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# Long Term Care Middle Income Population Demographic Analysis

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# Purpose

How many seniors (65+) and younger adults with disabilities (18-64) are ineligible for public benefits (Medi-Cal/IHSS) and at risk of being unable to afford home and community-based long term care if it were needed?

# Data Sources: Income Thresholds

## Lower bound: No-cost Medi-Cal thresholds

- Individual = \$14,770 per year, Couple = \$19,090 per year

## Upper bound: EESI + LTC service packages

- Elder Economic Security Index (EESI)
  - Developed by the Insight Center with UCLA Center for Health Policy Research
  - Minimum income needed to live in San Francisco
  - Varies based on household size and housing situation (1 and 2-person households available)
  - Used EESI 2013 edition and Long Term Care Service packages
  - Provide range of low, medium, and high LTC service costs
  - Used EESI 2007 LTC packages → Adjusted to 2015 costs

# Income Thresholds – Upper Bound

Household status	Household Ownership	EESI	Low level of care	Medium level of care	High level of care
<b>Single</b>	Owner	\$18,036	\$27,132	\$43,589	\$73,298
	Owner with mortgage	\$41,556	\$50,652	\$67,109	\$96,818
	Renter	\$30,312	\$39,408	\$55,865	\$85,574
<b> Couple</b>	Owner	\$24,496	\$33,592	\$50,049	\$79,758
	Owner with mortgage	\$50,016	\$59,112	\$75,569	\$105,278
	Renter	\$38,772	\$47,868	\$64,325	\$94,034

Low level includes 6 hrs/week of personal care  
 Medium includes 16 hrs/week of personal care  
 High includes 36 hrs/week of personal care

# Income Thresholds – Example

- A single SF resident who is a renter would need \$30,312 to have economic security plus an additional \$9,000 to \$55,000 to pay for LTC costs, depending on their level of need

# Data sources: SF Population Data

## US Census

- American Community Survey (ACS), 2012, 3-Year Samples
- Available through the Integrated Public Use Microdata Series (IPUMS)

### Key criteria for inclusion:

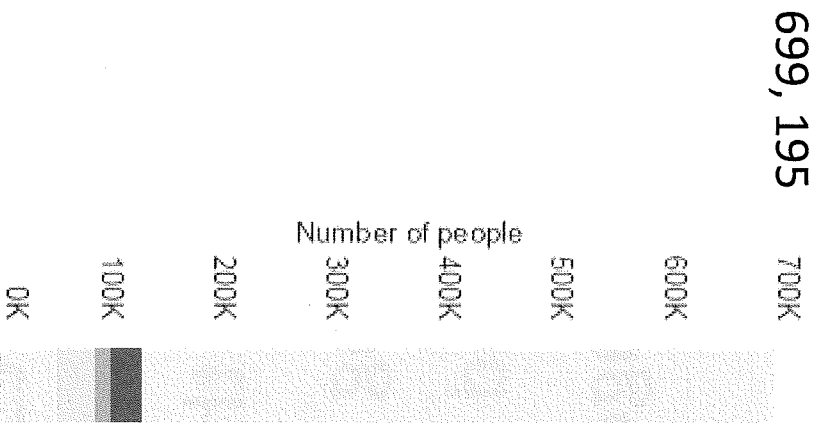
- 65 and over
- Age 18-64 with 1+ disability
- Income
- Household size
- Housing situation (renting or homeownership status)
- Non-institutionalized

# Results & Demographic Overview

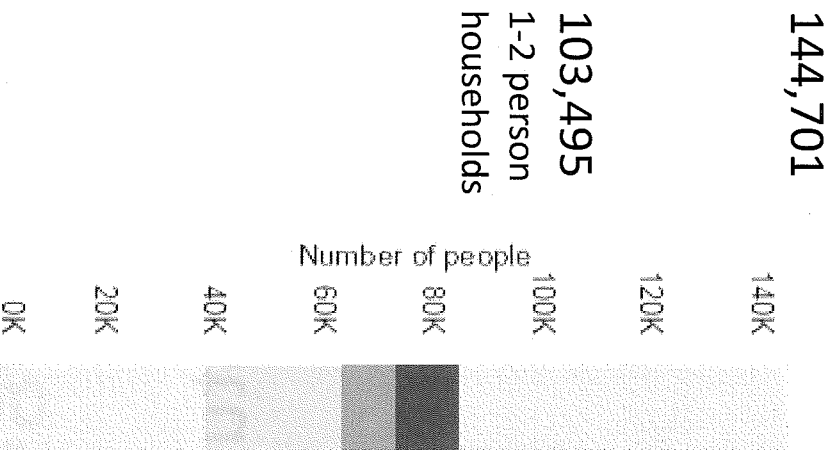
- Size of the resulting study population
- Housing Status
- Age and Gender
- Language
- Race

# Size of the study population

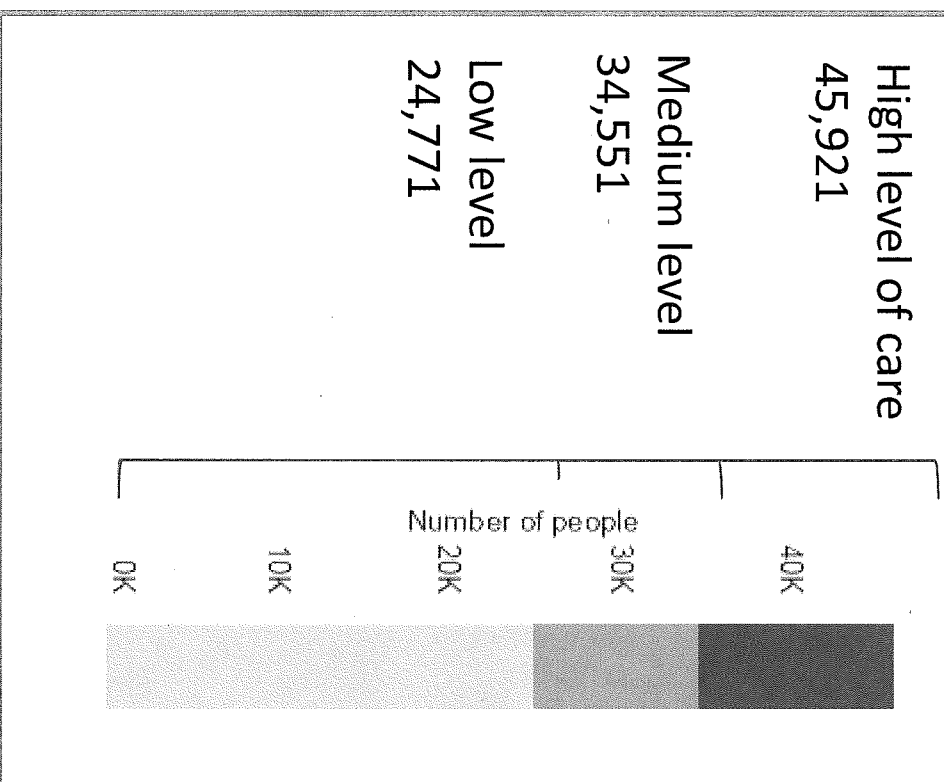
San Francisco-Adults



Seniors & People with Disabilities (SPDs)

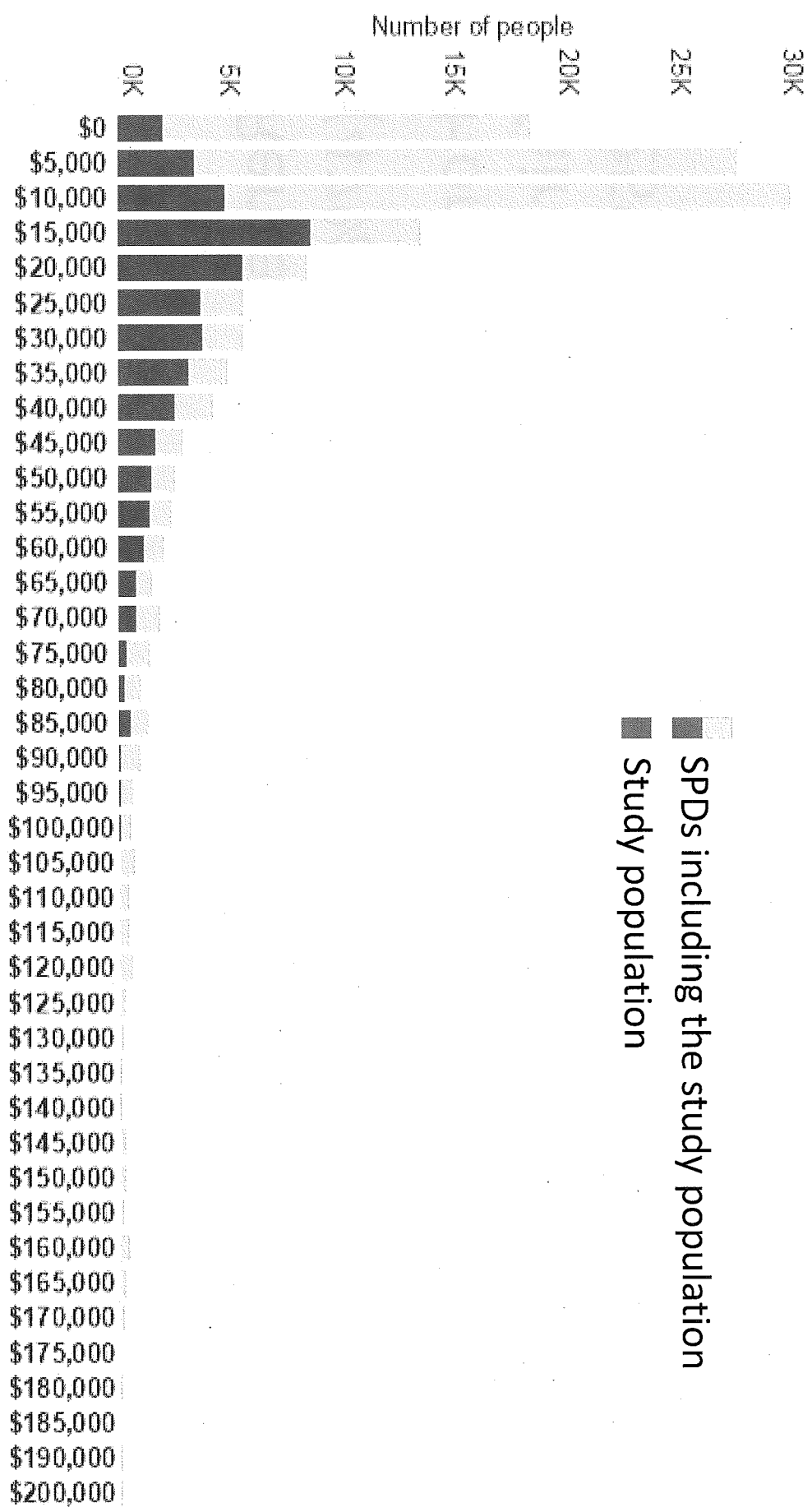


Middle Income SPDs





# Distribution of the study population by individual income level

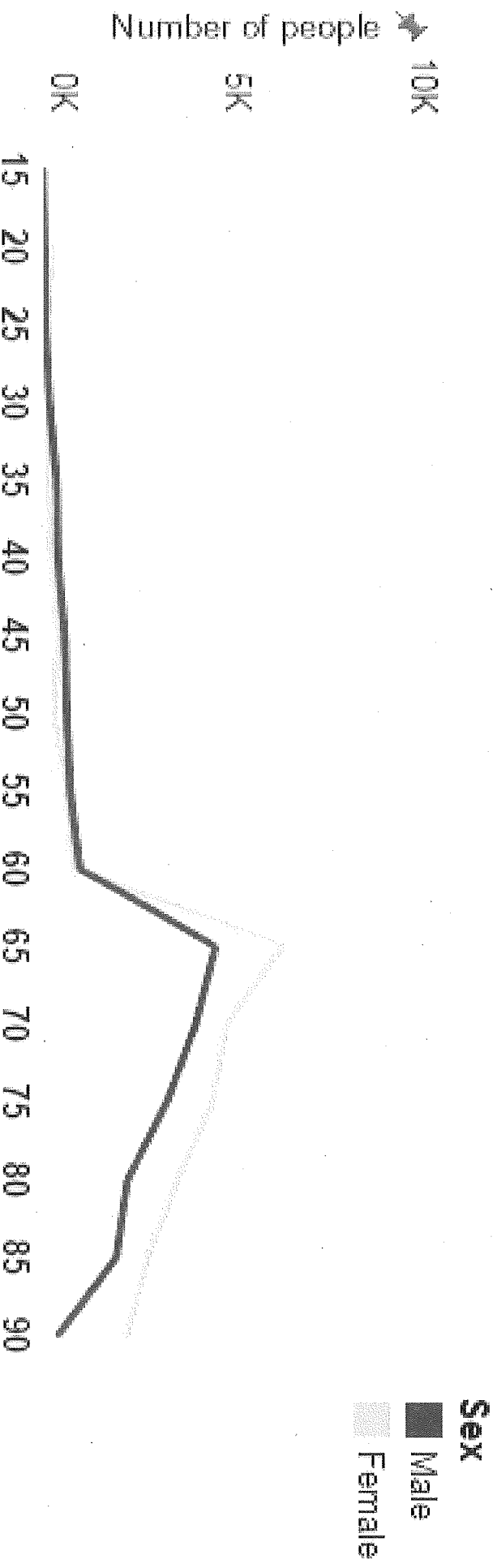


# Housing Status

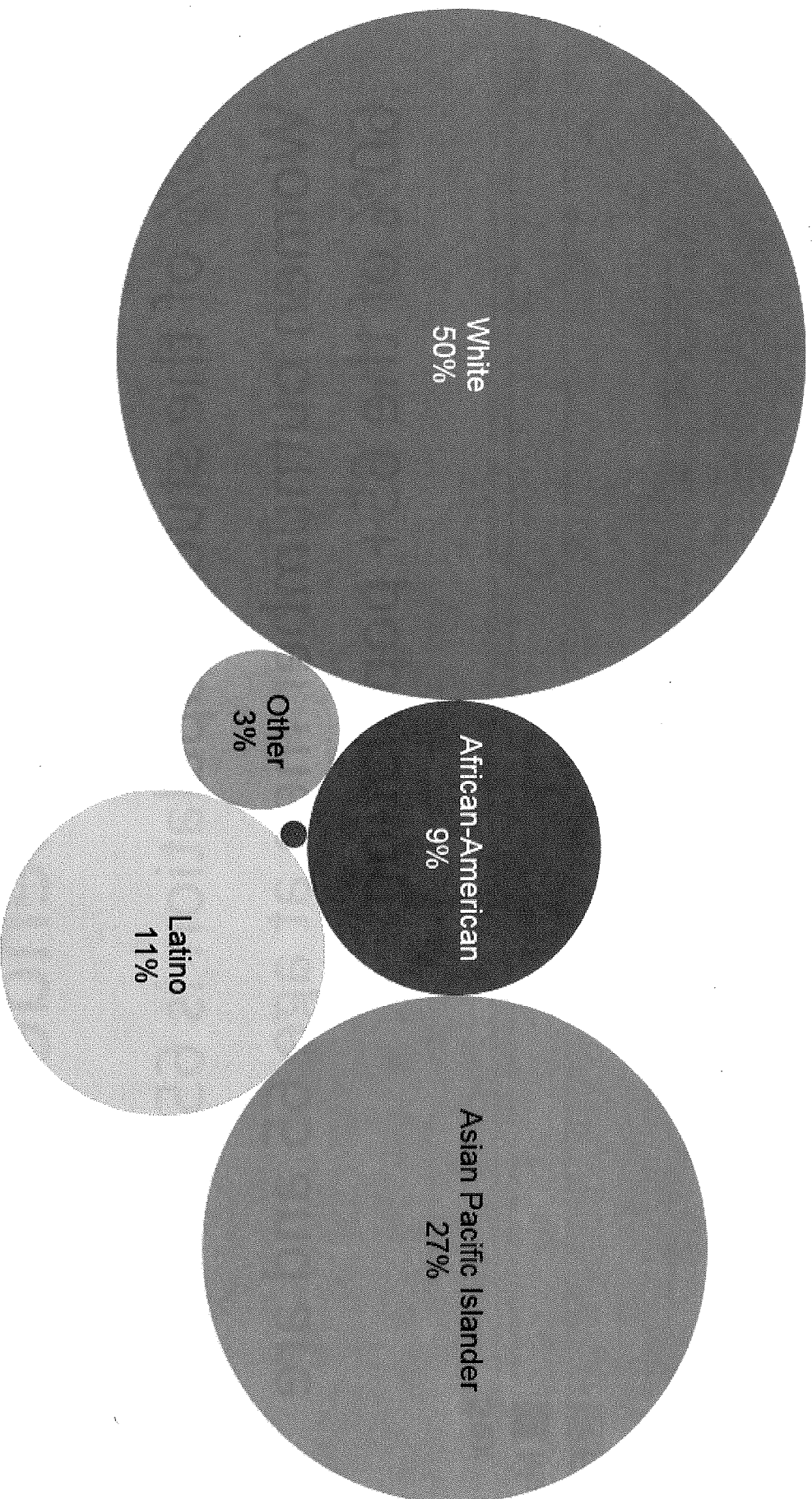
- Renters make up almost half of the population (47%)
- Homeowners make up the other half, split fairly evenly between those with a mortgage (25%) and without a mortgage (28%)

# Age and Gender

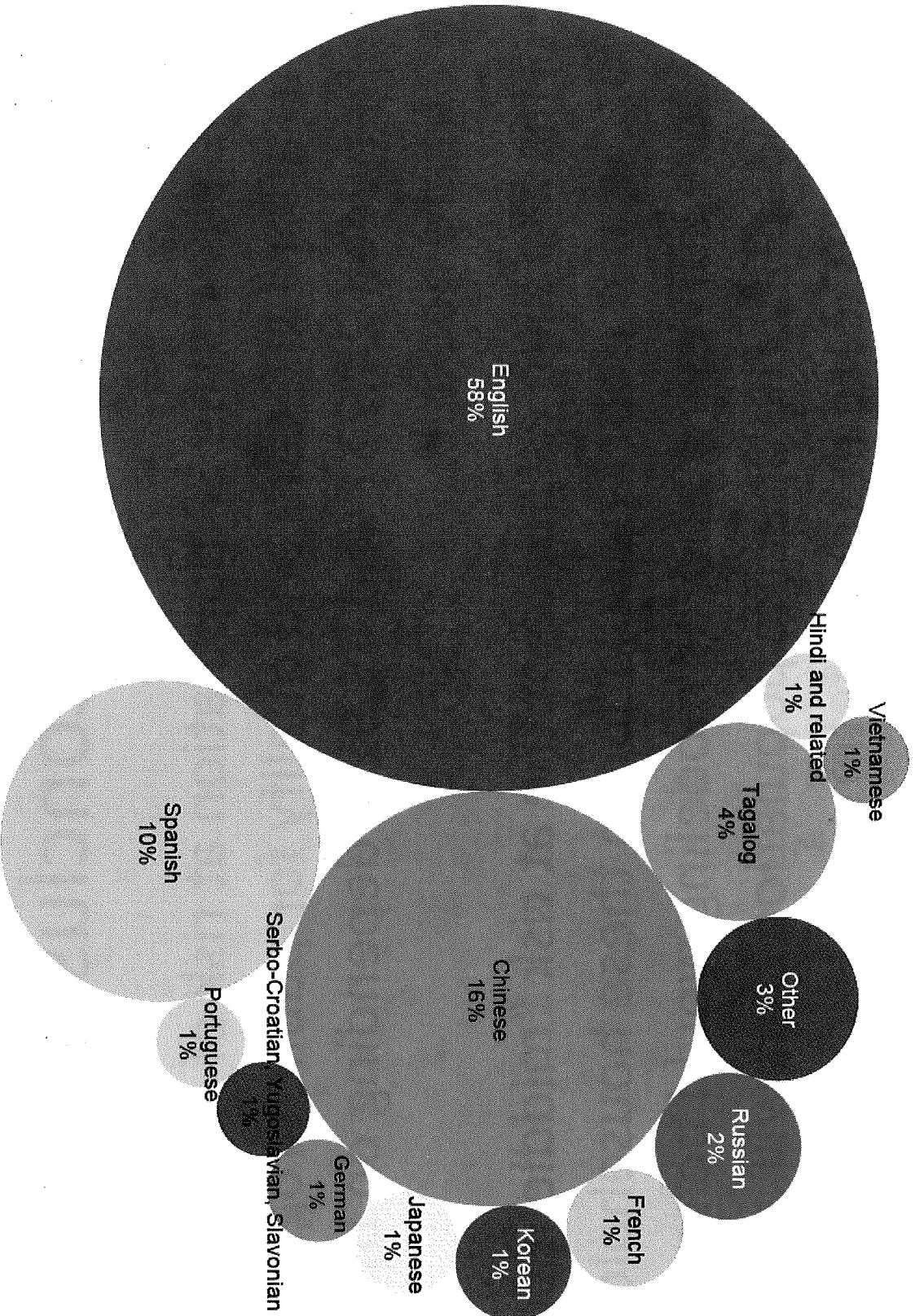
- 85% of the study population is 65+
- Women outnumber men at age 65 and are 60% of the 65+ population



# Race



# Language



# Analysis Conclusion

- The size of the SF population at risk of being unable to afford LTC care and qualify for public programs is between 24,771 and 45,921, depending on the level of care needed.
- This is a high estimate of the at risk “middle income” or “upper poor” population in these households. More surveying and/or modeling would be required to identify the specific population that will actually need LTC care in their lifetime, and which specific services they would need.

# Focus Groups (pending)

## Methodology

<b>NUMBER OF FOCUS GROUPS:</b>	<b>WHEN:</b>	<b>LENGTH:</b>
7	Dec. 2015 – Jan. 2016	1.5 hours
<b>AVERAGE GROUP SIZE:</b>	<b>NUMBER OF PARTICIPANTS:</b>	<b>LANGUAGES:</b>
7	51	<ul style="list-style-type: none"><li>• English</li><li>• Spanish</li><li>• Chinese</li></ul>

3/2/16

4

# Focus Groups (pending)

## Preliminary results: Common trends

- Majority do not have LTC insurance
- Don't know where to obtain credible information
- Common needs: Help around house, transportation, socialization, help with ADLs, affordable housing, access to affordable health care
- Approximately 1/3 live with a spouse or relative
- Friends and family help with current needs
- Most in relatively good health but worry about the future
- Not expecting free services, willing to pay sliding scale