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## Americans prefer not to think about long-term care: Sun Life

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By Editor Test     *Wed, Sep 14, 2011*

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Even though government data shows that 70% of older Americans will require help in bathing, dressing, or eating, fear and wishful thinking prevent many from planning for long-term care, according to a new [report](#) from Sun Life Financial.

The second in a series of retirement pulse polls by Sun Life Financial, “Shut Your Eyes and Hope for The Best: American Attitudes Toward Long Term Care Planning,” surveyed both mainstream and affluent Americans age 50 and older.

The results include:

- Over half of Americans aged 50 and older worry about long-term care costs, and only 16% feel prepared to finance their long-term care.
- Median respondents don’t realize that based on conservative historical inflation rates, the cost of nursing home care could more than double by 2030. Conservative projections put long-term facility costs (currently averaging \$85,000) at \$190,000 in 2030.
- Most people dread nursing homes. 83% of Americans age 50 and older (83%) would rather survive five years at home than 10 years in a nursing home.
- 32% of respondents with a partner said they would have to be *physically forced* to enter a facility if their partner were living in a different facility.
- Many respondents who have decided where they want to receive long-term care have not consulted key family members or advisors.