

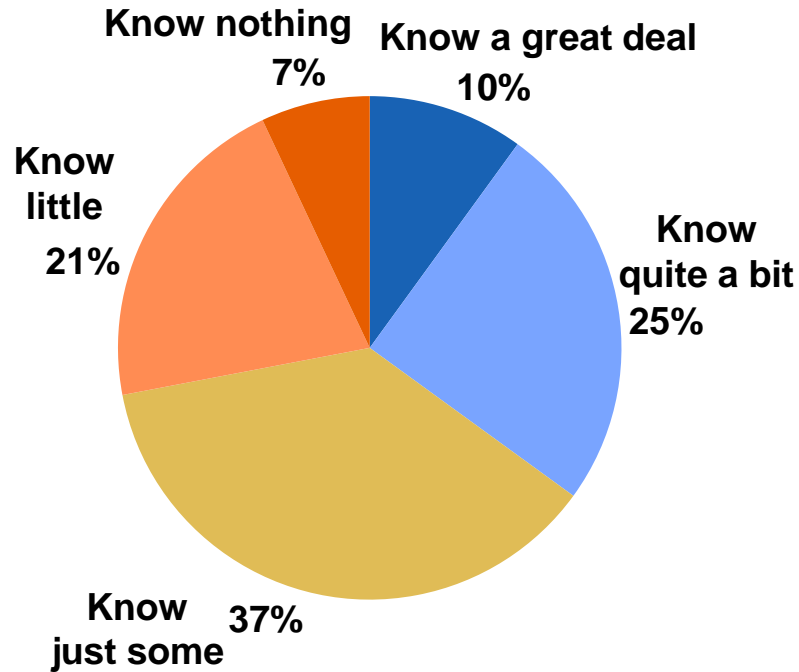
Americans Speak on Long-Term Care and Alzheimer's Disease

*Key findings from an online survey among 1,000 adults nationwide
conducted October 18-23, 2017 for*



Most Americans admit that they do not know a lot about long-term care.

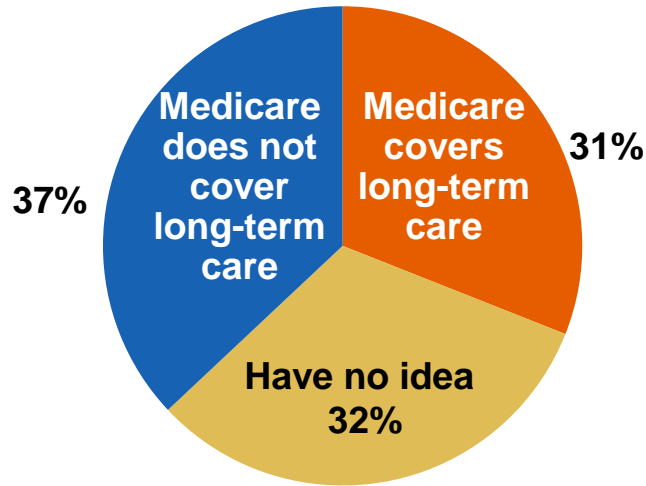
How much do you know about long-term care for the elderly or individuals with disabilities?



	Great deal/ quite a bit	Just some	Little/ nothing
Age 18 to 34	39%	34%	27%
Age 35 to 49	40%	33%	27%
Age 50 to 64	30%	43%	27%
Age 65/older	30%	41%	29%
Men age 18 to 34	41%	30%	29%
Women age 18 to 34	37%	38%	25%
HS grad/less educ.	30%	37%	33%
Some college	31%	39%	30%
College grads	42%	35%	23%
Postgrad education	53%	40%	7%
Whites	38%	38%	24%
Hispanics	28%	39%	33%
African Americans	26%	39%	35%
Have caregiver experience	54%	34%	12%

Many Americans do not know if Medicare covers long-term care, underestimate how many seniors will need care, and what it costs.

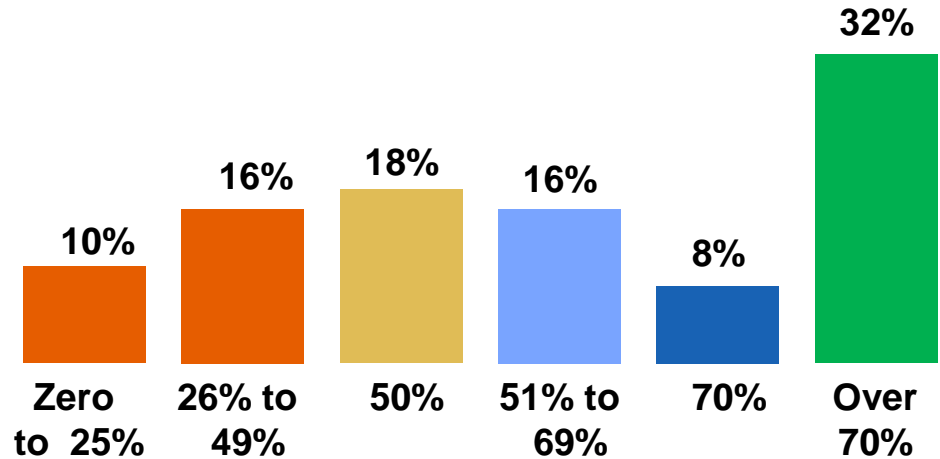
Does Medicare cover the cost of long-term care?



39% of Americans believe that LTC costs less than \$18,000 a year.

What percentage of seniors will need long-term care?

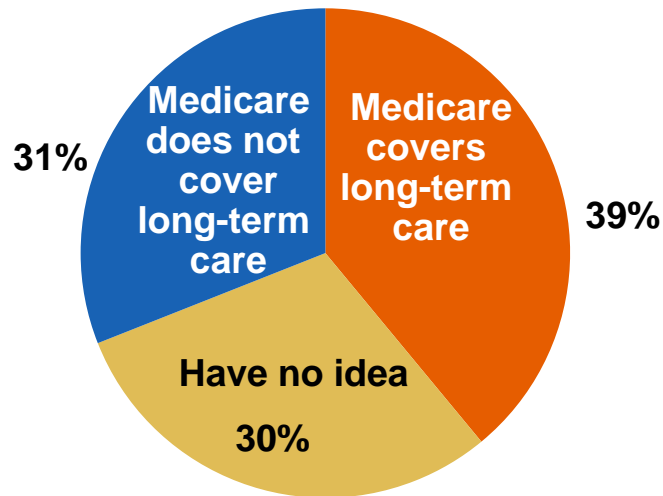
Mean = 59%



Millennials are less likely to know some details about long-term care.

Does Medicare cover the cost of long-term care?

(among adults age 18 to 34)

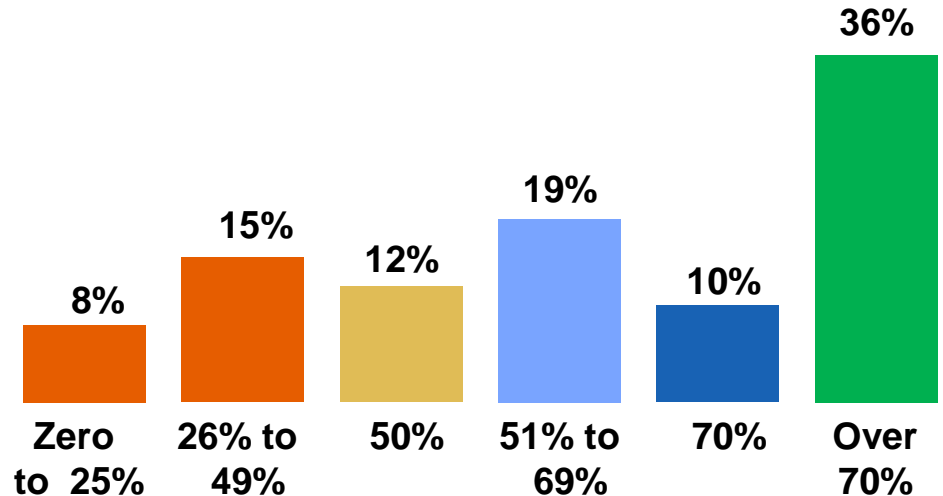


52% of millennials believe that LTC costs less than \$18,000 a year.

What percentage of seniors will need long-term care?

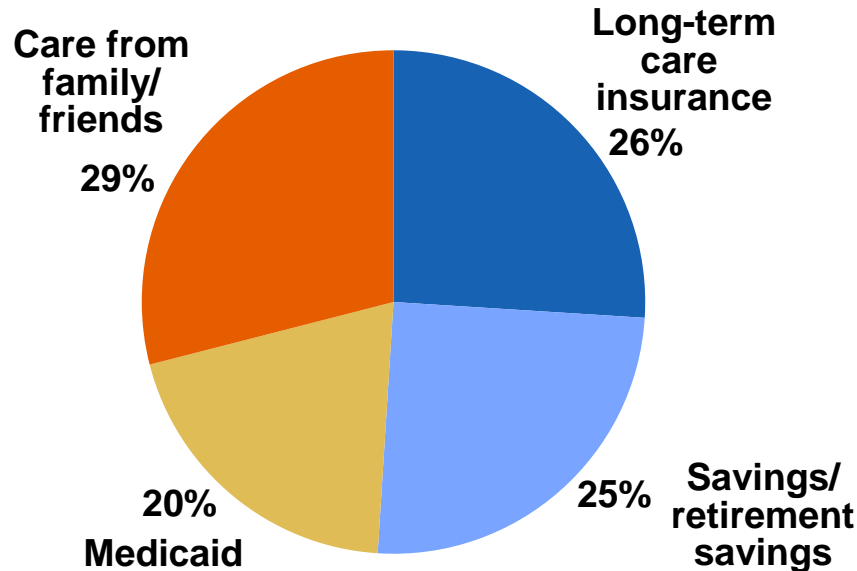
(among adults age 18 to 34)

Mean = 62%



Americans do not have uniform expectations for long-term care.

Given this information, if you needed long-term care, what would you most likely use?*



*In fact, 70% of seniors will need long-term care. Medicare does not cover the costs of long-term care for the elderly or individuals with disabilities, and Medicaid has significant limitations, including requiring the applicant to spend all their other financial resources before Medicaid provides care.

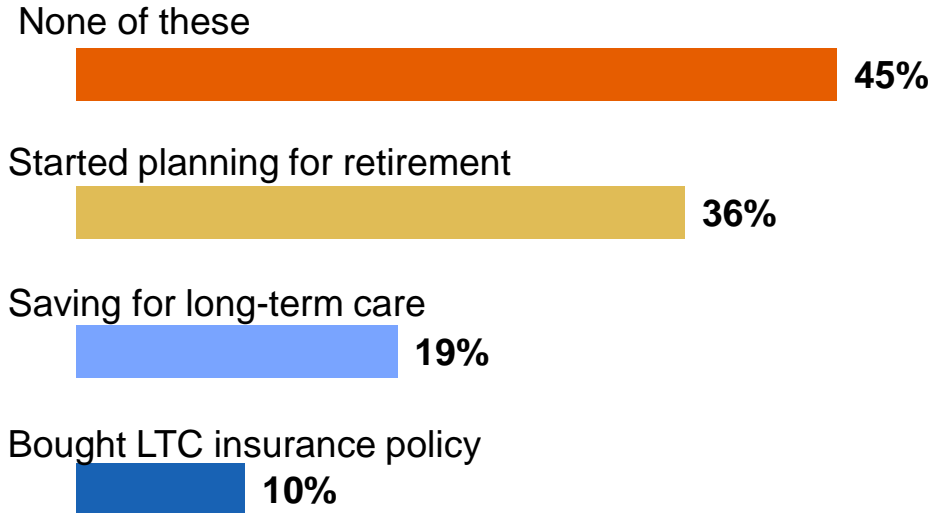
Americans do not have uniform expectations for long-term care.

Given this information, if you needed long-term care, what would you most likely use?

	LTC Insurance	Savings/retirement	Medi-caid	Family/friends		LTC Insurance	Savings/retirement	Medi-caid	Family/friends
Men	26%	28%	21%	25%	High school grad/less educ	19%	21%	24%	36%
Women	25%	22%	20%	33%	Some college	27%	24%	21%	28%
Age 18 to 34	28%	23%	20%	29%	College grads	32%	30%	17%	21%
Age 35 to 49	29%	23%	20%	28%	Postgrad education	34%	27%	12%	27%
Age 50 to 64	25%	18%	27%	30%	Knowledge of LTC:				
Age 65/older	19%	37%	16%	28%	Great deal/quite a bit	31%	24%	20%	25%
Men age 18 to 34	28%	24%	20%	28%	Just some	24%	25%	19%	32%
Women age 18 to 34	28%	21%	20%	31%	Little/none	22%	26%	23%	29%
Income \$50K/less	22%	19%	28%	31%					
Income \$50K-\$100K	27%	29%	15%	29%					
Income \$100K/more	34%	34%	11%	21%					

Nearly half of Americans have not taken necessary steps to plan for long-term care.

Long-term care costs can be covered through long-term care insurance or using retirement savings: which of these have you done toward your long-term care?



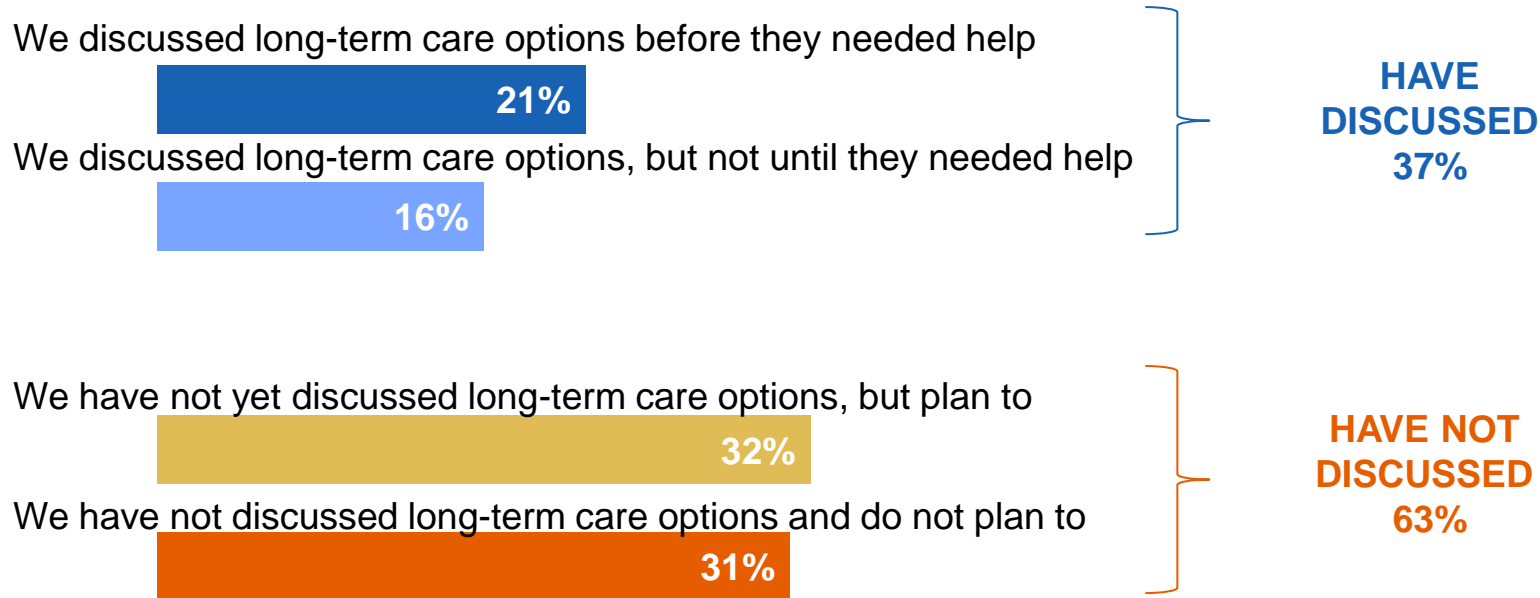
Nearly half of Americans have not taken necessary steps to plan for long-term care.

Which of these have you done toward your long-term care?

	None	Started planning for retirement	Saving for LTC	Bought LTC policy		None	Started planning for retirement	Saving for LTC	Bought LTC policy
Age 18 to 34	39%	43%	21%	10%	High school grad/less educ	59%	22%	15%	9%
Age 35 to 49	48%	38%	16%	7%	Some college	47%	38%	17%	6%
Age 50 to 64	47%	34%	20%	8%	College grads	29%	47%	23%	14%
Age 65/older	47%	26%	17%	15%	Postgrad education	28%	49%	25%	13%
Income \$50K/less	58%	22%	16%	9%	Knowledge of LTC:				
Income \$50K-\$100K	36%	47%	20%	11%	Great deal/quite a bit	30%	43%	28%	16%
Income \$100K/more	24%	53%	24%	10%	Just some	47%	35%	15%	7%
Men age 18 to 34	33%	45%	26%	12%	Little/none	62%	27%	10%	5%
Women age 18 to 34	45%	40%	15%	9%	Caregivers	36%	37%	25%	15%

Fewer than two in five Americans have discussed long-term care for their parents.

In thinking about long-term care for your parents, which of the following best describes your communication with them about this?



Those with a college degree or higher, with incomes of at least \$100K, and greater knowledge of long-term care are more likely to have had discussions with a parent.

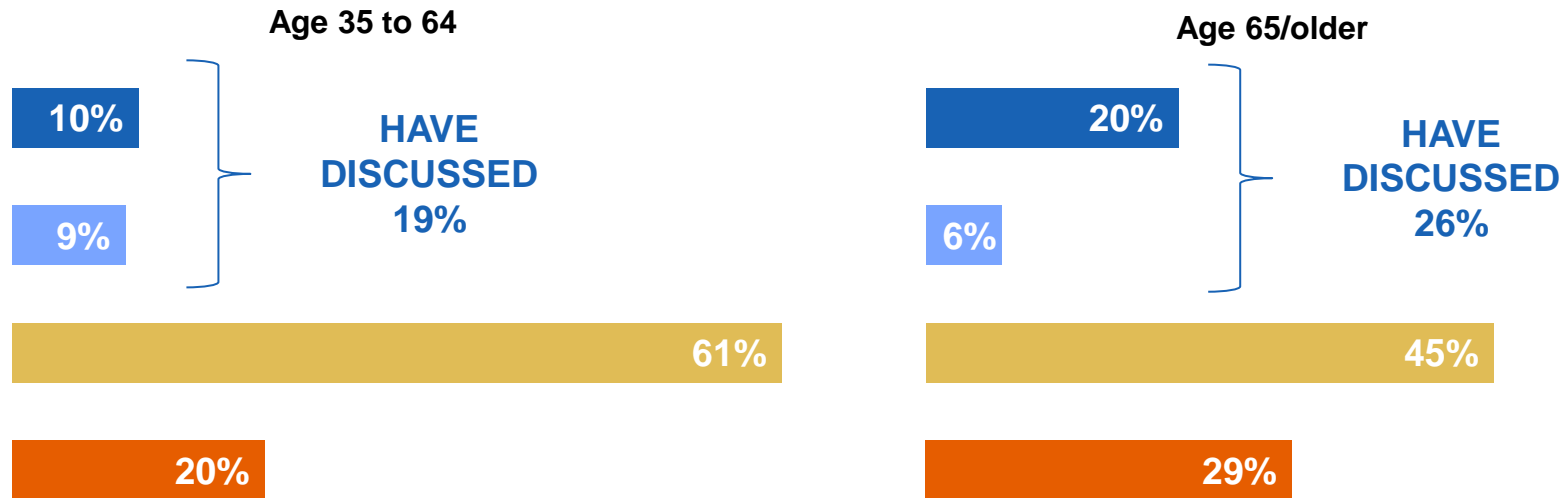
Discussion of Long-term Care with Parents, Among Key Subgroups

	Have discussed LTC	Have not discussed LTC		Have discussed LTC	Have not discussed LTC
Men	37%	63%	Whites	39%	61%
Women	36%	64%	Hispanics	32%	68%
Age 18 to 34	33%	67%	African Americans	28%	72%
Age 35 to 49	38%	62%	High school grad/less educ	31%	69%
Age 50 to 64	39%	61%	Some college	35%	65%
Age 65/older	38%	62%	College grads	40%	60%
Men age 18 to 34	35%	65%	Postgrad education	55%	45%
Women age 18 to 34	31%	69%	Knowledge of LTC:		
Income \$50K/less	35%	65%	Great deal/quite a bit	60%	40%
Income \$50K-\$100K	36%	64%	Just some	32%	68%
Income \$100K/more	46%	54%	Little/none	14%	86%

And fewer say they have discussed long-term care for themselves with their children.

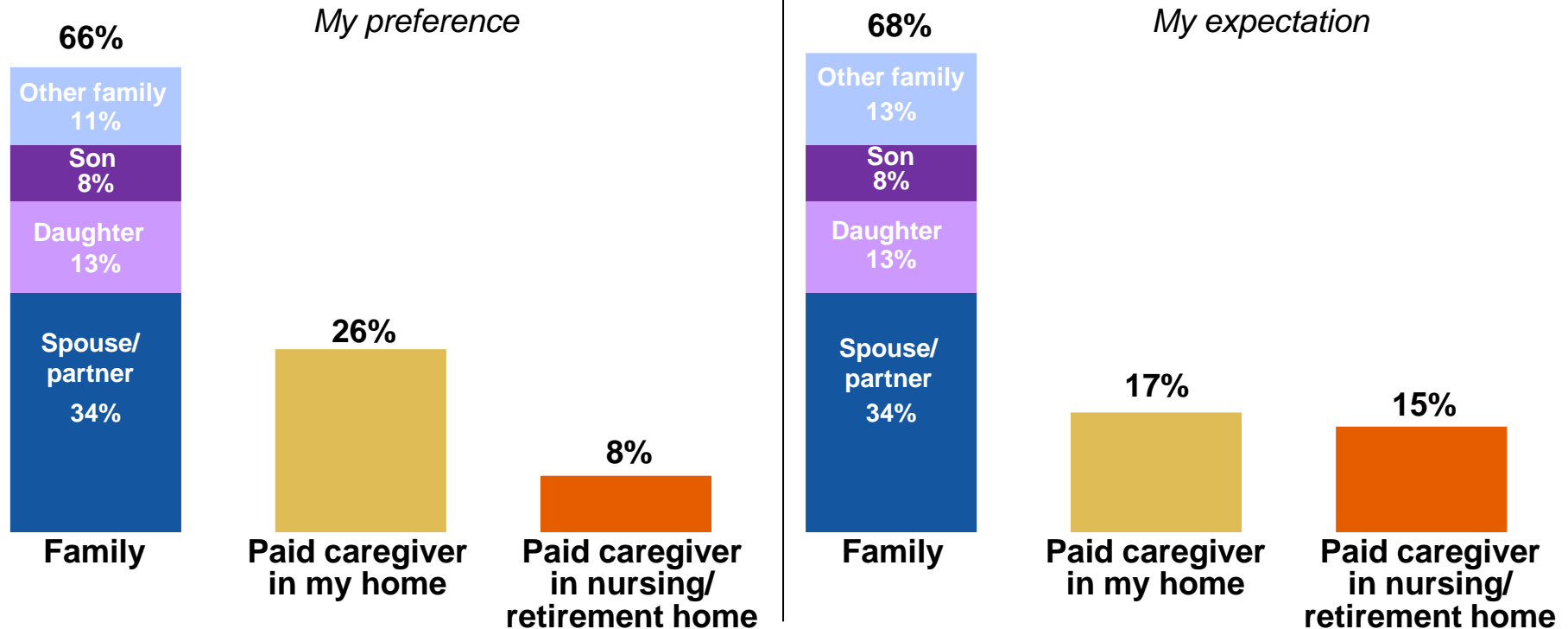
Adults with children age 18/older: In thinking about long-term care for yourself, which of the following best describes you and your children?

- Discussed LTC options before I needed help
- Discussed LTC options, but not until I needed help
- Haven't discussed options, but plan to
- Haven't discussed LTC options/don't plan to



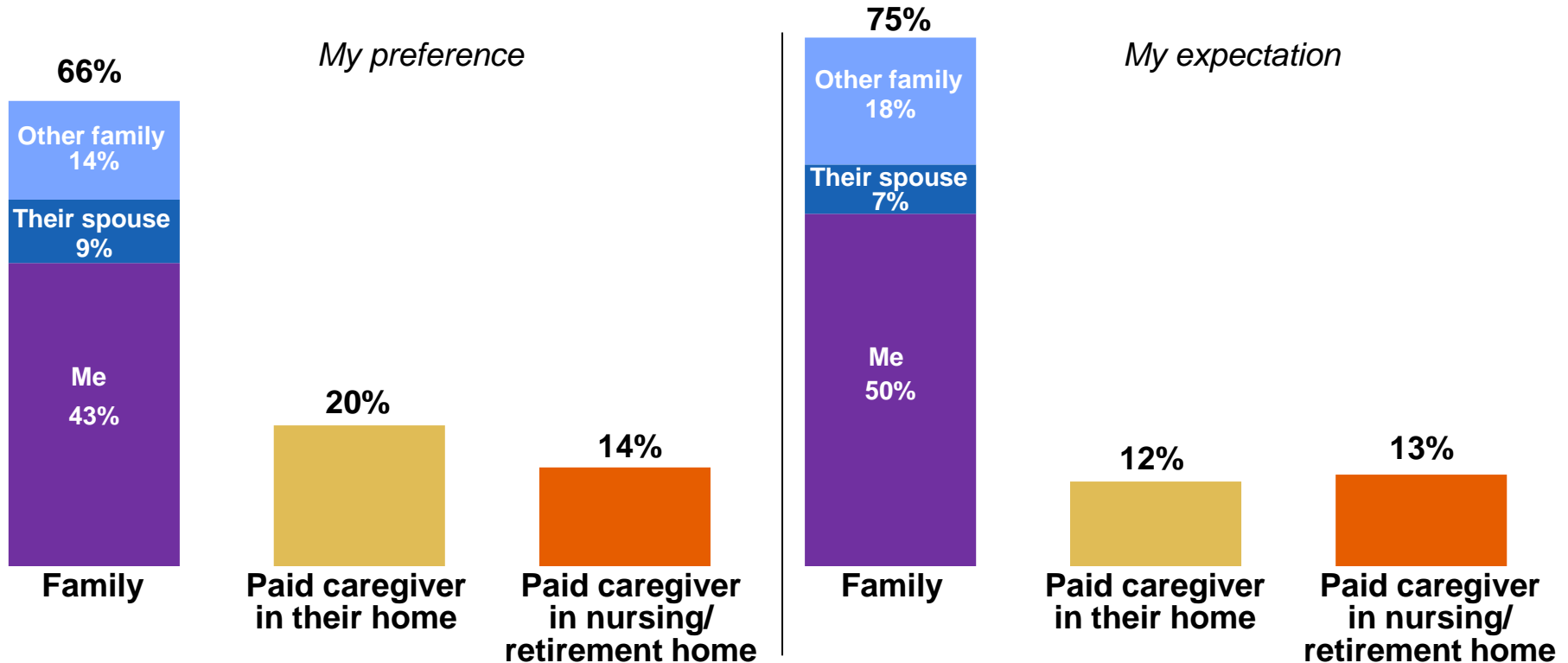
Most Americans want a family member to be their caregiver if they need long-term care and expect this to be the case.

Primary caregiver if I should need long-term care



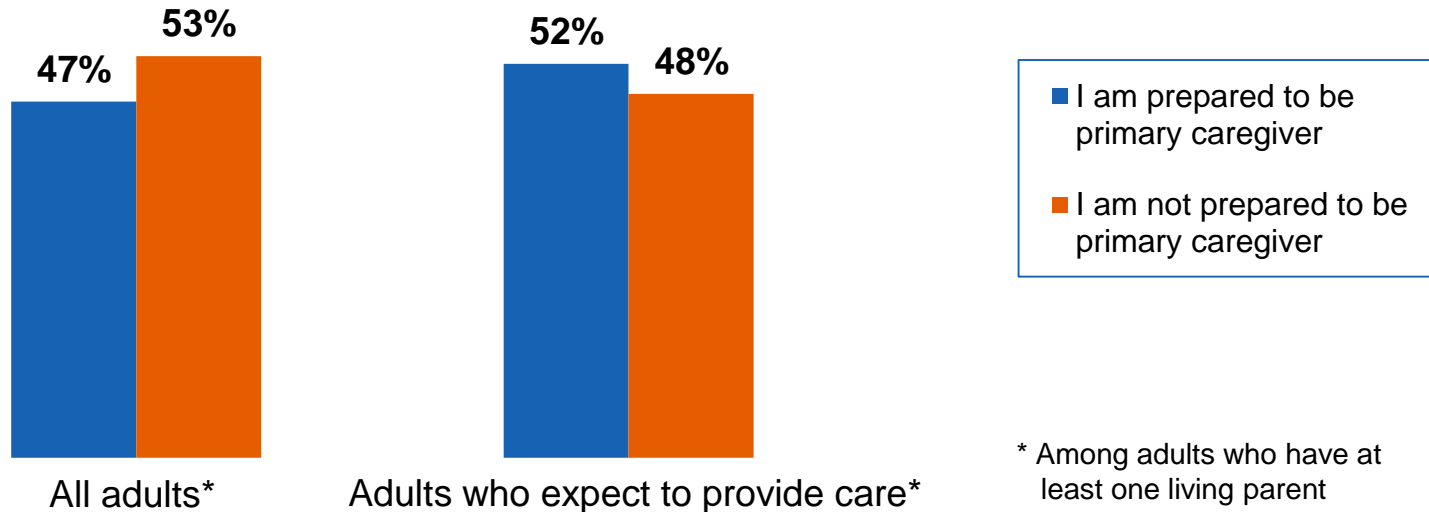
And for their parents, Americans also want and expect a family member to be the long-term caregiver.

Primary caregiver if my parent(s) should need long-term care (adults with at least one living parent)



While most want a family member to take care of their parents, Americans are divided about whether they would be prepared for the task.

*If you personally had to be the primary caregiver to provide long-term care for one of your parents, are you prepared do that?**



In their own words, Americans describe what being a caregiver would mean.

*How would you feel about personally being the primary caregiver to provide long-term care for one of your parents?**

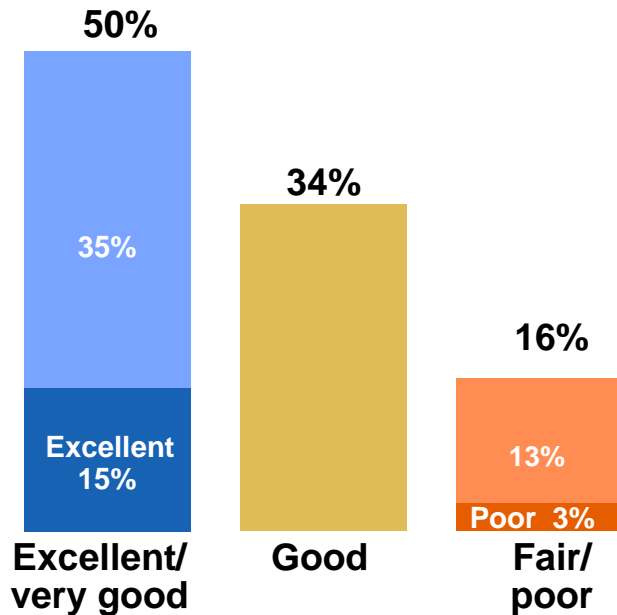
(aggregated volunteered responses)

They took care of me, I will take care of them; to repay them, owe this to them	17%
Happy to, delighted to, my pleasure, honored, would do anything for my mother/father, would love to	14%
Will be too stressed, overwhelmed, helpless; will be tough, will not feel good	13%
I will, if it was needed, I would want it, I would do it, wouldn't mind doing it	8%
It is my responsibility, my obligation, my duty, I will feel obligated to, right thing to do	8%

* Among adults who have at least one living parent

Most Americans describe their health as good or better.

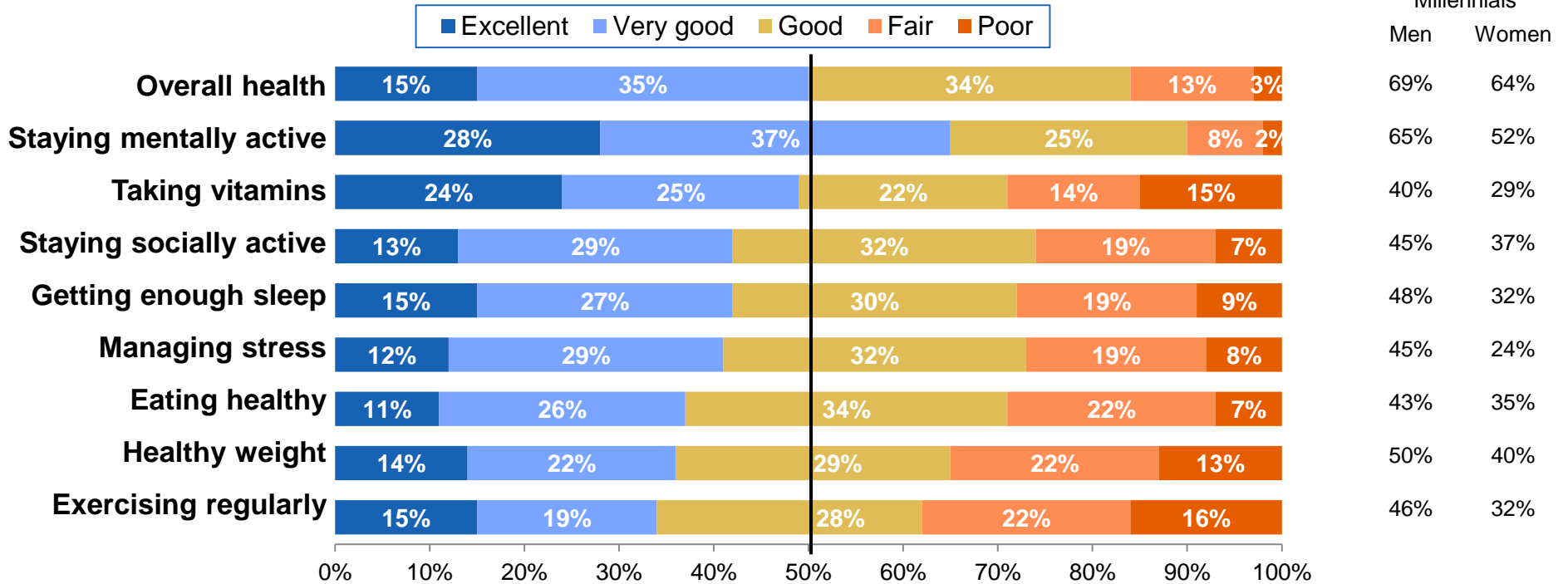
How would you describe your own health?



	Ex/very good	Good	Fair/poor
Men	50%	33%	17%
Women	51%	35%	14%
Age 18 to 34	67%	26%	7%
Age 35 to 49	53%	35%	12%
Age 50 to 64	36%	40%	24%
Age 65/older	42%	37%	21%
Men age 18 to 34	69%	25%	6%
Women age 18 to 34	64%	28%	8%
HS grad/less educ.	42%	36%	22%
Some college	48%	38%	14%
College grads	63%	27%	10%
Postgrad education	59%	31%	10%
Income \$50K/less	43%	35%	22%
Income \$50K-\$100K	54%	35%	11%
Income \$100K/more	65%	28%	7%

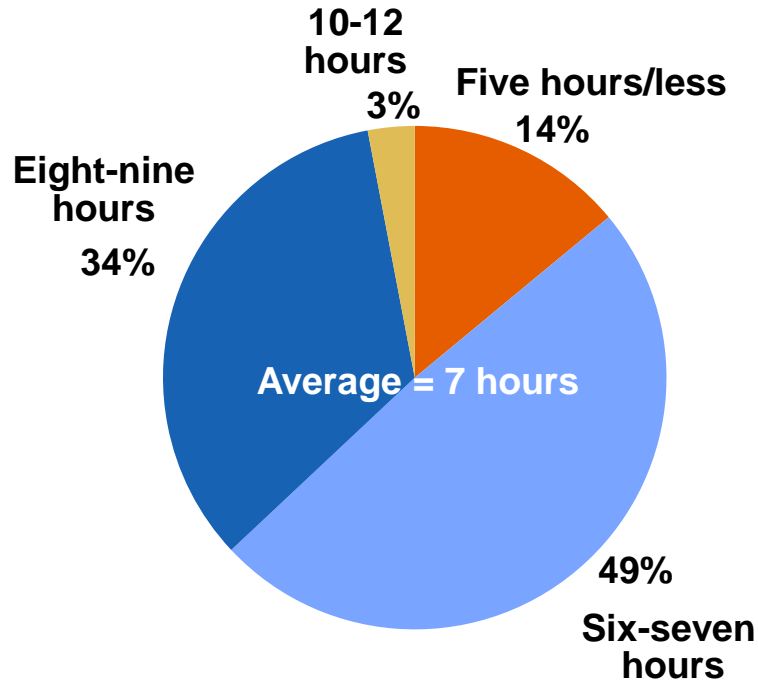
But in evaluating specific items, people are less likely to rate themselves as highly in most areas. Millennial women are less positive about their health than millennial men are.

How would you rate the job you are doing in this area?



Americans report on average that they get seven hours of sleep.

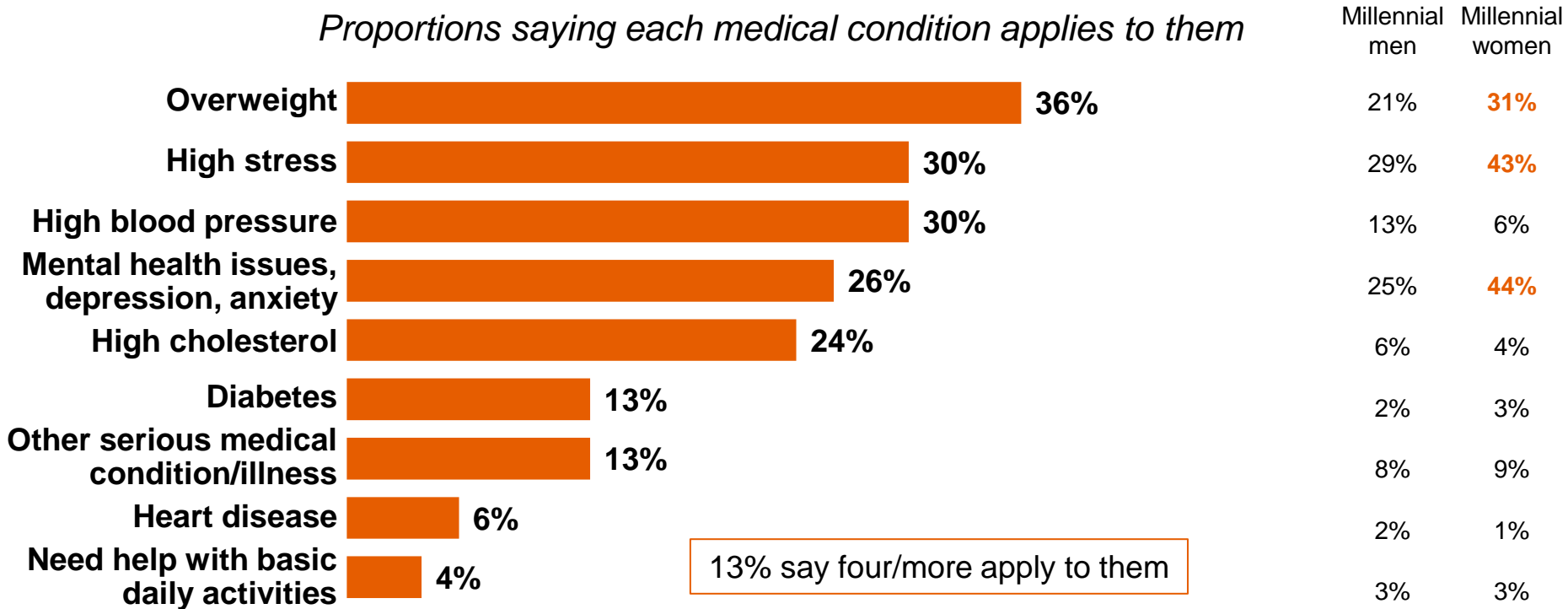
In a typical day, over 24 hours, how many hours of sleep do you get?



Average hours of sleep	
Men	7.1
Women	6.9
<hr/>	
Age 18 to 34	7.2
Age 35 to 49	6.8
Age 50 to 64	6.9
Age 65/older	7.2
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Men age 18 to 34	7.3
Women age 18 to 34	7.0
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HS grad/less educ.	7.0
Some college	6.9
College grads	7.1
Postgrad education	7.2

Many Americans report that they suffer from various medical conditions; millennial women are much more likely to mention mental health and stress.

Proportions saying each medical condition applies to them

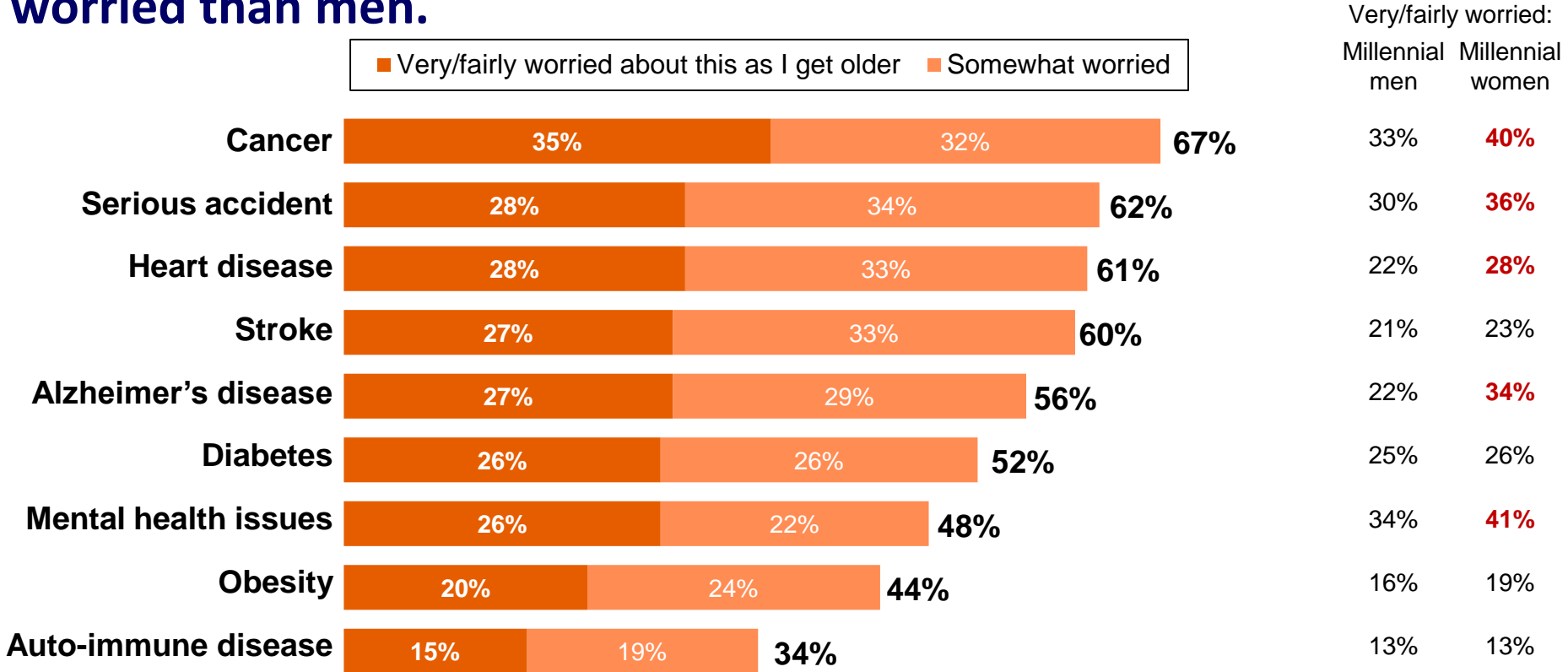


Younger Americans are more likely to mention stress and mental health issues, while older Americans are more likely to be dealing with high blood pressure/cholesterol and weight.

Proportions saying each medical condition applies to them

	Age 18 to 34	Age 35 to 49	Age 50 to 64	Age 65/older
Overweight	26%	38%	43%	41%
High stress	36%	32%	31%	18%
High blood pressure	10%	24%	42%	52%
Mental health issues	34%	33%	21%	11%
High cholesterol	5%	15%	35%	48%
Diabetes	3%	12%	19%	21%
Other serious illness/condition	8%	13%	20%	14%
Heart disease	2%	2%	8%	16%
Need help with basic daily activities	3%	6%	3%	4%

Americans are worried about many specific health challenges as they get older, with millennial women generally more worried than men.



Millennial women, Hispanics, Midwesterners, and those most familiar with Alzheimer’s are more worried about getting the disease.

<i>Very/Fairly Worried About Getting Alzheimer’s Disease</i>			
Men	26%	Northeast	25%
Women	27%	South	27%
Age 18 to 34	28%	Midwest	34%
Age 35 to 49	28%	West	20%
Age 50 to 64	31%	Knowledge of Alzheimer’s:	
Age 65/older	17%	Great deal/quite a bit	35%
Men age 18 to 34	22%	Just some	23%
Women age 18 to 34	34%	Little/nothing	17%
Whites	27%	Family member w/Alzheimer’s	38%
Hispanics	38%		
African Americans	15%		

Those who are most worried about Alzheimer's disease say this is because it runs in the family and they are concerned about what the disease does.

Why are you very/fairly/somewhat worried about Alzheimer's disease?

(aggregated volunteered responses)

Runs in the family, parents, grandparents, other relatives suffered, died from Alzheimer's	34%
Scary, horrible, terrifying, devastating disease	10%
Loss of memory, concerns might lose my memory, the thought of losing your memory is terrible	7%
Makes you forget your family, I don't want to forget my family, my kids, grandkids	6%
Makes you forget your friends, relatives, lose your memories	6%
My short term memory is not good, I forget things, have trouble remembering	4%

Those who are less worried about Alzheimer's disease say this is because there is no history of it in their family and they don't believe they will get it.

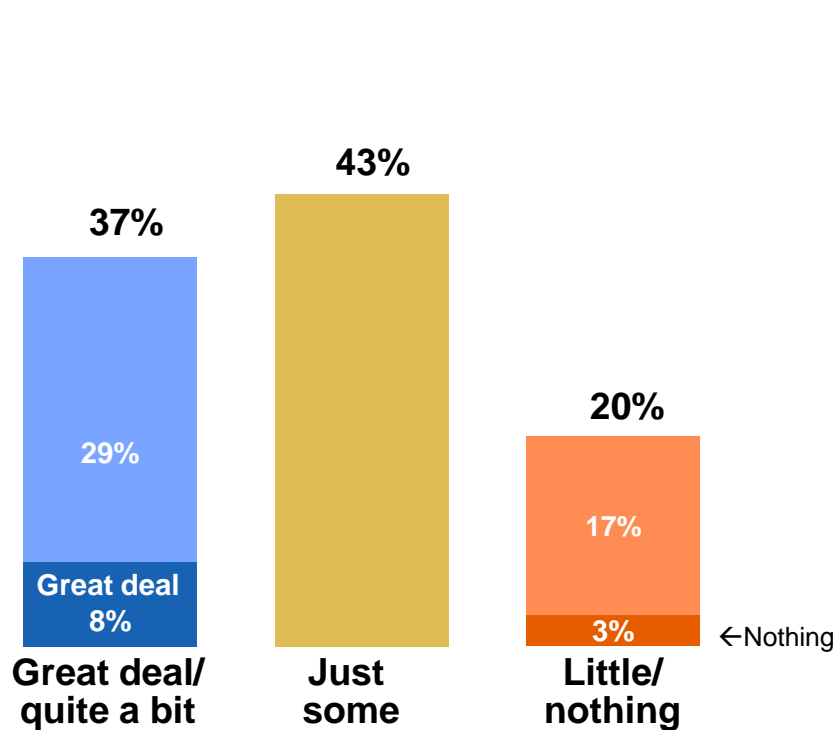
Why are you not worried about Alzheimer's disease?

(aggregated volunteered responses)

No history in family, doesn't run in my family, don't show signs	50%
Not worried, don't think about it, not concerned, won't get it, won't suffer from it	18%
I am healthy, I keep myself in good health, I show no symptoms of the disease	7%
My mind is healthy, stay mentally active, I am mentally stable, sharp	5%
There is nothing I can do to prevent it, you never know if you will get it	5%
I diet, I eat healthy foods	3%

Fewer than two in five Americans say they know a lot about Alzheimer’s disease.

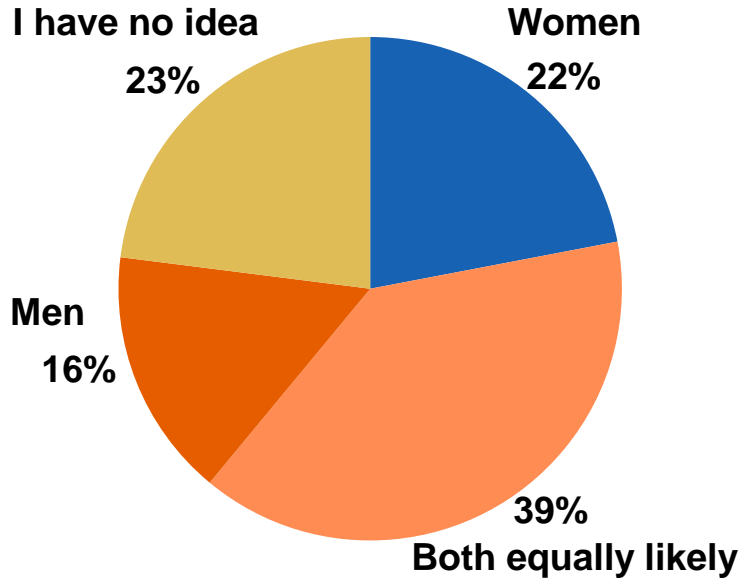
How much would you say you know about Alzheimer’s disease?



	Great deal/ quite a bit	Just some	Little/ nothing
Men	38%	44%	18%
Women	37%	42%	21%
Age 18 to 34	39%	45%	16%
Age 35 to 49	37%	43%	20%
Age 50 to 64	38%	40%	22%
Age 65/older	35%	45%	20%
Men age 18 to 34	41%	43%	16%
Women age 18 to 34	38%	46%	16%
HS grad/less educ.	32%	43%	25%
Some college	32%	48%	20%
College grads	44%	42%	14%
Postgrad education	58%	31%	11%

Just one in five Americans knows that women are more likely to get Alzheimer’s disease.

Who are more likely to get Alzheimer’s disease: men or women?

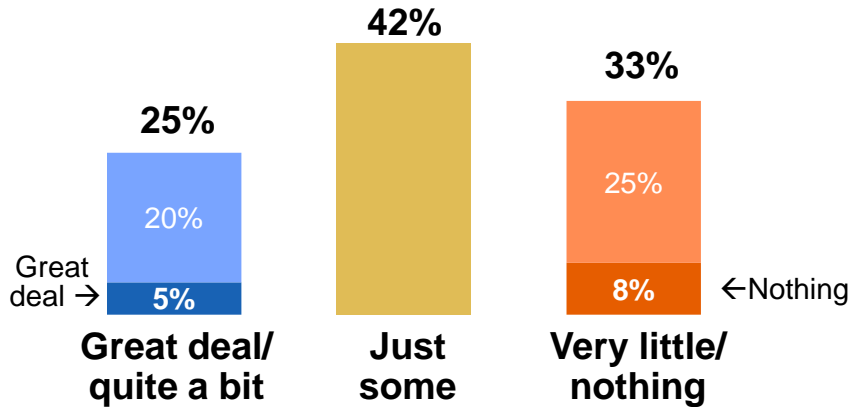


	Women more likely	Men/both equally likely
Men	16%	61%
Women	27%	49%
Age 18 to 34	26%	51%
Age 35 to 49	20%	55%
Age 50 to 64	22%	55%
Age 65/older	18%	60%
Men age 18 to 34	16%	60%
Women age 18 to 34	37%	42%
HS grad/less educ.	16%	58%
Some college	25%	49%
College grads	23%	55%
Postgrad education	27%	63%

Only one in four Americans say they can do a lot to reduce their chances of getting Alzheimer's, but two in three are likely to take action once they learn they can reduce their chances.

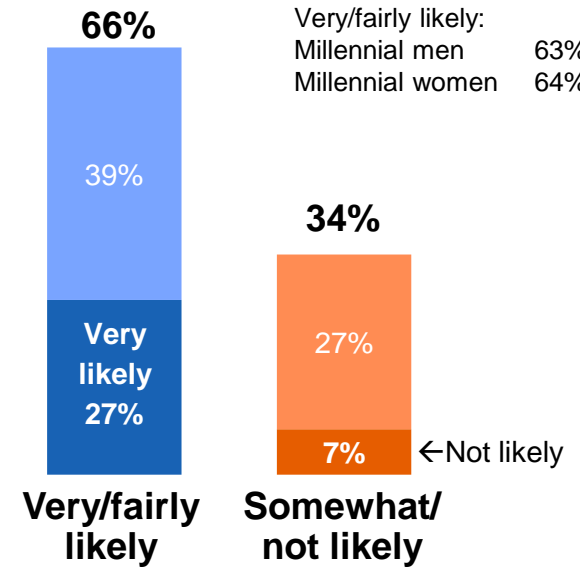
How much can someone do to reduce their chances of getting Alzheimer's disease?

Can do great deal/quite a bit:
 Millennial men 31%
 Millennial women 15%



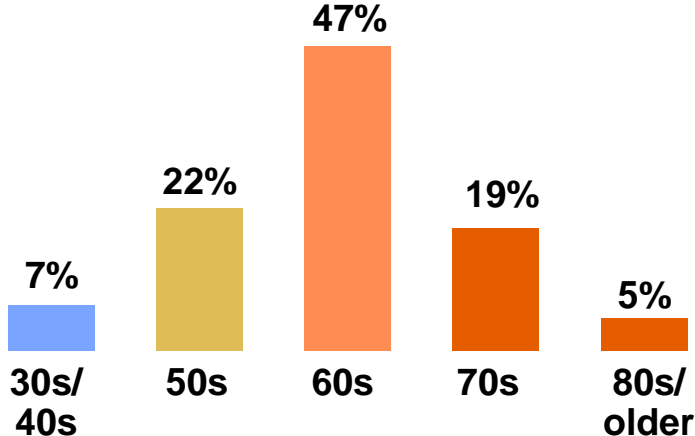
Medical professionals say people can reduce their risk of Alzheimer's: how likely are you to make lifestyle changes to reduce your risk?

Very/fairly likely:
 Millennial men 63%
 Millennial women 64%

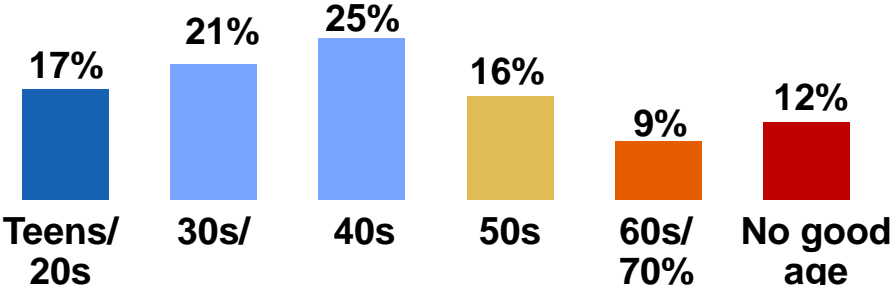


Most Americans believe people start to develop Alzheimer’s in their 60s or later, but they believe people can take steps to reduce their risk at an earlier age.

Age at Which People Develop Alzheimer’s



Age at Which You Should Start Taking Steps Against Developing Alzheimer’s



Americans are generally more likely to believe that people of their age group or older can take steps to reduce Alzheimer's.

Age at Which You Should Start Taking Steps Against Developing Alzheimer's

	Teens/ twenties	Thirties	Forties	Fifties	Sixties	Seventies/ older	No good age
Age 18 to 29	25%	26%	22%	12%	7%	2%	6%
Age 30 to 39	16%	31%	26%	13%	5%	1%	8%
Age 40 to 49	18%	16%	28%	14%	4%	2%	17%
Age 50 to 59	13%	21%	25%	27%	8%	-	6%
Age 60 to 69	10%	20%	23%	18%	10%	-	19%
Age 70 and over	11%	9%	27%	13%	12%	3%	24%

To reduce chances of Alzheimer’s, Americans are most likely to stay mentally active, get enough sleep, and eat healthy/exercise.

Three Steps I Am Most Likely to Take to Reduce Chances of Getting Alzheimer’s

