LONG-TERM CARE

BY THE NUMBERS



of claims are expected to last five years or longer.



73%

of claimants are receiving benefits outside of a nursing home.



57

The average age of applicants.



FACTS



27 million

The number of people in the United States who are projected to be using nursing homes, alternative residential care or home-care services for long-term care needs by 2050.

80%



Percentage of long-term care provided by unpaid caregivers at home.



Average length of stay in an assisted living facility.

What are the odds of needing care?

- 58% of men ages 65 and over will need care, for an average of 2.2 years.
- 79% of women ages 65 and older will need care, for an average of 3.7 years.

What's the cost?

- The average premium for a standalone LTCI policy is \$2,400.
- In 2013, \$7.5 billion of LTCI claims were paid to 273,000 people.



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Source: LifeHealthPro, "20 Ways to Impress LTC Planning Prospects"