _a	20% _b
Ability to pick a payment schedule that would allow me to pay premiums over 5, 10, 15 or even 20 years, versus over my entire lifetime	27%	27% _a	28% _a	29% _a	30% _a	23% _a	35% _a	30% _a	29% _a	25% _a	33% _a	20% _b
Ability to withdraw part of the cash value of the policy without cancelling coverage	26%	23% _a	29% _b	34% _a	27% _{a,b}	21% _b	38% _{a,c,d}	33% _{a,b}	30% _{a,c,d}	22% _c	29% _a	22% _a
Ability to transfer money from my 401(k) plan or an annuity to purchase coverage	19%	20% _a	19% _a	26% _a	22% _a	13% _b	25% _{a,b}	22% _{a,b}	22% _{a,b}	17% _a	22% _a	15% _b
None of the above	16%	17% _a	15% _a	11% _a	15% _{a,b}	20% _b	8% _a	13% _a	17% _a	18% _a	10% _a	25% _b

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Number of responses for each column:

All = 1438

Male = 712, Female = 721

Millennials = 343, Gen X = 539, Boomers = 557

Asian/Asian American = 94, Black/African American = 149, Hispanic/Latino = 190, White/Caucasian = 951

LTC Important = 748, LTC Not Important = 301



LTC Definition

Q34: Does this definition surprise you?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Yes	33%	35% _a	31% _a	43% _a	36% _a	24% _b	29% _a	30% _a	38% _a	32% _a	36% _a	20% _b
No	67%	65% _a	69% _a	57% _a	64% _a	76% _b	71% _a	70% _a	62% _a	68% _a	64% _a	80% _b
Q35: After reading this definition, how important or unimportant do you think it is to have long-term care insurance?												
Not at all important	4%	5% _a	3% _b	3% _a	3% _a	6% _a	2% _a	2% _a	1% _a	5% _a	1% _a	11% _b
Somewhat important	34%	33% _a	35% _a	22% _a	29% _a	46% _b	31% _{a,b}	24% _a	33% _{a,b}	36% _b	21% _a	58% _b
Important	33%	31% _a	34% _a	31% _{a,b}	38% _a	28% _b	40% _a	35% _a	30% _a	32% _a	37% _a	24% _b
Very important	30%	30% _a	29% _a	44% _a	30% _b	21% _c	26% _{a,b}	39% _a	37% _{a,b}	27% _b	42% _a	6% _b

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Number of responses for each column:

All = 1438

Male = 712, Female = 721

Millennials = 343, Gen X = 539, Boomers = 557

Asian/Asian American = 94, Black/African American = 149, Hispanic/Latino = 190, White/Caucasian = 951

LTC Important = 748, LTC Not Important = 301



Preferred LTC Location

Q36: If you needed it, where would you most prefer to receive long term care?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
My own home	67%	68% _a	67% _a	61% _a	70% _a	69% _a	65% _{a,b}	64% _{a,b}	58% _a	70% _b	68% _a	69% _a
An assisted living facility	18%	17% _a	20% _a	16% _a	19% _a	19% _a	22% _a	15% _a	18% _a	18% _a	20% _a	17% _a
A family member's home	8%	8% _a	7% _a	11% _a	7% _a	7% _a	4% _a	11% _a	11% _a	7% _a	7% _a	7% _a
Adult day care	3%	3% _a	3% _a	5% _a	2% _a	2% _a	5% _{a,b}	5% _a	5% _a	2% _b	2% _a	4% _a
A nursing home	3%	3% _a	2% _a	6% _a	2% _b	1% _b	3% _{a,b}	4% _{a,b}	7% _a	2% _b	2% _a	0% _a
Other, please specify	1%	1% _a	1% _a	0% _a	1% _a	1% _a	0% _a	1% _a	1% _a	1% _a	0% _a	2% _b

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 1438

Male = 711, Female = 721

Millennials = 342, Gen X = 539, Boomers = 557

Asian/Asian American = 94, Black/African American = 149, Hispanic/Latino = 190, White/Caucasian = 950

LTC Important = 747, LTC Not Important = 301



Nursing Home Concerns

Q37: What concerns do you have about receiving long-term care in a nursing home?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Fear of abuse or poor conditions	62%	53% _a	70% _b	55% _a	60% _{a,b}	68% _b	66% _a	68% _a	60% _a	61% _a	62% _a	67% _a
Loss of control of my life	62%	61% _a	63% _a	46% _a	62% _b	71% _c	59% _{a,b}	49% _a	56% _{a,b}	65% _b	64% _a	68% _a
Lack of the comforts I am accustomed to	53%	52% _a	55% _a	50% _a	49% _a	60% _b	51% _a	45% _a	49% _a	55% _a	55% _a	57% _a
Loneliness	50%	49% _a	51% _a	48% _a	54% _a	48% _a	66% _a	44% _b	47% _{a,b}	50% _{a,b}	53% _a	52% _a
Wouldn't see my family as often	46%	45% _a	46% _a	44% _a	46% _a	46% _a	46% _a	42% _a	42% _a	46% _a	46% _a	44% _a
Fear of care providers	36%	29% _a	42% _b	32% _a	34% _a	40% _a	32% _a	42% _a	38% _a	34% _a	38% _a	32% _a
Detachment from community	34%	32% _a	35% _a	34% _a	33% _a	35% _a	25% _a	34% _a	34% _a	34% _a	35% _a	33% _a
Fear of staffing shortages	31%	27% _a	35% _b	26% _a	28% _a	37% _b	35% _a	32% _a	28% _a	31% _a	35% _a	34% _a
Fear of another surge of a contagious disease, such as COVID-19	31%	26% _a	35% _b	25% _a	25% _a	40% _b	41% _{a,b}	38% _a	25% _b	30% _{a,b}	34% _a	29% _a
Other, please specify	2%	2% _a	1% _a	2% _a	1% _a	2% _a	3% _a	2% _a	2% _a	1% _a	1% _a	3% _a

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 1398

Male = 689, Female = 705

Millennials = 321, Gen X = 528, Boomers = 551

Asian/Asian American = 91, Black/African American = 144, Hispanic/Latino = 177, White/Caucasian = 932

LTC Important = 728, LTC Not Important = 299



Years of LTC

Q38: Assuming you need long-term care, for how many years do you think you would need long-term care?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Not at all	12%	10% _a	14% _a	10% _a	12% _a	13% _a	14% _a	17% _a	13% _a	10% _a	9% _a	16% _b
Less than 1 year	7%	8% _a	7% _a	5% _a	8% _a	7% _a	1% _a	9% _a	6% _a	8% _a	6% _a	10% _a
1 year	6%	7% _a	6% _a	6% _a	6% _a	7% _a	5% _a	4% _a	6% _a	7% _a	6% _a	7% _a
2 years	17%	16% _a	18% _a	23% _a	18% _{a,b}	12% _b	22% _a	14% _a	16% _a	17% _a	18% _a	15% _a
3 years	13%	16% _a	11% _b	16% _a	12% _a	13% _a	13% _a	10% _a	8% _a	15% _a	14% _a	14% _a
4 years	6%	7% _a	5% _a	7% _a	5% _a	7% _a	3% _a	9% _a	9% _a	6% _a	8% _a	4% _a
5 years or more	38%	36% _a	40% _a	33% _a	39% _{a,b}	41% _b	42% _a	37% _a	42% _a	37% _a	38% _a	34% _a

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Number of responses for each column:

All = 1438

Male = 711, Female = 721

Millennials = 342, Gen X = 539, Boomers = 557

Asian/Asian American = 94, Black/African American = 149, Hispanic/Latino = 190, White/Caucasian = 950

LTC Important = 747, LTC Not Important = 301



Aging in Your Home

Q39: Thinking about aging in your home, please indicate the extent to which you agree or disagree with the following statements.	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
My home is set up/suitable for 'aging in place' (i.e., staying in my home as I age).												
Strongly disagree	10%	8% _a	13% _b	11% _a	11% _a	9% _a	9% _a	14% _a	11% _a	9% _a	10% _a	10% _a
Somewhat disagree	24%	23% _a	25% _a	16% _a	25% _b	28% _b	35% _a	23% _a	23% _a	24% _a	20% _a	33% _b
Somewhat agree	42%	44% _a	40% _a	43% _a	44% _a	41% _a	40% _{a,b}	32% _a	41% _{a,b}	44% _b	44% _a	36% _b
Strongly agree	24%	26% _a	22% _a	30% _a	21% _b	22% _{a,b}	17% _a	32% _a	24% _a	23% _a	27% _a	21% _a
I am concerned about who will do the household chores, prepare meals and shopping when I age.												
Strongly disagree	9%	9% _a	9% _a	10% _a	7% _a	11% _a	9% _a	10% _a	13% _a	8% _a	10% _a	10% _a
Somewhat disagree	20%	23% _a	17% _b	18% _a	21% _a	20% _a	6% _a	24% _b	17% _{a,b}	22% _b	14% _a	31% _b
Somewhat agree	51%	49% _a	52% _a	42% _a	52% _b	55% _b	67% _a	42% _b	47% _{a,b}	51% _{a,b}	51% _a	48% _a
Strongly agree	20%	19% _a	21% _a	30% _a	21% _b	14% _c	19% _a	24% _a	23% _a	19% _a	25% _a	11% _b

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 1437

Male = 711, Female = 721

Millennials = 341, Gen X = 539, Boomers = 557

Asian/Asian American = 94, Black/African American = 149, Hispanic/Latino = 190, White/Caucasian = 949

LTC Important = 746, LTC Not Important = 301



Aging in Your Home

Q39: Thinking about aging in your home, please indicate the extent to which you agree or disagree with the following statements.	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
I am concerned that my city/neighborhood will not be suitable for my needs as I age.												
Strongly disagree	21%	20% _a	23% _a	17% _a	19% _a	26% _b	26% _a	26% _a	24% _a	20% _a	19% _a	29% _b
Somewhat disagree	36%	37% _a	34% _a	27% _a	37% _b	40% _b	23% _{a,b}	32% _{a,b}	29% _a	39% _b	33% _a	39% _a
Somewhat agree	32%	29% _a	34% _a	36% _a	34% _{a,b}	27% _b	38% _a	27% _a	36% _a	30% _a	32% _a	27% _a
Strongly agree	11%	13% _a	9% _b	20% _a	11% _b	6% _b	12% _a	15% _a	11% _a	11% _a	15% _a	4% _b
I am concerned about the ability to maintain social connections (family, friends, religious institutions)												
Strongly disagree	11%	11% _a	10% _a	11% _a	8% _a	13% _a	7% _a	13% _a	16% _a	10% _a	9% _a	17% _b
Somewhat disagree	24%	23% _a	26% _a	19% _a	22% _{a,b}	29% _b	28% _a	28% _a	25% _a	23% _a	22% _a	27% _a
Somewhat agree	47%	47% _a	47% _a	41% _a	51% _b	47% _{a,b}	51% _{a,b}	38% _a	36% _a	51% _b	48% _a	45% _a
Strongly agree	18%	19% _a	17% _a	29% _a	18% _b	11% _c	14% _a	21% _a	23% _a	15% _a	21% _a	10% _b

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 1437

Male = 711, Female = 721

Millennials = 341, Gen X = 539, Boomers = 557

Asian/Asian American = 94, Black/African American = 149, Hispanic/Latino = 190, White/Caucasian = 949

LTC Important = 746, LTC Not Important = 301



Aging in Your Home

Q39: Thinking about aging in your home, please indicate the extent to which you agree or disagree with the following statements. AI (Artificial Intelligence) and robotics will provide my in-home long-term care	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Strongly disagree	36%	28% _a	44% _b	18% _a	35% _b	48% _c	29% _a	37% _a	33% _a	38% _a	35% _a	46% _b
Somewhat disagree	31%	32% _a	30% _a	24% _a	32% _{a,b}	34% _b	37% _a	25% _a	31% _a	31% _a	28% _a	34% _a
Somewhat agree	24%	29% _a	20% _b	38% _a	25% _b	15% _c	29% _a	27% _a	22% _a	24% _a	26% _a	18% _b
Strongly agree	9%	11% _a	6% _b	20% _a	9% _b	2% _c	5% _a	11% _a	13% _a	7% _a	12% _a	2% _b

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 1437

Male = 711, Female = 721

Millennials = 341, Gen X = 539, Boomers = 557

Asian/Asian American = 94, Black/African American = 149, Hispanic/Latino = 190, White/Caucasian = 949

LTC Important = 746, LTC Not Important = 301



Medicare Concerns

Q42: Which if any of these statements do you agree with?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Medicare costs will be increased	66%	65% _a	66% _a	59% _a	63% _a	73% _b	68% _{a,b}	50% _a	59% _a	69% _b	68% _a	73% _a
Medicare is in need of fixing	53%	54% _a	53% _a	45% _a	58% _b	54% _{a,b}	49% _a	49% _a	50% _a	55% _a	56% _a	58% _a
The debt ceiling will prompt Washington to make cuts to entitlement programs such as Medicare	37%	35% _a	39% _a	35% _a	40% _a	36% _a	33% _a	30% _a	38% _a	39% _a	42% _a	34% _b
Medicare will be around when I retire	35%	40% _a	30% _b	31% _a	30% _a	42% _b	33% _{a,b}	28% _a	24% _a	38% _b	35% _a	38% _a
None of the above	6%	5% _a	6% _a	7% _a	6% _a	4% _a	1% _{a,b}	10% _a	9% _{a,b}	5% _b	4% _a	7% _a

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 1437

Male = 711, Female = 721

Millennials = 341, Gen X = 539, Boomers = 557

Asian/Asian American = 94, Black/African American = 149, Hispanic/Latino = 190, White/Caucasian = 949

LTC Important = 746, LTC Not Important = 301



Medicare Quiz

Percent “Correct” to Question

Q43: Indicate whether the following statements are True or False?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
You automatically enroll in Medicare at 65. (False)	57%	53% _a	61% _b	38% _a	57% _b	68% _c	61% _a	51% _a	52% _a	59% _a	56% _a	68% _b
Medicare covers mental health services. (True)	68%	69% _a	67% _a	72% _a	64% _a	69% _a	75% _a	73% _a	66% _a	67% _a	70% _a	61% _b
Medicare cost the same for everyone. (False)	71%	66% _a	76% _b	54% _a	74% _b	79% _b	71% _a	68% _a	76% _a	70% _a	69% _a	81% _b
Medicare covers LTC. (False)	68%	63% _a	72% _b	42% _a	67% _b	84% _c	67% _{a,b}	58% _a	62% _{a,b}	70% _b	65% _a	83% _b
Medicare covers 80% of the cost of medical services like doctors' services, lab tests and x-rays. (True)	84%	86% _a	83% _a	83% _a	82% _a	87% _a	91% _a	85% _a	79% _a	85% _a	85% _a	82% _a
Traditional Medicare covers routine dental, vision, and hearing. (False)	51%	49% _a	54% _a	23% _a	42% _b	77% _c	39% _a	35% _a	30% _a	60% _b	50% _a	73% _b

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 1437

Male = 711, Female = 721

Millennials = 341, Gen X = 539, Boomers = 557

Asian/Asian American = 94, Black/African American = 149, Hispanic/Latino = 190, White/Caucasian = 949

LTC Important = 746, LTC Not Important = 301



Medicare Quiz

Percent “Incorrect” to Question

Q43: Indicate whether the following statements are True or False?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
You automatically enroll in Medicare at 65. (False)	43%	47% _a	39% _b	62% _a	43% _b	32% _c	39% _a	49% _a	48% _a	41% _a	44% _a	32% _b
Medicare covers mental health services. (True)	32%	31% _a	33% _a	28% _a	36% _a	31% _a	25% _a	27% _a	34% _a	33% _a	30% _a	39% _b
Medicare cost the same for everyone. (False)	29%	34% _a	24% _b	46% _a	26% _b	21% _b	29% _a	32% _a	24% _a	30% _a	31% _a	19% _b
Medicare covers LTC. (False)	32%	37% _a	28% _b	58% _a	33% _b	16% _c	33% _{a,b}	42% _a	38% _{a,b}	30% _b	35% _a	17% _b
Medicare covers 80% of the cost of medical services like doctors' services, lab tests and x-rays. (True)	16%	14% _a	17% _a	17% _a	18% _a	13% _a	9% _a	15% _a	21% _a	15% _a	15% _a	18% _a
Traditional Medicare covers routine dental, vision, and hearing. (False)	49%	51% _a	46% _a	77% _a	58% _b	23% _c	61% _a	65% _a	70% _a	40% _b	50% _a	27% _b

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Number of responses for each column:

All = 1437

Male = 711, Female = 721

Millennials = 341, Gen X = 539, Boomers = 557

Asian/Asian American = 94, Black/African American = 149, Hispanic/Latino = 190, White/Caucasian = 949

LTC Important = 746, LTC Not Important = 301



Medicare Quiz Scores

Score out of 100%	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Mean	67%	64% _a	69% _b	52% _a	64% _b	77% _c	68% _{a,b}	62% _a	61% _a	68% _b	66% _a	75% _b
Median	67%	67%	67%	50%	67%	83%	67%	67%	67%	67%	67%	83%
Mode	67%	67%	67%	33%	67%	83%	83%	67%	67%	67%	67%	83%
Maximum	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Minimum	0%	17%	0%	0%	17%	33%	17%	0%	17%	17%	17%	17%

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 1436

Male = 710, Female = 720

Millennials = 341, Gen X = 539, Boomers = 557

Asian/Asian American = 93, Black/African American = 149, Hispanic/Latino = 189, White/Caucasian = 948

LTC Important = 746, LTC Not Important = 300



Preferred LTC in Future

Q44: Please select your preferred way of receiving long-term care in the future, particularly considering AI (artificial intelligence) and robotics.	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
I would prefer exclusively human-based care.	65%	66% _a	64% _a	53% _a	68% _b	70% _b	53% _a	66% _a	61% _a	67% _a	67% _a	63% _a
I would prefer a combination of human-based care and the use of AI/robot(s).	33%	31% _a	34% _a	43% _a	30% _b	28% _b	42% _a	33% _a	35% _a	31% _a	32% _a	34% _a
I would prefer exclusively AI/robot-based care.	2%	3% _a	2% _a	3% _a	2% _a	2% _a	5% _a	1% _a	4% _a	2% _a	1% _a	3% _a

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 1436

Male = 710, Female = 721

Millennials = 340, Gen X = 539, Boomers = 557

Asian/Asian American = 94, Black/African American = 149, Hispanic/Latino = 190, White/Caucasian = 948

LTC Important = 745, LTC Not Important = 301



AI Interaction

Q45: Please rate how likely you are to do the following things: Share your medical history with AI to help support your care needs	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Extremely unlikely	17%	16% _a	19% _a	9% _a	16% _b	24% _c	12% _a	17% _a	18% _a	18% _a	14% _a	20% _b
Somewhat unlikely	13%	14% _a	13% _a	11% _a	15% _a	13% _a	6% _a	14% _a	14% _a	14% _a	13% _a	13% _a
Neither likely or unlikely	22%	19% _a	24% _a	14% _a	23% _b	25% _b	33% _a	24% _a	18% _a	20% _a	20% _a	22% _a
Somewhat likely	33%	35% _a	32% _a	35% _a	33% _a	32% _a	39% _a	27% _a	33% _a	34% _a	34% _a	37% _a
Extremely likely	14%	17% _a	12% _a	30% _a	13% _b	7% _c	10% _a	19% _a	18% _a	13% _a	18% _a	8% _b

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 1338

Male = 669, Female = 664

Millennials = 310, Gen X = 509, Boomers = 521

Asian/Asian American = 90, Black/African American = 136, Hispanic/Latino = 171, White/Caucasian = 891

LTC Important = 700, LTC Not Important = 282



AI Interaction

Q45: Please rate how likely you are to do the following things: Accept help from a robot for activities such as toileting, dressing and transferring	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Extremely unlikely	25%	21% _a	29% _b	13% _a	26% _b	31% _b	18% _a	26% _a	26% _a	26% _a	22% _a	30% _b
Somewhat unlikely	19%	19% _a	20% _a	15% _a	19% _a	22% _a	17% _a	17% _a	15% _a	20% _a	19% _a	21% _a
Neither likely or unlikely	21%	20% _a	22% _a	20% _a	19% _a	24% _a	29% _a	18% _a	22% _a	20% _a	21% _a	22% _a
Somewhat likely	24%	28% _a	19% _b	31% _a	26% _a	17% _b	21% _a	23% _a	27% _a	24% _a	25% _a	21% _a
Extremely likely	11%	12% _a	10% _a	21% _a	10% _b	5% _b	15% _a	16% _a	11% _a	10% _a	13% _a	6% _b

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Number of responses for each column:

All = 1340

Male = 670, Female = 666

Millennials = 315, Gen X = 507, Boomers = 519

Asian/Asian American = 89, Black/African American = 138, Hispanic/Latino = 170, White/Caucasian = 896

LTC Important = 697, LTC Not Important = 281



AI Interaction

Q45: Please rate how likely you are to do the following things: Use AI to alert family/friends if you experience a fall or physical danger	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Extremely unlikely	10%	10% _a	10% _a	7% _a	9% _{a,b}	13% _b	10% _a	11% _a	6% _a	11% _a	9% _a	11% _a
Somewhat unlikely	9%	9% _a	9% _a	10% _a	8% _a	9% _a	4% _{a,b}	4% _a	13% _b	9% _{a,b}	7% _a	10% _a
Neither likely or unlikely	13%	13% _a	14% _a	11% _a	13% _a	15% _a	14% _a	14% _a	12% _a	13% _a	12% _a	13% _a
Somewhat likely	42%	44% _a	40% _a	36% _a	46% _b	43% _{a,b}	39% _a	40% _a	40% _a	44% _a	44% _a	46% _a
Extremely likely	25%	24% _a	27% _a	36% _a	24% _b	21% _b	32% _a	31% _a	29% _a	23% _a	29% _a	21% _b

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Number of responses for each column:

All = 1342

Male = 671, Female = 665

Millennials = 316, Gen X = 509, Boomers = 517

Asian/Asian American = 93, Black/African American = 137, Hispanic/Latino = 172, White/Caucasian = 892

LTC Important = 694, LTC Not Important = 283



AI Interaction

Q45: Please rate how likely you are to do the following things: Talk to robots/AI if you are feeling lonely	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Extremely unlikely	29%	26% _a	33% _b	16% _a	29% _b	37% _b	18% _a	31% _a	29% _a	31% _a	26% _a	37% _b
Somewhat unlikely	19%	19% _a	19% _a	14% _a	19% _{a,b}	22% _b	17% _a	12% _a	21% _a	20% _a	18% _a	21% _a
Neither likely or unlikely	19%	18% _a	20% _a	18% _a	18% _a	21% _a	35% _a	19% _{a,b}	14% _b	19% _{a,b}	19% _a	17% _a
Somewhat likely	22%	23% _a	20% _a	28% _a	23% _a	16% _b	23% _a	21% _a	22% _a	21% _a	23% _a	19% _a
Extremely likely	11%	14% _a	8% _b	24% _a	10% _b	3% _c	8% _{a,b}	17% _a	14% _{a,b}	10% _b	14% _a	5% _b

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Number of responses for each column:

All = 1344

Male = 673, Female = 667

Millennials = 313, Gen X = 511, Boomers = 521

Asian/Asian American = 89, Black/African American = 137, Hispanic/Latino = 175, White/Caucasian = 896

LTC Important = 701, LTC Not Important = 284



Household Assets

D2: Which category best describes your household's total investable assets?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Under \$1,000	2%	1% _a	3% _a	3% _a	2% _a	2% _a	0% _a	2% _a	3% _a	2% _a	2% _a	2% _a
\$1,000 - \$4,999	2%	2% _a	2% _a	4% _a	2% _a	2% _a	0% _a	5% _a	3% _a	2% _a	2% _a	2% _a
\$5,000 - \$9,999	2%	2% _a	2% _a	3% _a	2% _a	2% _a	2% _a	3% _a	4% _a	2% _a	2% _a	1% _a
\$10,000 - \$24,999	3%	3% _a	4% _a	4% _a	2% _a	4% _a	3% _a	4% _a	6% _a	3% _a	3% _a	5% _b
\$25,000 - \$49,999	4%	3% _a	5% _a	3% _a	6% _a	3% _a	5% _a	5% _a	2% _a	5% _a	4% _a	4% _a
\$50,000 - \$99,999	28%	27% _a	29% _a	41% _a	24% _b	23% _b	21% _{a,b}	40% _a	38% _a	24% _b	28% _a	21% _a
\$100,000 - \$249,999	29%	28% _a	29% _a	27% _{a,b}	34% _a	24% _b	39% _a	26% _a	29% _a	28% _a	29% _a	26% _a
\$250,000 - \$499,999	12%	12% _a	11% _a	8% _a	13% _a	12% _a	12% _a	7% _a	9% _a	13% _a	11% _a	14% _a
\$500,000 - \$999,999	8%	10% _a	7% _a	5% _a	9% _{a,b}	10% _b	7% _{a,b}	5% _{a,b}	3% _a	10% _b	10% _a	10% _a
\$1,000,000 and over	10%	11% _a	9% _a	2% _a	6% _a	18% _b	11% _{a,b}	3% _a	3% _a	12% _b	10% _a	15% _b

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Number of responses for each column:

All = 1381

Male = 697, Female = 679

Millennials = 332, Gen X = 526, Boomers = 525

Asian/Asian American = 92, Black/African American = 146, Hispanic/Latino = 179, White/Caucasian = 909

LTC Important = 723, LTC Not Important = 290



Caregiver

D3: Are you or have you been a caregiver?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Yes	37%	30% _a	43% _b	38% _a	36% _a	36% _a	28% _a	41% _a	30% _a	37% _a	41% _a	32% _b
No	63%	70% _a	57% _b	62% _a	64% _a	64% _a	72% _a	59% _a	70% _a	63% _a	59% _a	68% _b

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 1436

Male = 710, Female = 721

Millennials = 340, Gen X = 539, Boomers = 557

Asian/Asian American = 94, Black/African American = 149, Hispanic/Latino = 190, White/Caucasian = 948

LTC Important = 745, LTC Not Important = 301



Involved in the Care of Someone

D3b: Have you been involved with the care of someone who has had...	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
home health care	67%	63% _a	72% _b	67% _{a,b}	73% _a	63% _b	74% _a	71% _a	72% _a	65% _a	70% _a	64% _a
nursing home care	32%	32% _a	32% _a	28% _a	33% _a	33% _a	17% _a	30% _a	31% _a	33% _a	31% _a	43% _b
assisted living care	35%	34% _a	36% _a	36% _a	33% _a	35% _a	34% _a	29% _a	31% _a	36% _a	33% _a	41% _a

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 1097

Male = 538, Female = 555

Millennials = 266, Gen X = 397, Boomers = 434

Asian/Asian American = 61, Black/African American = 120, Hispanic/Latino = 134, White/Caucasian = 734

LTC Important = 599, LTC Not Important = 209



Area

D4: Which of these best describes the general area where you live?	All	Gender		Generation			Race				LTC Important	
		Male	Female	Millennials	Gen X	Boomers	Asian	Black	Hispanic	White	Yes	No
Urban	27%	31% _a	23% _b	51% _a	26% _b	14% _c	36% _{a,b}	44% _a	35% _a	22% _b	31% _a	15% _b
Suburban	55%	51% _a	59% _b	38% _a	56% _b	65% _c	59% _a	50% _a	52% _a	56% _a	53% _a	62% _b
Rural	18%	18% _a	18% _a	11% _a	19% _b	21% _b	5% _a	7% _a	13% _{a,b}	22% _b	16% _a	22% _b

Note: Values in the same row and subtable not sharing the same subscript are significantly different at $p < .05$ in the two-sided test of equality for column proportions. Cells with no subscript are not included in the test. Tests assume equal variances. Tests are adjusted for all pairwise comparisons within a row of each innermost subtable using the Bonferroni correction.

Number of responses for each column:

All = 1433

Male = 707, Female = 721

Millennials = 338, Gen X = 539, Boomers = 557

Asian/Asian American = 94, Black/African American = 149, Hispanic/Latino = 190, White/Caucasian = 945

LTC Important = 743, LTC Not Important = 301



Disclosures

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