

Long Term Care Statistics

From Research by Health View Services, a producer of health care cost-projection software, 2021.

An average healthy 65-year-old couple living to their projected actuarial longevity has a 75% chance that one partner will require a significant level of long-term care.

There is a 25% probability that both partners will need long-term care in a skilled nursing facility or an assisted living facility, or that both will require at least 44 hours per week of skilled care at home.

The research indicates a 44% probability that an average 65-year-old man with no health conditions will require long-term care by his actuarial life expectancy of age 87.

A healthy 65-year-old woman living to an actuarial life expectancy of age 89 has a 56% probability of needing long-term care. Her average duration of care will be 992 days.

From The American Association for Long-Term Care Insurance, July 2024

51% of women age 65 and over will need paid long-term care. While 39% of men age 65 and above will need such care.

Projected Length of Use of Paid Long-Term Care Services - Total After Age 65

None - 52.7%

Less than 1 year - 19.7%

Between 1 and 1.99 Years - 8.3%

Between 2 and 4.99 Years - 12.4%

5 years or Longer - 6.8%

From the Urban Institute, 2022

For Americans turning 65 today:

- More than half (56%) will need some long-term services and support.
- Most will need care for less than three years.
- But one in five (22%) will need help for more than five years.

The U.S. Department of Health and Human Services (HHS)

Results show that 70% of adults who survive to age 65 develop severe LTSS needs before they die, and 48% receive some paid care over their lifetime.

From Morningstar, 2017

52.3%: The expected percentage of people turning 65 who will have a long-term care need during their lifetimes.

47.7%: The expected percentage of people turning 65 who will have no long-term care need during their lifetimes.

46.7%: The expected percentage of men turning 65 who will have a long-term care need during their lifetimes.

57.5%: The expected percentage of women turning 65 who will have a long-term care need during their lifetimes.

22%: Percentage of individuals over 65 in the highest income quintile who will have a long-term care need of two years or longer.

31%: Percentage of individuals over 65 in the lowest income quintile who will have a long-term care need of two years or longer.