



100 Must-Know Statistics About Long-Term Care: 2023 Edition

A compendium of data about long-term-care usage and costs, the state of insurance, and the toll on caregivers.

[Christine Benz](#) Mar 29, 2023

Few topics seem to cause older adults more angst than long-term care and how to pay for it.

Contemplating needing such care, which is defined as assistance to complete activities of daily living such as eating and bathing, is depressing, let's be honest. Add in the cost—more than \$100,000 a year, on average, for care in a skilled nursing facility—and it's no wonder that many people are in a state of avoidance on the whole topic.

But everyone should have a long-term-care plan, whether that plan is to rely on government-funded care, buy insurance, or cover long-term-care outlays with personal assets.

To help guide readers' decision-making about how to address the long-term-care risk in their own financial plans, I've compiled a list of statistics on long-term care. Each statistic includes a link through to the original source of the information; I've aimed to use the most current figures I could find from objective sources, wherever possible.

Pandemic Effects on Adults in Long-Term-Care Settings

[5.5](#): Number of coronavirus deaths per 1,000 long-term-care residents in the week of the pandemic that had the highest death toll for older adults (Dec. 21-27, 2021).

[0.2](#): Number of COVID deaths per 1,000 long-term-care residents for the week ended March 19, 2023.

[220,000](#): Estimated deaths of long-term-care residents from COVID-19, 2020 through late 2022.

[20%](#): Percentage of people who died of COVID-19 and lived in long-term-care facilities, 2020-22.

[Less than 1%](#): Percentage of the population that lives in long-term-care facilities.

Usage of Long-Term Care

[70.0%](#): Percentage of people turning age 65 who will develop a severe long-term-care need in their lifetimes.

[48.0%](#): Percentage of people turning age 65 who will need some type of paid long-term-care services in their lifetimes.

[24.0%](#): Percentage of people turning age 65 who will require paid long-term care for more than two years.

[15.0%](#): Percentage of people turning age 65 who will spend more than two years in a nursing home.

[3.7 years](#): Average duration of long-term-care need for women who require long-term care.

[2.2 years](#): Average duration of long-term-care need for men who require long-term care.

[67.9%](#): Percentage of people in long-stay nursing facilities who are women.

[83.1%](#): Percentage of nursing home residents who are age 65 or older.

The Role of Dementia and Other Health Conditions

[48.8%](#): Percentage of nursing home residents with a diagnosis of depression.

[17.0%](#): Percentage of nursing home residents who have experienced a fall.

[49.1%](#): Percentage of nursing home residents who have a diagnosis of Alzheimer's disease or another form of dementia.

[57.6%](#): Percentage of long-stay nursing home residents who have a diagnosis of Alzheimer's disease or another form of dementia.

[35.8%](#): Percentage of short-stay nursing home residents who have a diagnosis of Alzheimer's disease or another form of dementia.

[5.0%](#): Percentage of Americans ages 65 to 74 who have Alzheimer's dementia.

[13.1%](#): Percentage of Americans ages 75 to 84 who have Alzheimer's dementia.

[33.0%](#): Percentage of Americans over age 85 who have Alzheimer's dementia.

[11.6%](#): Estimated lifetime risk of dementia at age 65, men.

[21.1%](#): Estimated lifetime risk of dementia at age 65, women.

[19.0%](#): Percentage of Black people age 65 and older who have Alzheimer's dementia.

[14.0%](#): Percentage of Hispanic people age 65 and older who have Alzheimer's dementia.

[10.0%](#): Percentage of white people age 65 and older who have Alzheimer's dementia.

[145.0%](#): Percentage increase in the number of people who died from Alzheimer's dementia, 2000-19

[-7.0%](#): Percentage decrease in the number of people who died from heart disease, 2000-19.

[5.8 years](#): Average life expectancy following an Alzheimer's diagnosis.

Cost of Care

[\\$321,780](#): Estimated lifetime cost of care for someone with dementia living in the community (that is, receiving home-based care).

[\\$195,176](#): Estimated lifetime cost of care for someone with dementia living in a nursing home.

[\\$20,280](#): Median annual cost for adult daycare (five days per week), 2021.

[\\$54,000](#): Median annual cost for an assisted-living facility, 2021.

[4.65%](#): Change in median annual cost for assisted living facilities since 2020.

[\\$61,776](#): Median annual cost for a home health aide, 2021 (44 hours/week; 52 weeks/year).

[12.5%](#): Change in median annual cost for a home health aide since 2020.

[\\$108,405](#): Median annual nursing home cost, private room, 2021.

[\\$158,775](#): Median annual nursing home cost, private room, New York area, 2021.

[\\$63,875](#): Median annual nursing home cost, private room, Monroe, Louisiana, 2021.

[2.41%](#): Change in median annual nursing home cost since 2020.

[\\$141,444](#): Estimated median annual nursing home cost, private room, 2030 (assuming 3% inflation rate).

[\\$255,463](#): Estimated median annual nursing home cost, private room, 2050 (assuming 3% inflation rate).

Paying for Care

\$47,620: Median annual income from all sources for households led by people who are 65 or older, 2022.

20.0%: Median increase in household wealth over a nine-year period for married people ages 70 and over who did not require long-term care.

-21.0%: Median decrease in household wealth over a nine-year period for married people ages 70 who had a long-term-care need.

42.1%: Percentage of long-term-care services and support that were provided through Medicaid, 2020.

18.2%: Percentage of long-term-care services and support that were provided through Medicare (acute and post-acute care following a health event), 2020.

2.8%: Percentage of long-term-care services and support that were provided through other public sources, 2020.

7.8%: Percentage of long-term-care services and support that were provided through private insurance, 2020.

13.5%: Percentage of long-term-care services and support that were paid out of pocket by consumers, 2020.

62.0%: Percentage of nursing home residents whose care is provided by Medicaid.

21.0%: Percentage of Medicaid funding that went to pay long-term-care costs in 2019.

\$2,742: Maximum amount of monthly income that a single person can receive to be eligible for long-term-care benefits provided by Medicaid, 2023.

\$3,715.50: Maximum amount of monthly income that a healthy spouse can receive for the other spouse to be eligible for long-term-care benefits provided by Medicaid, 2023. (Actual amounts vary by state.)

\$148,600: Maximum “countable” assets that a healthy spouse can retain for the other spouse to be eligible for long-term-care benefits provided by Medicaid, 2023. (Actual amounts vary by state.)

\$2,000: Maximum “countable” assets allowable for single individuals who are applying for long-term care provided by Medicaid, 2023. (New York state and California have higher thresholds: \$30,180 and \$130,000, respectively, for 2023.)

\$4,000: Maximum “countable” assets allowable for married couples who are applying together for long-term care provided by Medicaid, 2023.

\$688,000: Maximum amount of home equity that a healthy spouse can retain, in addition to countable assets, for the other spouse to be eligible for long-term-care benefits provided by Medicaid, 2023. (The limit is higher in certain states, such as California.)

Caregiving

41.8 million: The number of people in the United States providing care to a person age 50 or older, 2020.

16.8%: The percentage of Americans providing care to a person age 50 or older, 2020.

61.0%: The percentage of caregivers to people 50-plus who are women, 2020.

62.0%: The percentage of caregivers to people 50-plus who have another job in addition to caregiving, 2020.

24.0%: The percentage of caregivers to people 50-plus who are providing care to two or more people, 2020.

57.0%: The percentage of caregivers to people 50-plus who are providing care to a parent or parent-in-law, 2020.

11.0%: The percentage of caregivers to people 50-plus who are providing that care to a spouse or partner, 2020.

50.1: Average age of caregivers to people 50-plus, 2020.

[20.0%](#): Percentage of caregivers to people 50-plus who are themselves age 65 or older, 2020.

[25.0%](#): Percentage of caregivers to people 50-plus who are caring for someone who is 85 or older, 2020.

[28.0%](#): Percentage of caregivers to people 50-plus who have provided care for five years or longer, 2020.

[21.0%](#): Percentage of caregivers to people 50-plus who say that their own health has gotten worse during their caregiving responsibilities, 2020.

[20.0%](#): Percentage of caregivers to people 50-plus who rate their own health as fair or poor, 2020.

[42.0%](#): Percentage of caregivers to people 50-plus who say that their financial situation has been affected by their caregiving responsibilities, 2020.

[51.0%](#): Percentage of caregivers to people 50-plus who say that caregiving helps provide them with a sense of meaning or purpose, 2020.

[3.9 years](#): The average duration of caregiving by caregivers to people age 50 or older.

[28.0%](#): Percentage of caregivers providing care to someone over age 50 for five years or longer.

[22.3](#): Average number of hours of care provided per week by caregivers to people over age 50, 2020.

[19.0%](#): Percentage of caregivers providing 41-plus hours a week of care to someone over age 50, 2020.

[59.0%](#): Percentage of caregivers to people over age 50 who provide medical care, 2020.

Long-Term-Care Insurance

[750,000](#): Number of individual long-term-care insurance policies sold, 2020.

[75,162](#): Number of individual long-term-care insurance policies sold, 2021.

[60.0%](#): Percentage of stand-alone long-term-care and combination life/long-term-care policies sold nationally in 2021 that were accounted for by Washington state's [WA Cares Fund](#).

[\\$292](#): Average age 80 maximum daily death benefit, 2021.

[\\$4,045](#): Average maximum monthly benefit, 2021.

[55.7%](#): Percentage of policies sold that offer a three-year benefit period, 2021.

[21.2%](#): Percentage of policies sold that offer a two-year benefit period, 2021.

[125](#): Number of insurers offering stand-alone long-term-care policies, 2020.

[15](#): Number of insurers offering stand-alone long-term-care policies, 2019.

[\\$2,220](#): Average annual long-term-care insurance premium, 55-year-old male, initial pool of benefits worth \$165,000 and growing by 3% yearly.

[\\$3,700](#): Average annual long-term-care insurance premium, 55-year-old female, initial pool of benefits worth \$165,000 and growing by 3% yearly.

[50.6](#): Average age, long-term-care insurance policy purchase, 2022. (Note that sales in Washington state through its [WA Cares Fund](#) drove down the average age significantly last year.)

[33.5%](#): Percentage of long-term-care insurance policies purchased by people between the ages of 55 and 64, 2021.

[62.7%](#): Percentage of new long-term-care policies sold through the workplace, 2021.

[21.0%](#): Percentage of new long-term-care policies sold through the workplace, 2020.

[48.8%](#): Percentage of long-term-care policies purchased by women, 2021.

[18.0%](#): Percentage of long-term-care policies purchased by single people, 2021.

[80.6%](#): Percentage of healthy spouses who buy a long-term-care policy if one spouse is declined coverage.

[20.4%](#): Percentage of long-term-care applicants ages 50-59 who were declined coverage, 2021.

[30.4%](#): Percentage of long-term-care applicants ages 60-64 who were declined coverage, 2021.

[38.2%](#): Percentage of long-term-care applicants ages 65-69 who were declined coverage, 2021.

[96.0%](#): Percentage of just-issued long-term-care policies that include home-care benefits that are at least equal to the in-facility benefit, 2021.