

A DEMOGRAPHIC AND ATTITUDINAL PROFILE OF NON-RESPONDERS TO THE FEDERAL LONG-TERM CARE INSURANCE PROGRAM

This data brief is one of six commissioned by the Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation to analyze survey data collected by Long Term Care Partners from members of the federal family regarding the long-term care insurance offering available to them. This brief analyzes survey data collected from individuals who neither responded to the federal offering of long-term care insurance, nor enrolled in the program ("non-responders"). The remaining briefs address: a Profile of Buyers; a Profile of Non-Buyers; a Comparison of Active and Retired Buyers, Non-Buyers and Non-Responders; a Comparison of Engagement and Participation among Buyers, Non-Buyers and Non-Responders; and a Multivariate Analysis of Buyers and Non-Buyers. A Literature Review is also available.

I. BACKGROUND

One of the more ambitious proposals for encouraging growth in the private insurance market was the passage of the Long Term Care Security Act (Public Law 106-265). This act was passed in the summer of 2000 and was signed into law on September 19th of that year. It authorized the U.S. Office of Personnel Management (OPM) to contract for a long-term care (LTC) insurance program for federal employees. Medically underwritten coverage was made available to active federal employees and annuitants (civilian retirees), as well as active and retired members of the uniformed services. It was also made available to 'other qualified relatives,' who would include current spouses of employees and annuitants, including surviving spouses of members and retired members of the uniformed services who are receiving a survivor annuity, adult children of living employees and annuitants, and parents, parents-in-law, and stepparents of living active employees. Because this coverage is medically underwritten, certain medical conditions prevented some people from being approved for coverage. OPM expected that, like the health and life insurance programs it administers, the Federal Long-Term Care Insurance Program (FLTCIP) would become the largest employer-sponsored LTC insurance program in the nation.

Naturally it was expected that implementation of the program would spur additional interest and growth in the market. The program began in earnest in July of 2002, which constituted the beginning of the open enrollment period. The carriers underwriting the program -- John Hancock and MetLife -- formed a joint venture called Long Term Care Partners, LLC, which is devoted exclusively to administering the Program.

Long Term Care Partners conducted one of the largest LTC educational campaigns ever. More than one million people requested enrollment kits. As of August 2003, 273,000 applications had been received. About 64% of enrollees were active employees and spouses, 31% annuitants and their spouses, and



another 5% surviving spouses, parents/in-laws and adult children. Thus, in relatively short order, the FLTCIP became the largest group programs in the United States. In part this was due to the significant marketing and enrollment activities including more than 2,100 educational meetings, briefings to human resources staff and outreach programs to affinity groups.

The large number of enrollments affords a unique opportunity to better understand the attitudes and perspectives of both working and retired individuals regarding LTC concerns, the importance of planning, and the role that insurance may (or may not) play in meeting the needs of disabled individuals. An examination of such attitudes can assist policymakers as well as insurers to better understand marketplace opportunities and barriers, and devise strategies to encourage growth in the market.

II. PURPOSE

The purpose of this project is to analyze survey data collected by Long Term Care Partners from members of the federal family regarding the LTC insurance offering available to them. The analysis focuses on the attitudes, opinions and motivations of both active employees and retirees who have enrolled in the program (“buyers”), those who have expressed an interest in the program but chosen not to enroll (“non-buyers”), and those who are members of the federal family but have not enrolled or expressed any interest in doing so (“non-responders”). As part of this project, we also compare the results to available data from other studies of non-federal buyers and non-buyers in both the individual and group markets. In this way we are able to determine the extent to which there are significant differences, which could influence both the marketing and future design of LTC insurance. Finally, we examine specific issues within each of the three sample groups.

This is the third in a series of data briefs based on the information collected for a study of buyers, non-buyers, and non-responders to the FLTCIP. The purpose of this data brief is to analyze survey data collected from individuals who neither responded to the federal offering of LTC insurance, nor enrolled in the program -- that is, “non-responders”. The analysis focuses on the attitudes, opinions and motivations of individuals who are active and retired federal employees that did not request an information kit and/or application as of the time the sample was drawn. By sampling this unique group of people, we are able to understand why they did not even express an interest in learning about the FLTCIP. Relevant research questions answered in this brief include but are not limited to the following:

- What are the socio-demographic characteristics of active and retired non-responders?
- What is the attitudinal profile of active and retired non-responders with respect to retirement planning, experience with LTC, attitudes about insurance, and knowledge of risk?
- Were non-responders aware of the FLTCIP?

III. METHOD AND SAMPLE

We used a mail survey to collect information from retired non-responders and an Internet survey to collect information from active non-responders. A “**non-responder**” was defined as someone who did not request an information kit and application and was not enrolled in the FLTCIP at the time we drew the sample. Between the months of January 2003 and April 2003, roughly 2,000 surveys were mailed out to retired non-responders of the federal program. About 27% of these individuals -- 545 respondents -- returned their surveys. We removed about 10% of these returned surveys because they turned out not to meet the “non-responder” criteria. The link for the Internet survey was emailed to the implementation coordinators for the different federal agencies and they were responsible for distributing it to their employees. Since we could not determine who would get the email, we used certain screener questions designed to properly identify non-responders and allow them to complete the entire survey. Those who

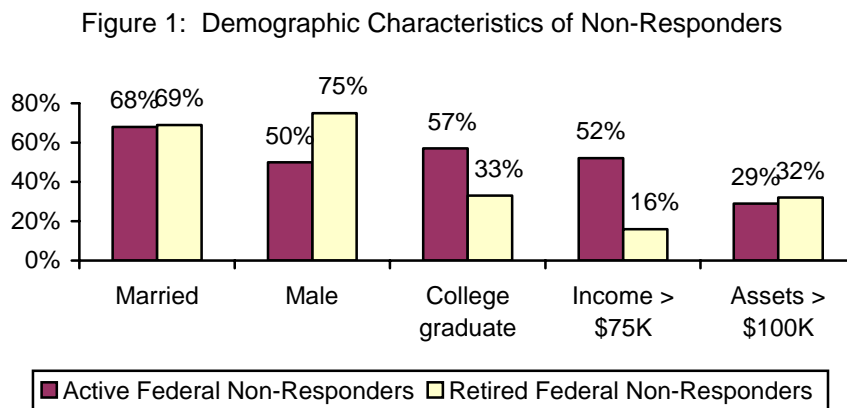


did not meet the screener criteria were not allowed to continue with the Internet survey. We received over 6,800 completed Internet surveys from active non-responders. The final analytic sample was comprised of 7,357 respondents -- 6,870 actives and 487 retirees. All identifying information was stripped from the data file so that specific information could not be correlated to a specific individual.¹

IV. FINDINGS

A. Demographic Characteristics

Figure 1 summarizes the demographic characteristics of non-responders. Findings indicate that the majority of non-responders are married, male, college educated, although retired non-responders seem to be less educated. Not surprisingly, the “active” non-responders have significantly higher incomes, but slightly lower assets than the retired non-responders.² The average age of active federal non-responders is 46 whereas for retired federal non-responder the average age is 67.



Source: Analysis of Non-Responder Data from the FLTCIP, 2003.

B. Attitudes and Opinions about Retirement Planning and LTC

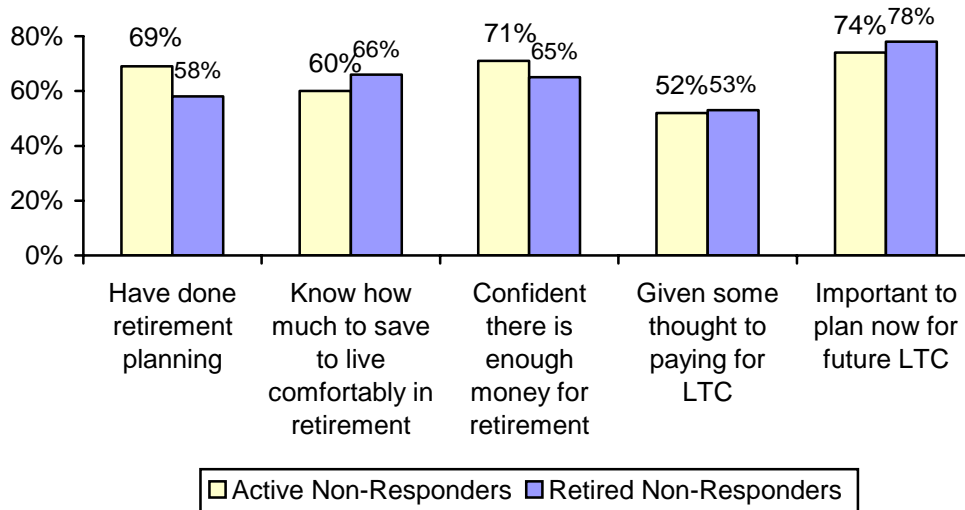
Interestingly, most non-responders seem to understand the importance of planning for retirement and for LTC needs (see Figure 2 below). Over two-thirds of active non-responders indicated that they have done retirement planning and about 60% have at least a general idea of how much they need to save in order to live comfortably in retirement. Similarly, 58% of retired non-buyers had done retirement planning and two-thirds had at least some idea of how much they needed in order to live comfortably during retirement. This group is fairly confident that they will or do have enough money to live comfortably in retirement. Nearly three-quarters of active non-responders and two-thirds of retired non-responders were at least somewhat confident about this. One factor that could contribute to the confidence of this group is that about half of both active and retired non-responders had given some thought to paying for LTC expenses. Also of interest, is that three-quarters of active non-responders and 78% of retired agreed that it was important to plan now for the possibility of needing long term care in the future and over three-quarters of both samples agreed that it is important to avoid using their own income and savings to pay for LTC. The

¹ It is important to note that this sample of non-responders is a convenience sample and cannot be generalized to the population of federal family members. There is no way to calculate response rates or to determine how many active employees received the link to the survey from their implementation coordinators.

² An “Active” is defined as an individual still working as a federal employee.

overall picture of non-responders is that they understand the importance of planning for retirement and LTC and they are thinking about how to pay for LTC should the need arise. This would suggest that, preparing for retirement and potential LTC is definitely on their minds; however, given that this group did not request an application or information about the FLTCIP they appear to have not yet made the connection between their attitudes and concerns and the insurance offered under the FLTCIP.

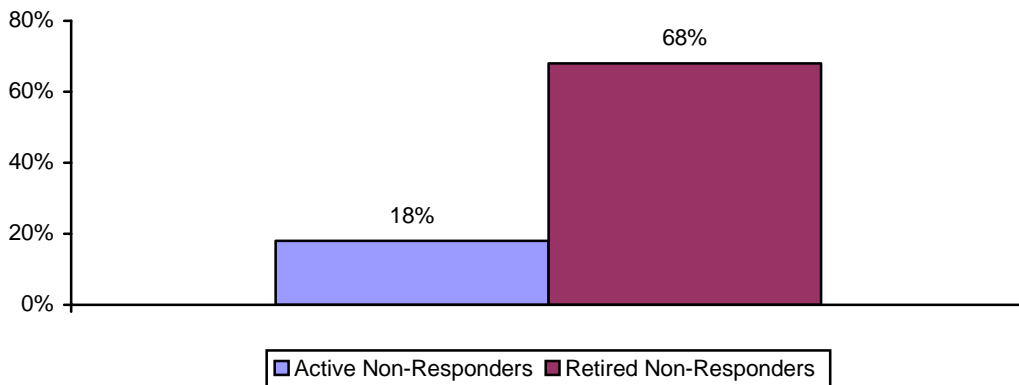
Figure 2: Attitudes and Opinions About LTC and Retirement Planning



Source: Analysis of Non-Responder Data from the FLTCIP, 2003.

This information begs the question: So why did not this group enroll in the FLTCIP or at least request an information kit and application. One obvious place to look is their awareness of the FLTCIP. Figure 3 shows that a startling 68% of retired non-responders indicated that they were not even aware that the Federal Government was sponsoring a LTC insurance program. It is clear that the awareness campaign was much more effective among active employees.

Figure 3: Percent of Non-Responders Who were Not Aware of the FLTCIP

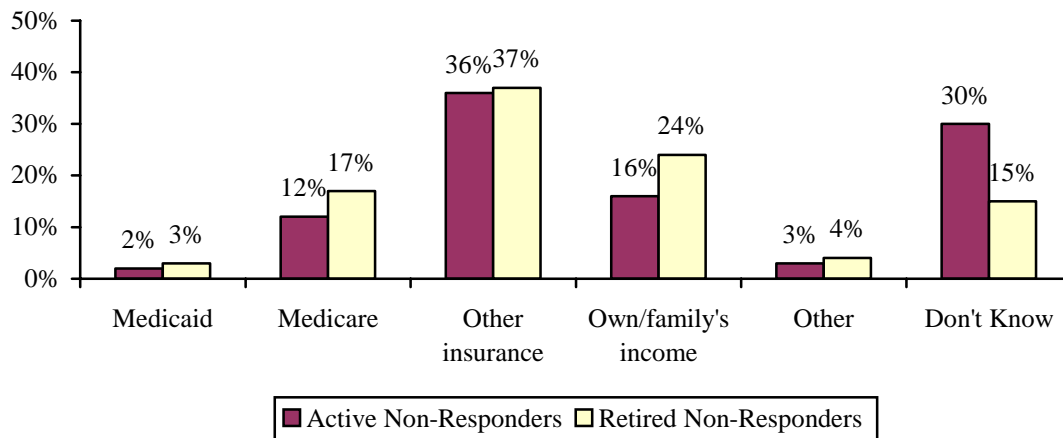


Source: Analysis of Non-Responder Data from the FLTCIP, 2003.

Another reason that non-responders did not request information is that they believe they will pay for their LTC needs by some other means.³ Since the introduction of LTC insurance, agents, financial planners and insurers have been trying to educate people about how LTC services are paid for. Significant effort has been put forth to educate people in this regard. We asked non-responders of the FLTCIP how they plan to pay for the cost of LTC, should the need arise. Figure 4 shows that only a small percentage of non-responders believe that Medicaid will pay for LTC costs. A somewhat high percentage (36% for active and 37% for retired) believe (erroneously) that they can use other insurance (i.e., their own health insurance or retiree health plan or Medicare supplement insurance) to pay for LTC. Retirees seem to have a better understanding that they would most likely have to use their own income to pay for any needed LTC, whereas almost one-third of the active non-responders said they just did not know how they would cover the costs.

³ A small percentage of non-responders indicated that they have LTC insurance with another company (4% of actives and 9% of retired) and these were removed from analyses regarding LTC and insurance.

Figure 4: How Non-Responders Would Pay for the Costs of LTC if Needed



Source: Analysis of Non-Responder Data from the FLTCIP, 2003.

Another possible reason that this group might not have enrolled in the FLTCIP or requested information even though they believe that it is important to their retirement planning is that they are unsure about the insurance in general. In fact, this seems to be the case. A majority of both samples disagreed with the statement that LTC insurance programs sold today are adequate for services that might be needed in the future -- 66% of actives and 76% of retired.

C. Experience with LTC

It is said that experience is the best teacher. Many of those who advocate planning for LTC have had some experience either caring for and/or arranging for care of a loved one, or paying for care. Non-responders were asked if they had any of several experiences with LTC. About half of actives and 45% of retired indicated that they had a parent who needed LTC and 22% of actives and 31% of retired non-responders had been a caregiver to an elderly relative or friend at some point. In terms of financial risk exposure, about three out of seven non-responders indicated that they knew someone who had to use most of their savings and/or assets to pay for LTC.

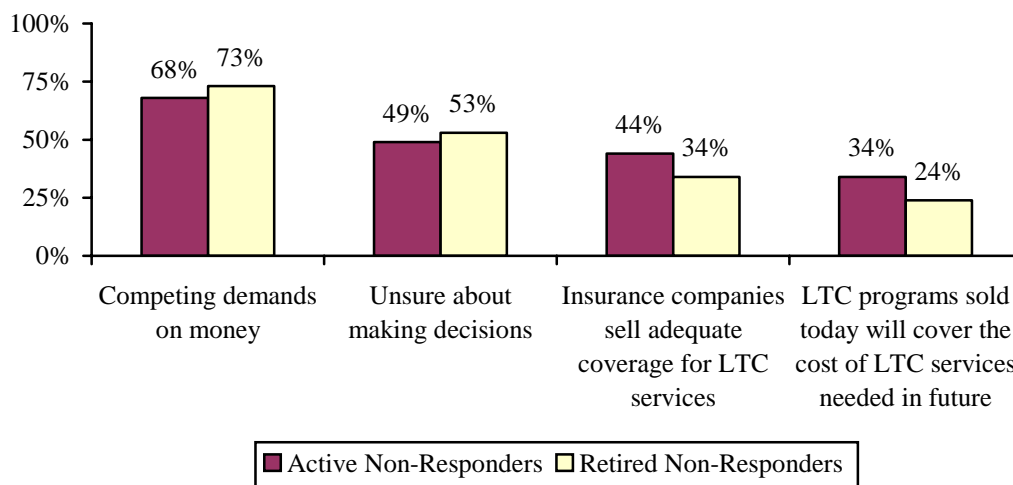
D. Awareness of and Experience with LTC Insurance

Although reported above that a large proportion of retired non-responders were not aware that the Federal Government was offering a LTC insurance program, it seems that in general, both samples had at least an awareness of the insurance in general. Almost all of the active non-responders (91%) and six out of seven (85%) retired non-responders had heard of LTC insurance and 55% of actives and 41% of the retired sample indicated that they had considered purchasing LTC insurance at some point in the past.

We presented non-responders with a series of statements about LTC insurance and asked them if they agreed or disagreed with them. Figure 5 shows the percentages of those who agreed or strongly agreed with each statement. For the most part, non-responders have not ruled out the possibility of purchasing LTC insurance (86% of actives and 74% of retired disagree that they will never purchase LTC insurance), but agree that there are obstacles. The majority of both active and retired non-responders agreed with the statement that "...they would purchase LTC insurance now, but that there were too many competing demands on their money (68% and 73% respectively) and/or they were unsure they could make good

decisions about it (49% and 53% respectively).” It is clear from their responses that a majority of these non-responders may be classified as “potential buyers” who are weighing their options and actively engaged in at least thinking about issues related to LTC and LTC insurance. Figure 5 also shows that the majority of non-responders seem to be somewhat skeptical about the adequacy of LTC insurance policies sold in today’s market. Taken together, this picture would suggest that future marketing efforts with this group would do well to focus on boosting confidence in policy designs.

Figure 5: Opinions about LTC Insurance



Source: Analysis of Non-Responder Data from the FLTCIP, 2003.

V. CONCLUSIONS

As these findings indicate, the non-responders of the FLTCIP are well educated about the need for retirement and LTC planning. The majority seems to understand that they will have to bear at least some, if not most, of the financial responsibility of any LTC they might need. For this group the biggest barrier to purchase was cost, but there also seemed to be some concerns about deciding which policy to choose and whether their choice would even be adequate for when they might need services in the future. The majority of the retired sample was not aware of the FLTCIP offering. Therefore, perhaps improving communication with the retired Federal family members and focusing on boosting confidence about the plan choices could result in encouraging more of these members of the federal family to make the connection between their attitudes and opinions and enrolling in the FLTCIP.

APPENDIX

Notes for Tables

Unless otherwise indicated, the analysis of the data is based on the responses of 6,870 active and 487 retired non-responders.

All significance tests are based on 5% level or better. Notations for significance are as follows: If one category out of three contains the symbol (*), then the category starred is statistically different from each of the other two categories, but the non-starred categories are not different from each other. If two categories out of the three contain the symbol (*), then those two categories are statistically different from each other, but each of those categories is not statistically different from the third one. If all three categories contain the symbol (*), then all three are statistically different from each other.

Unless otherwise specified, only the response category that has a notation of significance was tested against all other categories. In some cases, it was determined that a combination of categories would be tested. These are indicated in the footnotes. It also may be the case that if categories were or were not combined, it could change the results of the test of significance.

Unless otherwise indicated, only the first response category (i.e., strongly agree, very important, very likely, etc.) or the yes response was tested. Therefore, if there are no notations for significance, the test was not significant at the 5% level.

TABLE A-1: Socio-Demographic Characteristics of Active and Retired Non-Responders		
Socio-Demographic Characteristics	Active Non-Responders	Retired Non-Responders
Average age	46	67
Less than 50	56%	11%
50 to 54	22	7
55 to 59	15	10
60 to 64	5	12
65 and over	2	60
Gender		
Male	50	75
Female	50	25
Marital status		
Never Married	14	4
Married	68	69
Divorced/separated	14	9
Widowed	2	17
Domestic Partner	2	1
Presence of children living within 25 miles		
Yes	54	57
No	46	43
Education level		
Less than high school graduate	0	5
High school graduate	9	24
Technical/trade/business school	5	9
Some college	29	29
College graduate	36	21
Graduate degree	21	12
Average income ¹	\$79,443	\$49,227
Less than \$15,000	0	6
\$15,000 to \$24,999	1	14
\$25,000 to \$34,999	4	16
\$35,000 to \$39,999	5	12
\$40,000 to \$49,999	8	13
\$50,000 to \$59,999	10	14
\$60,000 to \$69,999	11	5
\$70,000 to \$74,999	9	4
\$75,000 to \$99,999	23	7
\$100,000 to \$124,999	15	4
\$125,000 or more	14	5
Average liquid assets ¹	\$135,359	\$138,520
Less than \$10,000	22	23
\$10,000 to \$19,999	10	9
\$20,000 to \$29,999	9	8
\$30,000 to \$49,999	14	12
\$50,000 to \$74,999	10	9
\$75,000 to \$99,999	6	7
\$100,000 to \$124,999	6	7
\$125,000 to \$149,999	3	3
\$150,000 to \$199,999	5	5
\$200,000 to \$249,999	4	5
\$250,000 and above	11	12
Home ownership		
Yes	80	83
No	20	17

1. Averages were calculated by taking the midpoints of the ranges.

TABLE A-2: Attitudes and Opinions About Retirement Planning and Long-Term Care Among Active and Retired Non-Responders		
Attitudes and Opinions	Active Non-Responders	Retired Non-Responders
Done retirement planning		
Yes	69%	58%
No	31	42
Determined how much to save to live comfortably in retirement		
Yes, a definite sense	13	14
Yes, a general sense	47	52
No	38	34
Do not plan to retire	2	
Confident that there is enough money to live comfortably in retirement		
Very confident	13	16
Somewhat confident	58	49
Not very confident	20	23
Not at all confident	8	12
Do not plan to retire	1	
Standard of living during retirement:		
Better than during working years	10	14
Same as working years	64	58
Worse that during working	24	28
Do not plan to retire	2	
Thought given to paying for LTC expenses		
A great deal	9	13
Some	43	40
Not much thought	36	31
No thought at all	12	16
How important is LTC insurance to retirement planning		
Very important	13	15
Somewhat important	43	39
Not very important	27	22
Not at all important	6	9
Have not started planning	11	15
I worry how to pay for LTC ¹		
Strongly agree	10	19
Agree	39	42
Disagree	40	31
Strongly disagree	11	8
It is important to plan now for the possibility of needing LTC services in the future		
Strongly agree	15	21
Agree	59	57
Disagree	22	18
Strongly disagree	4	4
LTC insurance programs sold today will cover the cost of LTC services needed in the future		
Strongly agree	2	1
Agree	32	23
Disagree	52	58
Strongly disagree	14	18

TABLE A-2 (continued)		
Attitudes and Opinions	Active Buyers	Retired Buyers
How would LTC costs be paid		
Medicaid	2%	3%
Medicare	12	17
Medigap Supplement Policy	1	1
Own health insurance or retiree health care plan	35	36
Own income	15	24
Children will help pay	1	0
Other	3	4
LTC insurance	1	0
Don't know ²	30	15
<p>1. Retired buyers were asked whether they worried about how to pay for LTC services before they purchased the FLTCIP and how they would pay for LTC services in the absence of their policy.</p> <p>2. This response category was tested for significance and it was found not to be significant.</p>		

TABLE A-3: Experience with LTC Among Active and Retired Non-Responders		
Experiences with LTC	Active Non-Responders	Retired Non-Responders
Respondent needed LTC		
Yes	1%	3%
No	99	
Spouse needed LTC		
Yes	1	3
No	99	97
Parent needed LTC		
Yes	49	45
No	51	55
Close friend needed LTC		
Yes	7	10
No	93	90
The respondent has been a caregiver		
Yes	22	31
No	78	69
The respondent knew someone who has used most of his/her assets to pay for LTC		
Yes	42	46
No	58	54
The respondent has experienced financial hardship as a result of caring for an elderly relative		
Yes	7	10
No	93	90
The respondent knew someone who has experienced financial hardship as a result of caring for an elderly relative		
Yes	34	40
No	66	60

TABLE A-4: Self-Assessed Risk of Needing LTC Among Active and Retired Non-Responders		
Experiences with LTC	Active Non-Responders	Retired Non-Responders
How likely is it that:		
a) the respondent thinks he/she will need help with everyday activities like bathing and dressing		
Very likely	6%	13%
Likely	12	12
Somewhat likely	33	36
Not very likely	34	27
Not at all likely	15	12
b) the respondent thinks he/she will need home care services for more than three months		
Very likely	6	12
Likely	13	14
Somewhat likely	33	33
Not very likely	34	29
Not at all likely	14	12
c) the respondent thinks he/she will need nursing home care for more than three months		
Very likely	6	10
Likely	12	11
Somewhat likely	31	32
Not very likely	35	31
Not at all likely	16	16
d) the respondent thinks he/she will need care provided in an assisted living facility for more than three months		
Very likely	7	11
Likely	14	13
Somewhat likely	32	34
Not very likely	31	29
Not at all likely	16	13

TABLE A-5: Beliefs About LTC Among Active Retired Non-Responders		
Experiences with LTC	Active Non-Responders	Retired Non-Responders
It is important to avoid using own income and savings to pay for LTC		
Strongly agree	27%	34%
Agree	50	43
Disagree	19	20
Strongly disagree	4	3
It is important to choose the place where to receive care		
Strongly agree	33	41
Agree	55	50
Disagree	9	6
Strongly disagree	3	3
There are public programs that will pay the cost of LTC		
Strongly agree	4	6
Agree	29	33
Disagree	53	47
Strongly disagree	14	14

Awareness of LTC Insurance	Active Non-Responders	Retired Non-Responders
Have you ever heard of LTC insurance		
Yes	91%*	85%
No	9	15
Do you know someone who has LTC insurance		
Yes	30	33
No	70	67
Have you ever considered buy LTC insurance		
Yes	55*	41
No	45	59
How strongly do you agree with the statement that you will never purchase LTC insurance		
Strongly agree	3*	7
Agree	11	19
Disagree	63	52
Strongly disagree	23	22

Opinions about LTC Insurance	Active Non-Responders	Retired Non-Responders
Do you currently have LTC insurance		
Yes	4%	9%
No	96	91
Did you buy your LTC insurance after you heard about the FLTCIP ¹		
Yes	9	2
No	72	31
I did not know about the FLTCIP	19	67
I would buy LTC insurance now but there are competing demands on my money		
Strongly agree	24	24
Agree	44	49
Disagree	27	22
Strongly disagree	5	5
I would buy LTC insurance now but I am unsure that I can make good decisions about it		
Strongly agree	10	9
Agree	39	44
Disagree	41	34
Strongly disagree	10	13
Insurance companies sell adequate coverage for LTC services		
Strongly agree	4	2
Agree	40	32
Disagree	43	52
Strongly disagree	13	14
1. This question was only asked of those people who stated that they currently had LTC insurance; therefore the percentage of people who said they did not know about the FLTCIP are only of those non-buyers and non-responders who have LTC insurance.		

TABLE A-8: Awareness about the Federal Program Among Active and Retired Non-Responders		
Awareness about the Federal Program	Active Non-Responders	Retired Non-Responders
Are you aware that the Federal Government is sponsoring a LTC insurance program		
Yes	82%*	32%
No	18	68
Request an information kit and application ¹		
Yes, and received one	90	83
Yes, and did not receive one	10	17
1. This was asked as a screening question on both the mail and Internet survey. Those who responded that they did request an information kit and application were removed from the non-responder sample (less than 1% removed), but we wanted to show that most of those who requested kits received them.		

TABLE A-9: Exposure to Promotional Activities Among Active and Retired Non-Responders		
Promotional Activities	Active Non-Responders	Retired Non-Responders
Did you do any of the following:		
a) Talk to colleagues about the federal program ¹		
Did not talk to colleagues	61%	93%
Did talk to colleagues	39	7
Found it to be helpful	57	69
Did not find it to be helpful	43	31
b) Talk to human resource representative ¹		
Did not talk to human resource representative	88	97
Did talk to human resource representative	12	3
Found it to be helpful	67	67
Did not find it to be helpful	33	33
c) Read "Get Smart About Your Future" ¹		
Did not read "Get Smart About Your Future"	58	76
Did not know about "Get Smart About Your Future"	11	12
Did read "Get Smart About Your Future"	31	12
Found it to be helpful	75	75
Did not find it to be helpful	25	25
d) Read advertisements ¹		
Did not read advertisements	50	70
Did not know about advertisements	7	10
Did read advertisements	43	20
Found them to be helpful	69	76
Did not find them to be helpful	31	24
e) Visit websites describing the federal program ¹		
Did not visit websites describing the federal program	54	86
Did not know about the websites describing the federal program	6	10
Did visit websites describing the federal program	40	4
Found them to be helpful	77	90
Did not find them to be helpful	23	10
f) Read newspaper article ¹		
Did not read newspaper articles	72	89
Did not know about the newspaper articles	9	8
Did read newspaper articles	19	3
Found them to be helpful	57	63
Did not find them to be helpful	43	37
g) Read newspaper article ¹		
Did not read newspaper articles	64	70
Did not know about the newspaper articles	8	8
Did read newspaper articles	28	22
Found them to be helpful	71	67
Did not find them to be helpful	29	33

TABLE A-9 (continued)		
Promotional Activities	Active Non-Responders	Retired Non-Responders
h) Read general brochures ¹		
Did not read general brochures	42%	64%
Did not know about the general brochures	4	11
Did read general brochures	54	25
Found them to be helpful	74	83
Did not find them to be helpful	26	17
i) Call toll-free number ¹		
Did not call a toll-free number	85	88
Did not know about the toll-free number	10	10
Did call a toll-free number	5	2
Found it to be helpful	66	75
Did not find it to be helpful	34	25
1. The response for "helpful" and "not helpful" are calculated on the basis of only those respondents who did the specific activity.		

This policy brief was prepared under contract between the U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, Office of Disability, Aging and Long-Term Care Policy (DALTCP) and LifePlans, Inc. For additional information on this subject, or to view the other briefs in this series, you can visit the ASPE home page at <http://aspe.hhs.gov> or contact the ASPE Project Officer, Hunter McKay, at HHS/ASPE/DALTCP, Room 424E, H.H. Humphrey Building, 200 Independence Avenue, S.W., Washington, D.C. 20201, Hunter.McKay@hhs.gov.



Data Briefs on Federal Long-Term Care Insurance Buyers/Non-Buyers

A total of nine Data Briefs are available from the Office of Disability, Aging and Long-Term Care on this subject:

- **A Comparison of Demographic and Attitudinal Characteristics Among Active and Retired Buyers, Non-Buyers and Non-Responders to the Federal Long-Term Care Insurance Program**
[\[http://aspe.hhs.gov/daltcp/reports/charcom.htm\]](http://aspe.hhs.gov/daltcp/reports/charcom.htm) Posted June 2005
- **A Comparative Analysis of the Socio-Demographic and Attitudinal Characteristics of Active Buyers and Non-Buyers of Long-Term Care Insurance in the Federal, Private and Public Sectors**
[\[http://aspe.hhs.gov/daltcp/reports/LTCIchar.htm\]](http://aspe.hhs.gov/daltcp/reports/LTCIchar.htm) Posted February 2006
- **A Demographic and Attitudinal Profile of Buyers of the Federal Long-Term Care Insurance Program**
[\[http://aspe.hhs.gov/daltcp/reports/buyprof.htm\]](http://aspe.hhs.gov/daltcp/reports/buyprof.htm) Posted June 2005
- **A Demographic and Attitudinal Profile of Non-Buyers of the Federal Long-Term Care Insurance Program**
[\[http://aspe.hhs.gov/daltcp/reports/nonbuyprof.htm\]](http://aspe.hhs.gov/daltcp/reports/nonbuyprof.htm) Posted September 2005
- **A Demographic and Attitudinal Profile of Non-Responders of the Federal Long-Term Care Insurance Program**
[\[http://aspe.hhs.gov/daltcp/reports/nonresprof.htm\]](http://aspe.hhs.gov/daltcp/reports/nonresprof.htm) Posted September 2005
- **Does Geographic Location Make a Difference? A Comparative Analysis of the Socio-Demographic and Attitudinal Characteristics of Active Buyers and Non-Buyers of the Federal Long-Term Care Insurance Program**
[\[http://aspe.hhs.gov/daltcp/reports/FLTCIloc.htm\]](http://aspe.hhs.gov/daltcp/reports/FLTCIloc.htm) Posted February 2006
- **Marketing Activities: A Comparative Analysis of Engagement and Participation Among Buyers, Non-Buyers and Non-Responders of the Federal Long-Term Care Insurance Program**
[\[http://aspe.hhs.gov/daltcp/reports/markact.htm\]](http://aspe.hhs.gov/daltcp/reports/markact.htm) Posted July 2005
- **Multivariate Analysis of Buyers and Non-Buyers of the Federal Long-Term Care Insurance Program**
[\[http://aspe.hhs.gov/daltcp/reports/FLTCIanal.htm\]](http://aspe.hhs.gov/daltcp/reports/FLTCIanal.htm) Posted September 2005
- **What We Know About Buyers and Non-Buyers of Private Long-Term Care Insurance: A Review of Studies**
[\[http://aspe.hhs.gov/daltcp/reports/LTCIlr.htm\]](http://aspe.hhs.gov/daltcp/reports/LTCIlr.htm) Posted September 2005